

Certificate of Compliance

Subject Property: 4461 Satinwood Ct , Chino Hills, CA 91709

Appraisal Order Date: March 2, 2017

Payment Date:

StreetLinks Lender Solutions (StreetLinks) - an independent, third party appraisal management company - certifies that the above referenced appraisal report was completed in compliance with all current appraisal independence requirements as defined by the Dodd-Frank Wall Street Reform and Consumer Protection Act, Fannie Mae, Freddie Mac and the Federal Housing Administration, in strict adherence to our non-influence policy and process:

- The Lender/Client named on the appraisal report submitted the appraisal order to StreetLinks through our proprietary, secured PipeFire transaction management platform (website or direct integration), or through an approved and compliant 3rd party integration.
- Appraiser selection was performed at the sole discretion of StreetLinks by utilizing a selection methodology designed, maintained, and supervised by licensed real estate appraisers and is based on the criteria of proximity to the Subject Property, availability, and historical quality and performance metrics.
- For all transactions: The StreetLinks appraisal procurement process maintains a double-blind environment whereby the mortgage origination firm and/or lender's loan production staff is unaware of the appraiser's identity until the time of final appraisal report delivery. Likewise, the appraiser is provided with only the lender/client's company name and address (for inclusion in the appraisal report) and is never provided with the identity or contact information of the loan officer, loan processor or any other loan production personnel.
- The terms and conditions of the engagement contract between StreetLinks and the appraiser prohibit the appraiser from inappropriate communication with the Lender/Client, or attempting to obtain value/loan information from the borrower/property owner.
- No estimate regarding the Subject Property's value, proposed loan amount, or proposed loan-to-value ratio, was provided or communicated by StreetLinks to the appraiser [For purchase transactions, the purchase agreement was provided to the appraiser as required by USPAP Standards Rule 1-5(a)].
- StreetLinks maintains an appraiser independence hotline for reporting of any influence or impropriety at 1(800) 778-4915.

FRAUD/TAMPERING PREVENTION: A certified copy of the original appraisal report provided by the appraiser is available through the StreetLinks Secure Repository to all authorized successors and/or assignees of the original Lender/Client. Contact StreetLinks to access this information.

StreetLinks Lender Solutions, an Assurant Company
Quality Assurance Division
866-794-6371 • www.assurantmortgagesolutions.com

CERTIFICATE AUTHENTICITY:

The authenticity of this certificate can be verified by visiting www.assurantmortgagesolutions.com/valuations/value-vault and utilizing the repository serial number at the top of this document.

Uniform Residential Appraisal Report

3374090842
File No. Abaincia E 2017

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

SUBJECT	Property Address 4461 Satinwood Ct	City Chino Hills	State CA Zip Code 91709-2767
	Borrower Erneil Abaincia/Kathleen Tolentino	Owner of Public Record Leslee Francis	County San Bernardino
	Legal Description tract 9744 lot 6 block 91 and int in common area		
	Assessor's Parcel # 1025-761-03-0000	Tax Year 2016	R.E. Taxes \$ 6,400
	Neighborhood Name Woodview	Map Reference 1	Census Tract 0001.13
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ 0	<input checked="" type="checkbox"/> PUD HOA \$ 175 <input type="checkbox"/> per year <input checked="" type="checkbox"/> per month
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)		
	Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)		
	Lender/Client Quicken Loans Inc	Address 1050 Woodward Ave, Detroit, MI 48226	
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		

Report data source(s) used, offering price(s), and date(s). **DOM 24;per CRMLS subject was listed on 02/09/2017 for \$515000 on MLS#OC17027685 as a standard sale and went pending on 02/24/2017**

CONTRACT	I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale; appraiser was given 16 pages from the AMC signed by both parties standard sale no concessions to the buyer and seller to pay for home warranty		
	Contract Price \$ 500,000	Date of Contract 02/24/2017	Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) realist
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, report the total dollar amount and describe the items to be paid. \$0;;No financial assistance provided.		

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

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	85 %		
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	0 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	150 Low	1	Multi-Family	5 %		
Neighborhood Boundaries North-60 fwy, South-91 fwy, East-71 fwy, West-Chino Hills Pkwy		688 High	97	Commercial	5 %		
		500 Pred.	44	Other vacant	5 %		

Neighborhood Description **See Attached Addendum.**

Market Conditions (including support for the above conclusions) **Subjects market place is stable to increasing, rates are still very favorable and homes are typically selling with in 0-6 months.**

SITE	Dimensions 32 x 100 (est)	Area 3200 sf	Shape rectangular	View N;Res;	
	Specific Zoning Classification R1	Zoning Description single family residential-detached site condo			
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)				
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.				
	Utilities	Public	Other (describe)	Public	Other (describe)
	Electricity <input checked="" type="checkbox"/>	<input type="checkbox"/>		Water <input checked="" type="checkbox"/>	<input type="checkbox"/>
	Gas <input checked="" type="checkbox"/>	<input type="checkbox"/>		Sanitary Sewer <input checked="" type="checkbox"/>	<input type="checkbox"/>
	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone X	FEMA Map # 06071C9330H	FEMA Map Date 08/28/2008	
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.					
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. See Attached Addendum					

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	conc/avg.		Floors	tile/cpt/avg	
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	stucco/avg		Walls	drywall/avg.	
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface	tile/avg.		Trim/Finish	paint,wood/avg.	
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	alum/avg		Bath Floor	tile/avg	
Design (Style) modern	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	slide/avg.		Bath Wainscot	tile/avg	
Year Built 1987	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	n/a		Car Storage	<input type="checkbox"/> None	
Effective Age (Yrs) 15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	yes/avg.		<input checked="" type="checkbox"/> Driveway # of Cars 2		
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) #0		Driveway Surface	concrete	
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence block	<input checked="" type="checkbox"/> Garage # of Cars 2			
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck conc	<input checked="" type="checkbox"/> Porch conc	<input type="checkbox"/> Carport # of Cars 0			
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in			
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
Finished area above grade contains: 6 Rooms 3 Bedrooms 2.1 Bath(s) 1,425 Square Feet of Gross Living Area Above Grade							
Additional features (special energy efficient items, etc.) new windows, granite counters, SS appliances, upgraded flooring, new toilets, ceiling fans, alarm							
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-one to five years ago;Bathrooms-not updated;Subject appears to be in average overall condition and exhibits average quality of construction. Appliances, plumbing, electric and heat/air are on and functioning further inspection should be done by a qualified home inspector.							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. See Attached Addendum							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.							

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There are **8** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **385,000** to \$ **614,999**
There are **72** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **310,000** to \$ **660,000**

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
4461 Satinwood Ct Address Chino Hills, CA 91709-2767		15030 Orangewood Dr Chino Hills, CA 91709-3798		15652 Lanyard Ln Chino Hills, CA 91709-8710		15660 Lanyard Ln Chino Hills, CA 91709-8710	
Proximity to Subject		0.14 miles NW		1.37 miles SE		1.38 miles SE	
Sale Price	\$ 500,000		\$ 515,000		\$ 545,000		\$ 500,000
Sale Price/Gross Liv. Area	\$ 350.88 sq. ft.	\$ 367.86 sq. ft.		\$ 334.56 sq. ft.		\$ 346.74 sq. ft.	
Data Source(s)		crmls #PW16757486;DOM 11		crmls #TR16750873;DOM 29		crmls #TR16192653;DOM 78	
Verification Source(s)		realist doc 40151 01/30/2017		realist doc 37631 01/27/2017		realist doc 500689 11/18/2016	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0	0	Conv;0	0	Conv;0	0
Date of Sale/Time		s01/17;c12/16	0	s01/17;c12/16	0	s11/16;c09/16	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	3200 sf	3848 sf	0	3500 sf	0	3500 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;modern	DT2;modern		DT2;modern		DT2;modern	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	30	30		17	0	17	0
Condition	C3	C3		C3		C3	
Above Grade							
Room Count	Total Bdrms Baths 6 3 2.1	Total Bdrms Baths 6 3 2.1		Total Bdrms Baths 7 3 2.1	0	Total Bdrms Baths 6 3 2.1	
Gross Living Area	45 1,425 sq. ft.	1,400 sq. ft.	0	1,629 sq. ft.	-9,180	1,442 sq. ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	average	average		average		average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	none	none		none		none	
Garage/Carport	2gbi2dw	2gbi2dw		2gbi2dw		2gbi2dw	
Porch/Patio/Deck	Patio,Porch	Patio,Porch		Patio,Porch		Patio,Porch	
	F/P	F/P		F/P		F/P	
	Fence	Fence		Fence		Fence	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 0	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 9,180	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 0
Adjusted Sale Price of Comparables		Net Adj. 0.0%		Net Adj. -1.7%		Net Adj. 0.0%	
		Gross Adj. 0.0%	\$ 515,000	Gross Adj. 1.7%	\$ 535,820	Gross Adj. 0.0%	\$ 500,000

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

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

Data source(s) **NDC/Realist**

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

Data source(s) **NDC/Realist**

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

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist/CRMLS	Realist/CRMLS	Realist/CRMLS	Realist/CRMLS
Effective Date of Data Source(s)	03/07/2017	03/07/2017	03/07/2017	03/07/2017

Analysis of prior sale or transfer history of the subject property and comparable sales **Subject shows no prior transfers with in the past 36 months. Comps prior 12 months history as shown above if any.**

Prior services performed by appraiser in the past 36 months. **none**

Summary of Sales Comparison Approach. All comps are in subject's general neighborhood. All adjustments including lot adjustments are based on what a typical buyer might pay for that item in this market and not necessarily on the cost of that item, if there is a difference and no adjustment than the market is not warranting one. All comps considered equally therefore each sale weighted approx 33.33% +/-.
Estimated market exposure is approx 30-120 days +/- . Room/Bedroom count is accounted for in the GLA. Search perimeters were extended in order to find comps in a similar PUD this caused appraiser to jump the freeway but neighborhood characteristics are the same GLA 25% +/- , with in 2 miles +/- , and with in 6 months. No age adjustments warranted due to condition and upgrades of the subject

Indicated Value by Sales Comparison Approach \$ **500,000**

Indicated Value by: Sales Comparison Approach \$500,000 Cost Approach (if developed) \$ 500,200 Income Approach (if developed) \$ 0

All weight given to the Sales Comparison Approach. The Cost Approach and the Income Approach were not considered and not utilized the cost approach is not required by the new Fannie Mae 2005 guidelines. This appraisal report was completed in compliance with USPAP and FIRREA standards. This is not a home inspection report.

RECONCILIATION

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: _____

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **500,000** as of **03/06/2017** , which is the date of inspection and the effective date of this appraisal.

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See Attached Addendum

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The extraction method was used to estimate the site value. Land to value ratio is typical for subject's market area with no negative impact on the subject and lot can not be subdivided. The cost approach is just an estimate and should not be used for insurance consideration. Exact replacement cost can be obtained from a professional insurance company.

COST APPROACH

Table with columns for cost components: ESTIMATED, REPRODUCTION OR REPLACEMENT COST NEW, OPINION OF SITE VALUE, Dwelling, Bsmnt. 0, Garage/Carport, Total Estimate of Cost-New, Depreciation, and "As-is" Value of Site Improvements.

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
Legal name of project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s)
Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion.
Does the project contain any multi-dwelling units? Yes No Data source(s)
Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.

PUD INFORMATION

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing 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.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
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).

Uniform Residential Appraisal Report

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. 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

Signature *Lillian Wasluskas*
 Name Lillian Wasluskas
 Company Name LW Real Estate Services
 Company Address 6504 Lilac Court Corona, CA 92880
Corona, CA 92880
 Telephone Number 951-204-7685
 Email Address lwasluskas1@earthlink.net
 Date of Signature and Report 03/07/2017
 Effective Date of Appraisal 03/06/2017
 State Certification # AR030214
 or State License # _____
 or Other (describe) _____ State # _____
 State CA
 Expiration Date of Certification or License 02/27/2019

ADDRESS OF PROPERTY APPRAISED
4461 Satinwood Ct
Chino Hills, CA 91709-2767

APPRAISED VALUE OF SUBJECT PROPERTY \$ 500,000

LENDER/CLIENT
 Name Streetlinks
 Company Name Quicken Loans Inc
 Company Address 1050 Woodward Ave
Detroit, MI 48226
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY
 Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

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

Uniform Residential Appraisal Report

FEATURE	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
4461 Satinwood Ct Address Chino Hills, CA 91709-2767		14930 Ashwood Ln Chino Hills, CA 91709-2601			14765 Rayo Del Sol Chino Hills, CA 91709-3489					
Proximity to Subject		0.71 miles NW			2.04 miles NW					
Sale Price	\$ 500,000	\$ 599,900			\$ 508,000					
Sale Price/Gross Liv. Area	\$ 350.88 sq. ft.	\$ 349.80 sq. ft.			\$ 389.87 sq. ft.			\$ sq. ft.		
Data Source(s)		crmls #TR17035236;DOM 6			crmls #TR17006384;DOM 45					
Verification Source(s)		realist 02/21/2017 LD			realist 01/19/2017 LD					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment
Sale or Financing Concessions		Listing ;0		0	Listing ;0		0			
Date of Sale/Time		Active		0	Active		0			
Location	N;Res;	N;Res;			N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple					
Site	3200 sf	7497 sf		0	2300 sf		0			
View	N;Res;	N;Res;			N;Res;					
Design (Style)	DT2;modern	DT1;modern		0	DT2;modern					
Quality of Construction	Q4	Q4			Q4					
Actual Age	30	53		0	19		0			
Condition	C3	C3			C3					
Above Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Room Count	6 3 2.1	8 5 3.0		-2,500	6 3 2.1					
Gross Living Area	45 1,425 sq. ft.	1,715 sq. ft.		-13,050	1,303 sq. ft.		+5,490			sq. ft.
Basement & Finished Rooms Below Grade	0sf	0sf			0sf					
Functional Utility	average	average			average					
Heating/Cooling	FWA C/Air	FWA C/Air			FWA C/Air					
Energy Efficient Items	none	none			none					
Garage/Carport	2gbi2dw	2ga2dw		0	2gbi2dw					
Porch/Patio/Deck	Patio,Porch	Patio,Porch			Patio,Porch					
	F/P	F/P			F/P					
	Fence	Fence			Fence					
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 15,550	<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 5,490	<input type="checkbox"/> + <input type="checkbox"/> -		\$
Adjusted Sale Price of Comparables		Net Adj. -2.6%		\$ 584,350	Net Adj. 1.1%		\$ 513,490	Net Adj. %		\$
		Gross Adj. 2.6%			Gross Adj. 1.1%			Gross Adj. %		\$
ITEM	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Realist/CRMLS	Realist/CRMLS			Realist/CRMLS					
Effective Date of Data Source(s)	03/07/2017	03/07/2017			03/07/2017					
Summary of Sales Comparison Approach Comps 4 and 5 are listings used to show current neighborhood trends. No list to sales price adjustments deemed necessary.										
Subject is currently not undergoing any remodeling										
no external influences affecting the subject.										
freeway was crossed in order to find a similar PUD to the subject and neighborhood characteristics are same										
subjects highest and best use it is current use										
comps chosen are chosen because their similarity to the subject										
Realist shows GLA at 1424 Sf and appraiser measured 1425 SF this is with in reason										

SALES COMPARISON APPROACH

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

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

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

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

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

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

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

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

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

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

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

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled**Not Updated**

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

ADDENDUM

Borrower: Erneil Abaincia/Kathleen Tolentino

File No.: Abaincia E 2017

Property Address: 4461 Satinwood Ct

Case No.: 3374090842

City: Chino Hills

State: CA

Zip: 91709-2767

Lender: Quicken Loans Inc

Neighborhood Description

Subject's neighborhood is composed typically of 1 & 2 story frame stucco average to good quality sfr's exhibiting average to good property maintenance and landscaping providing an average environment for subject. Appeal to market, proximity to employment, public amenities and employment stability are all considered average. Vacant land would consist of hills/empty lots, etc and does not have a negative impact on the subject.

Adverse Site Conditions

No title report was provided to the appraiser. Information was from public records. No information on easements, encroachments, set backs, CCR's, Bi-laws or other information was provided to the appraiser by Client or Title company. Appraisal is based on visual observation only. Lack of specific information does not indicate impacting appraisal results. Any special assessments known to the appraiser are indicated in the annual tax bills. No negative impact is indicated in market data as to assessment.

No detrimental site conditions were seen by appraiser during visual observation of the property. Other than the information stated by appraiser no other information as to site is with in the scope of the appraisal assignment. Appraiser has viewed the site and sought information from those parties involved in the assignment.

Site size is from public records or other data services which indicate reliable.

Physical Deficiencies or Conditions

Condition rating of items as to good, average or fair are based on consideration of age of home and same location. Relative conditions are indicated from data within the same general neighborhood location as to competitive aged homes. Good indicated a condition, or conditions, which are superior to normal for age which may reflect cosmetic updating or repair or replacement of items. Average is conditions generally normal in area with normal maintenance of items. Less than average or fair are specific conditions, or general conditions overall, which do not reflect normal conditions in the market. When items are known needing repair wherein they may be impacting value compared to average the adjustments used as based on appraisers understanding or indicated impression of value impact for the less than average conditions.

Observation of the property does not include moving any furniture, wall coverings, paintings, floor coverings and therefore any condition not observed is beyond the scope of my observation and appraiser assumes no responsibility for hidden factors.

Data Source(s) for Comparable Sales Transfer History and Subject History

Appraiser utilized MLS, NDC, Dataquick and Realist.com for research as to data. In addition appraiser has contacted a title company public record source to cross verify information when other resources are not adequate. Document numbers as to transfer document number are stated based on public information. MLS numbers reflect on listing data as to listing related to the transfers of subject and comparables.

Data sources used by appraiser include on-line data sources and these update approx. 14-21 days prior to date of use based on county entry of data into the available resource data. Specific date of publishing of public record data is not available to appraiser and varies as publishing dates vary. If necessary appraiser has contacted an escrow company and those data resources may be as current as 7-10 days.

The appraiser has reviewed available data resources and reported all known transfers or sales. The information within the report is that information available to the appraiser.

Conditions of Appraisal

See "Statements of Limiting Conditions" and "Appraiser's Certifications".

Additional Comments

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

The appraiser is not an expert in matters of pest control, structural or mechanical engineering, environmental quality, or hazardous waste. If the owner/purchaser or client has specific concerns about any such item, a qualified professional with such expertise is recommended.

The appraiser is not qualified as a building inspector and is doing a limited visual observation of the property looking for obvious conditions. The appraisers observation of the property is a limited visual observation without observation into hidden areas. The purpose of this appraisal observation is to ascertain size of improvements, physical characteristics and general conditions. The appraiser is not a whole house inspector. The appraiser does a limited visual observation of the roofing from the ground level. The appraiser is not a licensed roofer. No warranty or guarantee of the property is implied by the appraisers observation or appraisal completed on the property.

This appraisal is for conventional loan purposes.

The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil or structures which would render it more or less valuable. The appraiser assumes no responsibility for such conditions or for engineering which might be required to discover such factors. If the client or borrower have any questions regarding these items, it is their responsibility to order the appropriate inspections by a licensed contractor or home inspector. No party may rely on this document without possessing the complete appraisal report plus all exhibits. The scope of work completed was appropriate for the named client and any intended users, but may not be appropriate for other third party users, such as the borrowers or property owners. The client may use this appraisal for a single loan determination only (1 time use).

CONFIDENTIALITY STATEMENT:In compliance with the USPAP ETHICS RULE on confidentiality, USPAP SMT-9 and

ADDENDUM

Borrower: Erneil Abaincia/Kathleen Tolentino

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Zip: 91709-2767

Lender: Quicken Loans Inc

USPAP AO-25, AO-26, and AO-27 this appraisal cannot be reassigned to a new lender or a new borrower. A NEW APPRAISAL ASSIGNMENT WOULD BE NECESSARY.

At the request of the client, development of the cost approach has been attempted by the appraiser as an analysis to support their opinion of the property's market value. Because there is insufficient market evidence to credibly support the site value/derivation of total depreciation, the cost approach is not given any consideration in the appraiser's final analysis. Use of this data, in whole or in part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

I selected and used comparables that are locationally, physically and functionally most similar to the subject property. No reasonable sales that are closer or more recent are available, and requests for additional comps will not be complied without additional compensation to the appraiser. Any provided would not be more comparable regardless, since the best comps have already been provided.

WHEN A CREDIBLE OPINION OF VALUE DOES NOT MATCH THE PREDOMINANT THERE IS NO ADVERSE AFFECT TO MARKETABILITY, SO LONG AS THE OPINION OF VALUE IS CREDIBLE, AND FALLS WITHIN THE RANGE OF NEIGHBORHOOD VALUES.

FLOORPLAN SKETCH

Borrower: Erneil Abaincia/Kathleen Tolentino

File No.: Abaincia E 2017

Property Address: 4461 Satinwood Ct

Case No.: 3374090842

City: Chino Hills

State: CA

Zip: 91709-2767

Lender: Quicken Loans Inc

Sketch

NOT TO SCALE



NOT TO SCALE



Living Area		Area Calculation			
First Floor	747 ft ²	First Floor			x 1.00 = 747 ft ²
Second Floor	678 ft ²	3ft x 4ft		1.00 =	12 ft ²
Nonliving Area		2ft x 9ft		1.00 =	18 ft ²
2 Car Built-In	441 ft ²	30ft x 14ft		1.00 =	420 ft ²
		11ft x 27ft		1.00 =	297 ft ²
		Second Floor			x 1.00 = 678 ft ²
		20ft x 15ft		1.00 =	300 ft ²
		12ft x 10ft		1.00 =	120 ft ²
		13ft x 15ft		1.00 =	195 ft ²
		9ft x 4ft		1.00 =	36 ft ²
Total Living Area (rounded):	1425 ft²	9ft x 3ft		1.00 =	27 ft ²

DIMENSION LIST ADDENDUM

Borrower: Erneil Abaincia/Kathleen Tolentino

File No.: Abaincia E 2017

Property Address: 4461 Satinwood Ct

Case No.: 3374090842

City: Chino Hills

State: CA

Zip: 91709-2767

Lender: Quicken Loans Inc

GROSS BUILDING AREA (GBA)		1,425
GROSS LIVING AREA (GLA)		1,425
Area(s)	Area	% of GLA
Living	1,425	100.00
Level 1	747	52.42
Level 2	678	47.58
Level 3	0	0.00
Other		
Basement	GBA <input type="checkbox"/>	
Garage	<input type="checkbox"/>	441
	<input type="checkbox"/>	

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
3.00 x 4.00 x 1.00 =		12.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.00 x 9.00 x 1.00 =		18.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30.00 x 14.00 x 1.00 =		420.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.00 x 27.00 x 1.00 =		297.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.00 x 15.00 x 1.00 =		300.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.00 x 10.00 x 1.00 =		120.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.00 x 15.00 x 1.00 =		195.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.00 x 4.00 x 1.00 =		36.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.00 x 3.00 x 1.00 =		27.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.00 x 7.00 x 1.00 =		21.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
20.00 x 21.00 x 1.00 =		420.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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LOCATION MAP

Borrower: Erneil Abaincia/Kathleen Tolentino

File No.: Abaincia E 2017

Property Address: 4461 Satinwood Ct

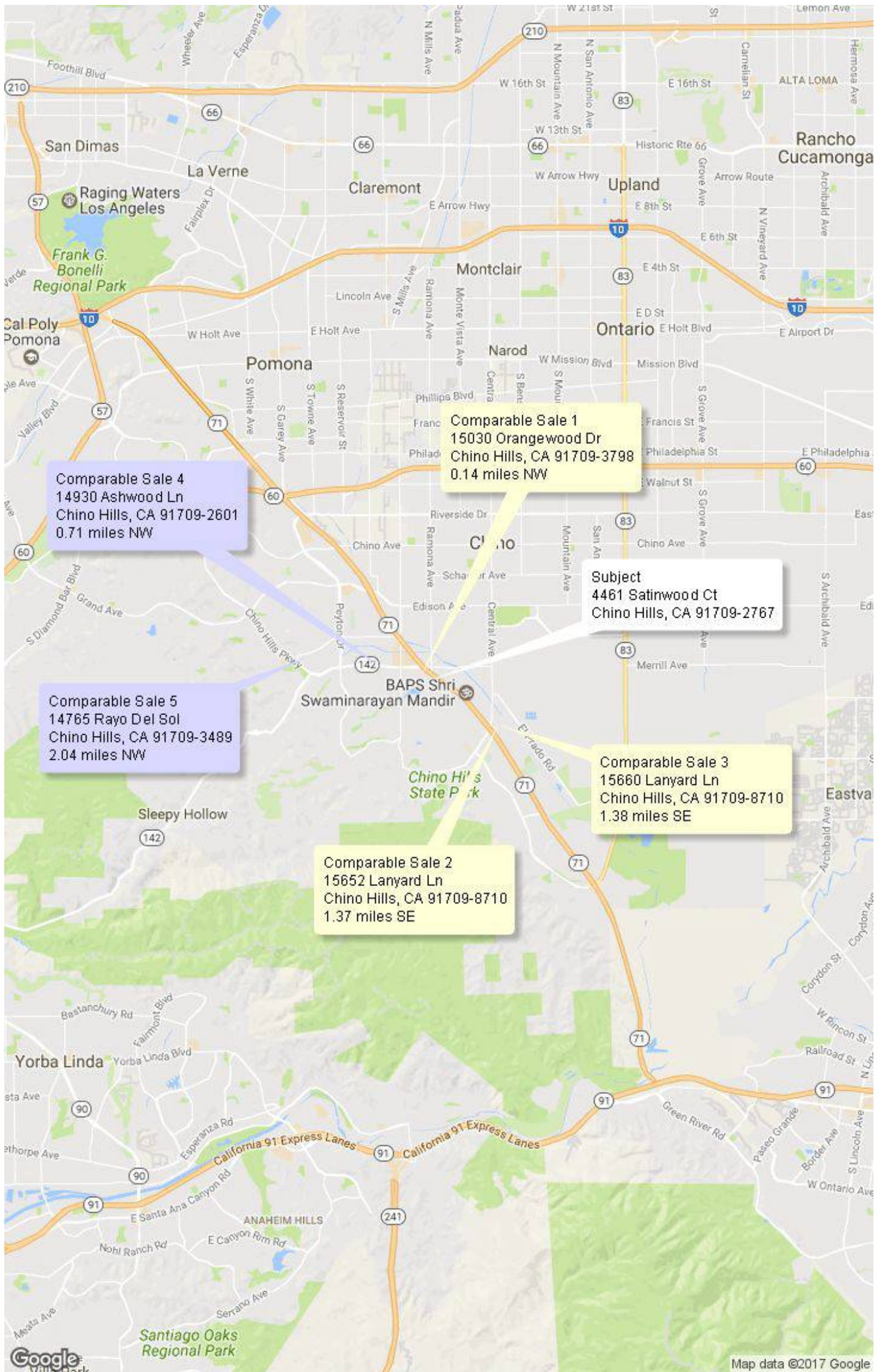
Case No.: 3374090842

City: Chino Hills

State: CA

Zip: 91709-2767

Lender: Quicken Loans Inc



AERIAL MAP

Borrower: Erneil Abaincia/Kathleen Tolentino

File No.: Abaincia E 2017

Property Address: 4461 Satinwood Ct

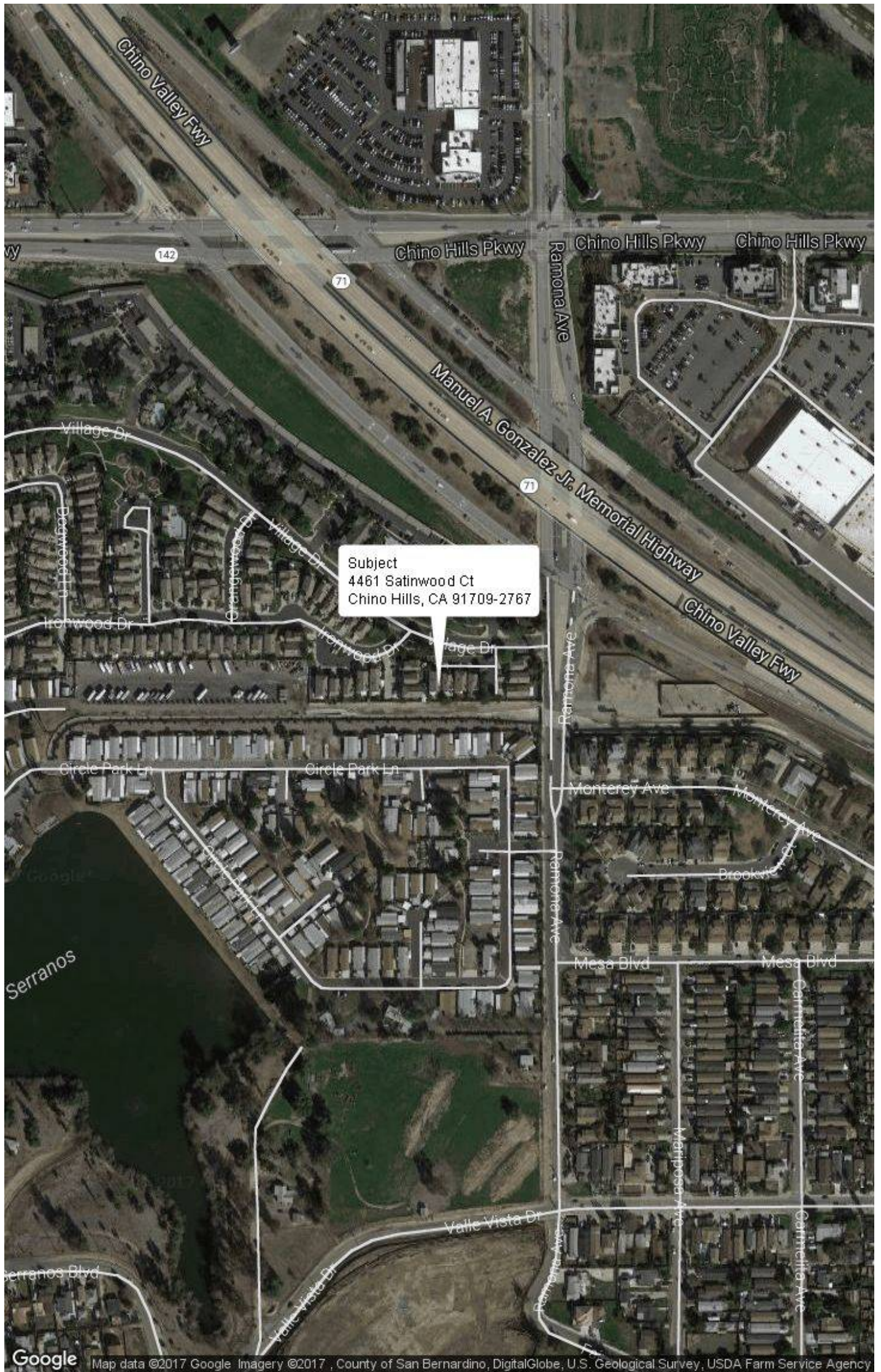
Case No.: 3374090842

City: Chino Hills

State: CA

Zip: 91709-2767

Lender: Quicken Loans Inc



Subject
4461 Satinwood Ct
Chino Hills, CA 91709-2767

PLAT MAP

Borrower: Erneil Abaincia/Kathleen Tolentino

File No.: Abaincia E 2017

Property Address: 4461 Satinwood Ct

Case No.: 3374090842

City: Chino Hills

State: CA

Zip: 91709-2767

Lender: Quicken Loans Inc

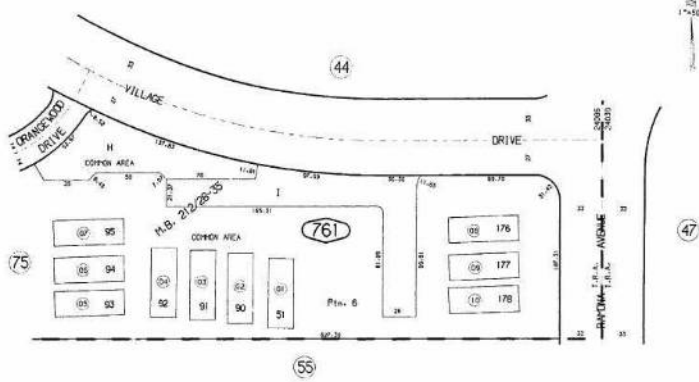
THIS MAP IS FOR THE PURPOSE OF AG VALUEN TAXATION ONLY.

Ptn. Tract No. 9744, M.B. 181/3-10, Amending Map, M.B. 212/28-35

City of Chino Hills Tax Rate Area 24086

Parcel 1025-701-03-0008
Site: 4461 Satinwood Ct, Chino Hills, CA 91709, San Bernardino County

Copy to Clipboard



FEB. 1987

Condominium Plan, D.R. 86-331426

Ptn. S. W. 1/4, Sec. 22
T.2 S., R.8 W.

Assessor's Map
Book 1025 Page 76
San Bernardino County

REVISED
01/24/88 JAJ
11/02/81 AL

FLOOD MAP

Borrower: Erneil Abaincia/Kathleen Tolentino

File No.: Abaincia E 2017

Property Address: 4461 Satinwood Ct

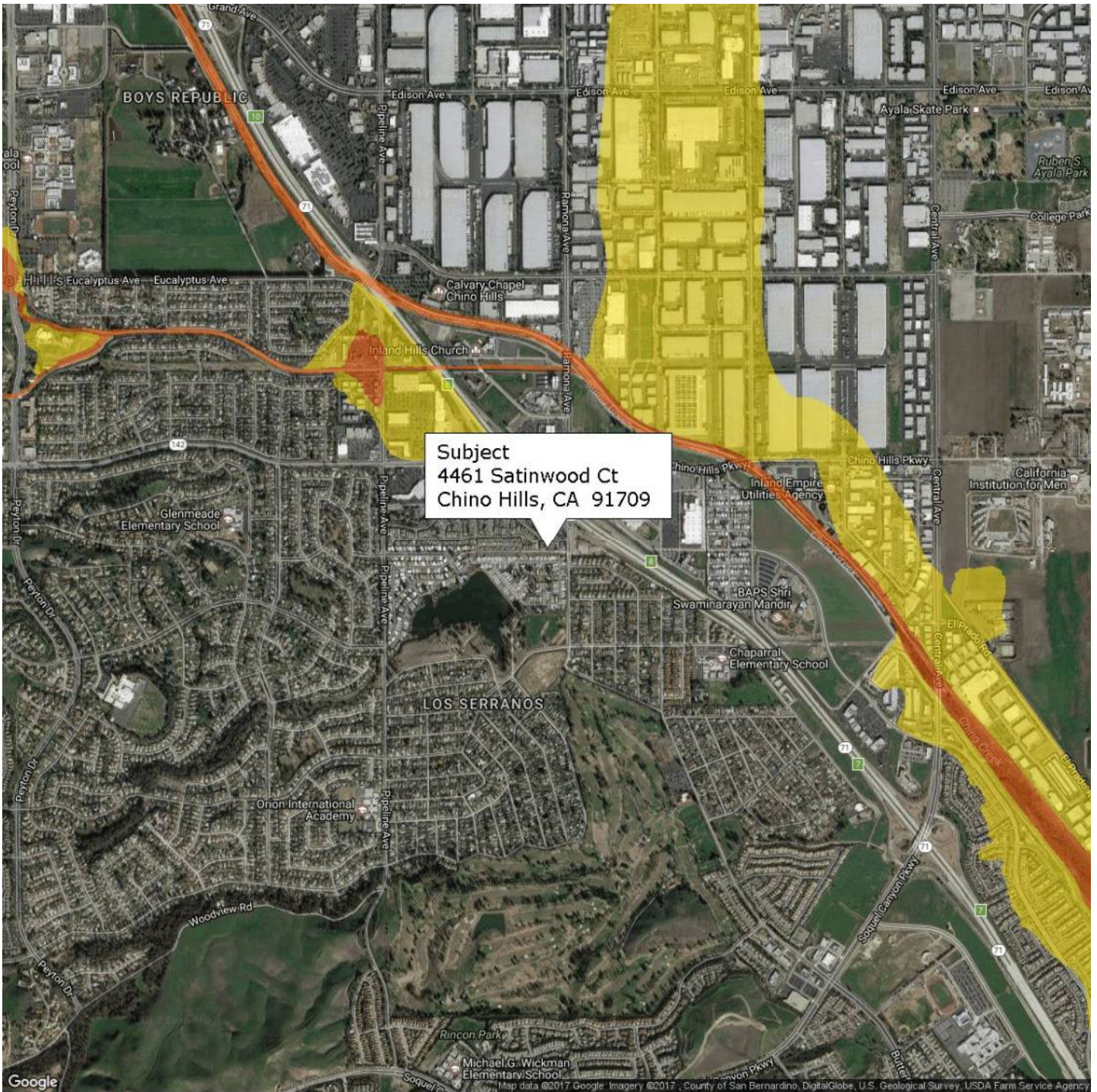
Case No.: 3374090842

City: Chino Hills

State: CA

Zip: 91709-2767

Lender: Quicken Loans Inc



FLOOD INFORMATION

Community: City of Chino Hills
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 06071C9330H
Panel: 9330H
Zone: X
Map Date: 08-28-2008
FIPS: 06071
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.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Erneil Abaincia/Kathleen Tolentino	File No.: Abaincia E 2017
Property Address: 4461 Satinwood Ct	Case No.: 3374090842
City: Chino Hills	State: CA
Lender: Quicken Loans Inc	Zip: 91709-2767



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: March 6, 2017
Appraised Value: \$ 500,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

Borrower: Erneil Abaincia/Kathleen Tolentino	File No.: Abaincia E 2017
Property Address: 4461 Satinwood Ct	Case No.: 3374090842
City: Chino Hills	State: CA
Lender: Quicken Loans Inc	Zip: 91709-2767



street



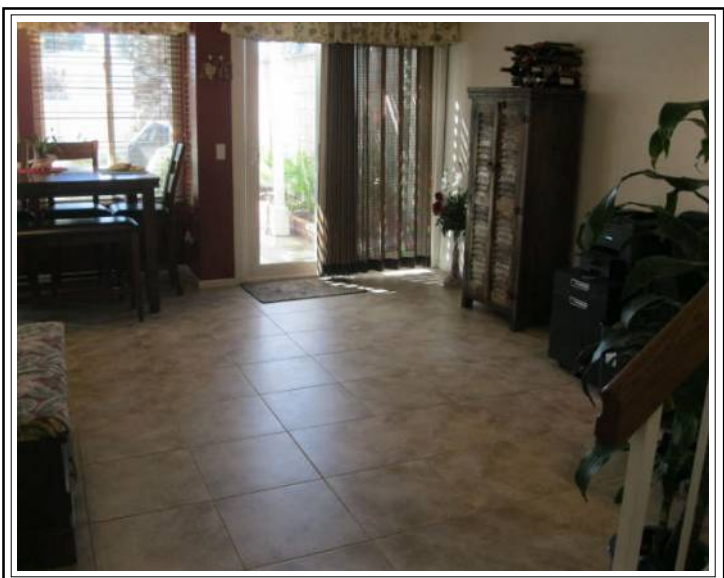
living



CO detectors installed



stairs



dining



kitchen

Borrower: Erneil Abaincia/Kathleen Tolentino	File No.: Abaincia E 2017
Property Address: 4461 Satinwood Ct	Case No.: 3374090842
City: Chino Hills	State: CA
Lender: Quicken Loans Inc	Zip: 91709-2767



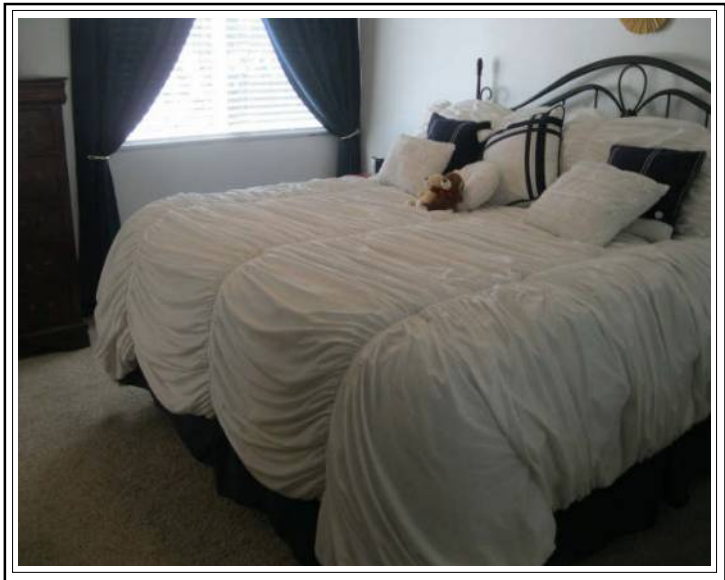
smoke alarms in place



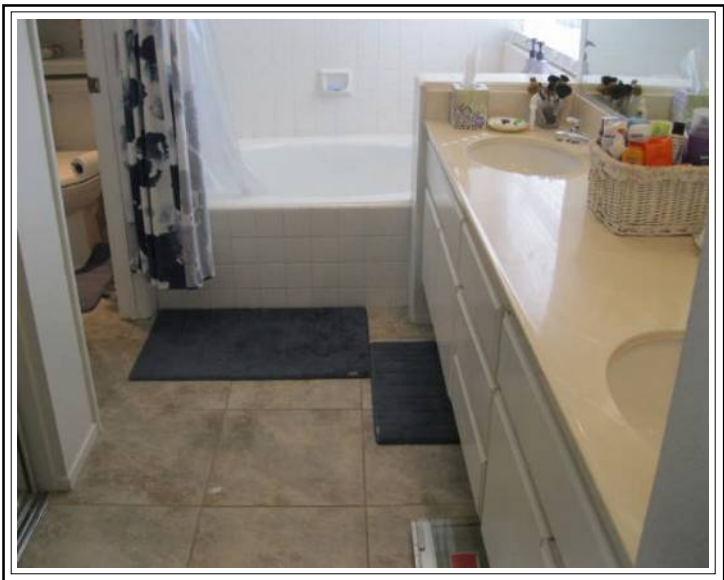
half bath



water heater double strapped



master bedroom



master bath



bath

Borrower: Erneil Abaincia/Kathleen Tolentino	File No.: Abaincia E 2017
Property Address: 4461 Satinwood Ct	Case No.: 3374090842
City: Chino Hills	State: CA
Lender: Quicken Loans Inc	Zip: 91709-2767



bedroom



bedroom



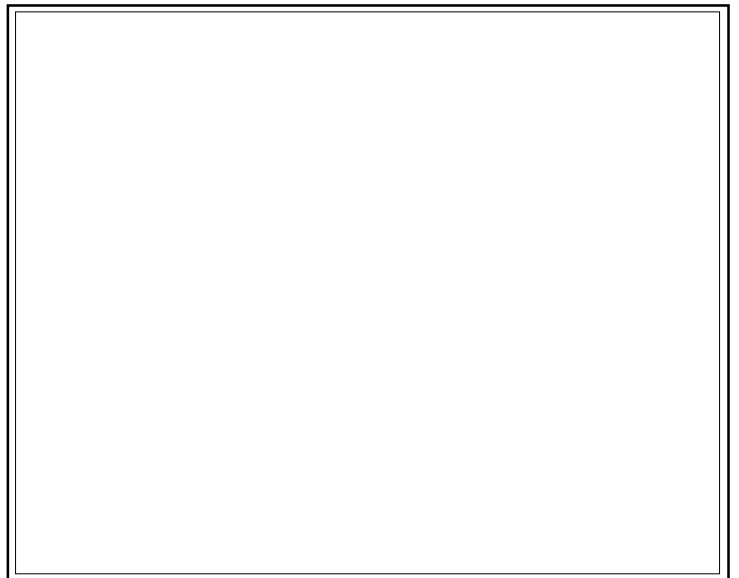
rear



side



side



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Erneil Abaincia/Kathleen Tolentino	File No.: Abaincia E 2017
Property Address: 4461 Satinwood Ct	Case No.: 3374090842
City: Chino Hills	State: CA
Lender: Quicken Loans Inc	Zip: 91709-2767



COMPARABLE SALE #1

15030 Orangewood Dr
Chino Hills, CA 91709-3798
Sale Date: s01/17;c12/16
Sale Price: \$ 515,000



COMPARABLE SALE #2

15652 Lanyard Ln
Chino Hills, CA 91709-8710
Sale Date: s01/17;c12/16
Sale Price: \$ 545,000



COMPARABLE SALE #3

15660 Lanyard Ln
Chino Hills, CA 91709-8710
Sale Date: s11/16;c09/16
Sale Price: \$ 500,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Erneil Abaincia/Kathleen Tolentino	File No.: Abaincia E 2017	
Property Address: 4461 Satinwood Ct	Case No.: 3374090842	
City: Chino Hills	State: CA	Zip: 91709-2767
Lender: Quicken Loans Inc		



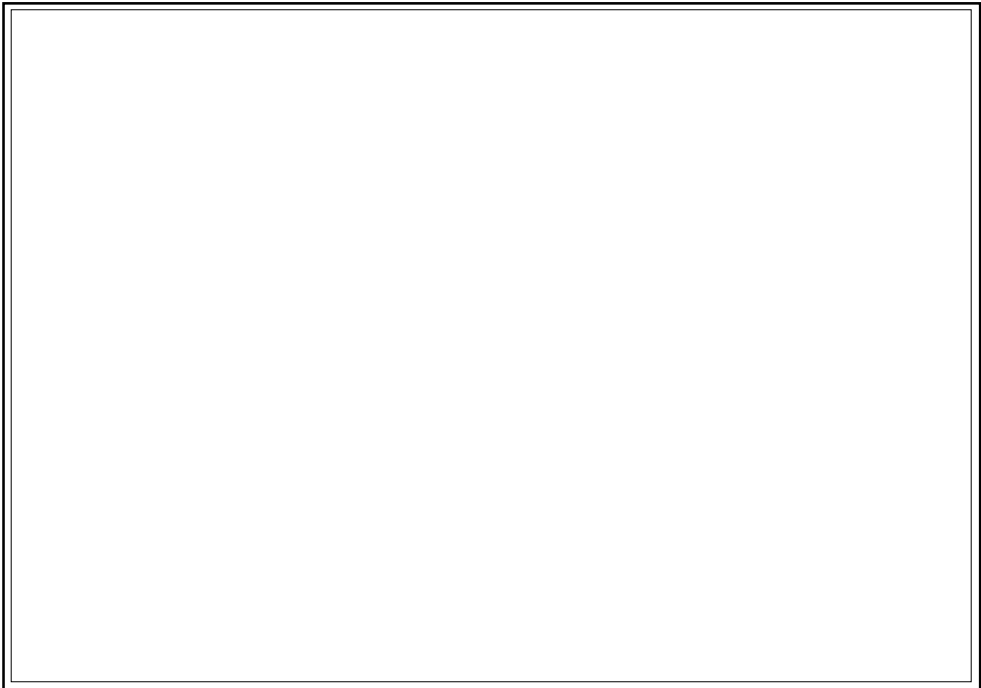
COMPARABLE SALE #4

14930 Ashwood Ln
Chino Hills, CA 91709-2601
Sale Date: Active
Sale Price: \$ 599,900



COMPARABLE SALE #5

14765 Rayo Del Sol
Chino Hills, CA 91709-3489
Sale Date: Active
Sale Price: \$ 508,000



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **4461 Satinwood Ct** City **Chino Hills** State **CA** Zip Code **91709-2767**

Borrower **Erneil Abaincia/Kathleen Tolentino**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	36	22	14	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	6.00	7.33	4.67	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Total # of Comparable Active Listings	11	12	8	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.83	1.64	1.71	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	440,000	438,750	444,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	31	26	21	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	410,000	432,500	462,750	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	28	53	32	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	99.36%	100.00%	99.90%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).
The CRMLS MLS indicates there were 72 closed sales during the past 12 months and 18 of those sales contained seller concessions which is 25% of the total transactions in this market area. Prior Months 7-12: 36 Sales; 9 with concessions; 25% of sales for this period. 4-6: 22 Sales; 3 with concessions; 14% of sales for this period. 0-3: 14 Sales; 6 with concessions; 43% of sales for this period. The concessions ranged between 300 and 13,000. The median concession amount is \$1,750.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
The CRMLS MLS indicates there were 72 closed sales during the past 12 months and 1 of those sales were either foreclosures or short sales which is 1% of the total transactions in this market area. Prior Months 7-12: 36 Sales; 0 foreclosures or short sales; 0% of sales for this period. 4-6: 22 Sales; 0 foreclosures or short sales; 0% of sales for this period. 0-3: 14 Sales; 1 foreclosures or short sales; 7% of sales for this period.

Cite data sources for above information. **The CRMLS MLS was the data source used to complete the Market Conditions Addendum.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
Subjects market place is stable to increasing, rates are still very favorable and homes are typically selling with in 0-6 months.

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

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

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

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

APPRAISER

Signature Lillian Wasluskas
 Name Lillian Wasluskas
 Company Name LW Real Estate Services
 Company Address 6504 Lilac Court Corona, CA 92880
Corona, CA 92880
 State License/Certification # AR030214 State CA
 Email Address lwasluskas1@earthlink.net

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

LICENSE

Borrower: Erneil Abaincia/Kathleen Tolentino

File No.: Abaincia E 2017

Property Address: 4461 Satinwood Ct

Case No.: 3374090842

City: Chino Hills

State: CA

Zip: 91709-2767

Lender: Quicken Loans Inc



INSURANCE

Borrower: Erneil Abaincia/Kathleen Tolentino	File No.: Abaincia E 2017
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LEXINGTON INSURANCE COMPANY
WILMINGTON, DELAWARE

Administrative Offices - 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

Certificate Number: 018393005-03
 This Certificate forms a part of Master Policy Number: 018389876-03
 Renewal of Master Policy Number: 018389876-02

**YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.
 READ THE ATTACHED MASTER POLICY CAREFULLY**

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS

CERTIFICATE DECLARATIONS

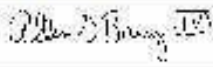
- 1. Name and Address of Certificate Holder: Lillian O. Wasluskas d/b/a
 Action Appraisals
 6504 Lilac Court
 Corona CA 92880
- 2. Certificate Period: Effective Date: 05/01/16 to Expiration Date: 05/01/17
 12:01 a.m. Local Time at the Address of the Insured.
- 2a. Retroactive Date: 05/01/04
 12:01 a.m. Local Time at the Address of the Insured.
- 3. Limit of Liability: \$ 1,000,000 each claim
 \$ 1,000,000 aggregate limit
- 4. Deductible: \$5,000 each claim
- 5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES
- 6. Advance Certificate Holder Premium: \$ 769
- 7. Minimum Earned Premium: 25% or \$ 192

Forms and Endorsements:
 PRG 3150 (10/05) Real Estate Appraisers Professional Liability Declarations, PRG 3512 (07/12) Real Estate Appraisers Professional Liability Coverage Form, 78713 (05/13) Addendum to the Declarations, 89644 (8/13) Economic Sanctions Endorsement, 91222 (04/13) Policyholder Notice, 118477 (03/15) Policyholder Notice

Additional Endorsments applicable to this Certificate only:
 None

Agency Name and Address: INTERCORP, INC.
 1438-F West Main Street
 Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.
 THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.



County: Riverside

Authorized Representative OR
 Countersignature (in states where applicable)

Date: April 22, 2016

PRG 3152 (10/05)

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Property Address: 4461 Satinwood Ct	Case No.: 3374090842
City: Chino Hills	State: CA Zip: 91709-2767
Lender: Quicken Loans Inc	

4461 Satinwood Ct, Chino Hills 91709 **STATUS: Active Under Contract** **LIST PRICE: \$515,000**

Just west of Ramona Avenue & the 71 Fwy, off Village Drive



BED / BATH: 3/2,0,1,0
SQFT(src): 1,424 (A)
PRICE PER SQFT: \$361.66
LOT(src): 0.0735/3,200 (A)
GARAGE: 2/Attached
YEAR BLT(src): 1987 (ASR)
PROP SUB TYPE: SFR (D)
DOM / CDOM: 24/24
SLC: Standard
PARCEL #: 1025761030000
LISTING ID: OC17027685
LIST \$ ORIGINAL: \$515,000

DESCRIPTION

Exclusive Woodview Community ~ Exquisite Upgraded Luxury Patio Home Nestled on a Private Street in a Quiet & Peaceful Cult-de-Sac just off Greenbelt w/No Neighbors in Front or Back & No Common Walls ~ Great Curb Appeal ~ Excellent School District ~ Low Tax-Rate, 1.06% ~ No Mello Roos ~ Low HOA, \$175 ~ Inside Features Boast Stunning Kitchen w/Beautiful Wood Cabinets & Spectacular Granite Counters w/Backsplash & Stainless Appliances; Including Range, Microwave, Dishwasher & Refrigerator ~ Unique Larger Model w/Bonus Family Room ~ Stunning Travertine Floors Downstairs & in Baths; Carpet Upstairs - Both less than 1-Year Old ~ Powder Room Downstairs ~ Master Bath w/Dual Sinks, Deep-soaking Tub & Greenhouse Window w/View of Foothills ~ All Baths w/ New Toilets & Windows ~ All Bedrooms w/Ceiling Fans & Mirrored Closets ~ New Energy Efficient Dual-Pane Windows & Sliding Glass Door ~ New Heating, A/C & Duct Work w/20-year Year Warranty ~ Mini-blinds Throughout ~ Remote Activated Alarm System & Voice Activated WIFI Thermostat ~ Skylight ~ Floors, Carpet & Stairs Recently Professionally Deep Cleaned ~ Spacious & Private Covered Back Patio w/Permanent Coating, Fruit Trees, Palm Trees, Planters w/Lots of Green Vegetation & Block Wall Fence ~ Rollup Garage Door w/Remote ~ Freshly Painted Wooden Fence in Front Entry ~ HOA Amenities Include Meticulously Landscaped Community w/Pool, Spa & Children's Playground ~ Close to Shopping & Restaurant Hot Spots; The Shoppes & The Commons.

AREA: 682 - Chino Hills
SUBDIVISION: /Woodview Patio Homes
HOA: \$175/MO - Pool, Spa, Playground, Insurance
HIGH SD: Chino Valley Unified
LAND LEASE?: No
SENIOR COMMUNITY?: No
CERTIFIED 433A?:

LEVELS: Two
CMN WALLS: No Common Walls
OF UNITS: 1
UNITS IN COMMUNITY: 166
PARKING: Driveway, Driveway - Concrete, Garage, Direct
Garage Access, Garage - Front Entry, Garage - Two Door, Garage Door Opener, Guest, Public, Off Street
HORSE:

ROOM TYPE: All Bedrooms
Up, Entry, Family Room, Kitchen, Living Room, Master Bathroom, Master Bedroom
EATING AREA: Dining Ell, Dining Room

COOLING: Central, Energy Star, High Efficiency
HEATING: Central Furnace, Natural Gas, Energy Star, High Efficiency
VIEW: Hills, Neighborhood, Park Or Green Belt, Trees/Woods
WATERFRONT:
POOL: Association, In Ground, Fenced, Filtered, Heated
LAUNDRY: In Garage

SHOWING / LISTING

SHOW CONTACT TYPE: Agent
SHOW CONTACT NAME: Eric Nabors
SHOW CONTACT PHONE: 714-342-4869
LOCK BOX: See Remarks,

OCCUPANT TYPE: Owner
OWNER'S NAME: On File
SIGN ON PROPERTY?: Yes
LIST AGRMT: Exclusive Right To Sell

BAC: 2.5%
DUAL/VARI COMP?: No
POSSESSION: Close Plus 3 Days
LEASE CONSIDERED?: No

Supra/Front Door - Appointment Only

SHOWING INSTRUCTIONS: Appointment Only - ALARM IS ON!! Please remember to lock ALL doors upon exit; sliding glass door, garage door & front door. Thank you.

PRIVATE REMARKS: Appointment Only - ALARM IS ON!! Please remember to lock ALL doors upon exit; sliding glass door, garage door & front door. Thank you.

AGENT / OFFICE

LA: (SNABOERI) Eric Nabors
LO: (D266) Century 21 Beachside MV
LO PHONE: 949-597-4000Ext:0
LO FAX: 949-597-4015
CoLA:
CoLO:

1.LA TEXT: 714-342-4869
2.LA CELL: 714-342-4869
3.LA EMAIL: e21@EricNabors.com
4.LA DIRECT: 714-342-4869
5.LA VOICEMAIL: 714-342-4869
6.LA FAX: 909-382-9933

DATES

LIST CONTRACT DT: 02/09/17
PRICE CHG TSTP:
STATUS CHG TSTP: 02/24/17
MOD TSTP: 02/25/17
PURCH CONTRACT DT: 02/24/17
ENDING DATE:

comp list

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Residential Agent 1 Line

Distance	Listing ID	S	Sub Type	Street Name	City	Area	S/LC	Price	\$/Sqft	Br/Ba	Sqft	YrBlt	Ac/Sqft	DOM/COM	V	PP	BAC	Date	MLS
0.8 mi	SW16183178	A	SFR/O	3931 Yellowstone Ct	CH	601	STD	\$475,500	\$296.58	3/2,0,0,0	1199/A	1976/ASR	0.1014,400	18/18	Y	N	2.500	06/18/16	CRMLS
0.7 mi	TR17034230	A	SFR/O	4441 Los Serranos Bl	CHH	602	STD	\$450,000	\$317.80	3/2,0,0,0	1416/A	1987/ASR	0.15/6,534	19/18	N	N	3	02/18/17	CRMLS
0.6 mi	TR17027062	A	SFR/O	15141 Auburn Ln	CHH	602	STD	\$479,000	\$384.12	3/2,0,0,0	1247/A	1985/ASR	0.1653/7,200	25/25	Y	N	2.5	02/08/17	CRMLS
0.7 mi	TR17042281	A	SFR/O	4335 Orch Av	CHH	602	STD	\$495,000	\$322.27	3/1,0,1,0	1536/A	1978/ASR	0.1435/6,250	3/1	Y	N	2.5	03/02/17	CRMLS
0.7 mi	TR17035236	A	SFR/O	14930 Auburn Ln	CHH	602	STD	\$599,900	\$349.80	5/3,0,0,0	1715/A	1964/ASR	0.1721/7,497	8/1	N	N	2.25	02/21/17	CRMLS
0.8 mi	CV17018950	A	SFR/O	3794 Whispery Ln	CHH	602	STD	\$614,999	\$427.08	4/2,0,0,0	1440/A	1977/ASR	0.3835/15,400	26/18	Y	Y	2	01/29/17	CRMLS
0.8 mi	CV17001830	U	SFR/O	4162 Sierra Vista Dr	CHH	602	STD	\$375,000	\$340.29	3/1,0,0,0	1102/A	1959/ASR	0.1481/6,450	60/00	Y	N	2	02/05/17	CRMLS
0.4 mi	WS17007525	U	SFR/O	4555 Hill Farm Rd	CHH	602	STD	\$440,000	\$267.48	3/2,0,0,0	1645/A	1983/ASR	0.0934,050	21/11	N	N	2.5	02/21/17	CRMLS
0.1 mi	OC17027685	U	SFR/O	4461 Satinwood Ct	CHH	602	STD	\$515,000	\$361.66	3/2,0,1,0	1424/A	1987/ASR	0.0735/3,200	24/18	Y	N	2.5	02/24/17	CRMLS
0.9 mi	DW17026644	F	SFR/O	3003 Rosa Ct	CH	601	STD	\$439,900	\$366.89	3/2,0,0,0	1199/A	1977/ASR	0.1014,400	19/18	N	N	2.25	02/22/17	CRMLS
1.0 mi	CV17017097	F	SFR/O	3884 Yellowstone Ct	CH	601	STD	\$449,888	\$325.77	3/2,0,1,0	1361/A	1977/ASR	0.1014,400	8/1	N	N	3	02/05/17	CRMLS
0.7 mi	IV16780071	F	SFR/O	14762 Cherry Ct	CHH	602	STD	\$410,000	\$278.91	3/2,0,0,0	1470/A	1974/EST	0.1791/7,800	2/1	N	Y	500	12/09/16	CRMLS
0.9 mi	CV17027182	F	SFR/O	4145 Deerwood Av	CHH	602	STD	\$420,000	\$324.93	3/2,0,0,0	1254/A	1999/ASR	0.1377/6,000	11/11	N	N	2	02/17/17	CRMLS
1.0 mi	TR16745268	F	SFR/O	3745 Garden Ct	CHH	602	STD	\$569,888	\$356.18	4/2,0,0,0	1600/A	1983/ASR	0.239/10,412	24/18	N	N	2.5	02/03/17	CRMLS
0.9 mi	TR16757015	S	SFR/O	3896 Talon Ct	CH	601	STD	\$439,999	\$366.97	3/2,0,0,0	1199/A	1976/ASR	0.1014,400	14/18	Y	N	2.5	02/02/17	CRMLS
0.8 mi	FW16726533	S	SFR/O	4031 Zion Ln	CH	601	STD	\$447,300	\$373.23	3/2,0,0,0	1199/P	1978/PUB	0.1138/4,936	22/12	N	N	2.5	12/06/16	CRMLS
0.5 mi	FW16735327	S	SFR/O	15351 Montana Avenue	CHH	602	STD	\$310,000	\$246.82	3/2,0,0,0	1257/P	1984/PUB	0.0964,4,200	24/18	N	N	2.5	12/05/16	CRMLS
0.7 mi	CV16110728	S	SFR/O	4335 Orch Av	CHH	602	STD	\$310,000	\$201.82	3/1,0,1,0	1536/A	1978/ASR	0.143/6,250	27/17	Y	N	2.500	10/13/16	CRMLS
0.4 mi	TR16187450	S	SFR/O	15255 Marriage Av	CHH	602	STD	\$350,000	\$293.62	3/2,0,0,0	1192/A	1984/ASR	0.0934,050	5/1	Y	N	3.000	09/23/16	CRMLS
0.8 mi	IG16150564	S	SFR/O	4350 Val Verde Av	CHH	602	STD	\$350,000	\$263.36	3/2,0,0,0	1329/A	1980/ASR	0.143/6,250	28/18	Y	N	2.500	01/25/17	CRMLS
0.2 mi	CV16190641	S	SFR/A	4536 Brookstone Ct	CHH	602	STD	\$351,000	\$270.00	3/1,0,1,0	1300/A	1983/ASR	0.0924,000	5/1	N	N	3.000	11/03/16	CRMLS
0.2 mi	CV16190860	S	SFR/A	4564 Brookstone Ct	CHH	602	STD	\$351,000	\$270.00	3/1,0,1,0	1300/A	1983/ASR	0.0924,000	5/1	N	N	3.000	11/03/16	CRMLS
0.3 mi	IV16707291	S	SFR/A	4526 Hess Bl	CHH	602	STD	\$360,000	\$276.92	3/1,0,1,0	1300/A	1983/ASR	0.0921,4,012	23/11	N	N	2.5	11/10/16	CRMLS
0.4 mi	IV16760538	S	SFR/O	15236 Yocha Av	CHH	602	STD	\$368,500	\$284.78	3/2,0,0,0	1294/A	1981/ASR	0.0964,4,200	11/11	N	N	2.5	01/26/17	CRMLS
0.3 mi	TR16740834	S	SFR/A	4570 Hess Bl	CHH	602	STD	\$384,000	\$295.30	3/1,0,0,0	1300/A	1983/ASR	0.0918,4,000	11/11	N	N	2	11/23/16	CRMLS
0.6 mi	SB16174807	S	SFR/O	4315 Juno Av	CHH	602	STD	\$385,000	\$331.61	3/2,0,0,0	1161/A	1978/ASR	0.143/6,250	29/18	Y	N	2.500	09/07/16	CRMLS
0.7 mi	WS16717944	S	SFR/O	15582 Country Club Dr	CHH	602	STD	\$395,000	\$337.61	3/2,0,0,0	1170/A	1976/ASR	0.1607/7,000	29/20	Y	N	2	12/09/16	CRMLS
0.9 mi	FW16104061	S	SFR/O	15390 Sierra Ln	CHH	602	STD	\$396,000	\$336.72	4/2,0,0,0	1209/A	1972/EST	0.188/8,175	23/12	N	N	2.500	09/23/16	CRMLS
0.9 mi	FW16117680	S	SFR/O	4211 Deerwood Av	CHH	602	STD	\$402,000	\$346.25	3/2,0,0,0	1161/P	1980/ASR	0.1064,600	23/18	Y	N	2.500	10/07/16	CRMLS
0.1 mi	IG16736206	S	SFR/O	4379 Satinwood Dr	CHH	602	STD	\$425,000	\$349.51	3/2,0,1,0	1216/A	1987/ASR	0.0735/3,200	24/18	N	N	2.25	01/25/17	CRMLS
0.9 mi	FW16748643	S	SFR/O	4145 Sierra Vista Dr	CHH	602	STD	\$429,800	\$370.20	3/2,0,0,0	1161/A	1977/ASR	0.1435/6,250	18/18	N	N	2	12/29/16	CRMLS
0.8 mi	WS16741249	S	SFR/O	4153 Orch Av	CHH	602	STD	\$435,000	\$307.64	3/2,0,0,0	1414/A	1977/ASR	0.1378/6,003	7/1	N	N	2.5	12/02/16	CRMLS
0.6 mi	TR16197090	S	SFR/O	15493 Country Club Dr	CHH	602	STD	\$438,000	\$250.43	4/3,0,0,0	1737/PP	1978/APP	0.173/7,550	28/18	Y	N	2.250	11/22/16	CRMLS
0.8 mi	IG16113073	S	SFR/O	15325 Pine Ln	CHH	602	STD	\$442,500	\$366.00	4/2,0,0,0	1209/A	1972/ASR	0.164/7,140	10/18	Y	N	2.500	09/28/16	CRMLS
0.6 mi	OC16757305	S	SFR/O	15345 Hanna Av	CHH	602	STD	\$449,000	\$294.04	3/2,0,0,0	1527/A	1988/ASR	0.1124,880	29/18	N	N	2	01/12/17	CRMLS
0.3 mi	TR16161969	S	SFR/A	15050 Cedarwood Ct	CHH	602	STD	\$450,000	\$321.43	3/2,0,1,0	1400/A	1987/ASR		24/18	N	N	2.500	09/23/16	CRMLS
0.6 mi	TR16717161	S	SFR/O	15152 Oakwood Ln	CHH	602	STD	\$465,000	\$361.77	3/2,0,0,0	1218/A	1985/ASR	0.1697/7,294	19/18	N	N	3	11/18/16	CRMLS
0.8 mi	IG17010024	S	SFR/O	3920 Glen Ridge Dr	CHH	602	STD	\$478,999	\$427.68	3/1,1,0,0	1320/A	1966/ASR	0.2475/10,780	18/18	N	N	2.75*	02/13/17	CRMLS
0.5 mi	AR16716755	S	SFR/O	4279 Los Serranos Bl	CHH	602	STD	\$495,000	\$298.19	3/1,1,0,0	1660/A	1979/ASR	0.21/9,148	28/12	N	N	2	11/29/16	CRMLS
0.8 mi	TR17004183	S	SFR/O	3826 Buckingham Dr	CHH	602	STD	\$510,000	\$411.29	3/1,1,0,0	1240/A	1974/ASR	0.1974/8,600	11/11	Y	N	2.5	02/24/17	CRMLS
0.1 mi	FW16757486	S	SFR/O	15030 Cranewood Dr	CHH	602	STD	\$515,000	\$367.86	3/2,0,1,0	1400/A	1987/ASR	0.0883/3,648	11/11	N	N	2.5	01/30/17	CRMLS
0.8 mi	CV16712272	S	SFR/O	15337 Pine Ln	CHH	602	STD	\$525,000	\$382.69	4/2,0,0,0	1398/A	1972/ASR	0.1687/7,350	8/1	Y	Y	2	11/15/16	CRMLS
0.8 mi	CV16161222	S	SFR/O	15225 Rolling Ridge Dr	CHH	602	STD	\$525,000	\$377.03	3/2,0,0,0	1419/A	1966/ASR	0.24/10,474	27/12	Y	N	2.000	09/22/16	CRMLS
0.9 mi	CV16741705	S	SFR/O	15487 Belton Ct	CHH	602	STD	\$528,000	\$307.60	4/2,0,0,0	1749/SEE	1972/ASR	0.1768/7,700	11/12	N	Y	2.25	02/15/17	CRMLS
0.9 mi	IV16175401	S	SFR/O	14748 Maywood Dr	CHH	602	STD	\$545,000	\$370.75	3/2,0,0,0	1470/SEE	1974/ASR	0.168/7,330	19/10	Y	Y	2.250	10/07/16	CRMLS
0.8 mi	TR16159679	S	SFR/O	14789 Rolling Ridge Dr	CHH	602	STD	\$575,000	\$350.61	3/2,0,0,0	1640/A	1974/ASR	0.165/7,200	29/20	N	N	2.250	10/28/16	CRMLS