



Appraisal Report

**10742 Alclad Ave
Whittier, CA 90605**

**NuAppraisals
(909) 766-2030**

Appraised Value as of:	12/04/2024
\$	825,000

FEATURES

Style/Design:	Traditional	Lot Size:	5,353 Sq.Ft.
Living Area (Sq.Ft.):	1,622	Neighborhood:	Whittier
Total Bedrooms:	3	Total Baths:	2.0
Year Built:	1962	Effective Age:	32
Condition:	C4	Date of Report:	09/19/2018

PREPARED FOR

Client:	Talavera Sergio O & H Trust		
Address:	10742 Alclad Ave		
City:	Whittier	State:	CA Zip: 90605
Phone:	N/A	Fax:	N/A
E-mail:	N/A		

PREPARED BY

Name:	Raymond Medrano
Designation:	
Certification or License #:	AR023652
Expiration Date:	02/26/2026 ST: CA
E-mail:	Nu.Appraisals@gmail.com

Appraiser's Signature

FILING

Client File #:	Talavera Sergio O & H Trust	Appraiser File #:	10742 Alclad Ave
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The value opinion expressed above is only valid in conjunction with the attached appraisal report. This value opinion may be subject to Hypothetical Conditions and/or Extraordinary Assumptions as indicated in the body of the report. A true and complete copy of this Summary Appraisal Report contains 23 pages.

RESIDENTIAL APPRAISAL REPORT

SUBJECT PROPERTY IDENTIFICATION

Property Address: 10742 Alclad Ave City: Whittier
State: CA Zip Code: 90605 County: Los Angeles
Legal Description of Real Property: Tract No 26760 Lot 27
Tax Assessor's Parcel #: 8029-033-007 R.E. Taxes: \$ 1,537 Tax Year: 2024
Special Assessments: \$ 0 Current Owner of Record: Talavera Sergio O & H Trust
Occupancy: Owner Tenant Vacant Current Occupant (if occupied): Vacant
Project Type (if applicable): Planned Unit Development Condominium Cooperative
Home Owners' Association Membership Fees (if applicable): \$ _____ per year per month
Market Area Name: Whittier Map Reference: 31084 Census Tract: 060375031.031000

ASSIGNMENT

The purpose of this appraisal is to develop a Current opinion of Market Value (as defined elsewhere in this report).

Property Rights Appraised: Fee Simple Leasehold Leased Fee Other (describe) _____
Intended Use: Talavera Sergio O & H Trust
Intended User(s) (by name or type): Talavera Sergio O & H Trust
Client: Talavera Sergio O & H Trust Address: 10742 Alclad Ave, Whittier, CA 90605
Appraiser: Raymond Medrano Address: 1445 E Larkwood St, West Covina, CA 91791-2507

MARKET AREA DESCRIPTION

Location: Urban Suburban Rural Built Up: Over 75% 25-75% Under 25%
Growth Rate: Rapid Stable Slow Property Values: Increasing Stable Declining
Demand/Supply: Shortage In Balance Over Supply Marketing Time: Under 3 Mos. 3-6 Mos. Over 6 Mos.
Typical One-Unit Housing Ranges: Price: (\$) Low 550,000 High 939,000 Predominant 825,000
Age: (yrs.) Low 57 High 95 Predominant 72
Present Land Use: One-Unit: 75 % 2-4 Unit: 10 % Multi-Unit: 10 % Comm'l: 5 %
Change in Land Use: Not Likely Likely * Is Changing * * To: _____

Market Area Comments:

See attached addenda.

SALE / TRANSFER / LISTING HISTORY OF SUBJECT PROPERTY

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): CrmIs / Realist

	1st Prior Sale / Transfer	2nd Prior Sale / Transfer	3rd Prior Sale / Transfer
Date of Prior Sale / Transfer:	<u>10/29/2007</u>		
Price of Prior Sale / Transfer:	<u>\$544,185</u>		
Source(s) of Prior Sale / Transfer Data:	<u>BlackKnight</u>		

Analysis of sale / transfer history, any current agreements of sale or listing, and listing history (if relevant):

All Transfers Noted Above

Client: Talavera Sergio O & H Trust Client File No.: Talavera Sergio O & H Tru Appraiser File No.: 10742 Alclad Ave

RESIDENTIAL APPRAISAL REPORT

SITE DESCRIPTION

Dimensions: 99x53x99x56 Site Area: 5,353 Sq.Ft.

Zoning Classification: LCR1* Zoning Description: Single Family Residential

Zoning Compliance: Legal Legal Non-Conforming (Grandfathered) Illegal No Zoning Regulations

Deed Restrictions: Are Covenants, Conditions, & Restrictions (CC&Rs) applicable? Yes No Unknown

Have the documents been reviewed? Yes No N/A Ground Rent (if applicable) \$ /

Comments: _____

Highest & Best Use, as improved, is the: Present use, or Other use (explain) _____

Characteristics: Topography: Level Size: 5,353 sf

Shape: Rectangular Drainage: Adequate

View: N;Res; Landscaping: Font/Rear - Average

Other features: Inside Lot Corner Lot Cul de Sac Underground Utilities _____

Utilities:	Public	Other	Provider/Description	Off-site Improvements:	Type	Public	Private
Electricity:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>City</u>	Street:	<u>City</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>City</u>	Curb/Gutter:	<u>City</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>City</u>	Sidewalk:	<u>City</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sanitary Sewer:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>City</u>	Alley:	<u>None</u>	<input type="checkbox"/>	<input type="checkbox"/>

Is the property or the improvements located in a FEMA Special Flood Hazard Area? Yes No

FEMA Flood Zone: X500 FEMA Map # 06037C1810F FEMA Map Date: 09/26/2008

Site Comments: Subject is located in residential in lot.

DESCRIPTION OF THE IMPROVEMENTS

General Description: # of Units: 1 + Accessory Unit # of Stories: 1 Design (Style): Traditional

Type: Detached Attached _____ Status: Existing Proposed Under Construction

Actual Age (years): 62 Effective Age (years): 32 Year Built: 1962

Exterior Description: Foundation: Crawl - Average Exterior Walls: Stucco/Wd - Average

Roof Surface: Shingle-Average Gutters & Downspouts: Eaves/Average

Window Type(s): Dual Pane/Aluminum-Average Storm / Screens: None

Heating System: FAU Cooling System: CAC

Car Storage: None Garage Carport Driveway (Surface: Concrete) Total # of Cars: 2

Livable area above grade contains: 6 Rooms, 3 Bedrooms, 2.0 Bath(s), and 1,622 Sq.Ft. of GLA

Describe Additional Features and Improvements: The subject property is categorized as being in average overall condition. It includes an updated kitchen featuring modern cabinets and upgraded granite countertops, both of which are also in average condition. Throughout the property, there is updated tile flooring, which is maintained in average condition, in addition to the original hardwood flooring, which similarly remains in average condition. Notably, the property comprises a permitted bonus room and a permitted bedroom retreat.

Client: Talavera Sergio O & H Trust Client File No.: Talavera Sergio O & H Tru Appraiser File No.: 10742 Alclad Ave

RESIDENTIAL APPRAISAL REPORT

SALES COMPARISON APPROACH TO VALUE

For the Sales Comparison Approach, the appraiser selects comparable sales that they consider the best matches to the subject in terms of physical characteristics, physical proximity, and time of sale. The appraiser then makes adjustments to the known sale price of each comparable sale to account for differences that are recognized by the market. For example, if the subject has a single bathroom but a comparable has 2, the comparable's sale price would be reduced by the attributable value given to the extra bathroom based on the market's reaction. Likewise, if a comparable sale has a smaller square footage than the subject, its sale price would be adjusted upward in the same manner. By weighting and reconciling these adjusted sales prices together, an opinion of value for the subject can be determined.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	10742 Alclad Ave Whittier, CA 90605	13605 Bentongrove Dr Whittier, CA 90605			10520 Wedgeport Ave Whittier, CA 90604			10147 Overest Ave Whittier, CA 90605		
Proximity to Subject		0.32 miles NW			0.35 miles E			0.52 miles N		
Sale Price	\$ N/A	\$ 865,000			\$ 885,000			\$ 800,000		
Sale Price / GLA	\$ /Sq.Ft.	\$ 543.68/Sq.Ft.			\$ 481.24/Sq.Ft.			\$ 424.40/Sq.Ft.		
Data Source(s)	Realist	CRMLS#PW24199917;DOM 5			CRMLS#CV24135003;DOM 67			CRMLS#24437801;DOM 8		
ADJUSTMENT ITEMS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions	N/A	ArmLth Conv;19300		ArmLth Conv;13000		ArmLth Cash;0		ArmLth Cash;0		
Date of Sale / Time	N/A	s10/24;c09/24			s10/24;c09/24			s10/24;c09/24		
Rights Appraised	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Location	N;Res;	N;Adj. to Com;	+16,000	N;Res;		N;Res;		N;Res;		
Site	5,353 Sq.Ft.	7024 sf 0			6002 sf			6281 sf		
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT1;Traditional	DT1;Ranch			DT2;Traditional			DT1;Ranch		
Quality of Construction	Q4	Q4			Q3			Q4		
Age	62	74			62			72		
Condition	C4	C3			C4			C4		
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	-16,000	Total Bdrms Baths	-8,000	Total Bdrms Baths	-8,000	
Room Count	6 3 2.0	5 3 2.0			7 5 2.0			8 4 2.0		
Gross Living Area	1,622 Sq.Ft.	1,591 Sq.Ft. +2,635			1,839 Sq.Ft. -18,445			1,885 Sq.Ft. -22,355		
Basement Total Area	0	0sf			0sf			0sf		
Basement Finish Area	0	0			0			0		
Functional Utility	Average	Average			Average			Average		
Heating / Cooling	FAU/CAC	FAU/CAC			FAU/CAC			None +8,000		
Energy Efficient Items	None	None			None			None		
Garage / Carport	2ga2dw	1cp2dw +6,000			2ga2dw			2gd2dw		
Porch / Patio / Deck	Entry/Cv Patio	Entry/Cv Patio 0			Entry/Patio			Covered Patio		
Pool/Spa	None	Pool -40,000			None			None		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -39,365	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -34,445	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -22,355	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -22,355	
Adjusted Sale Price of Comparables		\$ 825,635			\$ 850,555			\$ 777,645		

Comments on the Sales Comparison Approach:

The comparables are located within the Whittier market area in Los Angeles County and are considered to be in direct competition with the subject property. The market data adjustment is based on a modified "matched pair" analysis, with market differences determined using depreciated replacement costs and contribution value, along with my knowledge of the subject's market area. Adjustment Given @ \$8,000; Bathroom Adjustment Given @ \$8,000; Half Bath \$4,000. Pool Adjustment 5%- \$40,000. Condition Adjustment was given of 3% (\$24,000) to Comp#1 for being in Superior Condition.

Appraiser's Indicated Value by the Sales Comparison Approach: \$ 825,000

Client: Talavera Sergio O & H Trust Client File No.: Talavera Sergio O & H Tru Appraiser File No.: 10742 Alclad Ave



RESIDENTIAL APPRAISAL REPORT

RECONCILIATION

Final Reconciliation of the Approaches to Value:

In developing this appraisal, the appraiser has incorporated only the Sales Comparison approach. The appraiser has excluded the Cost and Income approaches. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible.

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; subject to the following required inspection(s) based on the Extraordinary Assumption that the following condition or deficiency does not require alteration or repair:

The purpose of this appraisal is to develop and report and opinion of Market Value for the subject property as of 12/04/2024. The intended use of this appraisal is for Asset evaluation .

This report is also subject to other Hypothetical Conditions or Extraordinary Assumptions as specified elsewhere in this report.

ATTACHMENTS

A true and complete copy of this report contains 23 pages, including all exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

- | | | | |
|---|---|--|--|
| <input checked="" type="checkbox"/> Scope of Work | <input type="checkbox"/> Limiting Cond./Certification | <input type="checkbox"/> Narrative Addendum | <input checked="" type="checkbox"/> Photograph Addenda |
| <input checked="" type="checkbox"/> Sketch Addendum | <input checked="" type="checkbox"/> Map Addenda | <input type="checkbox"/> Cost Addendum | <input type="checkbox"/> Flood Addendum |
| <input type="checkbox"/> Additional Sales | <input type="checkbox"/> Additional Rentals | <input type="checkbox"/> Income/Expense Analysis | <input type="checkbox"/> Hypothetical Conditions |
| <input type="checkbox"/> Extraordinary Assumptions | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

OPINION OF VALUE

This Opinion of Value may be subject to other Hypothetical Conditions and / or Extraordinary Assumptions, if so indicated above. Based on the degree of inspection of the subject property as indicated below; the defined Scope of Work for this appraisal assignment; the attached Statement of Assumptions and Limiting Conditions; and the attached Appraiser's Certifications, my (our) Current Opinion of the Market Value (or value range), as defined elsewhere in this report, of the real property that is the subject of this report is: \$ 825,000 , as of: 12/04/2024 , which is both the Inspection Date and the Effective Date of this appraisal.

Appraiser:

Co- or Supervisory Appraiser (if required):

Inspection of Subject: Interior & Exterior Exterior Only None

Inspection of Subject: Interior & Exterior Exterior Only None

Date of Inspection: 12/04/2024

Date of Inspection: _____

GENERAL COMMENTS

Additional Comments

Highest and Best Use analysis of the property

The reasonably probable and legal use of vacant land or an improved property that is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum productivity. Alternatively, the probable use of land or improved property - specific with respect to the user and timing of the use - that is adequately supported and results in the highest present value

Appraiser Raymond Medrano Has not inspected , appraised or provided any other services to the subject property in the past 36 months

Client: Talavera Sergio O & H Trust

Client File No.:

Talavera Sergio O & H Tru Appraiser File No.:

10742 Alclad Ave

Comparable Photo Page

Borrower/Client	Talavera Sergio O & H Trust				
Property Address	10742 Alclad Ave				
City	Whittier	County	Los Angeles	State	CA
Lender				Zip Code	90605



Comparable 1

13605 Bentongrove Dr
 Prox. to Subject 0.32 miles NW
 Sale Price 865,000
 Gross Living Area 1,591
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Adj. to Com;
 View N;Res;
 Site 7024 sf
 Quality Q4
 Age 74



Comparable 2

10520 Wedgeport Ave
 Prox. to Subject 0.35 miles E
 Sale Price 885,000
 Gross Living Area 1,839
 Total Rooms 7
 Total Bedrooms 5
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 6002 sf
 Quality Q3
 Age 62



Comparable 3

10147 Overest Ave
 Prox. to Subject 0.52 miles N
 Sale Price 800,000
 Gross Living Area 1,885
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 6281 sf
 Quality Q4
 Age 72

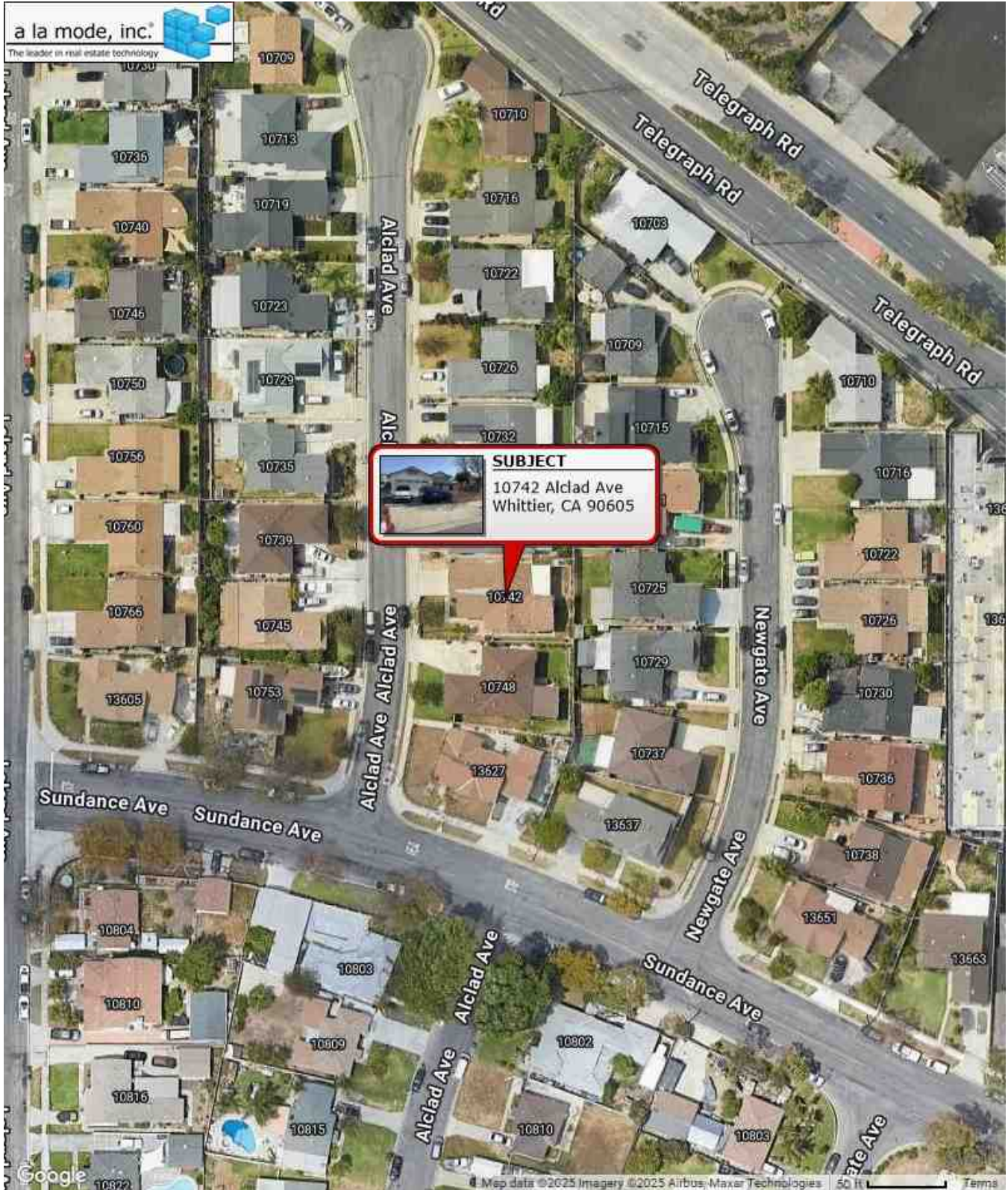
Location Map

Borrower/Client	Talavera Sergio O & H Trust						
Property Address	10742 Alclad Ave						
City	Whittier	County	Los Angeles	State	CA	Zip Code	90605
Lender							



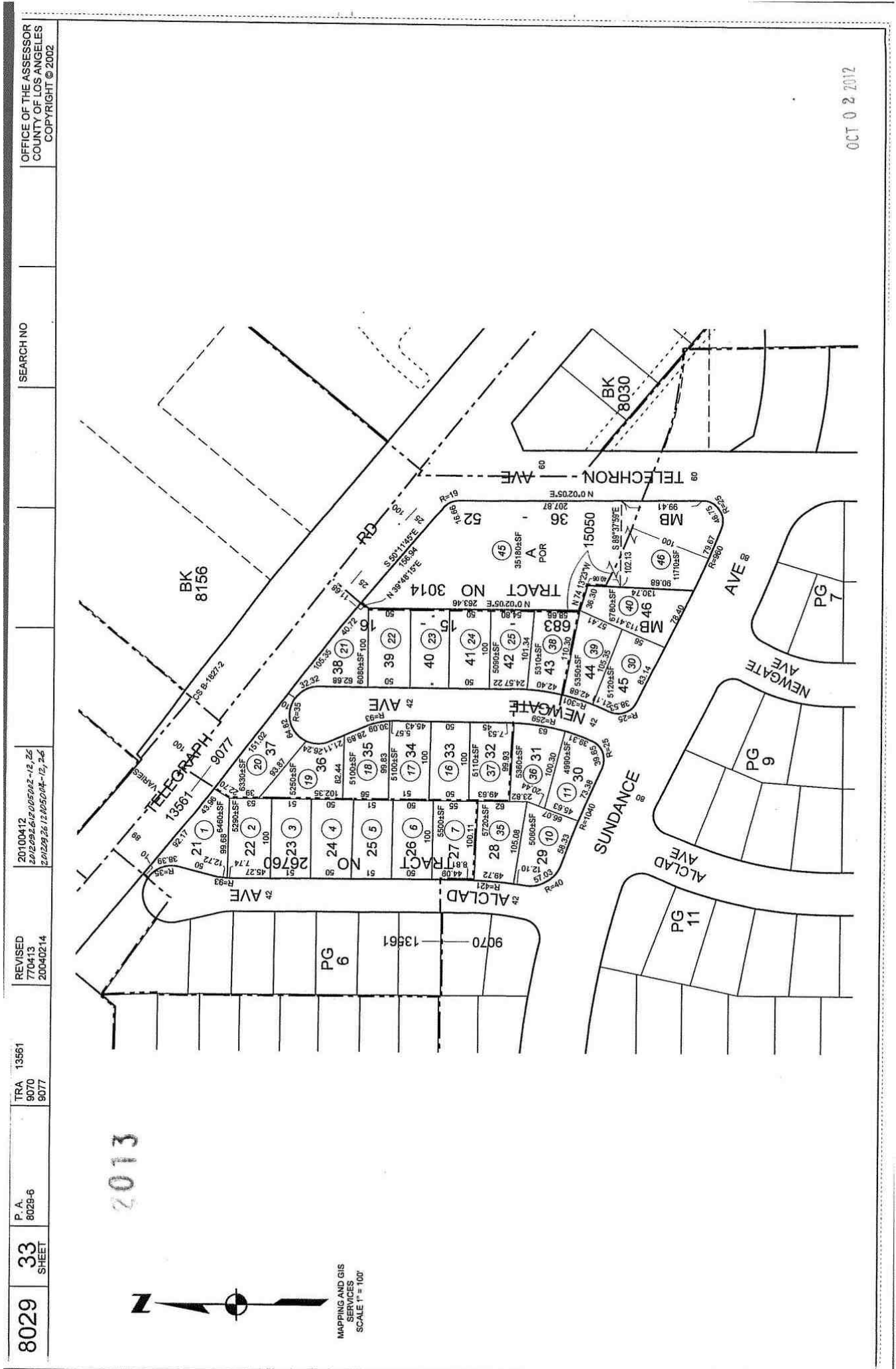
Aerial Map

Borrower/Client	Talavera Sergio O & H Trust				
Property Address	10742 Alclad Ave				
City	Whittier	County	Los Angeles	State	CA
				Zip Code	90605
Lender					



Plat Map

Borrower/Client	Talavera Sergio O & H Trust		
Property Address	10742 Alclad Ave		
City	Whittier	County Los Angeles	State CA Zip Code 90605
Lender			



8029	P. A. 8029-6	33 SHEET	TRA 13561 9070 9077	REVISED 770413 20040214	20100412 20120225 20120226	SEARCH NO	OFFICE OF THE ASSESSOR COUNTY OF LOS ANGELES COPYRIGHT © 2002
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Subject Photo Page

Borrower/Client	Talavera Sergio O & H Trust						
Property Address	10742 Alclad Ave						
City	Whittier	County	Los Angeles	State	CA	Zip Code	90605
Lender							

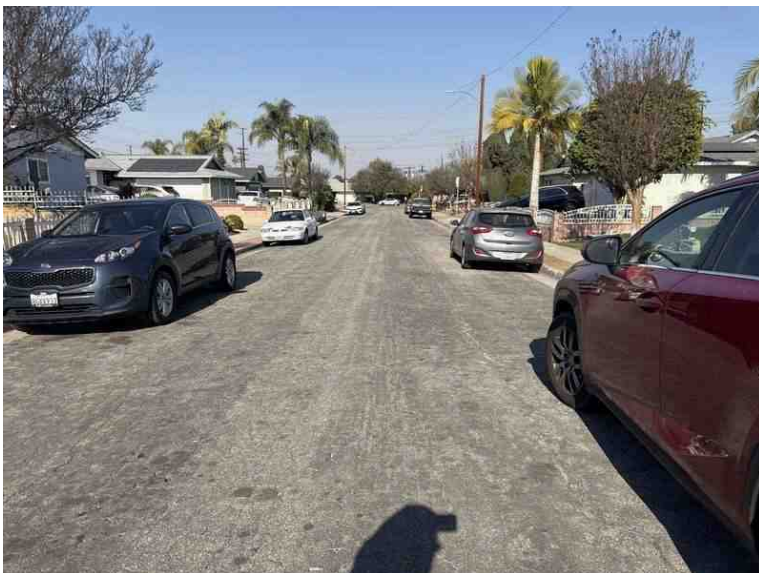


Subject Front

10742 Alclad Ave
Sales Price N/A
Gross Living Area 1,622
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 5,353 Sq.Ft.
Quality Q4
Age 62



Subject Rear



Subject Street

Photograph Addendum

Borrower/Client	Talavera Sergio O & H Trust						
Property Address	10742 Alclad Ave						
City	Whittier	County	Los Angeles	State	CA	Zip Code	90605
Lender							



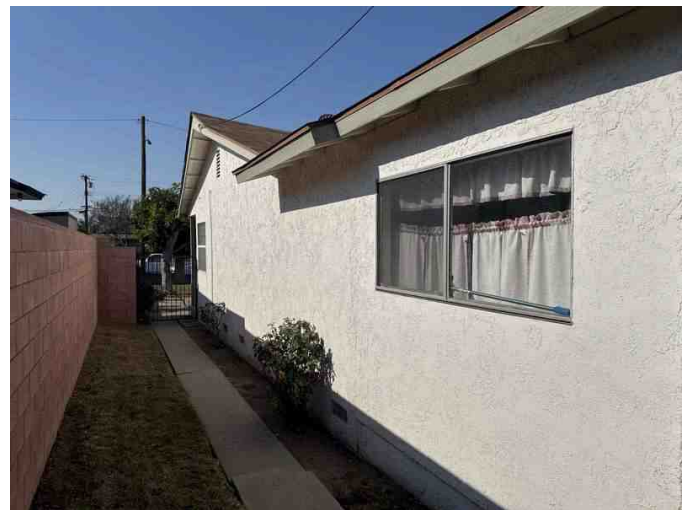
Front



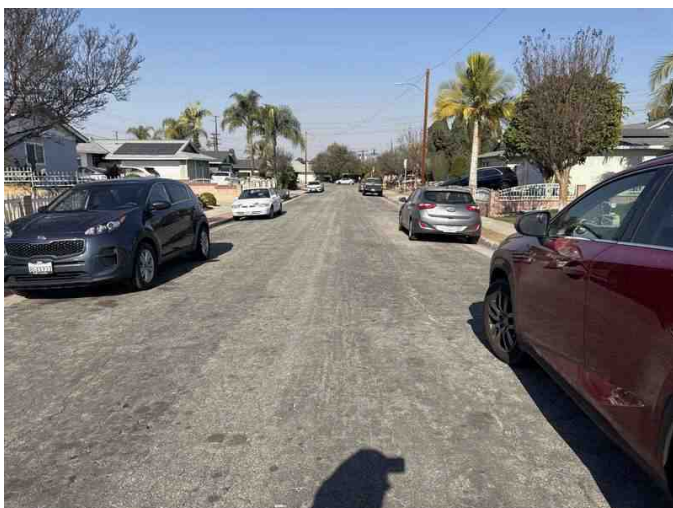
Rear



Side



Side



Street



Street

Photograph Addendum

Borrower/Client	Talavera Sergio O & H Trust						
Property Address	10742 Alclad Ave						
City	Whittier	County	Los Angeles	State	CA	Zip Code	90605
Lender							



AC



Covered Entry



Rear Yard Pic



Side Pic#2



Rear Pic#2

Photograph Addendum

Borrower/Client	Talavera Sergio O & H Trust						
Property Address	10742 Alclad Ave						
City	Whittier	County	Los Angeles	State	CA	Zip Code	90605
Lender							



Living Room Pic#1



Living Room Pic#2



Kitchen Pic#1



Kitchen Pic#2



Bonus Area



Dining

Photograph Addendum

Borrower/Client	Talavera Sergio O & H Trust						
Property Address	10742 Alclad Ave						
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Lender							



Bedroom#1 Pic#1



Bedroom#1 Pic#2



Bedroom#2 Pic#1



Bedroom#2 Pic#2



Bathroom#1 Pic#1



Bathroom#1 Pic#2

Photograph Addendum

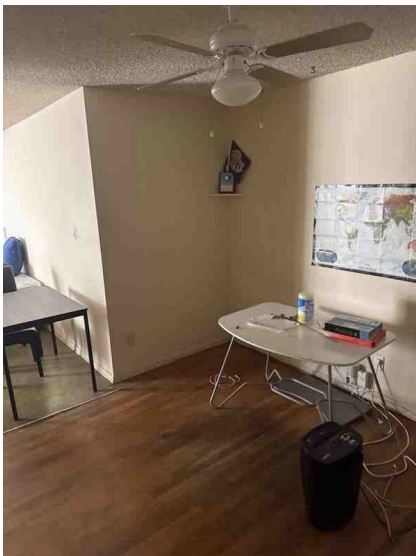
Borrower/Client	Talavera Sergio O & H Trust						
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Lender							



Bedroom#3 Pic#1



Bedroom#3 Pic#3



Bedroom#3 Pic#3



Bathroom#2 Pic#1



Bathroom#2 Pic#2

Supplemental Addendum

File No. 10742 Alclad Ave

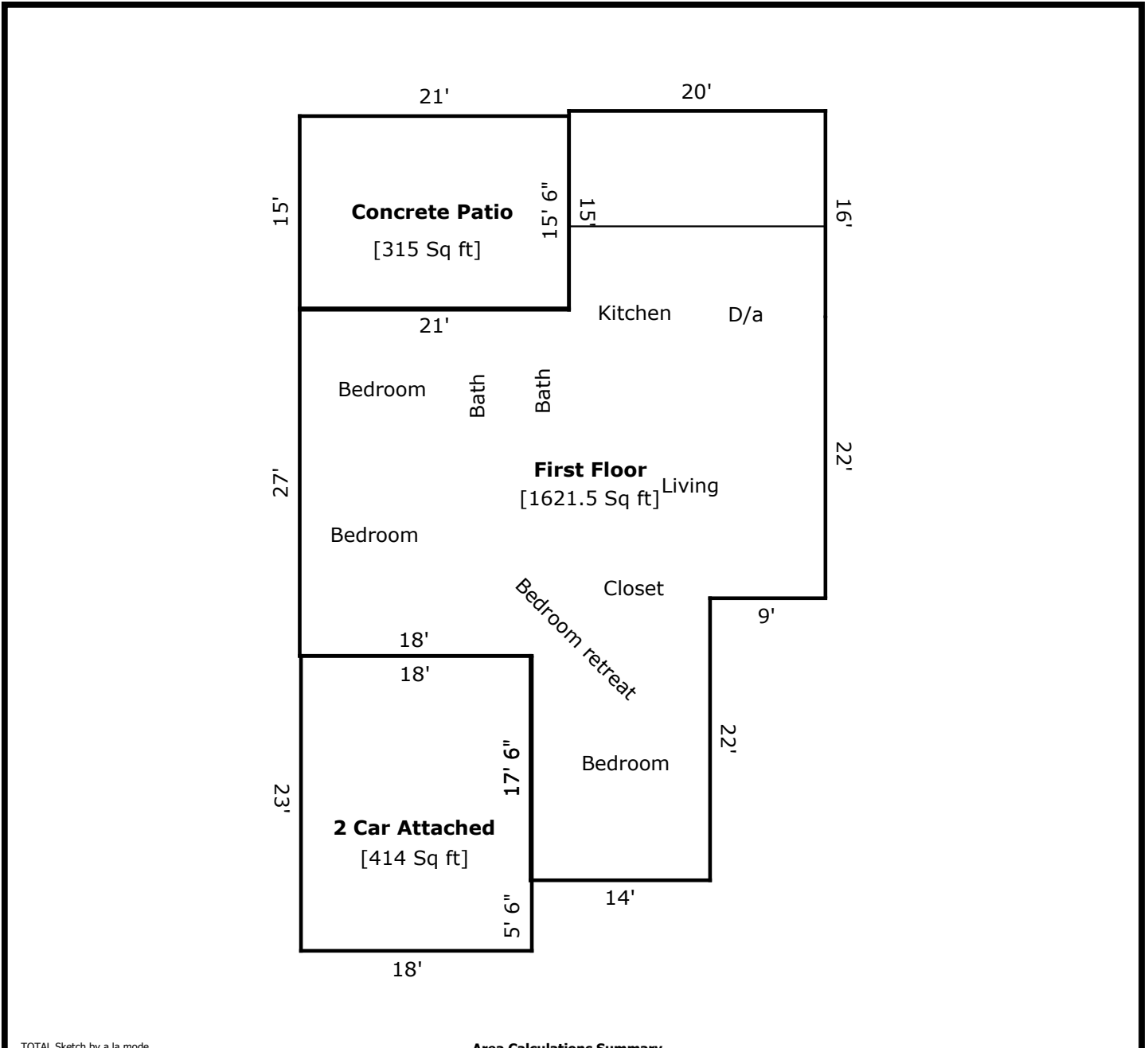
Borrower/Client	Talavera Sergio O & H Trust				
Property Address	10742 Alclad Ave				
City	Whittier	County	Los Angeles	State	CA Zip Code 90605
Lender					

• **GP Consumer Short Form: Market Area Description - Boundaries, Description, Conditions**

The CRMLS MLS indicates there were 33 closed sales during the past 12 months and 11 of those sales contained seller concessions which is 33% of the total transactions in this market area. Prior Months 7-12: 13 Sales; 2 with concessions; 15% of sales for this period. 4-6: 11 Sales; 3 with concessions; 27% of sales for this period. 0-3: 9 Sales; 6 with concessions; 67% of sales for this period. The concessions ranged between \$750 and \$45,650. The median concession amount is \$19,300. Exposure time is under 90 days (per 1004 mc)

Building Sketch

Borrower/Client	Talavera Sergio O & H Trust						
Property Address	10742 Alclad Ave						
City	Whittier	County	Los Angeles	State	CA	Zip Code	90605
Lender							



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1621.5 Sq ft	$14 \times 17.5 = 245$ $27 \times 21 = 567$ $20 \times 38 = 760$ $11 \times 4.5 = 49.5$
Total Living Area (Rounded):	1622 Sq ft	
Non-living Area		
2 Car Attached	414 Sq ft	$18 \times 23 = 414$
Concrete Patio	315 Sq ft	$21 \times 15 = 315$

Borrower/Client	Talavera Sergio O & H Trust	File No.	10742 Alclad Ave
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Lender			

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Market Conditions Addendum to the Appraisal Report

File No. 10742 Alclad Ave

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 **10742 Alclad Ave** City **Whittier** State **CA** ZIP Code **90605**

Borrower **Talavera Sergio O & H Trust**

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)	13	11	9	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	2.17	3.67	3	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	6	5	5	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.77	1.36	1.67	<input type="checkbox"/> Declining	<input 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	\$790,000	\$819,999	\$820,000	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	8	13	19	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$850,000	\$798,000	\$849,900	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	26	21	37	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	103.33	100.09	100	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input 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 33 closed sales during the past 12 months and 11 of those sales contained seller concessions which is 33% of the total transactions in this market area. Prior Months 7-12: 13 Sales; 2 with concessions; 15% of sales for this period. 4-6: 11 Sales; 3 with concessions; 27% of sales for this period. 0-3: 9 Sales; 6 with concessions; 67% of sales for this period. The concessions ranged between \$750 and \$45,650. The median concession amount is \$19,300.**

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 33 closed sales during the past 12 months and 3 of those sales were either foreclosures or short sales which is 9% of the total transactions in this market area. Prior Months 7-12: 13 Sales; 1 foreclosures or short sales; 8% of sales for this period. 4-6: 11 Sales; 1 foreclosures or short sales; 9% of sales for this period. 0-3: 9 Sales; 1 foreclosures or short sales; 11% 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. Effective Date: Wednesday, December 4, 2024**

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.

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.

Signature
 Appraiser Name **Raymond Medrano**
 Company Name **NuAppraisals**
 Company Address **1445 E Larkwood St, West Covina, CA 91791-2507**
 State License/Certification # **AR023652** State **CA**
 Email Address **Nu.Appraisals@gmail.com**

Signature
 Supervisory Appraiser Name
 Company Name
 Company Address
 State License/Certification # State
 Email Address

HUDSON INSURANCE COMPANY
100 William Street, 5th Floor
New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-1AX-1003928 **Renewal of:** PRA-1AX-1002616

1. Named Insured: Raymond Medrano

2. Address: 1445 E. Larkwood Street
West Covina, CA, 91791

3. Policy Period: **From:** 11/17/2023 **To:** 11/17/2024
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above

4. Limit of Liability	Each Claim	Policy Aggregate
Damages Limit of Liability	A. \$1,000,000	B. \$2,000,000
Claims Expense Limit of Liability	C. \$1,000,000	D. \$2,000,000

5. Deductible (Inclusive of Claims Expenses):
5A. \$ 500 Each Claim **5B. \$ 1,000** Aggregate

6. Policy Premium: \$1,098.00 **State Taxes/Surcharges:** \$0.00

7. Retroactive Date: 11/17/2008

8. Notice to Company: Notice of a **Claim** or Potential **Claim** should be sent to:
Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038
Fax: 646-216-3786
Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: ALIA (Riverton Insurance Agency Corp.)
Phone: (800) 882-4410

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President

Secretary



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

Raymond Medrano

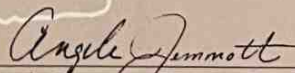
has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“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 023652

Effective Date: February 27, 2024
Date Expires: February 26, 2026


Angela Jemcott, Bureau Chief, BREA

3074679

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

USPAP ADDENDUM

File No. 10742 Alclad Ave

Borrower	Talavera Sergio O & H Trust		
Property Address	10742 Alclad Ave		
City	Whittier	County	Los Angeles
		State	CA
		Zip Code	90605
Lender	N/A		

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: _____
Subject Exposure Time is Under 90 Days Based On the Subject 1004 MC.

Additional Certifications
I certify that, to the best of my knowledge and belief:

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER:

Signature: _____
Name: Raymond Medrano
Date Signed: 09/19/2018
State Certification #: AR023652
or State License #: _____
State: CA
Expiration Date of Certification or License: 02/26/2026
Effective Date of Appraisal: 12/04/2024

SUPERVISORY APPRAISER: (only if required)

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____
Supervisory Appraiser Inspection of Subject Property:
 Did Not Exterior-only from Street Interior and Exterior

INVOICE

FROM:

NuAppraisals
 1445 E Larkwood St
 West Covina, CA 91791-2507

Telephone Number: 909-230-3037 Fax Number:

INVOICE NUMBER

DATE

01/15/2025

REFERENCE

Internal Order #: NU01220480
 Lender Case #:
 Client File #: Talavera Sergio O & H Trust
 Main File # on form: 10742 Alclad Ave
 Other File # on form:
 Federal Tax ID:
 Employer ID:

TO:

Talavera Sergio O & H Trust
 10742 Alclad Ave

Telephone Number: Fax Number:
 Alternate Number: E-Mail:

DESCRIPTION

Lender: N/A Client: Talavera Sergio O & H Trust
 Purchaser/Borrower: Talavera Sergio O & H Trust
 Property Address: 10742 Alclad Ave
 City: Whittier
 County: Los Angeles State: CA Zip: 90605
 Legal Description: Tract No 26760 Lot 27

FEES

AMOUNT

1004	350.00
SUBTOTAL	350.00

PAYMENTS

AMOUNT

Check #:	Date:	Description: Cash	350.00
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			350.00
TOTAL DUE			\$ 0