

## **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:**

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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			

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## Appraisal Report

## Uniform Residential Appraisal Report

0713181400-01  
File # 1000042150

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

Property Address	4715 Country Grove Way	City	Hemet	State	CA	Zip Code	92545
Borrower	Alas, Walter & Valdez, Maria	Owner of Public Record	Rodriguez, John R & Linda D	County	Riverside		
Legal Description	Lot 23 Mb 231/084 Tr 24124-9						
Assessor's Parcel #	460-071-017-8	Tax Year	2017	R.E. Taxes \$	3,280		
Neighborhood Name	Hemet	Map Reference	40140	Census Tract	0433.17		
Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD	HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	Mountain West Financial Inc	Address	1209 Nevada St Ste 200, Redlands, CA 92374				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). DOM 42;NDC/Realist/CRMLS#PW18086925, LD 04/15/2018, LP\$289,999.00. No other listings within the last 36M. This appraisal was completed for a conventional product and is not intended for FHA financing.							

I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;The purchase price is \$275,000.00. There are \$0.00 in NRCC's to be paid by seller for buyer. The purchase date is 05/24/2018. This is typical of the market.							
Contract Price \$	275,000	Date of Contract	05/24/2018	Is the property seller the owner of public record?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)	NDC/Realist/CRMLS
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
If Yes, report the total dollar amount and describe the items to be paid. \$0.;							

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

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %		
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	85 %	
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %	
Growth	<input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	270	Low	02	Multi-Family	5 %
Neighborhood Boundaries	Bounded on the north by Stetson Avenue, the south by Domenigoni Parkway, the east by Sanderson Avenue and on the west by Warren Road.			400	High	26	Commercial	5 %
Neighborhood Description	The subject area has overall average appeal, is close to all supporting facilities as well as local schools. Employment is stable with many diverse local and regional employment centers. Parks and recreational facilities are in close proximity. See neighborhood map for location and proximity of freeway systems that provide access to amenities and employment centers throughout Southern California.			317	Pred.	13	Other	%
Market Conditions (including support for the above conclusions)	See attached addenda.							

Dimensions	62' x 99'	Area	6138 sf	Shape	Rectangular	View	N;Res;
Specific Zoning Classification	R01	Zoning Description	Single Family Residence				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
<b>Utilities</b>	<b>Public</b>	<b>Other (describe)</b>	<b>Public</b>	<b>Other (describe)</b>	<b>Off-site Improvements - Type</b>	<b>Public</b>	<b>Private</b>
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X500	FEMA Map #	06065C2085G	FEMA Map Date	08/28/2008
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
Typical utility easements - no adverse effect. Inspection of the subject property with a review of market data did not reveal any apparent site issues that would negatively impact the subjects market value or marketability.							

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Concrete / Average		Floors	TI,Crpt / Avg			
# of Stories	2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	Stucco / Average		Walls	Drwl, Plaster / Good			
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	Conc Tile / Avg		Trim/Finish	Wood, Paint / Avg			
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	0 %	Gutters & Downspouts	Overhang / Average		Bath Floor	Vinyl / Avg			
Design (Style)	Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	Vinyl Slidng / Average		Bath Wainscot	Fbgl / Avg			
Year Built	2001	Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	No / None		Car Storage	<input type="checkbox"/> None			
Effective Age (Yrs)	17	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Yes / Average		<input checked="" type="checkbox"/> Driveway	# of Cars	2		
Attic	<input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Woodstove(s) # 0		Driveway Surface	Concrete			
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel Gas		<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Wood	<input checked="" type="checkbox"/> Garage	# of Cars	2			
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck Cncrt	<input checked="" type="checkbox"/> Porch Cncrt	<input type="checkbox"/> Carport	# of Cars	0			
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in					

Appliances	<input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe)	Ventilation Fan
Finished area above grade contains:	9 Rooms	5 Bedrooms
	3.0 Bath(s)	2,410 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). Standard design features include: smoke detectors, water heater double strapped.		
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;The subject was in overall average condition with no significant signs of physical inadequacies or needed repairs. The subject has been adequately maintained and updated in the past, therefore, the effective age is less than the actual age. (See supplemental addendum). No carbon monoxide detectors on 1st or 2nd floors. Fire door has been breached with a pet door. Install carbon monoxide detectors on 1st and 2nd floors. Suggest replacement of breached fire resistant door with a non-breached solid core or metal clad fire resistant door.		
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe		
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe		

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There are 9 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 265,000 to \$ 399,900 .  
There are 39 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 270,000 to \$ 400,000 .

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	4715 Country Grove Way Hemet, CA 92545	5156 Paseo Callado Hemet, CA 92545			4740 Duskywing Rd Hemet, CA 92545			1328 Landmark Ln Hemet, CA 92545		
Proximity to Subject		0.37 miles SW			0.75 miles S			0.94 miles 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.			\$ 126.46 sq.ft.		
Data Source(s)		SW17274190;DOM 140			SR18059113;DOM 14			SW18054104;DOM 9		
Verification Source(s)		Valu+, DOC# 243587			Valu+, DOC# 204734			Valu+, DOC# 207130		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth VA;1000	0	ArmLth FHA;5700	0	ArmLth Conv;0	0	ArmLth Conv;0	0	
Date of Sale/Time		s06/18;c05/18		s05/18;c04/18		s05/18;c05/18		s05/18;c05/18		
Location	N;Res;	N;Res;		N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		Fee Simple		
Site	6138 sf	6098 sf	0	6098 sf	0	6534 sf	0	6534 sf	0	
View	N;Res;	N;Res;		N;Res;		N;Res;		N;Res;		
Design (Style)	DT2;Ranch	DT1;Ranch	0	DT2;Ranch		DT2;Ranch		DT2;Ranch		
Quality of Construction	Q4	Q4		Q4		Q4		Q4		
Actual Age	17	9	0	12	0	12	0	12	0	
Condition	C3	C3		C3		C3		C3		
Above Grade Room Count	Total Bdrms. Baths 9 5 3.0	Total Bdrms. Baths 9 3 2.0	0	Total Bdrms. Baths 9 4 3.0	0	Total Bdrms. Baths 9 4 2.1	0	Total Bdrms. Baths 9 4 2.1	0	
Gross Living Area	2,410 sq.ft.	2,368 sq.ft.	+1,680	2,361 sq.ft.	+1,960	2,491 sq.ft.	-3,240	2,491 sq.ft.	-3,240	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf		0sf		
Functional Utility	Average	Average		Average		Average		Average		
Heating/Cooling	FAU,Central	FAU,Central		FAU,Central		FAU,Central		FAU,Central		
Energy Efficient Items	None	None		None		None		None		
Garage/Carport	2gbi2dw	2gbi2dw		2gbi2dw		2gbi2dw		2gbi2dw		
Porch/Patio/Deck	Cncrt,Cncrt,None	Cncrt,Cncrt,None		Cncrt,Cncrt,None		Cncrt,Cncrt,None		Cncrt,Cncrt,None		
Pool / Spa	None / None	None / None		None / None		None / None		None / None		
Fireplace	One	One		One		One		One		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 1,680	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 1,960	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -3,240	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -3,240	
Adjusted Sale Price of Comparables		Net Adj. 0.5 % Gross Adj. 0.5 %	\$ 311,680	Net Adj. 0.6 % Gross Adj. 0.6 %	\$ 317,960	Net Adj. 1.0 % Gross Adj. 1.0 %	\$ 311,760	Net Adj. 1.0 % Gross Adj. 1.0 %	\$ 311,760	

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

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

Data Source(s) NDC, Realist, CRMLS

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

Data Source(s) NDC, Realist, CRMLS

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

ITEM	SUBJECT	COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3		
Date of Prior Sale/Transfer					04/27/2016					
Price of Prior Sale/Transfer					\$258,000					
Data Source(s)	NDC/Realist/CRMLS	NDC/Realist/CRMLS			NDC/Realist/CRMLS			NDC/Realist/CRMLS		
Effective Date of Data Source(s)	07/13/2018	07/13/2018			07/13/2018			07/13/2018		

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not sold/transferred more than once in the last three years. The comparable sales have only sold/transferred once in the last three years except for comparable properties #2 and 6.

Summary of Sales Comparison Approach An extensive search of market data reveals no recent sales more similar to the subject in living area than those used. All adjustments were given equal consideration. See page 3 of 6 for adjustment details. Comparable property #5 represents the high end of the neighborhood value range and appears to be benefiting the seller.

Indicated Value by Sales Comparison Approach \$ 317,000

Indicated Value by: Sales Comparison Approach \$ 317,000 Cost Approach (if developed) \$ 318,626 Income Approach (if developed) \$

Sale comparison approach is considered the best approach in estimating the subjects market value. The income approach is not applicable because the predominance of the market area is owner occupied. The cost approach, if required, tends to support the indicated value, however, the least weight is applied.

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Install carbon monoxide detectors on 1st and 2nd floors.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 317,000 , as of 07/13/2018 , which is the date of inspection and the effective date of this appraisal.

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All adjustments based on matched paired analysis, interviews with local real estate professionals and appraisers experience working in the 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.

No market support was discovered to warrant adjustments for differences in the following: bedrooms, bathrooms, and age. Value is considered in the GLA.

ADDITIONAL COMMENTS

### COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)      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.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....	=\$	95,000
Source of cost data    National Building Cost Estimator	DWELLING                    2,410 Sq.Ft. @ \$	116.00 .....	=\$ 279,560
Quality rating from cost service    Avg                    Effective date of cost data    2018	0 Sq.Ft. @ \$	.....	=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Patio .....	=\$	0
Land to improvement ratio typical for the area. Depreciation based upon straight age/life method. No functional or external obsolescence noted.	Garage/Carport    426 Sq.Ft. Sq.Ft. @ \$	50.00 .....	=\$ 21,300
	Total Estimate of Cost-New .....	=\$	300,860
	Less                    Physical                    Functional                    External		
	Depreciation                    85,234	= \$(	85,234)
	Depreciated Cost of Improvements .....	=\$	215,626
	"As-is" Value of Site Improvements .....	=\$	8,000
Estimated Remaining Economic Life (HUD and VA only)                    43 Years	<b>INDICATED VALUE BY COST APPROACH</b> .....	<b>=\$</b>	<b>318,626</b>

### INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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

INCOME

### PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

Does the project contain any multi-dwelling units?     Yes     No    Data Source

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

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

Describe common elements and recreational facilities.

PUD INFORMATION

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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.

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**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.

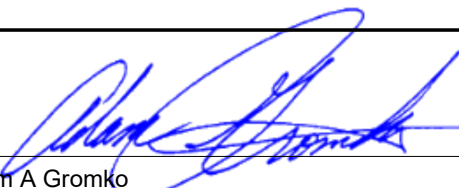
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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:

- 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.
- 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.
- 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.
- 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.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

**APPRAISER**

Signature   
 Name Adam A Gromko  
 Company Name Adam A. Gromko  
 Company Address 37343 High Vista Drive  
Murrieta, CA 92563  
 Telephone Number (626) 354-4599  
 Email Address agromko@a-gromko-appraisal.com  
 Date of Signature and Report 07/16/2018  
 Effective Date of Appraisal 07/13/2018  
 State Certification # AR031682  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State CA  
 Expiration Date of Certification or License 08/28/2019

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

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

**ADDRESS OF PROPERTY APPRAISED**

4715 Country Grove Way  
Hemet, CA 92545  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 317,000

**LENDER/CLIENT**

Name Mortgage Works LLC, AMC, 1588  
 Company Name Mountain West Financial Inc  
 Company Address 1209 Nevada St Ste 200, Redlands, CA 92374  
 Email Address \_\_\_\_\_

**SUBJECT PROPERTY**

- Did not inspect subject property  
 Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_  
 Did inspect interior and exterior of subject property  
 Date of Inspection \_\_\_\_\_

**COMPARABLE SALES**

- Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_



# Uniform Residential Appraisal Report

0713181400-01  
File # 1000042150

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	4715 Country Grove Way Hemet, CA 92545	1339 Shenandoah Dr Hemet, CA 92545			1468 Camino Sueno Hemet, CA 92545			4755 Cassiope Ct Hemet, CA 92545		
Proximity to Subject		0.45 miles E			0.58 miles W			0.73 miles S		
Sale Price	\$ 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;DOM 88			CV18134165;DOM 36			SW18137523;DOM 5		
Verification Source(s)		APN# 460242020			APN# 460380010			APN# 454351005		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		Listing	-3,200		Listing	-3,750		Listing	-3,209	
Date of Sale/Time		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	
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	17	18	0		5	0		12	0	
Condition	C3	C3			C3			C3		
Above Grade Room Count	Total Bdrms. Baths 9 5 3.0	Total Bdrms. Baths 9 4 3.0	0		Total Bdrms. Baths 9 3 3.0	0		Total Bdrms. Baths 9 4 3.0	0	
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 Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	FAU,Central	FAU,Central			FAU,Central			FAU,Central		
Energy Efficient Items	None	None			None			None		
Garage/Carport	2gbi2dw	3gbi3dw	-2,000		2gbi2dw			2gbi2dw		
Porch/Patio/Deck	Cncrt,Cncrt,Nonc	Cncrt,Cncrt,Nonc			Cncrt,Cncrt,Nonc			Cncrt,Cncrt,Nonc		
Pool / Spa	None / None	None / None			None / None			None / None		
Fireplace	One	One			One			One		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -3,480		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -830		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -1,249	
Adjusted Sale Price of Comparables		Net Adj. 1.1 %			Net Adj. 0.2 %			Net Adj. 0.4 %		
		Gross Adj. 2.2 %	\$ 316,510		Gross Adj. 1.8 %	\$ 374,160		Gross Adj. 1.6 %	\$ 319,651	

SALES COMPARISON APPROACH

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

ITEM	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Date of Prior Sale/Transfer						01/29/2018	
Price of Prior Sale/Transfer						\$315,000	
Data Source(s)	NDC/Realist/CRMLS	NDC/Realist/CRMLS		NDC/Realist/CRMLS		NDC/Realist/CRMLS	
Effective Date of Data Source(s)	07/13/2018	07/13/2018		07/13/2018		07/13/2018	

Analysis of prior sale or transfer history of the subject property and comparable sales

Analysis/Comments

ANALYSIS / COMMENTS



**Supplemental Addendum**

File No. 1000042150

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.



## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

### Condition Ratings and Definitions

#### C1

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

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

#### C2

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

#### C3

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

#### C4

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

#### C5

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

#### C6

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

### Quality Ratings and Definitions

#### Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

#### Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

#### Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

#### Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

## 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.

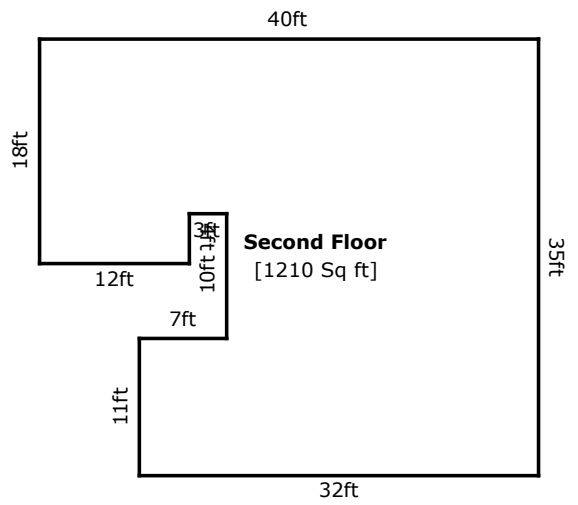
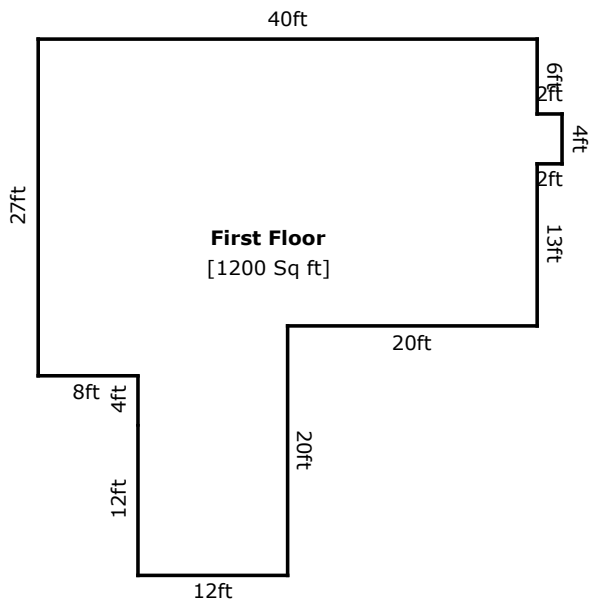
#### Example:

3.2 indicates three full baths and two half baths.



### 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				



TOTAL Sketch by a la mode, inc.



### 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	1200 Sq ft
Second Floor	1210 Sq ft
<b>Total Living Area (Rounded):</b>	<b>2410 Sq ft</b>

### Building Sketch (Page - 3)

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		Calculation Details
First Floor	1200 Sq ft	$4 \times 2 = 8$ $23 \times 20 = 460$ $12 \times 16 = 192$ $20 \times 27 = 540$
Second Floor	1210 Sq ft	$35 \times 25 = 875$ $15 \times 14 = 210$ $4 \times 12 = 48$ $11 \times 7 = 77$
<b>Total Living Area (Rounded):</b>	<b>2410 Sq ft</b>	

# Plat Map

460-07  
453-76

T.R.A. 006-027

POR. E 19 T. 5S., R. 1W  
CITY OF HEMET

THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ASSESSOR'S PARCEL MAY NOT COMPLY WITH LOCAL LOT-SPLIT OR BUILDING SITE ORDINANCES.



**Subject**  
4715 Country Grove Way

03

02

06

09

08

ASSESSOR'S MAP BK460 PG.07  
Riverside County, Calif.

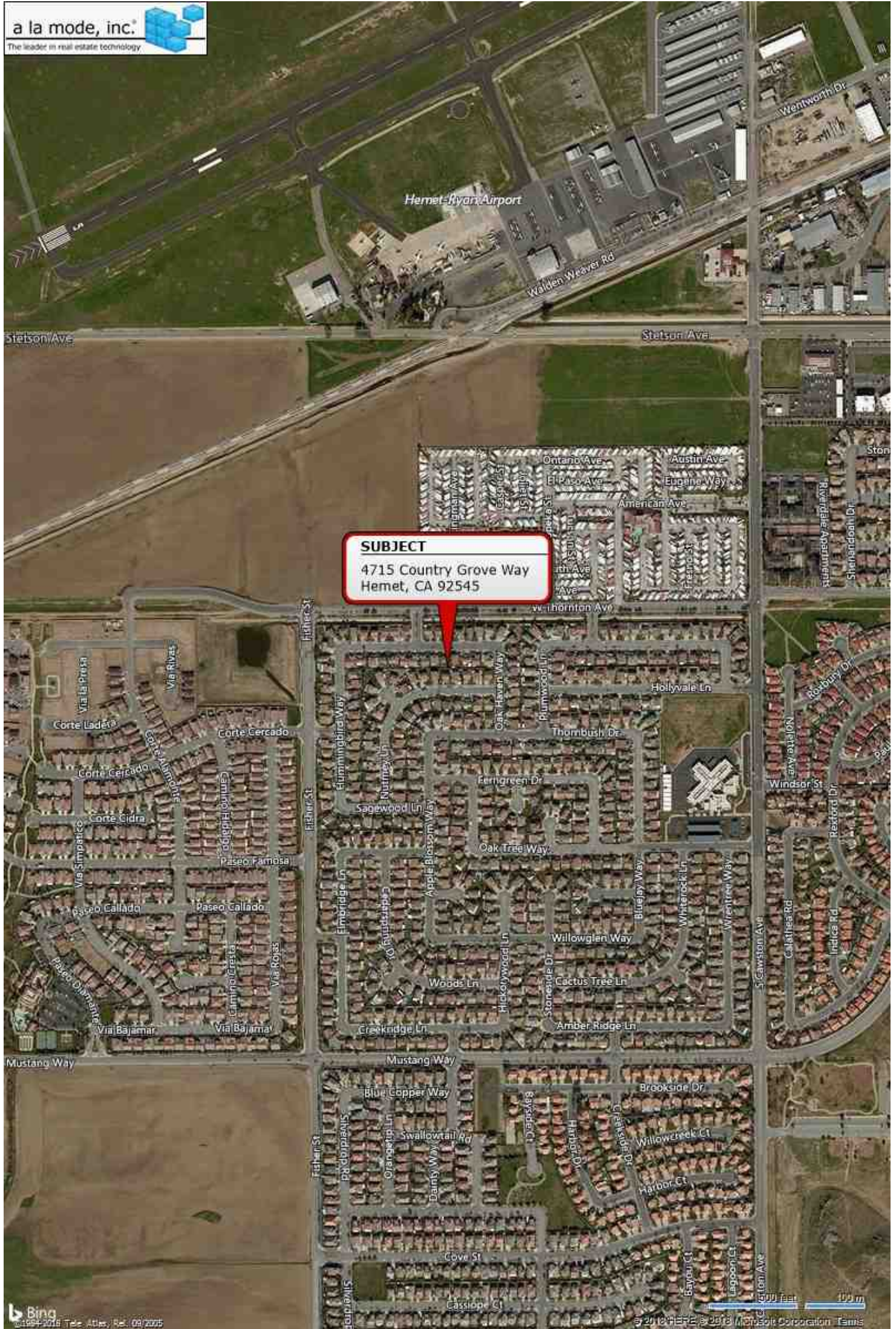
MB 231/84-90 TRACT 24124-9

Mar 2001

DATE OLD NUMBER NEW NUMBER  
03/01 071-28-31 38-11

# Aerial Map

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		



**SUBJECT**  
 4715 Country Grove Way  
 Hemet, CA 92545

### Location Map

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		



## Subject Deeds History

### Deeds History

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

Sale	Transaction	Date	Document	Amount	Loan Amount	From	To	Type
X	resale	04/16/2013	0000177628	0	0	RODRIGUEZ,JOHN & LINDA	RODRIGUEZ FAMILY TRUST	quitclaim/deed of trust
X	resale	09/01/2006	0000652545	330,000	264,000	EQUITY ONE ABS INC 2005-4	RODRIGUEZ,JOHN & LINDA	grant deed/deed of trust
X	xfer to lender	05/09/2006	0000334085	359,259	0	CAL-WSTN RECONVEYANCE CORP	EQUITY ONE ABS INC 2005-4	trustees deed upon sale
	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
X	resale	11/17/2003	0000903862	274,000	219,200	BARTON,RUSSELL L	PORTER,DAVID F & JANET	grant deed/deed of trust
X	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
X	subdivision	04/12/2001	0000154463	176,500	143,434	PAGE RANCH-HEMET LP	BARTON,RUSSELL L	grant deed/deed of trust

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# Subject Listing History

**4715 Country Grove Wy, Hemet 92545**

STATUS: **Pending**

LIST PRICE: **\$289,999** ↑

**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)**  
 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#: **01155581**  
 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/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				



#### 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;  
 Site 6138 sf  
 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/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				



**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/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				



**Bedroom**



**View in opposite direction**



**Smoke detector**



**Laundry room**



**Spa, personal property.**

### Comparable Photo Page

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				



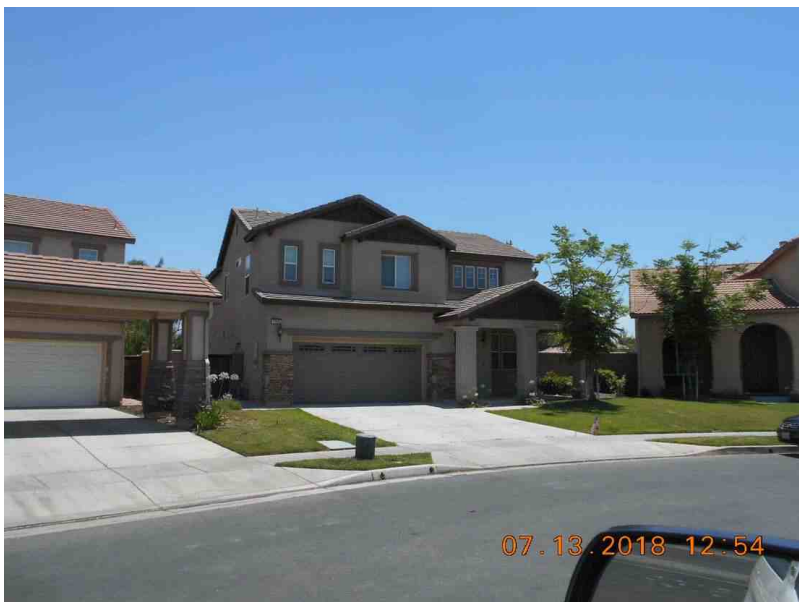
#### Comparable 1

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;  
 Site 6098 sf  
 Quality Q4  
 Age 9



#### Comparable 2

4740 Duskywing Rd  
 Prox. to Subject 0.75 miles S  
 Sale Price 316,000  
 Gross Living Area 2,361  
 Total Rooms 9  
 Total Bedrooms 4  
 Total Bathrooms 3.0  
 Location N;Res;  
 View N;Res;  
 Site 6098 sf  
 Quality Q4  
 Age 12



#### Comparable 3

1328 Landmark Ln  
 Prox. to Subject 0.94 miles E  
 Sale Price 315,000  
 Gross Living Area 2,491  
 Total Rooms 9  
 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 Address	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;  
 Site 6534 sf  
 Quality Q4  
 Age 18



#### Comparable 5

1468 Camino Sueno  
 Prox. to Subject 0.58 miles W  
 Sales Price 374,990  
 Gross Living Area 2,337  
 Total Rooms 9  
 Total Bedrooms 3  
 Total Bathrooms 3.0  
 Location N;Res;  
 View N;Res;  
 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 9  
 Total Bedrooms 4  
 Total Bathrooms 3.0  
 Location N;Res;  
 View N;Res;  
 Site 6098 sf  
 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, director, officer, or agent of Mortgage Works LLC, AMC, 1588, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Mountain West Financial Inc, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Mortgage Works LLC, AMC, 1588 has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) 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.

  
 \_\_\_\_\_  
 Signature

07/16/2018  
 \_\_\_\_\_  
 Date

Adam A Gromko  
 \_\_\_\_\_  
 Appraiser's Name

AR031682  
 \_\_\_\_\_  
 State License or Certification #

Certified Residential Real Estate Appraiser  
 \_\_\_\_\_  
 State Title or Designation

08/28/2019 CA  
 \_\_\_\_\_  
 Expiration Date of License or Certification State

4715 Country Grove Way, Hemet, CA 92545  
 \_\_\_\_\_  
 Address of Property Appraised

# License



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

**Adam A. Gromko**

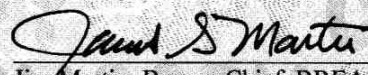
has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“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: August 29, 2017  
Date Expires: August 28, 2019

  
Jim Martin, Bureau Chief, BREA

3036082

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

# 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

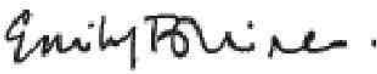
**POLICY NUMBER:** PH17RALR30668IV **RENEWAL OF:** PH16RALR30668IV


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.
  
4. **LIMITS OF LIABILITY:**
  - A. \$ 1,000,000 **Damages** Limit of Liability – Each **Claim**
  - B. \$ 1,000,000 **Claim Expenses** Limit of Liability – Each **Claim**
  - C. \$ 1,000,000 **Damages** Limit of Liability – Policy Aggregate
  - D. \$ 1,000,000 **Claim Expenses** Limit of Liability – Policy Aggregate
  
5. **DEDUCTIBLE (Inclusive of claim expenses):**
  - A. \$ 500 Each **Claim**
  - B. \$ 1,000 Aggregate
  
6. **PREMIUM:** \$ 850.00
  
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

