# **APPRAISAL OF**



# LOCATED AT:

10214 HORLEY AVE DOWNEY, CA 90241

# FOR:

NEW AMERICAN FUNDING 10841 PARAMOUNT BL #200 DOWNEY, CA, 90241

# **BORROWER:**

RIGOBERTO MARTINEZ, MARIA MARTINEZ

# AS OF:

January 10, 2018

BY:

TODD S ASHLEY

UNITED STATES APPRAISAL #1510
NEW AMERICAN FUNDING
10841 PARAMOUNT BL #200
DOWNEY, CA, 90241

File Number: jan18horl10-US

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

10214 HORLEY AVE
DOWNEY, CA 90241

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

In my opinion, the market value of the property as of January 10, 2018

\$719,000
Seven Hundred Nineteen Thousand Dollars

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

File No. jan18horl10-US

| Th           | e purpose of this sum  | mary apprais   | sal report is  | to prov  | ide the lender/c   | пені у   | with an accura   | ite, and adequate   | ely supp   | orted,   | opinion of the r   | market va   | lue of the s   | ubject pi   | roperty.  |
|--------------|--|--|--|--|--|--|--|---|--|--|--|---|--|---|---|
|              | Property Address 1021  | 4 HORLEY   | AVE  |  |  |  | City   | DOWNEY  |  |  | Sta  | ite CA  | Zip Code 9   | 0241  |   |
|              | Borrower RIGOBER   | O MARTIN   | NEZ,MARIA  | MART   | INEZ Owner   | of Pub   | olic Record DU   | RGA BAUMAN  | N  |  | Co   | unty LOS  | ANGELE   | S   |   |
|              | Legal Description TRA  | CT # 17580   | LOT 32   |  |  |  |  |   |  |  |  |   |  |   |   |
|              | Assessor's Parcel # 62   | 49003032   |  |  |  |  | Tax  | Year 2017   |  |  | R.E  | E. Taxes \$   |  |   | 5,398   |
|              | Neighborhood Name D  |  |  |  |  |  |  | Reference PARC  | EL INF   | DEX M  |  |   | 5508.00  |   | ,   |
| SUBJEC       | Occupant X Owner   | Tenant   | Vacan  | t  | Snecia   | Assas  | ssments \$ 0   | 2.2.3   |  |  | UD HOA\$ 0   | 223 .100  | per yea  | ar n  | er month  |
| <u>М</u> -   | Property Rights Apprais  |  | e Simple (   | Lease  |  | r (desc  |  |   |  | <u>''</u>  | OD HOA O   |   | pcr ycc  | <u>п</u> СР   | CI IIIOIIIII  |
| S-           |  |  |  | =  |  | $\overline{}$  |  |   |  |  |  |   |  |   |   |
|              | Assignment Type X  |  |  | Refina   | nce Transaction  |  | Other (describe)   |   |  |  |  |   |  |   |   |
| -            | Lender/Client NEW Al   |  |  |  |  |  |  | OUNT BL #200,   |  |  |  |   |  |   |   |
|              | Is the subject property c  | urrently offered   | d for sale or h  | as it beer   | n offered for sale in  | n the tv   | welve months pr  | rior to the effective   | date of th   | nis appr   | aisal? $X$   | ′es ∐N  | 10   |   |   |
|              | Report data source(s) us   | ed, offering pr  | rice(s), and d   | ate(s). <u>I</u>   | DOM 7;SUBJE  | CT P   | ROPERTY  | WAS OFFERED   | FOR  | SALE   | ;LATEST PRI  | CE \$719  | ,000;LATE  | ST DAT  | ГΕ  |
|              | 01/07/2018;ORIGIN  | AL PRICE   | \$719,000;0  | ORIGIN   | AL DATE 01/0   | 3/201  | 18;CRMLS#  | DW18002138. I   | NO OT  | HER I  | LISTINGS NOT   | TED OVI   | ER THE PA  | AST YEA   | AR.   |
|              | I X did did not a  | nalyze the co  | ntract for sale  | for the s  | ubject purchase tr   | ansact   | tion. Explain the  | results of the analy  | sis of the   | e contra   | act for sale or why  | the analys  | sis was not pe   | erformed.   |   |
|              | Arms length sale;Fl  |  |  |  |  |  | •  |   |  |  |  | ,   |  |   |   |
|              | 7 timo terigui bate,i t  | JEET EXEC  | 0012010  | 1011/10  | DED CONTINUE   | 01 11  | AO INE VIEVV   | LD / III O O O I VI   | _D. / (  | <del>, , , , , , , , , , , , , , , , , , , </del>  | WAR COLLE  |   | TIE EEIND  |   |   |
| CONTRAC      |  |  |  |  | 10.110010  |  |  |   |  | <u> </u>   | )., <u> </u>   |   | /\ <b>00</b>   |   |   |
| 碒.           | Contract Price \$ 719,0  |  | Date of Cor  |  |  |  |  | the owner of public   |  |  |  |   | ce(s) CON  |   |   |
| Ż            | Is there any financial as:   | istance (loan (  | charges, sale  | concess  | ions, gift or downp  | oaymer   | nt assistance, et  | tc.) to be paid by an   | ıy party o   | n beha   | If of the borrower?  | ,   | Yes XN   | 0   |   |
| ၓ            | If Yes, report the total do  | llar amount ar   | nd describe th   | ne items t   | o be paid.   |  |  | \$0;;NO FIN   | VANCIA   | AL AS  | SISTANCE PR  | ROVIDE  | D. A \$500 I   | HOME  |   |
|              | WARRANTY IS BE   | ING PROVI  | IDED BY T  | HE OW  | NER WHICH  | HAS  | NO IMPACT  | ON VALUE AS   | STHIS  | IS A   | TYPICAL MAR  | KET TR  | ANSACTIO   | ON.   |   |
|              |  |  |  |  | -  |  |  |   |  |  | -  |   |  |   |   |
|              | Note: Page and the   | ial compositi  | ion of the   | iabbark  | and are not com  | aical f  | actors   |   |  |  |  |   |  |   |   |
| ١            | Note: Race and the rac   | •  |  | igriborno  | oou are not appra  |  |  | ng Trands   |  |  | One Hait Ha  | cina  | Descri   | tlordu  | 20.9/   |
|              |  | ood Characte   | $\overline{}$  |  |  | $\overline{}$  | ne-Unit Housii   |   | 1_   |  | One-Unit Hou   |   |  | t Land Us   |   |
| ١            | Location Urban   | X Suburba  | =  |  | Property Values  | _  |  | X Stable  | Declinin   | 7  | PRICE  | AGE   | One-Unit   |   | 85 %  |
|              | Built-Up X Over 75%  |  | <u>∫</u> Und   |  | Demand/Supply  |  |  | X) In Balance   | Over Su  | upply  | \$(000)  | (yrs)   | 2-4 Unit   |   | 2 %   |
| ğ            | Growth Rapid   | X Stable   | Slov   | , –  | Marketing Time   | XU   | Inder 3 mths   | 3-6 mths  | Over 6 i   | mths   | <b>510</b> Low   | 1   | Multi-Family   |   | 3 %   |
| 닭            | Neighborhood Boundari  |  | OF FIRE  |  |  |  |  |   |  |  | 1,015 High   |   | Commercial   |   | 10 %  |
| O            | PARAMOUNT BLV  |  |  |  |  |  | 0.121101   | ,   |  |  | 690 Pred.  |   | Other  |   | %   |
| φ-           |  |  |  |  |  |  |  |   |  |  | Jau Fied.  | 02  | JUICI  |   | /0  |
| NEIGHBORHOOD | Neighborhood Description   | JEE AI   | INCHED.  | -NDEN  | ואוטטוו  |  |  |   |  |  |  |   |  |   |   |
| Z.           |  |  |  |  |  |  |  |   |  |  |  |   |  |   |   |
| 8            |  |  |  |  |  |  |  |   |  |  |  |   |  |   |   |
|              | Market Conditions (inclu   | ding support fo  | or the above   | conclusio  | ns) SEE ATT  | ACHE   | ED ADDEND  | UM  |  |  |  |   |  |   |   |
|              |  |  |  |  |  |  |  |   |  |  |  |   |  |   |   |
|              |  |  |  |  |  |  |  |   |  |  |  |   |  |   |   |
|              | Dimensions 57.70 X 1   | 30   |  |  | Area <b>7501</b>   | sf   |  | Shape R   | FCTAN  | VGI II   | AR   | View N  | ·Res·  |   |   |
|              |  |  | 7500*  |  |  |  | , CED  | Shape IX  | LUIAI  | NGOL   |  | VIEW IN   | ,1103,   |   |   |
| -            | Specific Zoning Classific  |  | J  |  | Zoning Des   |  |  |   |  |  |  |   |  |   |   |
| 1            | Zoning Compliance (  | X Legal (  | Legal Nor  | conformi   | ng (Grandfathered  | d Use)   | No Zoni  | ng Ullegal (d   | describe)  | $\overline{}$  |  |   |  |   |   |
|              | Is the highest and best u  | se of the subje  | ect property a   | c improv   | 1.7  |  |  |   |  |  |  |   |  |   |   |
|              |  |  |  | is iiiibi ove  | ed (or as proposed   | d per pl   | lans and specifi   | ications) the preser  | nt use?  | X  | Yes No   | If No, des  | cribe. SEE   | ATTAC   | HED   |
|              | ADDENDUM   |  |  | S IIIIPI OV  | ed (or as proposed   | d per p  | lans and specifi   | ications) the preser  | it use?  | X  | Yes No   | If No, des  | cribe. <u>SEE</u>  | ATTAC   | HED   |
|              | ADDENDUM<br>Utilities Public   | Other (des   | ,  | is improve   | ed (or as proposed   | d per p  |  |   | nt use?  | <u> </u>   |  |   |  |   |   |
| -            | Utilities Public   | Other (des   | ,  | is improve   |  | d per p  | Public C   | other (describe)  | nt use?  | LX.  | Off-site Improve   | ements—   |  | Public  | HED<br>Private  |
| Ш            | Utilities Public Electricity X   | Other (des   | ,  | is improve   | Water  |  | Public C   |   | t use?   | <u>X</u>   | Off-site Improve   | ements—   |  |   |   |
| SITE         | Utilities Public Electricity X Gas X   |  | scribe)  | ·<br>  | Water<br>Sanitary Sew  | ver  | Public C   | Other (describe)  |  |  | Off-site Improve Street PAVED Alley NONE   | ements—   | Туре   | Public X  |   |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha   | zard Area [  | scribe)  | No F   | Water<br>Sanitary Sew<br>EMA Flood Zone  | ver<br>X   | Public C   | Other (describe) FEMA Map # (   | nt use?  |  | Off-site Improve Street PAVED Alley NONE   | ements—   |  | Public X  |   |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha Are the utilities and off-se  | zard Area (<br>te improveme  | scribe)  Yes X ents typical for  | No F   | Water Sanitary Sew EMA Flood Zone ket area?  | ver<br>X<br>Yes  | Public C   | Pther (describe) FEMA Map # Co., describe.  | 06037C   | :1810F   | Off-site Improve Street PAVED Alley NONE FEM   | ements—<br>)<br>//A Map Da  | Type ate 09/26/20  | Public X 008  | Private   |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha   | zard Area (<br>te improveme  | scribe)  Yes X ents typical for  | No F   | Water Sanitary Sew EMA Flood Zone ket area?  | ver<br>X<br>Yes  | Public C   | Pther (describe) FEMA Map # Co., describe.  | 06037C   | :1810F   | Off-site Improve Street PAVED Alley NONE   | ements—<br>)<br>//A Map Da  | Туре   | Public X 008  | Private   |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha Are the utilities and off-se  | zard Area (<br>te improveme  | scribe)  Yes X ents typical for  | No F   | Water Sanitary Sew EMA Flood Zone ket area?  | ver<br>X<br>Yes  | Public C   | Pther (describe) FEMA Map # Co., describe.  | 06037C   | :1810F   | Off-site Improve Street PAVED Alley NONE FEM   | ements—<br>)<br>//A Map Da  | Type ate 09/26/20  | Public X 008  | Private   |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s   | zard Area (<br>te improveme  | scribe)  Yes X ents typical for  | No F   | Water Sanitary Sew EMA Flood Zone ket area?  | ver<br>X<br>Yes  | Public C   | Pther (describe) FEMA Map # Co., describe.  | 06037C   | :1810F   | Off-site Improve Street PAVED Alley NONE FEM   | ements—<br>)<br>//A Map Da  | Type ate 09/26/20  | Public X 008  | Private   |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s   | zard Area (<br>te improveme  | scribe)  Yes X ents typical for  | No F   | Water Sanitary Sew EMA Flood Zone ket area?  | ver<br>X<br>Yes  | Public C   | Dther (describe) FEMA Map # Co., describe.  | 06037C   | :1810F   | Off-site Improve Street PAVED Alley NONE FEM   | ements—<br>)<br>//A Map Da  | Type ate 09/26/20  | Public X 008  | Private   |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  | zard Area (<br>te improveme  | Yes X ents typical for external fac  | No F   | Water Sanitary Sew EMA Flood Zone ket area?  | ver<br>X<br>Yes  | Public C  X  X  No If No, environmental  | Dther (describe) FEMA Map # Co., describe.  | 06037C<br>es, etc.) <sup>7</sup>   | :1810F   | Off-site Improvents PAVED Alley NONE FEM   | ements—<br>)<br>//A Map Da  | Type ate 09/26/20 describe. S  | Public X 008  | Private   |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL   | zard Area [ te improvemente conditions condi | Yes X ents typical for external fac  | No F<br>the mark   | Water Sanitary Sew EMA Flood Zone set area? X sements, encroach  | ver<br>X<br>Yes<br>nments,   | Public C  X  X  No If No, environmental  | Pither (describe)  FEMA Map # Co., describe.  conditions, land us   | D6037C<br>es, etc.) <sup>c</sup>   | :1810F   | Off-site Improvents Street PAVED Alley NONE FEN Yes X No   | ements—  MA Map Da  If Yes,   | Type ate 09/26/20 describe. S  | Public  X  008  ee Attac  | Private   |
| SITE         | Utilities Public Electricity X  Gas X  FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One   | zard Area [ te improvemente conditions of  | Yes X ents typical for external fac  | No F the mark  | Water Sanitary Sew EMA Flood Zone set area? X sements, encroach FOUND  | yer X Yes The second of the se | Public C  X  X  No If No, environmental  | FEMA Map # Co., describe. conditions, land us  EXTERIOR DESC.   | D6037C<br>Des, etc.)   | 1810F? (   | Off-site Improved Street PAVED Alley NONE FEM Yes X No atterials/condition ETE/AVG   | ements—  MA Map Da  If Yes,  INTERIO Floors   | Type ate 09/26/20 describe. S  | Public  X  D08  ee Attac  | Private  Ched  condition  R/GD                                |
| SITE         | Utilities Public Electricity X  Gas X  FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One # of Stories 1  | zard Area [ te improvement te conditions of the  | Yes X ents typical for or external factors  ON cessory Unit  | No F the mark ctors (eas   | Water Sanitary Sew EMA Flood Zone ket area?  Ements, encroach Concrete Slab  All Basement  | yer X Yes The second of the se | Public C  X  X  No If No, environmental  No If Space ial Basement  | FEMA Map # Co., describe. conditions, land us  EXTERIOR DESC. Foundation Walls Exterior Walls   | D6037C Des, etc.)  | 1810F  | Off-site Improved Street PAVED Alley NONE FEM Yes X No sterials/condition ETE/AVG BK/AVG   | ements—  MA Map Da  If Yes,  INTERIO Floors Walls   | Type  ate 09/26/20  describe. S  R  LAM  PLAS  | Public  X  D08  ee Attac  materials/c  -CPT-G  STER/A   | Private  Ched  Condition  R/GD                                |
| SITE         | Utilities Public Electricity X  Gas X  FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One # of Stories 1  Type X Det.   | zard Area [ te improvemente conditions of the co | Yes X ents typical for or external factors and the company to the  | No F the mark ctors (eas   | Water Sanitary Sew EMA Flood Zone ket area? X sements, encroach FOUND concrete Slab X ill Basement nent Area   | yer X Yes The second of the se | Public C  X  No If No, environmental  I MI Space ial Basement O sq. ft.  | FEMA Map # Co., describe. conditions, land us  EXTERIOR DESC Foundation Walls Exterior Walls Roof Surface   | D6037C Des, etc.)  | N ma<br>DNCR<br>F-WD-  | Off-site Improved Street PAVED Alley NONE FEM Yes X No sterials/condition ETE/AVG BK/AVG GOOD  | INTERIO Floors Walls Trim/Fini:   | Type  ate 09/26/20  describe. S  R  LAM  PLAS  sh WOO  | Public  X  D008  ee Attac  materials/c -CPT-G STER/A DD/AVG   | Private  Ched  Condition  R/GD  VG                            |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One # of Stories 1 Type X Det. X Existing Pro   | zard Area [ te improvemente conditions of the co | Yes X ents typical for or external factors  ON cessory Unit  | No F the mark ctors (eas   | Water Sanitary Sew EMA Flood Zone ket area? X sements, encroach FOUND concrete Slab X all Basement nent Area nent Finish   | yer X Yes nments,  OATION C Craw Parti   | Public C  X  No If No, environmental  I  MI Space ial Basement  O sq. ft.  O %   | FEMA Map # Co., describe. conditions, land us  EXTERIOR DESC Foundation Walls Exterior Walls Roof Surface Gutters & Downs   | D6037C Des, etc.)  | N ma<br>DNCR<br>F-WD-<br>DMP/Q   | Off-site Improved Street PAVED Alley NONE FEM  Yes X No  atterials/condition ETE/AVG BK/AVG GOOD G   | INTERIO Floors Walls Trim/Finit Bath Floor  | R r LAM PLAS Sh WOO T/GE   | Public  X  D008  ee Attac  materials/c -CPT-G STER/A DD/AVG   | Private  Ched  Condition  R/GD  VG                            |
| SITE         | Utilities Public Electricity X  Gas X  FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One # of Stories 1  Type X Det.   | zard Area [ te improvemente conditions of the co | Yes X ents typical for or external factors and the company to the  | No F the mark ctors (eas   | Water Sanitary Sew EMA Flood Zone ket area? X sements, encroach FOUND concrete Slab X ill Basement nent Area   | yer X Yes nments,  OATION C Craw Parti   | Public C  X  No If No, environmental  I MI Space ial Basement O sq. ft.  | FEMA Map # Co., describe. conditions, land us  EXTERIOR DESC Foundation Walls Exterior Walls Roof Surface   | D6037C Des, etc.)  | N ma<br>DNCR<br>F-WD-<br>DMP/Q   | Off-site Improved Street PAVED Alley NONE FEM Yes X No sterials/condition ETE/AVG BK/AVG GOOD  | INTERIO Floors Walls Trim/Finit Bath Floor  | Type  ate 09/26/20  describe. S  R  LAM  PLAS  sh WOO  | Public  X  D008  ee Attac  materials/c -CPT-G STER/A DD/AVG   | Private  Ched  Condition  R/GD                                |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One # of Stories 1 Type X Det. X Existing Pro   | zard Area [ te improvemente conditions of the co | Yes X ents typical for or external factors and the company to the  | No F the mark ctors (eas   | Water Sanitary Sew EMA Flood Zone set area? X sements, encroach FOUND concrete Slab X all Basement enent Area enent Finish utside Entry/Exit   | yes Y  | Public C  X  No If No, environmental  I  MI Space ial Basement  O sq. ft.  O %   | FEMA Map # Co., describe. conditions, land us  EXTERIOR DESC Foundation Walls Exterior Walls Roof Surface Gutters & Downs   | DECRIPTION CCC ST CCC COOUTS AL DL   | ? (  N ma  DNCR  F-WD-  DMP/C  M/AV  JAL P   | Off-site Improved Street PAVED Alley NONE FEM  Yes X No  atterials/condition ETE/AVG BK/AVG GOOD G   | INTERIO Floors Walls Trim/Finit Bath Floor  | Type  ate 09/26/20  describe. S  R  LAM  PLA: sh WOO or T/GE nscot TILE  | Public  X  D008  ee Attac  materials/c -CPT-G STER/A DD/AVG   | Private  Ched  Condition  R/GD                                |
| SITE         | Utilities Public Electricity X Gas X FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One # of Stories 1 Type X Det. X Existing Pro Design (Style) Traditic Year Built 1953   | zard Area [ te improvemente conditions of the co | Yes X ents typical for or external factors and the company to the  | No F the mark ctors (eas   | Water Sanitary Sew EMA Flood Zone set area? X sements, encroach  FOUND concrete Slab X all Basement nent Area nent Finish utside Entry/Exit nce of Infesta   | yes Y  | Public C  X  No If No, environmental  No Space ial Basement  O sq. ft.  O %  Sump Pump   | FEMA Map # Co., describe.  conditions, land us  EXTERIOR DESC Foundation Walls Exterior Walls Roof Surface Gutters & Downs Window Type  | DERIPTION CO ST CO DOUTS AL DL ated NO   | ? (  N ma  DNCR  F-WD-  DMP/C  M/AV  JAL P   | Off-site Improvence Street PAVED Alley NONE FEM Yes X No atterials/condition ETE/AVG BK/AVG GOOD G ANE/GD  | INTERIO Floors Walls Trim/Fini: Bath Wai  | R r LAM PLASS WOOD T/GL  | Public  X  D008  ee Attace  materials/c -CPT-G STER/A DD/AVG  / AVG   | Private  Ched  Condition  R/GD                                |
| SITE         | Utilities Public Electricity X  Gas X  FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One # of Stories 1  Type X Det. X Existing Pro Design (Style) Tradition Year Built 1953  Effective Age (Yrs) 15   | zard Area [ te improvemente conditions of the co | Yes X ents typical for or external factors and the company to the  | No F the mark ctors (eas   | Water Sanitary Sew EMA Flood Zone set area? X sements, encroach FOUND concrete Slab X all Basement chent Area nent Finish cutside Entry/Exit coe of Infesta  | Yes Yes Naments,   | Public C  X  X  No If No, environmental  | FEMA Map # Co., describe.  conditions, land us  EXTERIOR DESC Foundation Walls Exterior Walls Roof Surface Gutters & Downs Window Type Storm Sash/Insula Screens  | DERIPTION CO ST CO DOUTS AL DL ated NO   | N ma<br>N ma<br>DNCR<br>I-WD-<br>DMP/W<br>JAL P<br>DNE<br>L FRM  | Off-site Improvence Street PAVED Alley NONE FEM Yes X No atterials/condition ETE/AVG BK/AVG GOOD G ANE/GD  | INTERIO Floors Walls Trim/Finit Bath Floo Bath Wai Car Stora X Drive  | R r LAM PLAS Sh WOO or T/GE nscot TILE age Neway # of C  | public  X  D08  ee Attac  naterials/c -CPT-G STER/A DD/AVG 0 / AVG one ars 2  | Private Ched Condition R/GD VG                                |
| SITE         | Utilities Public Electricity X  Gas X  FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One # of Stories 1  Type X Det. X Existing Pro Design (Style) Tradition Year Built 1953 Effective Age (Yrs) 15  Attic   | zard Area te improvemente conditions of the cond | Yes X ents typical for or external factors and the company to the  | No F the mark ctors (ease  | Water Sanitary Sew EMA Flood Zone set area? X sements, encroach  POUND Concrete Slab X all Basement enent Area enent Finish utside Entry/Exit ace of Infeste ampness  g X FWA  | DATION Partition Settlem   | Public C  X  X  No If No, environmental  | EXTERIOR DESC Foundation Walls Roof Surface Gutters & Downsr Window Type Storm Sash/Insula Screens Amenities  | DERIPTION CC ST CC DOUTS AL DL AL AL   | N ma<br>N DNCR<br>F-WD-DMP/(<br>M/AV<br>JAL P<br>DNE<br>FRM  | Off-site Improved Street PAVED Alley NONE FEM Yes X No sterials/condition ETE/AVG BK/AVG GOOD G ANE/GD /AVG odStove(s) #0  | INTERIO Floors Walls Trim/Fini: Bath Floo Bath Wai Car Stora X Drive Driveway   | R r LAM PLAS Sh WOO or T/GE nscot TILE age Neway # of C  | Public  X  D008  ee Attace  materials/c -CPT-G STER/A DD/AVG One ars 2 NCRET  | Private  Ched  Condition  R/GD  VG                            |
| SITE         | Utilities Public Electricity X  Gas X  FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One 4  # of Stories 1  Type X Det. X Existing Pro Design (Style) Tradition Year Built 1953 Effective Age (Yrs) 15  Attic Drop Stair   | zard Area [ te improvement te conditions of the  | Yes X ents typical for or external factors  ON cessory Unit  6-Det./End Un Under Const.  | No F the mark ctors (ease  Cc Fu Basem Basem Ou Eviden Da Heatin Ot  | Water Sanitary Sew EMA Flood Zone ket area? X sements, encroach  POUND CONTROL STATE  A STATE STATE  Water  FOUND CONTROL STATE  A STATE   | DATION Partition Settlem HWBB  | Public C  X  X  No If No, environmental   | EXTERIOR DESC Foundation Walls Roof Surface Gutters & Downs, Window Type Storm Sash/Insula Screens Amenities  | DERIPTION CO ST CO DOUTS AL DL ated NC AL  | ? [  N ma  N m m  N m   | Off-site Improved Street PAVED Alley NONE FEM Yes X No sterials/condition ETE/AVG BK/AVG GOOD G ANE/GD /AVG odStove(s) #0 icc BLK-WD   | INTERIO Floors Walls Trim/Fini: Bath Floor Bath Wai Car Stora X Drive Driveway X Gara                                       | R r LAM PLASS WOOD T/GE nscot TILE age Neway # of C r Surface CC ge # of C   | Public  X  D08  ee Attac  c-CPT-G STER/A DD/AVG  / AVG  one ars 2  NCRET ars 2  | Private  Ched  Condition  R/GD  VG                            |
| SITE         | Utilities Public Electricity X  Gas X  FEMA Special Flood Ha Are the utilities and off-s Are there any adverse s Addendum  GENERAL Units X One # of Stories 1  Type X Det. X Existing Pro Design (Style) Traditic Year Built 1953  Effective Age (Yrs) 15  Attic Prop Stair Floor  | zard Area [ te improvement te conditions of the  | Yes X ents typical for or external factors  ON cessory Unit  Det./End Un Under Const.  | No F the mark ctors (ease  Cc Fu Basem Ou Eviden Da Heatin Ot Coolin   | Water Sanitary Sew EMA Flood Zone ket area? X sements, encroach soncrete Slab X all Basement enent Area enent Finish utside Entry/Exit ace of Infesta ampness S g X FWA H her F g X Central A  | DATION Parti Settlem HWBB Fuel G.  | Public C  X  X  No If No, environmental  | EXTERIOR DESC Foundation Walls Exterior Walls Roof Surface Gutters & Downsp Window Type Storm Sash/Insula Screens Amenities X Fireplace(s) # X Patio/Deck C   | DERIPTION CC ST CC COUNTS AL DL ated NC AL [ 1   | ? [  N ma  DNCR  F-WD-  DMP/C  M/AV  JAL P  DNE  FRM  Wo  X Fer  X Por   | Off-site Improved Street PAVED Alley NONE FEM Yes X No sterials/condition ETE/AVG BK/AVG GOOD G ANE/GD ANE/GD ANE/GD ANE/GD ANE/GD ANE/GD ANE/GD CD  | INTERIO Floors Walls Trim/Fini: Bath Floor Bath Wai Car Stora X Drive Driveway X Gara Carp                                  | R r LAM PLAS Sh WOO T/GE nscot TILE age N Pway # of C y Surface CC ge # of C ort # of C  | public  X  DO08  ee Attac  materials/c -CPT-G STER/A DD/AVG  / AVG one ars 2 NCRET ars 2 ars 0  | Private  Ched  Condition  R/GD  VG                            |
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File No. jan18horl10-US

|  |                              |                         |  |                 |        | t neighborhood rang                      |                   |                 |                                      |   | 999           |                                      |          |                    |
|--|------------------------------|-------------------------|--|-----------------|--------|--|-------------------|-----------------|--------------------------------------|---|---------------|--------------------------------------|----------|--------------------|
|  |                              |                         | T                                      |                 |        | twelve months rang                       |                   |                 |                                      | 530,000                                   | to \$         | 930,000                              | V F C    | ALE NO. 2          |
| FEATURE<br>10214 HORLEY AVE                        | ,                            | SUBJECT                 |  |                 |        | SALE NO. 1                               |                   |                 |                                      | SALE NO. 2                                | 1042          | COMPARAE                             |          | ALE NO. 3          |
| Address DOWNEY, CA 90241                           |                              |                         | 7850 IRWINGROVE DR<br>DOWNEY, CA 90241 |                 |        | 10611 HORLEY AVE<br>DOWNEY, CA 90241     |                   |                 | 10434 JULIUS AVE<br>DOWNEY, CA 90241 |   |               |                                      |          |                    |
|  | Proximity to Subject         |                         |  |                 | 024    | 1  | 0.41 miles SW     |                 |                                      |   | miles SW      | 0241                                 |          |                    |
| Sale Price   | \$                           | 719,000                 | 0.22 mile                              | 55 OL           | \$     | 725,000                                  | 0.41 111116       | 55 344          | \$                                   | 700,000                                   | 0.20          | Tilles Svv                           | \$       | 700,000            |
| Sale Price/Gross Liv. Area                         | \$                           | 393.11 sq. ft.          | _                                      | .22 sq. ft.     | Ψ      | 720,000                                  | \$ 367            | .65 sq. ft.     | <u> </u>                             | 700,000                                   | \$ ;          | 399.09 sq. ft.                       |          | 100,000            |
| Data Source(s)                                     |                              |                         |  |                 | 5268   | 31;DOM 22                                |                   |                 | 7002                                 | 26;DOM 15                                 |               | LS#PW171                             | 1689     | 7;DOM 18           |
| Verification Source(s)                             |                              |                         | Doc#102                                | 23882 C0        | DE 9   | 9/8/2017                                 | Doc#102           | 20060 CC        | DE 9                                 | 9/8/2017                                  | Doc#          | 855652 CO                            | E 7/3    | 31/2017            |
| VALUE ADJUSTMENTS                                  | DE                           | SCRIPTION               | DESC                                   | CRIPTION        |        | +(-) \$ Adjustment                       | DESC              | RIPTION         |                                      | +(-) \$ Adjustment                        | D             | ESCRIPTION                           |          | +(-) \$ Adjustment |
| Sale or Financing                                  |                              |                         | ArmLth                                 |                 |        |  | ArmLth            |                 |                                      |   | ArmL          | .th                                  |          |                    |
| Concessions  |                              |                         | Conv;0                                 |                 |        |  | Conv;0            |                 |                                      |   | Conv          | -                                    |          |                    |
| Date of Sale/Time                                  | Ni-Daa                       |                         | s09/17;c                               | :08/17          |        |  | s09/17;c          | 08/17           |                                      |   |               | 7;c06/17                             |          |                    |
| Location Leasehold/Fee Simple                      | N;Res<br>Fee Si              |                         | N;Res;<br>Fee Sim                      | nle             |        |  | N;Res;<br>Fee Sim | nle             |                                      |   | N;Re          | s;<br>Simple                         |          |                    |
| Site   | 7501 s                       | •                       | 9048 sf                                | pic             |        | 0  | 8057 sf           | pic             |                                      | 0   | 7517          |                                      |          | 0                  |
| View   | N;Res                        |                         | N;Res;                                 |                 |        |  | N;Res;            |                 |                                      | -   | N;Re          |                                      |          |                    |
| Design (Style)                                     | DT1;T                        | raditional              | DT1;Tra                                | ditional        |        |  | DT1;Tra           | ditional        |                                      |   | DT1;          | Traditional                          |          |                    |
| Quality of Construction                            | Q4                           |                         | Q4                                     |                 |        |  | Q4                |                 |                                      |   | Q4            |                                      |          |                    |
| Actual Age   | 65                           |                         | 67                                     |                 |        | 0  | 63                |                 |                                      |   |               |                                      |          |                    |
| Condition  | C3                           |                         | C3                                     | 1               |        |  | C3                | 1               |                                      | 15,000                                    |               |                                      |          |                    |
| Above Grade  | Total Bd                     |                         | Total Bdrms                            |                 |        |  | Total Bdrms       |                 |                                      |   |               | Baths 3 2.0                          |          |                    |
| Room Count Gross Living Area 40                    | 6 3                          | 3 2.0<br>1,829 sq. ft.  | 6 3                                    | 2.0<br>1,701 so |        | 5,000                                    | 6 3               | 2.0<br>1,904 so | ıfı                                  | 0   | 6             | 3 2.0<br>1,754 s                     |          | 0                  |
| Basement & Finished                                | 0sf                          | 1,023 Sq. II.           | 0sf                                    | 1,101 30        | y. 11. | 3,000                                    | 0sf               | 1,004 30        | j. 16.                               | U   | 0sf           | 1,104 5                              | y. 11.   | U                  |
| Rooms Below Grade                                  | - 3.                         |                         |  |                 |        |  |                   |                 |                                      |   |               |                                      |          |                    |
| Functional Utility                                 | Averaç                       |                         | Average                                |                 |        |  | Average           |                 |                                      |   | Avera         | age                                  |          |                    |
| Heating/Cooling                                    | FAU/C                        | CAC                     | FAU/CA                                 |                 |        |  | FAU/CA            | С               |                                      |   | FAU/          |                                      |          |                    |
| Energy Efficient Items                             | None                         |                         | SOLAR                                  | OWNED           | )      | -10,000                                  | None              |                 |                                      |   | None          |                                      |          |                    |
| Garage/Carport                                     | 2ga2d                        |                         | 2ga2dw                                 |                 |        |  | 2ga2dw            |                 |                                      |   | 2ga2          |                                      |          |                    |
| Porch/Patio/Deck Pool/Spa                          | PATIC                        |                         | PATIO                                  |                 |        |  | PATIO<br>POOL     |                 |                                      |   | PATI<br>POO   |                                      |          |                    |
| LISTING PRICE                                      | 71900                        |                         | 749000.                                | 00              |        | 0  | 699999.0          | 20              |                                      | 0   | 6999          |                                      |          | 0                  |
| APN#   | 62490                        |                         | 6251005                                |                 |        |  | 6249017           |                 |                                      |   |               | 007002                               |          | 0                  |
| Net Adjustment (Total)                             |                              |                         | +                                      | X -             | \$     | 5,000                                    | X +               |                 | \$                                   | 15,000                                    | X             | +                                    | \$       | 0                  |
| Adjusted Sale Price                                |                              |                         | Net Adj.                               | -0.7%           |        |  | Net Adj.          | 2.1%            |                                      |   | Net A         | -                                    |          |                    |
| of Comparables  I X did did not res                |                              |                         | Gross Adj.                             | 2.1%            |        | 720,000<br>ty and comparable s           |                   | 2.1%            | \$                                   | 715,000                                   | Gross         | Adj. 0.0%                            | \$       | 700,000            |
| Data source(s) REALIS                              | T, MLS<br>did not r<br>T,MLS | reveal any prior s      | ales or transf                         | ers of the o    | comp   | ct property for the th                   | year prior to     | the date o      | f sale                               | e of the comparable                       | sale.         | on page 2)                           |          |                    |
| Report the results of the res                      | searcn an                    |                         | prior sale or<br>JBJECT                | transier nis    | story  | COMPARABLE SA                            |                   |                 |                                      | eport additional prio<br>PARABLE SALE NO. |               |                                      | RARI     | E SALE NO. 3       |
| Date of Prior Sale/Transfer                        |                              | 06/19/2017              | 222201                                 |                 |        | JOINI MINIDLE JA                         | LL 110. I         |                 | J I V I I                            | IDEE OFFEE INO.                           | -             | OOMI A                               | . v, vDL | L JALL NO. J       |
| Price of Prior Sale/Transfer                       |                              | \$0                     |  |                 |        |  |                   |                 |                                      |   |               |                                      |          |                    |
| Data Source(s)                                     |                              | CoreLogic               |  |                 |        | eLogic                                   |                   | CoreL           |                                      |   |               | CoreLogic                            |          |                    |
| Analysis of prior calls or tran                    | . ,                          | 01/10/2018              | nror!                                  |                 |        | 10/2018                                  | IFOT              | 01/10/          |                                      |   |               | 01/10/2018                           |          | DOM OF IDIO        |
| Analysis of prior sale or tran                     |                              | -                       |  |                 |        |  |                   |                 |                                      | DEED RECORI                               |               | טט מוכ/19/20                         | , i / F  | KOIVI CHKIS        |
| NO PRIOR SALES TE                                  |                              |                         |  |                 |        |  |                   |                 | _ ^                                  | JALL HARIOI                               |               |                                      |          |                    |
|  |                              |                         |  |                 |        |  |                   |                 |                                      |   |               |                                      |          |                    |
|  |                              |                         |  |                 |        |  |                   |                 |                                      |   |               |                                      |          |                    |
|  |                              |                         |  |                 |        |  |                   |                 |                                      |   |               |                                      |          |                    |
| Summary of Sales Compari<br>SUBJECT PROPERT        |                              |                         |  |                 |        |  | ITS OUT           | I INED IV       | , u                                  |   | 1 1           |                                      |          |                    |
| A HEAD AND SHOUL                                   |                              |                         |  |                 |        |  |                   |                 |                                      |   |               | IT ISSUES                            | OR (     | CONCERNS           |
| WITH PHOTOS ATTA                                   |                              |                         |  |                 |        |  |                   |                 |                                      |   |               |                                      |          |                    |
| THE DWELLING IS C                                  | URRE                         | NTLY OWNER              | R OCCUPI                               | ED WITI         | I AL   | L UTILITIES IN                           | WORKIN            | IG ORDE         | R.                                   | · · · · · · · · · · · · · · · · · · ·     |               |                                      |          |                    |
| SMOKE AND CO2 DE                                   |                              |                         |  |                 | S OF   | THE DWELLIN                              | IG.               |                 |                                      |   |               |                                      |          |                    |
| WATER HEATER IS I                                  | JOUBL                        | E SECURITY              | STRAPPE                                | -υ.             |        |  |                   |                 |                                      |   |               |                                      |          |                    |
| Indicated Value by Sales Co                        | nmnariso                     | n Approach ¢ <b>7</b> 1 | 9.000                                  |                 |        |  |                   |                 |                                      |   |               |                                      |          |                    |
| Indicated Value by Sales Co                        |                              |                         |  |                 | Cc     | ost Approach (if dev                     | /eloped)\$        | 714,300         |                                      | Income An                                 | proach        | (if developed                        | 1) \$ 0  |                    |
| See Attached Addendu                               |                              |                         | ,                                      |                 |        |  |                   |                 |                                      |   |               |                                      |          |                    |
|  |                              |                         |  |                 |        |  |                   |                 |                                      |   |               |                                      |          |                    |
| T  | <u> </u>                     |                         |  |                 |        |  | 1                 |                 |                                      | pp o . co . :                             |               | . 1                                  |          | 1. 1               |
| This appraisal is made<br>subject to the following | X "as is,                    |                         |  |                 |        | specifications on the                    |                   |                 |                                      |   | $\overline{}$ | s have been co<br>eject to the follo |          |                    |
| inspection based on the ext                        |                              |                         |  |                 |        |  |                   |                 |                                      | CONDITIONS                                | sul           | ب <sub>ا</sub> حد تن تناط ۱۵۱۱(      | JVVIIIY  | requireu           |
| 2  |                              |                         |  |                 |        |  |                   |                 |                                      |   |               |                                      |          |                    |
| Based on a complete vis                            | sual ins                     | pection of the i        | nterior and                            | exterior        | area   | s of the subject p                       | roperty, d        | efined sc       | ope                                  | of work, stateme                          | nt of a       | ssumptions                           | and I    | miting             |
| conditions, and apprais as of 01/10/2018           | er's cer                     | tification, my (        |  |                 |        | et value, as define<br>nspection and the |                   |                 | -                                    | =   | t of thi      | s report is \$                       | 719      | ,000               |

| I HAVE NOT PERFORMED SERVICES, AS AN APPRAISER OR IN ANY OT  | JED CADACITY DEGADDIA   | NG THE DRODERTY THAT IS TH   | E SLIB IECT  |
|--|---|--|--|
| OF THIS REPORT WITHIN THE THREE YEAR PERIOD IMMEDIATELY PRI  |   |  | _ 0000001  |
|  |   |  |  |
| EXPOSURE TIME:   |   |  |  |
| OPINION OF REASONABLE EXPOSURE TIME 1-3 MONTHS.  |   |  |  |
| FIRREA CERTIFICATION STATEMENT: THE APPRAISER CERTIFIES AND  | AGREES THAT THIS APPR   | RAISAL REPORT WAS PREPAR   | ED IN  |
| ACCORDANCE WITH THE REQUIREMENTS OF TITLE XI OF THE FINANCE  | IAL INSTITUTIONS, REFOR   | RM, RECOVERY, AND ENFORCE  | MENT ACT   |
| (FIRREA) OF 1989, AS AMENDED (12 U.S.C. 3331 ET SEQ.), AND ANY AP  | PLICABLE IMPLEMENTING   | REGULATIONS IN EFFECT AT T   | HE TIME THE  |
| APPRAISER SIGNS THE APPRAISAL CERTIFICATION.   |   |  |  |
| THE APPRAISER INSPECTS THE INTERIOR AND EXTERIOR OF THE SUI  | JECT PROPERTY AND ME  | ENTIONS THE CONDITION OF THE   | HE PROPERTY  |
| ON THE EFFECTIVE DATE OF THE APPRAISAL. THE PHYSICAL INSPEC  |   |  |  |
| PERFORMED BY OTHER PROPERTY EXPERTS SUCH AS ENVIRONMEN   |   |  |  |
| THERE IS ANY DAMAGE IN THE UNSEEN AREAS WITH A SIGNIFICANT ( THE SUBJECT'S OPINION OF VALUE  | OST TO CURE, THE APPR   | AISER RESERVES THE RIGHT   | O MODIFY   |
| THE COBCECT OF INVOICE VALUE.  |   |  |  |
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| COST ADDROACH TO VALUE   | (not required by Fannie Mae)  | 1  |  |
| Provide adequate information for the lender/client to replicate the below cost figures and calculate   | , , ,   | )  |  |
|  | ons.  |  |  |
| Support for the opinion of site value (summary of comparable land sales or other methods for est   |   | VALUE WAS OBTAINED BY THE  | <b>.</b>   |
|  | mating site value) THE SITE   |  | =  |
| Support for the opinion of site value (summary of comparable land sales or other methods for est   | mating site value) THE SITE   |  | <u> </u>   |
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| Support for the opinion of site value (summary of comparable land sales or other methods for est EXTRACTION METHOD. THIS IS DUE TO THE MARKET AREA AND THE LEXTRACTION METHOD. THIS IS DUE TO THE MARKET AREA AND THE LEXTRACTION METHOD. THIS IS DUE TO THE MARKET AREA AND THE LEXTRACTION METHOD. THIS IS DUE TO THE MARKET AREA AND THE LEXTRACTION METHOD. THIS IS DUE TO THE MARKET AREA CURRENT COST NEW Source of cost data BUILDING COST.NET / LOCAL CONTRACTORS  Quality rating from cost service AVG Effective date of cost data CURRENT Comments on Cost Approach (gross living area calculations, depreciation, etc.)  THE LAND VALUE IS IN EXCESS OF 30% WHICH IS TYPICAL FOR THIS MARKET AREA. LIVING AREA PER PUBLIC RECORDS - 1762  MEASURED LIVING AREA PER INSPECTION - 1829  NO EXTERNAL ADVERSITIES NOTED  NO FUNCTIONAL DEPRECIATION NOTED  Estimated Remaining Economic Life (HUD and VA only)  60 Years  INCOME APPROACH TO VALID SUMMARY OF A CONTRACTION OF TOWN OF  | THE SITE ACK OF VACANT LAND SA  OPINION OF SITE VALUE  Dwelling  1,829 Si  Garage/Carport 420  Si  Total Estimate of Cost-New  Less 75 Physical Fun  Depreciation \$53,582  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST AP  IF (not required by Fannie Mar  Indicated Value of Site Improvements  INDICATED VALUE BY COST AP  IF (not required by Fannie Mar  Indicated Value of Site Improvements  INDICATED VALUE BY COST AP  IF (not required by Fannie Mar  Indicated Value of Site Improvements  INDICATED VALUE BY COST AP  IF (not required by Fannie Mar  Indicated Value of Site Improvements  INDICATED VALUE BY COST AP  IF (not required by Fannie Mar  Indicated Value of Site Improvements  INDICATED VALUE BY COST AP  | Sample   S | 400,000<br>246,915<br>21,000<br>267,915<br>53,582)<br>214,333<br>100,000 |

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

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

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a 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 this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 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.

File No. jan18horl10-US

#### 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.
- 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).

- File No. jan18horl10-US
- 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)                                  |
|--|---|
| 4/11/1/11/2  |   |
| Signature Signature                                    | Signature   |
| Name TODD'S ASHLEY                                     | _ Name  |
| Company Name TODD ASHLEY APPRAISAL                     | Company Name  |
| Company Address 13120 SAN FELIPE ST                    |   |
| LA MIRADA, CA 90638                                    |   |
| Telephone Number 562-383-8479                          | Telephone Number  |
| Email Address TODDASHLEY39@GMAIL.COM                   | Email Address   |
| Date of Signature and Report 01/11/2018                | Date of Signature   |
| Effective Date of Appraisal 01/10/2018                 | _ State Certification #   |
| State Certification # AR010298                         | or State License #  |
| or State License #                                     | State   |
| or State License # State #                             | Expiration Date of Certification or License                               |
| State CA   | _   |
| Expiration Date of Certification or License 08/12/2019 | _   |
| ADDRESS OF PROPERTY APPRAISED                          | SUBJECT PROPERTY  |
| 10214 HORLEY AVE                                       | Did not inspect subject property  |
| DOWNEY, CA 90241                                       | Did inspect exterior of subject property from street  Date of Inspection  |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 719,000         | Did inspect interior and exterior of subject property  Date of Inspection |
| LENDER/CLIENT  |   |
| Name UNITED STATES APPRAISAL #1510                     | COMPARABLE SALES  |
| Company Name NEW AMERICAN FUNDING                      | Did not inspect exterior of comparable sales from street                  |
| Company Address 10841 PARAMOUNT BL #200                | Did inspect exterior of comparable sales from street                      |
| DOWNEY, CA 90241                                       | Date of Increasion  |
| Email Address  |   |
|  | _   |

FIIe No. jan18horl10-US

| FEATURE  |          | SUBJECT                                      |                     |         | SALE NO. 4         |              | MPARABLE S    | SALE NO. 5         |        | COMPARABLE S   |                    |
|--|----------|--|---------------------|---------|--------------------|--------------|---------------|--------------------|--------|----------------|--------------------|
| 10214 HORLEY AVE   |          |  | 10219 HOPEI         | AND     | AVE                | 10312 JU     | LIUS AVE      |                    | 1052   | 27 WILEY BURK  | E AVE              |
| Address DOWNEY, CA   | 90241    |  | DOWNEY, CA          | 902     | 41                 |              | r, CA 9024    | 1                  |        | VNEY, CA 9024  | 1                  |
| Proximity to Subject   |          |  | 0.02 miles SE       |         |                    | 0.17 miles   | s SW          |                    | 0.32   | miles SW       |                    |
| Sale Price   | \$       | 719,000                                      |                     | \$      | 665,000            |              | \$            | 729,900            |        | \$             | 759,000            |
| Sale Price/Gross Liv. Area   | \$       | 393.11 sq. ft.                               | \$ <b>364.78</b> so | . ft.   |                    | \$ 444.2     | 25 sq. ft.    |                    | \$     | 425.93 sq. ft. |                    |
| Data Source(s)   |          |  | CRMLS #DW           | 1722    | 3499;DOM 5         | CRMLS#I      | DW172778      | 25;DOM 9           | CRM    | 1LS#18299498;[ | OOM 7              |
| Verification Source(s)   |          |  | DOC#129165          | 2 CO    | E 11/09/2017       | ACTIVE L     | ISTING        |                    | ACT    | IVE LISTING    |                    |
| VALUE ADJUSTMENTS  | DE       | SCRIPTION                                    | DESCRIPTION         | ON      | +(-) \$ Adjustment | DESCR        | RIPTION       | +(-) \$ Adjustment | [      | ESCRIPTION     | +(-) \$ Adjustment |
| Sale or Financing  |          |  | ArmLth              |         |                    | Listing      |               |                    | Listir | ng             | ·                  |
| Concessions  |          |  | Conv;0              |         |                    | ;0           |               |                    | ;0     | 3              |                    |
| Date of Sale/Time  |          |  | s11/17;c10/17       |         | 0                  | Active       |               | -22,000            |        | re             | -23,000            |
| Location   | N;Res    |  | N;Res;              |         |                    | N;Res;       |               | 22,000             | N;Re   |                | 20,000             |
| Leasehold/Fee Simple   | Fee Si   |  | Fee Simple          |         |                    | Fee Simp     | <br>ام        |                    |        | Simple         |                    |
| Site   | 7501 s   | •  | 7480 sf             |         | 0                  | 7711 sf      | 16            | 0                  | 7932   | •              | 0                  |
|  |          |  |                     |         | 0                  |              |               | 0                  |        |                | H 4                |
| View   | N;Res    |  | N;Res;              |         |                    | N;Res;       |               |                    | N;Re   |                |                    |
| Design (Style)   |          | raditional                                   | DT1;Tradition       | al      |                    | DT1;Trad     | itional       |                    |        | Traditional    |                    |
| Quality of Construction  | Q4       |  | Q4                  |         |                    | Q4           |               |                    | Q4     |                |                    |
| Actual Age   | 65       |  | 65                  |         |                    | 65           |               |                    | 65     |                |                    |
| Condition  | C3       |  | C4                  |         | 35,000             | C3           |               |                    | C3     |                |                    |
| Above Grade  | Total Bd | rms. Baths                                   | Total Bdrms. E      | aths    |                    | Total Bdrms. | Baths         |                    | Total  | Bdrms. Baths   |                    |
| Room Count   | 6 ;      | 3 2.0  | 6 3 2               | 2.0     |                    | 6 3          | 2.0           |                    | 6      | 3 2.0          |                    |
| Gross Living Area 40   |          | 1,829 sq. ft.                                | 1,82                | 3 sq. f | i. 0               |              | 1,643 sq. ft. | 7,000              | L      | 1,782 sq. ft.  | 0                  |
| Basement & Finished  | 0sf      | 1 2  | 0sf                 |         |                    | 0sf          | 1             | ,                  | 0sf    |                |                    |
| Rooms Below Grade  |          |  | -                   |         |                    |              |               |                    |        |                |                    |
| Functional Utility   | Averag   | 1e   | Average             |         |                    | Average      |               |                    | Aver   | age            |                    |
| Heating/Cooling  | FAU/C    |  | FAU/CAC             |         |                    | FAU/CAC      | ,             |                    |        | /CAC           |                    |
|  |          | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,       |                     |         |                    |              | ,             |                    |        |                |                    |
| Energy Efficient Items   | None     |  | None                |         |                    | None         |               |                    | None   |                |                    |
| Garage/Carport   | 2ga2d    |  | 2ga2dw              |         |                    | 2ga2dw       |               |                    | 2ga2   |                |                    |
| Porch/Patio/Deck   | PATIC    |  | PATIO               |         |                    | PATIO        |               |                    | PAT    |                |                    |
| Pool/Spa   | POOL     |  | NO POOL             |         |                    | NO POOL      |               | 10,000             |        |                | 10,000             |
| LISTING PRICE  | 71900    | 0  | 665000              |         | 0                  | 729900.00    | 0             | 0                  | 7590   | 00.00          | 0                  |
| APN #  | 62490    | 03032  | 6249003027          |         | 0                  | 62490070     | )14           | 0                  | 6249   | 0006015        | 0                  |
| Net Adjustment (Total)   |          |  | X + -               | \$      | 45,000             | +            | X - \$        | 5,000              |        | + X - \$       | 13,000             |
| Adjusted Sale Price  |          |  | Net Adj. 6.8        | 3%      |                    | Net Adj.     | -0.7%         |                    | Net A  | dj1.7%         |                    |
| of Comparables   |          |  |                     | 3%   \$ | 710,000            |              | 5.3% \$       | 724,900            |        | *              | 746,000            |
| or ourribarabioo   |          | 011  | BJECT               | 7.0   4 | 1 10,000           |              |               |                    |        |                | LE SALE NO. 6      |
| ITFM   |          | I SII  |                     |         | COMPARABLE SA      | IFNO 4       | (.(J)V/IE     | ARABIE SALE NO     | h      | I COMPARAR     |                    |
| ITEM   |          |  | BJECT               |         | COMPARABLE SA      | LE NO. 4     | COIVIE        | PARABLE SALE NO    | . 5    | COMPARAB       | LL SALL IVO. 0     |
| Date of Prior Sale/Transfer  |          | 06/19/2017                                   | BJECT               |         | COMPARABLE SA      | LE NO. 4     | COME          | PARABLE SALE NO    | . 5    | COMPARAB       | LE SALE NO. 0      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer  |          | 06/19/2017<br>\$0                            | BJECT               |         |                    | LE NO. 4     |               |                    | . 5    |                | LE SALE NO. 0      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)                                |          | 06/19/2017<br>\$0<br>CoreLogic               | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL SALL NO. 0      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | DJEC1               |         |                    | LE NO. 4     |               | С                  | . 5    |                | EL 3/12 110. 0     |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)                                | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | БЈЕСТ               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL ONLE NO. 0      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BLCI                |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL ONLE NO. 0      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | БЕСТ                |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL ONLE NO. 0      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | БЕСТ                |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL ONLL NO. U      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL ONLL NO. U      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | БЪСП                |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL ONLE NO. U      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJEGI               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL ONLL NO. U      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJEGI               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL SALL ING. U     |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL SALL NO. U      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | EL ONLL NO. U      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  | . 5    | CoreLogic      | LE ONLE NO. V      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      | LE SALE ING. V     |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      | LE ONLE NO. V      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJEGI               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      | LE ONLE INO. V     |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      | LE ONLE NO. V      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJEGI               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      | LE ONLE NO. V      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJEGI               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      | LE ONLE NO. V      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      | LE ONLE NO. V      |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      | LE STILL ING. V    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 | BJECT               |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |
| Date of Prior Sale/Transfer<br>Price of Prior Sale/Transfer<br>Data Source(s)<br>Effective Date of Data Sour | ce(s)    | 06/19/2017<br>\$0<br>CoreLogic<br>01/10/2018 |                     |         | preLogic           | LE NO. 4     | CoreLogic     | С                  |        | CoreLogic      |                    |

#### FHA# 197-8306305 File No. ian18horl10-US

# **Uniform Appraisal Dataset Definitions**

#### Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

\*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

\*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

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

\*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

\*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

\*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

# Definitions of Not Updated, Updated, and Remodeled

# Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

#### **Explanation of Bathroom Count**

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

# Uniform Appraisal Dataset Definitions

File No. jan18horl10-US

| Abbreviat | ions Used in Data Sta     | ndardization Text                           |               |                         |                                       |
|-----------|---------------------------|---|---------------|-------------------------|---------------------------------------|
| Abbrev.   | Full Name                 | Appropriate Fields                          | Abbrev.       | Full Name               | Appropriate Fields                    |
| ac        | Acres                     | Area, Site                                  | in            | Interior Only Stairs    | Basement & Finished Rooms Below Grade |
| AdjPrk    | Adjacent to Park          | Location                                    | Lndfl         | Landfill                | Location                              |
| AdjPwr    | Adjacent to Power Lines   | Location                                    | LtdSght       | Limited Sight           | View                                  |
| Α         | Adverse                   | Location & View                             | Listing       | Listing                 | Sale or Financing Concessions         |
| ArmLth    | Arms Length Sale          | Sale or Financing Concessions               | MR            | Mid-Rise Structure      | Design(Style)                         |
| AT        | Attached Structure        | Design(Style)                               | Mtn           | Mountain View           | View                                  |
| ba        | Bathroom(s)               | Basement & Finished Rooms Below Grade       | N             | Neutral                 | Location & View                       |
| br        | Bedroom                   | Basement & Finished Rooms Below Grade       | NonArm        | Non-Arms Length Sale    | Sale or Financing Concessions         |
| В         | Beneficial                | Location & View                             | ор            | Open                    | Garage/Carport                        |
| BsyRd     | Busy Road                 | Location                                    | 0             | Other                   | Basement & Finished Rooms Below Grade |
| ср        | Carport                   | Garage/Carport                              | 0             | Other                   | Design(Style)                         |
| Cash      | Cash                      | Sale or Financing Concessions               | Prk           | Park View               | View                                  |
| CtySky    | City View Skyline View    | View  | Pstrl         | Pastoral View           | View                                  |
| CtyStr    | City Street View          | View  | PwrLn         | Power Lines             | View                                  |
| Comm      | Commercial Influence      | Location                                    | PubTrn        | Public Transportation   | Location                              |
| С         | Contracted Date           | Date of Sale/Time                           | rr            | Recreational (Rec) Room | Basement & Finished Rooms Below Grade |
| Conv      | Conventional              | Sale or Financing Concessions               | Relo          | Relocation Sale         | Sale or Financing Concessions         |
| CV        | Covered                   | Garage/Carport                              | REO           | REO Sale                | Sale or Financing Concessions         |
| CrtOrd    | Court Ordered Sale        | Sale or Financing Concessions               | Res           | Residential             | Location & View                       |
| DOM       | Days On Market            | Data Sources                                | RT            | Row or Townhouse        | Design(Style)                         |
| DT        | Detached Structure        | Design(Style)                               | RH            | Rural Housing - USDA    | Sale or Financing Concessions         |
| dw        | Driveway                  | Garage/Carport                              | SD            | Semi-detached Structure | Design(Style)                         |
| Estate    | Estate Sale               | Sale or Financing Concessions               | S             | Settlement Date         | Date of Sale/Time                     |
| е         | Expiration Date           | Date of Sale/Time                           | Short         | Short Sale              | Sale or Financing Concessions         |
| FHA       | Federal Housing Authority | Sale or Financing Concessions               | sf            | Square Feet             | Area, Site, Basement                  |
| g         | Garage                    | Garage/Carport                              | sqm           | Square Meters           | Area, Site, Basement                  |
| ga        | Garage - Attached         | Garage/Carport                              | Unk           | Unknown                 | Date of Sale/Time                     |
| gbi       | Garage - Built-in         | Garage/Carport                              | VA            | Veterans Administration | Sale or Financing Concessions         |
| gd        | Garage - Detached         | Garage/Carport                              | WO            | Walk Out Basement       | Basement & Finished Rooms Below Grade |
| GR        | Garden Structure          | Design(Style)                               | wu            | Walk Up Basement        | Basement & Finished Rooms Below Grade |
| GlfCse    | Golf Course               | Location                                    | WtrFr         | Water Frontage          | Location                              |
| Glfvw     | Golf Course View          | View  | Wtr           | Water View              | View                                  |
| HR        | High Rise Structure       | Design(Style)                               | W             | Withdrawn Date          | Date of Sale/Time                     |
| Ind       | Industrial                | Location & View                             | Woods         | Woods View              | View                                  |
| Abbrev.   | Full Name                 | Appropriate Fields                          | Abbrev.       | Full Name               | Appropriate Fields                    |
|           |                           |   |               |                         |                                       |
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|           |                           | ersion 9/2011 Produced using ACI software 8 | L             |                         | 1004 05HAD 12182015                   |

#### **ADDENDUM**

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ |           | File No.: jan18horl10-US   |
|--|-----------|----------------------------|
| Property Address: 10214 HORLEY AVE           |           | Case No.: FHA# 197-8306305 |
| City: DOWNEY                                 | State: CA | Zip: 90241                 |
| Lender: NEW AMERICAN FUNDING                 |           | <u> </u>                   |

#### **Neighborhood Description**

THE SUBJECT IS LOCATED WITH A PRIMARILY SINGLE FAMILY NEIGHBORHOOD WITH A SMALL MIXTURE OF 2-4 UNITS, MULTI FAMILY UNITS, AND COMMERCIAL PROPERTIES ALONG WITH MAJOR BLVDS. ALL CITY SERVICES ARE WITHIN A REASONABLE PROXIMITY WITH NO ADVERSE FACTORS NOTED. THE AREA IS PRIMARILY MATURE WITH LIMITED LAND FOR NEW HOUSING.

SCHOOLS ARE LOCATED WITHIN WALKING DISTANCE, THE 605/5/105/710 FREEWAYS ARE WITHIN 5 MILES, LOCAL PARKS ARE WITHIN 1 MILE, AND SHOPPING LOCATED ALONG FLORENCE AVE AND PARAMOUNT BLVD.

#### **Neighborhood Market Conditions**

THE MARKET APPEARS TO HAVE INCREASED 2% OVER THE YEAR ALTHOUGH FAIRLY STABLE OVER THE PAST 6 MONTHS BASED UPON THE 1004MC. REALQUEST SHOWS AN INCREASE OF APPROX 1% OVER THE PAST YEAR AND UNDER 1% OVER THE PAST 6 MONTHS BASED UPON THE CITY ZIP CODE.

THE APPRAISAL WILL UTILIZED THE 1004MC AS IT IS MORE MARKET SPECIFIC, WITH THE REALQUEST SUPPORTING THE DATA.

MLS LOCAL MARKET UPDATE FOR THE CITY LIMITS OF DOWNEY IN THE MLS SHOWS THE MEDIAN SALES PRICE +5.0% AND THE AVERAGE SALES PRICE UP +5.2%.

#### **Highest and Best Use**

SINGLE RESIDENCE CONFORMING TO CURRENT ZONING IS AT ITS HIGHEST AND BEST USE. THE EXISTING USE SUPPORTS THE FOUR FUNCTIONS OF HIGHEST AND BEST USE BOTHAS VACANT AND AS IMPROVED. THE CURRENT USE IS PHYSICALLY POSSIBLE, LEGALLY PERMISSIBLE, FINANCIALLY FEASIBLE AND IS THE MOST PRODUCTIVE USE OF THE SITE.

#### **Site Comments**

THE SUBJECTS SITE IS CONSIDERED TYPICAL FOR THE AREA, WITH NO ADVERSE EASEMENTS, ENCROACHMENTS OR SPECIAL ASSESSMENTS. THE TITLE REPORT WAS NOT AVAILABLE FOR MY REVIEW. THE ZONING IS LEGAL AND CONFORMING TO THE PUBLIC RECORDS, ALTHOUGH IF THE CURRENT ZONING PER CITY DIFFERS FROM THE PUBLIC RECORDS, I RESERVE THE RIGHT TO CHANGE MY APPRAISAL REPORT.

#### **Condition of the Property**

Continued from Condition of the Property: REQUIRED AREAS IN THE DWELLING AND WATER HEATER IS DOUBLE STRAPPED.

#### **Comments on Sales Comparison**

THE MARKET APPEARS TO HAVE INCREASED 2% OVER THE YEAR ALTHOUGH FAIRLY STABLE OVER THE PAST 6 MONTHS BASED UPON THE 1004MC. REALQUEST SHOWS AN INCREASE OF APPROX 1% OVER THE PAST YEAR AND UNDER 1% OVER THE PAST 6 MONTHS BASED UPON THE CITY ZIP CODE.

THE APPRAISAL WILL UTILIZED THE 1004MC AS IT IS MORE MARKET SPECIFIC, WITH THE REALQUEST SUPPORTING THE DATA.

MLS LOCAL MARKET UPDATE FOR THE CITY LIMITS OF DOWNEY IN THE MLS SHOWS THE MEDIAN SALES PRICE +5.0% AND THE AVERAGE SALES PRICE UP +5.2%.

THE COMPARABLE MARKET RESEARCH INCLUDED THE AREA NOTED IN THE NEIGHBORHOOD SECTION. THE SINGLE FAMILY MARKET WAS RESEARCHED WITHIN THE 2-5 BEDROOM MARKET AND THE LIVING AREA RANGE FROM 1200-2700SF. ADDITIONAL PARAMETERS SUCH AS YEAR BUILT, LOCATION AND CONDITION WERE ALSO UTILIZED.

ALL SALES SOLD AS STANDARD SALES AND LOCATED IN THE SUBJECTS NEIGHBORHOOD AND MARKET AREA.

#### COMPS #1,#3 WERE SOLD IN OVERALL SIMILAR CONDITION.

COMPARABLE #2 HAS BEEN UPGRADED ALTHOUGH ADJUSTMENT NOTED ON AGE OF UPGRADES OF KITCHEN AND BATHS. SUPPORT FROM MLS PHOTOS.

COMPARABLE #4 IS LOCATED JUST EAST OF THE SUBJECT WITH AN INFERIOR CONDITION RATING WITH NO MAJOR UPGRADES OR REMODELING. THIS COMPARABLE WAS USED FOR THE LACK OF SALES IN THE AREA

#### **ADDENDUM**

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ | File No   | o.: jan18horl10-US    |
|--|-----------|-----------------------|
| Property Address: 10214 HORLEY AVE           | Case      | No.: FHA# 197-8306305 |
| City: DOWNEY                                 | State: CA | Zip: 90241            |
| Lender: NEW AMERICAN FUNDING                 |           |                       |

OVER THE PAST 90 DAYS.

ONLY 1 SALE IS WITHIN THE PAST 90 DAYS DUE TO THE LACK OF MARKET ACTIVITY AND NO TIME ADJUSTMENTS GIVEN DO TO A STABLE MARKET.

COMPARABLES #5,#6 ARE ACTIVE LISTINGS IN THE AREA AS STANDARD LISTINGS ALONG WITH A 3% ADJUSTMENT NOTED FOR A POTENTIAL SALES PRICE.

ALL SALES WERE GIVEN CONSIDERATION FOR THE FINAL VALUE WITH WEIGHT GIVEN TO #1,#4 FOR HAVING THE MOST RECENT SALES DATES,#1,#3 FOR CONDITION, #2,#3 FOR LIVING AREA AND #1,#3 FOR HAVING THE LOWEST NET ADJUSTMENTS.

THE ESTIMATED VALUE IS ABOVE THE PREDOMINATE VALUE DUE TO THE SUPERIOR CONDITION RATING. THE SUBJECT SOLD AT THE ASKING PRICE WHICH IS CONSISTENT WITH THE DAYS ON MARKET BELOW THE MARKET RATING.

#### **Final Reconciliation**

MOST WEIGHT IS GIVEN TO THE MARKET APPROACH AS IT CLOSELY SIMULATES THE ACTIONS OF BUYER AND SELLERS IN THE CURRENT MARKET. THE COST APPROACH LENDS ADDITIONAL SUPPORT TO THE ESTIMATE OF VALUE, ALTHOUGH DUE TO THE LACK OF VACANT LAND SALES, THE INDICATOR IS GIVEN SECONDARY CONSIDERATION. THE INCOME APPROACH IS TYPICALLY AND INDICATOR FOR 2-4 UNITS AND MULTI FAMILY AND NOT A RELATABLE INDICATOR FOR THE SINGLE FAMILY MARKET.

THE INTENDED USER: THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT AND HUD/FHA.

# Market Conditions Addendum to the Appraisal Report File No. jan18horl10-US

| The purpose of this addendum is to provide the lender/client wit   |  | understanding of the   | market trends and con-  | ditions prevalent in t   | ne subject neighbor  | hood.        | This is a required   |
|--|--|--|---|--|--|--------------|--|
| addendum for all appraisal reports with an effective date on or a<br>Property Address 10214 HORLEY AVE   | ıfter April 1, 2009.   | City DOW   | NEY   | <u> </u>   | tate <b>CA</b> Zip Co  | de <b>90</b> | 1241   |
| Borrower RIGOBERTO MARTINEZ, MARIA MARTIN  | EZ   | City DOVV  |   | <u></u>  | LIP CO   | uc 30        |  |
| Instructions: The appraiser must use the information requir  | ed on this form as the   | basis for his/her conc   | usions, and must provi  | de support for those   | conclusions, regard  | ling ho      | ousing trends and  |
| overall market conditions as reported in the Neighborhood section  | on of the appraisal repo   | ort form. The appraise   | r must fill in all the infor  | mation to the extent   | it is available and re   | liable       | and must provide   |
| analysis as indicated below. If any required data is unavailable   |  |  |   | •  |  |              |  |
| provide data for the shaded areas below; if it is available, however,  |  |  | -   |  |  |              | -  |
| median, the appraiser should report the available figure and iden<br>that would be used by a prospective buyer of the subject prope  | -  | -  |   |  |  |              |  |
| Inventory Analysis   | Prior 7-12 Months  | Prior 4-6 Months   | Current - 3 Months  | 3 Scasonar markets,  | Overall Trend  | 010010       | sures, etc.  |
| Total # of Comparable Sales (Settled)  | 15   | 8  | 6   | Increasing   | X Stable   |              | Declining  |
| Absorption Rate (Total Sales/Months)   | 2.50   | 2.67   | 2.00  | Increasing   | X Stable   | _            | Declining  |
| Total # of Comparable Active Listings  Months of Housing Supply (Total Listings/Ab.Rate)   | 6<br>2.40  | 7<br>2.62  | 6<br>3.00   | Declining  Declining   | X Stable X Stable  | ╬            | Increasing Increasing  |
| Median Sale & List Price, DOM, Sale/List %   | Prior 7-12 Months  | Prior 4-6 Months   | Current - 3 Months  | Deciming   | Overall Trend  |              | J moreasing  |
| Median Comparable Sale Price   | 635,000  | 700,000  | 654,500   | Increasing   | X Stable   |              | Declining  |
| Median Comparable Sales Days on Market   | 17   | 15   | 9   | Declining  | X Stable   |              | Increasing   |
| Median Comparable List Price   | 735,000  | 864,700  | 758,000   | Increasing   | X Stable   | 1            | Declining  |
| Median Comparable Listings Days on Market  Median Sale Price as % of List Price  | 48   | 66   | 26  | Declining  | X Stable X Stable  | 1            | Increasing   |
| Seller-(developer, builder, etc.)paid financial assistance prevale   | 98.00%<br>nt? Yes X  | 100.00%<br>No  | 97.00%  | Increasing  Declining  | X Stable   | ╁            | Declining Increasing   |
| Explain in detail the seller concessions trends for the past 12 n  |  | ,  | rom 3% to 5%, increas   | <u> </u>   |  | ndo fe       | <u> </u>   |
| THE CRMLS MLS INDICATES THERE WERE 41  | -  |  |   | -  | -  |              |  |
| SELLER CONCESSIONS WHICH IS 20% OF THE   |  |  |   |  |  |              |  |
| CONCESSIONS; 21% OF SALES FOR THIS PERI  |  |  |   |  |  |              | SALES; 1   |
| WITH CONCESSIONS; 17% OF SALES FOR THIS  | S PERIOD. THE C  | ONCESSIONS R   | ANGED BETWEEN   | N \$700 AND \$14   | ,000. THE MED  | IAN          |  |
| CONCESSION AMOUNT IS \$3,990.  Are foreclosure sales (REO sales) a factor in the market?   | Yes X No If  | ves explain (including   | the trends in listings ar   | nd sales of foreclose  | d properties)  |              |  |
| THE CRMLS MLS INDICATES THERE WERE 41 (  |  |  | -   |  |  | EITH         | HER  |
| FORECLOSURES OR SHORT SALES WHICH IS   |  |  |   |  |  |              |  |
| FORECLOSURES OR SHORT SALES; 0% OF SA  |  |  |   |  | ORT SALES; 9%  | 6 OF         | SALES FOR  |
| THIS PERIOD. 0-3: 6 SALES; 1 FORECLOSURES  | OR SHORT SALE  | ES; 17% OF SALE  | S FOR THIS PER  | IOD.   |  |              |  |
| Cite data sources for above information. THE CRMLS MLS   | S WAS THE DATA   | SOLIBCE LISED  | TO COMPLETE T   | HE MARKET C  |  | DEN          | DLIM   |
| EFFECTIVE DATE: WEDNESDAY, JANUARY 10,   |  | COUNCE OSED  | TO COMI LETE I  | TIE WARRET O   | SINDITIONS AD  | DLIN         | DOIVI.   |
|  |  |  |   |  |  |              |  |
| Summarize the above information as support for your conclu   | •  |  |   |  | tional information,  | such a       | as an analysis of  |
| pending sales and/or expired and withdrawn listings, to formulat   | -  |  | tion and support for you  | ır conclusions.  |  |              |  |
| THE MARKET APPEARS TO HAVE INCREASED :   | 70/ / N/LD I LL VL   |  |   | 01/50  |  |              |  |
|  |  |  |   |  |  |              |  |
| THE 1004MC. REALQUEST SHOWS AN INCREAS   |  |  |   |  |  |              |  |
|  | SE OF APPROX 1   | % OVER THE PA  | ST YEAR AND UN  | NDER 1% OVER   | THE PAST 6 M   | IONT         |  |
| THE 1004MC. REALQUEST SHOWS AN INCREASUPON THE CITY ZIP CODE.  | SE OF APPROX 1<br>S IT IS MORE MA  | % OVER THE PA  | ST YEAR AND U   | NDER 1% OVER   | THE PAST 6 M   | IONT         | HS BASED   |
| THE 1004MC. REALQUEST SHOWS AN INCREAS<br>UPON THE CITY ZIP CODE.<br>THE APPRAISAL WILL UTILIZED THE 1004MC A  | SE OF APPROX 1<br>S IT IS MORE MA  | % OVER THE PA  | ST YEAR AND U   | NDER 1% OVER   | THE PAST 6 M   | IONT         | HS BASED   |
| THE 1004MC. REALQUEST SHOWS AN INCREAS<br>UPON THE CITY ZIP CODE.<br>THE APPRAISAL WILL UTILIZED THE 1004MC A:<br>MLS LOCAL MARKET UPDATE FOR THE CITY LI  | SE OF APPROX 1<br>S IT IS MORE MA  | % OVER THE PA  | ST YEAR AND U   | NDER 1% OVER   | THE PAST 6 M   | IONT         | HS BASED   |
| THE 1004MC. REALQUEST SHOWS AN INCREAS<br>UPON THE CITY ZIP CODE.<br>THE APPRAISAL WILL UTILIZED THE 1004MC A<br>MLS LOCAL MARKET UPDATE FOR THE CITY LI<br>SALES PRICE UP +5.2%.  | SE OF APPROX 1<br>S IT IS MORE MA<br>IMITS OF DOWNE  | % OVER THE PARKET SPECIFIC<br>EY IN THE MLS S  | ST YEAR AND U   | NDER 1% OVER<br>QUEST SUPPO<br>AN SALES PRIC                               | THE PAST 6 M<br>RTING THE DA<br>CE +5.0% AND   | IONT         | HS BASED   |
| THE 1004MC. REALQUEST SHOWS AN INCREAS<br>UPON THE CITY ZIP CODE.<br>THE APPRAISAL WILL UTILIZED THE 1004MC A:<br>MLS LOCAL MARKET UPDATE FOR THE CITY LI  | SE OF APPROX 1<br>S IT IS MORE MA<br>IMITS OF DOWNE  | % OVER THE PARKET SPECIFIC<br>EY IN THE MLS S  | ST YEAR AND U   | NDER 1% OVER   | THE PAST 6 M<br>RTING THE DA<br>CE +5.0% AND   | IONT         | HS BASED   |
| THE 1004MC. REALQUEST SHOWS AN INCREAS UPON THE CITY ZIP CODE. THE APPRAISAL WILL UTILIZED THE 1004MC AS MLS LOCAL MARKET UPDATE FOR THE CITY LI SALES PRICE UP +5.2%.  If the subject is a unit in a condominium or cooperative   | SE OF APPROX 1 S IT IS MORE MA IMITS OF DOWNE  | % OVER THE PARKET SPECIFIC<br>EY IN THE MLS S  | ST YEAR AND UN WITH THE REAL HOWS THE MEDI  | NDER 1% OVER<br>QUEST SUPPO<br>AN SALES PRIC                               | THE PAST 6 M RTING THE DA CE +5.0% AND   | IONT         | HS BASED   |
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# **DIMENSION LIST ADDENDUM**

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ | File N    | 0.: jan18horl10-US    |  |
|--|-----------|-----------------------|--|
| Property Address: 10214 HORLEY AVE           | Case      | No.: FHA# 197-8306305 |  |
| City: DOWNEY                                 | State: CA | Zip: 90241            |  |
| Lender: NEW AMERICAN FUNDING                 |           |                       |  |

GROSS BUILDING AREA (GBA) GROSS LIVING AREA (GLA) 1,829 1,829 % of GLA % of GBA Area(s) 100.00 Living 1,829 100.00 100.00 Level 1 1,829 Level 2 0 0.00 0.00 Level 3 0 0.00 0.00 Other 0 0.00 0.00 Basement 420 Garage Other 455

# SUBJECT PROPERTY PHOTO ADDENDUM

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ | File      | No.: jan18horl10-US     |
|--|-----------|-------------------------|
| Property Address: 10214 HORLEY AVE           | Case      | e No.: FHA# 197-8306305 |
| City: DOWNEY                                 | State: CA | Zip: 90241              |
| Lender: NEW AMERICAN FUNDING                 |           |                         |



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 10, 2018 Appraised Value: \$ 719,000



# REAR VIEW OF SUBJECT PROPERTY



# STREET SCENE

# COMPARABLE PROPERTY PHOTO ADDENDUM

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ | File No.: jan18horl10-US   |          |
|--|----------------------------|----------|
| Property Address: 10214 HORLEY AVE           | Case No.: FHA# 197-8306305 |          |
| City: DOWNEY                                 | State: CA Zip: 90241       |          |
| Lender: NEW AMERICAN FUNDING                 |                            | <u> </u> |



# COMPARABLE SALE #1

7850 IRWINGROVE DR DOWNEY, CA 90241 Sale Date: \$09/17;c08/17 Sale Price: \$ 725,000



## COMPARABLE SALE #2

10611 HORLEY AVE DOWNEY, CA 90241 Sale Date: s09/17;c08/17 Sale Price: \$ 700,000



# COMPARABLE SALE #3

10434 JULIUS AVE DOWNEY, CA 90241 Sale Date: s08/17;c06/17 Sale Price: \$ 700,000

# COMPARABLE PROPERTY PHOTO ADDENDUM

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ | File No.: jan18horl10-US   |   |  |
|--|----------------------------|---|--|
| Property Address: 10214 HORLEY AVE           | Case No.: FHA# 197-8306305 |   |  |
| City: DOWNEY                                 | State: CA Zip: 90241       |   |  |
| Lender: NEW AMERICAN FUNDING                 |                            | • |  |



# COMPARABLE SALE #4

10219 HOPELAND AVE DOWNEY, CA 90241 Sale Date: \$11/17;c10/17 Sale Price: \$ 665,000



## COMPARABLE SALE #5

10312 JULIUS AVE DOWNEY, CA 90241 Sale Date: Active Sale Price: \$ 729,900



# COMPARABLE SALE #6

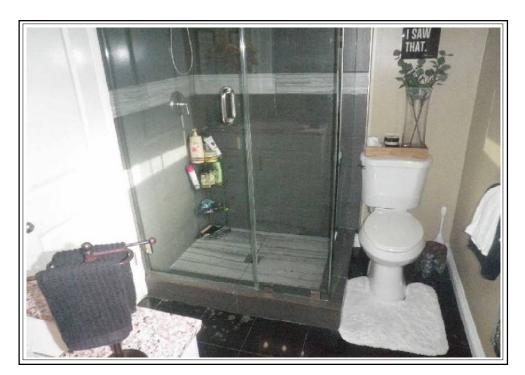
10527 WILEY BURKE AVE DOWNEY, CA 90241 Sale Date: Active Sale Price: \$ 759,000 Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ
Property Address: 10214 HORLEY AVE
City: DOWNEY
State: CA
Lender: NEW AMERICAN FUNDING
File No.: jan18horl10-US
Case No.: FHA# 197-8306305
City: DOWNEY
State: CA
Zip: 90241



LIVING ROOM



KITCHEN



BATH 1

Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ
Property Address: 10214 HORLEY AVE
City: DOWNEY
State: CA
Lender: NEW AMERICAN FUNDING
File No.: jan18horl10-US
Case No.: FHA# 197-8306305
City: DOWNEY
State: CA
Zip: 90241



BATH 2



BED 1



BED 2

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ | File No.: jan18horl10-US   |  |  |
|--|----------------------------|--|--|
| Property Address: 10214 HORLEY AVE           | Case No.: FHA# 197-8306305 |  |  |
| City: DOWNEY                                 | State: CA Zip: 90241       |  |  |
| Lender: NEW AMERICAN FUNDING                 |                            |  |  |



SMOKE/CO2 DETECTOR



BEDROOM 3 (NOTE: ALL BEDROOMS HAVE DETECTORS



DETECTOR

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ | File No.: jan18horl10-US   |   |  |
|--|----------------------------|---|--|
| Property Address: 10214 HORLEY AVE           | Case No.: FHA# 197-8306305 |   |  |
| City: DOWNEY                                 | State: CA Zip: 90241       |   |  |
| Lender: NEW AMERICAN FUNDING                 |                            | • |  |



WATER HEATER DOUBLE STRAP



POOL



FAMILY

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ | File No.: jan18horl10-US   |  |  |
|--|----------------------------|--|--|
| Property Address: 10214 HORLEY AVE           | Case No.: FHA# 197-8306305 |  |  |
| City: DOWNEY                                 | State: CA Zip: 90241       |  |  |
| Lender: NEW AMERICAN FUNDING                 |                            |  |  |



SIDE OF DWELLING



SIDE OF DWELLING



CRAWL SPACE

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ | File No.: jan18horl10-US   |  |  |
|--|----------------------------|--|--|
| Property Address: 10214 HORLEY AVE           | Case No.: FHA# 197-8306305 |  |  |
| City: DOWNEY                                 | State: CA Zip: 90241       |  |  |
| Lender: NEW AMERICAN FUNDING                 |                            |  |  |



ATTIC



INTERIOR OF GARAGE

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ | File No.: jan18horl10-US   |  |  |
|--|----------------------------|--|--|
| Property Address: 10214 HORLEY AVE           | Case No.: FHA# 197-8306305 |  |  |
| City: DOWNEY                                 | State: CA Zip: 90241       |  |  |
| Lender: NEW AMERICAN FUNDING                 |                            |  |  |



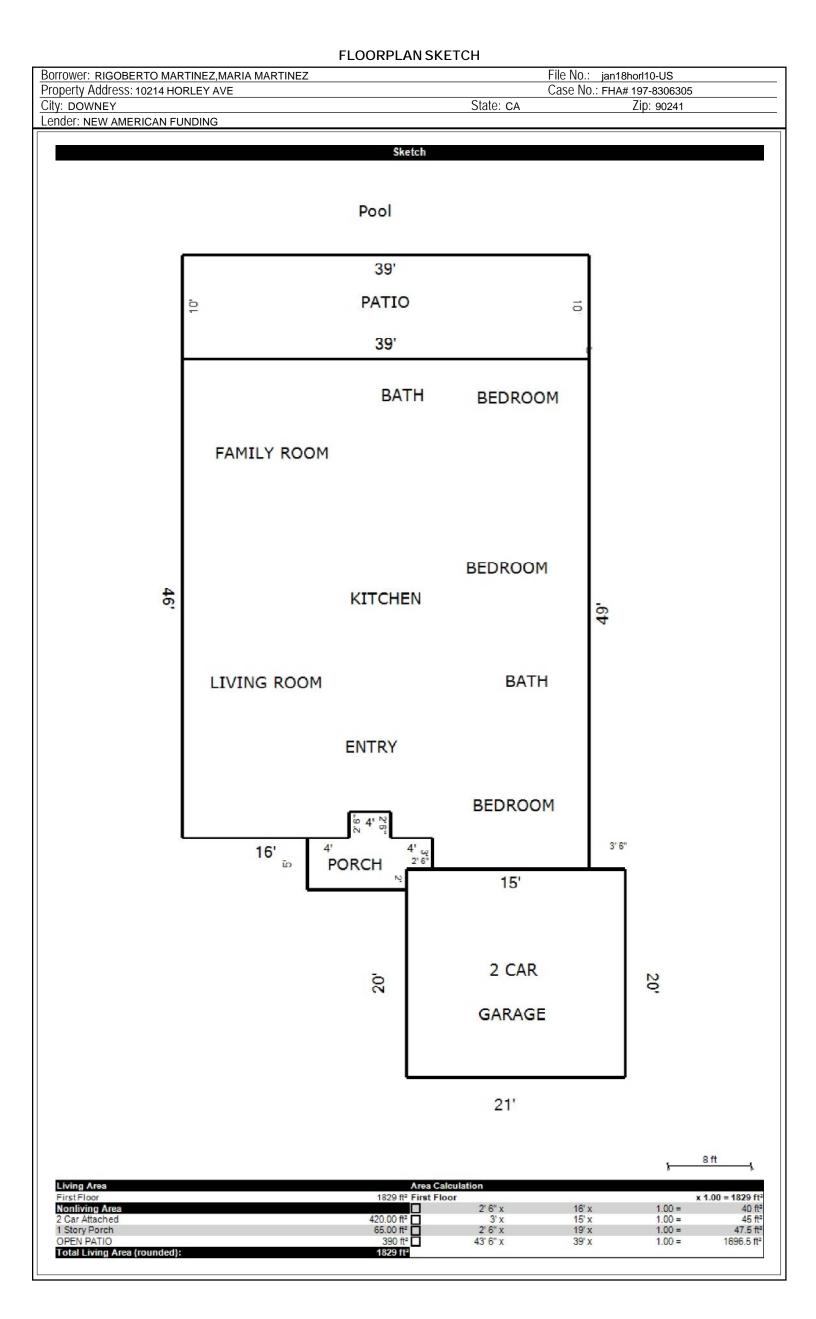
CO2/ELECTRICAL UTILITY ON



WATER UTILITY



STREET SCENE



# PLAT MAP

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ Property Address: 10214 HORLEY AVE  | File No.: jan18horl10-US<br>Case No.: FHA# 197-8306305 |
|--|--|
| City: DOWNEY State: CA   | Zip: 90241   |
| Lender: NEW AMERICAN FUNDING   |  |
| FLORENCE AVE. 2  FLORENCE AVE. 2  AVE. | ا ا  |

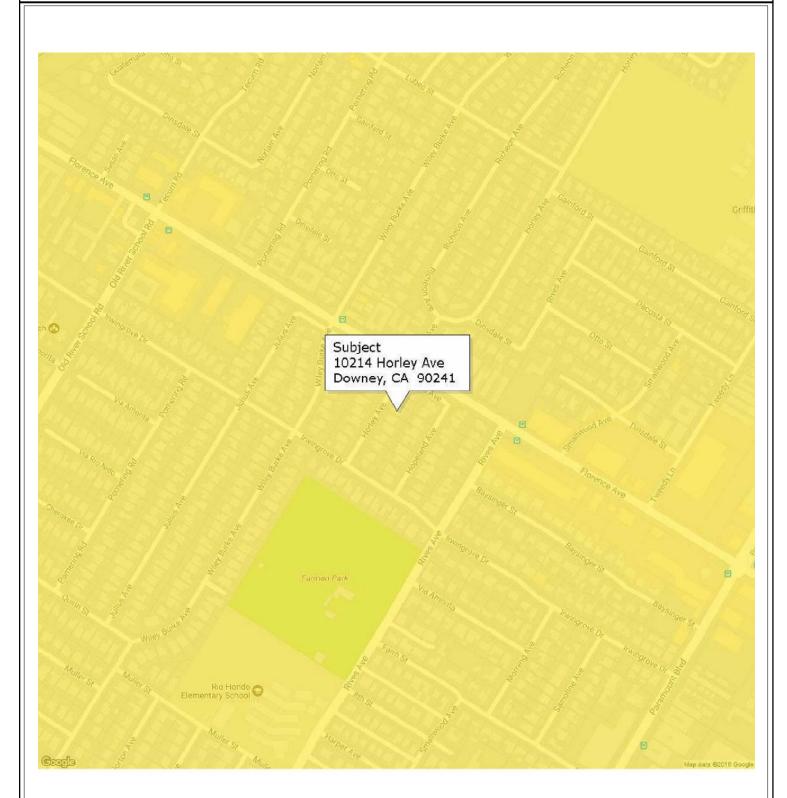
#### **LOCATION MAP**

Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ File No.: jan18horl10-US Property Address: 10214 HORLEY AVE Case No.: FHA# 197-8306305 City: DOWNEY State: CA Zip: 90241 Lender: NEW AMERICAN FUNDING tuhi Or E Gage Ave Hannon St Paseo Del Rio Bell Gardens DMV Office Suva Elementary School Bell Gardens Veterans Park Florence PI 7. I Gardens Glencliff Dr Live Oak St ara St Maude Price Elementary School Scout Ave Bell Gardens John Subject Anson Ford I 10214 HORLEY AVE Comparable Sale 5 **DOWNEY, CA 90241** 10312 Julius Ave Downey, CA 90241 Comparable Sale 4 0.17 miles SW 10219 HOPELAND AVE DOWNEY, CA 90241 0.02 miles SE Comparable Sale 3 10434 JULIUS AVE DOWNEY, CA 90241 0.26 miles SW Furman Park Comparable Sale 1 0 7850 IRWINGROVE DR DOWNEY, CA 90241 0.22 miles SE Comparable Sale 6 10527 veney \_\_\_\_\_ Downey, CA 90241 10527 Wiley Burke Ave 0.32 miles SW Comparable Sale 2 Firestone 10611 HORLEY AVE DOWNEY, CA 90241 0.41 miles SW hlox sx Downey Downey High School Clota St Warren High School PIH Health Hospital Downey Map data @2018 Google CL

#### **FLOOD MAP**

Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ File No.: jan18horl10-US Property Address: 10214 HORLEY AVE Case No.: FHA# 197-8306305 City: DOWNEY State: ca Zip: 90241

Lender: NEW AMERICAN FUNDING



# FLOOD INFORMATION

Community: CITY OF DOWNEY

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1810F

Panel: 1810F Zone: X

Map Date: 09-26-2008

FIPS: 06037

Source: FEMA DFIRM

## **LEGEND**

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest



= Water

# Sky Flood™

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

Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ
Property Address: 10214 HORLEY AVE
Case No.: FHA# 197-8306305
City: DOWNEY
State: CA
Lender: NEW AMERICAN FUNDING

# Todd S. Ashley

REAL ESTATE APPRAISER LICENSE

BUREAU OF REAL ESTATE APPRAISERS

Business, Consumer Services & Housing Agency

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 010298

James & Martin

August 13, 2017 August 12, 2019

Effective Date: Date Expires: Jiny Martin, Bureau Chief, BREA

3035574

CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE 'CHAIN LINK

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ |                            | File No.: jan18horl10-US |
|--|----------------------------|--------------------------|
| Property Address: 10214 HORLEY AVE           | Case No.: FHA# 197-8306305 |                          |
| City: DOWNEY                                 | State: CA                  | Zip: 90241               |
|  |                            |                          |

Lender: NEW AMERICAN FUNDING





Aspen American Insurance Company

## LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

10/20/2017 Date LIA-001 (12/14)

# ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company") 175 Capitol Blvd. Suite 100 Rocky Hill, CT 06067

| Date Issued | Policy Number | Previous Policy Number |  |
|-------------|---------------|------------------------|--|
| 10/20/2017  | AAI009180-01  |                        |  |

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY** PERIOD. PLEASE READ THE POLICY CAREFULLY.

| Item  |                                  |
|---|----------------------------------|
| I. Customer ID: 148811<br>Named Insured:<br>ASHLEY, TODD S.<br>13120 San Felipe St.<br>La Mirada, CA 90638  |                                  |
| <ol> <li>Policy Period: From: 10/18/2017 To: 10/18/2018</li> <li>12:01 A.M. Standard Time at the address stated in 1 above.</li> </ol>  |                                  |
| 3. Deductible: \$1,000 Each Claim   |                                  |
| 4. Retroactive Date: 10/18/2017   |                                  |
| 5. Inception Date: 10/18/2017   |                                  |
| 6. Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate  |                                  |
| 7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652 |                                  |
| 8. Annual Premium: \$995.00   |                                  |
|   |                                  |
| 9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14  | 1) LIA012 (12/14) LIA135 (10/14) |
| This Declarations Page, together with the completed and signed Policy A<br>the Policy shall constitute the contract between the Named Insured and the                               |                                  |
| 10/20/2017 By (   | Authorized Signature             |
| Date  | Authorized Signature             |
| T.T.A. (2011.4)   | A A T                            |

| Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ |                            | File No.: jan18horl10-US |
|--|----------------------------|--------------------------|
| Property Address: 10214 HORLEY AVE           | Case No.: FHA# 197-8306305 |                          |
| City: DOWNEY                                 | State: CA Zip: 90241       |                          |
| Landan very version and supplied             |                            |                          |

Lender: NEW AMERICAN FUNDING

# Appraisal and Valuation Professional Liability Insurance Policy



Named Insured: ASHLEY, TODD S. Policy Number: AAI009180-01
Effective Date: 10/18/2017

Customer ID: 148811

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## ADDITIONAL COVERED APPRAISERS ENDORSEMENT

In consideration of the premium charged, it is agreed that Section IV. DEFINITIONS (I) "Insured" is amended to include:

"Insured" means:

The persons identified below, but only while acting on behalf of the Named Insured:

Name Coverage Principal/Owner,
Effective Date Appraiser or Trainee

Todd S. Ashley 10/18/2017 Principal/Owner

All other terms, conditions, and exclusions of this Policy remain unchanged.

Aspen American Insurance Company LIA012 (12/14)

Page 1 of 1

# **AERIAL MAP**

Borrower: RIGOBERTO MARTINEZ, MARIA MARTINEZ
Property Address: 10214 HORLEY AVE
City: DOWNEY

File No.: jan18horl10-US
Case No.: FHA# 197-8306305
State: CA
Zip: 90241

Lender: NEW AMERICAN FUNDING

