

## APPRAISAL OF REAL PROPERTY



### **LOCATED AT**

597 Old Mill Rd  
Crestline, CA 92325

NO 2095 CRESTLINE VILLAGE SUB NO 14 LOT 1951 EX MNL RTS RESERVATION OF RECORD

### **FOR**

Cornerstone Home Lending  
1164 Monte Vista Avenue, Suite 3 & 4  
Upland, CA 91786

### **OPINION OF VALUE**

308,000

### **AS OF**

10/11/2023

### **BY**

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# Uniform Residential Appraisal Report

S2310016  
File # LN # 5270002492

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 **597 Old Mill Rd** City **Crestline** State **CA** Zip Code **92325**  
 Borrower **HUERTA-GUTIERREZ, Ray** Owner of Public Record **Lembke, David** County **San Bernardino**  
 Legal Description **TR NO 2095 CRESTLINE VILLAGE SUB NO 14 LOT 1951 EX MNL RTS RESERVATION OF RECORD**  
 Assessor's Parcel # **0338-043-59-0000** Tax Year **2022** R.E. Taxes \$ **2,241**  
 Neighborhood Name **Crestline Area** Map Reference **40140** Census Tract **0108.04**  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ **0**  PUD HOA \$ **0**  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe)  
 Lender/Client **Cornerstone Home Lending** Address **1164 Monte Vista Avenue, Suite 3 & 4, Upland, CA 91786**  
 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?  Yes  No  
 Report data source(s) used, offering price(s), and date(s). **DOM 9;Per CRMLS #PW23166675, subject was listed 09/10/2023 at \$285,000, pending on 09/22/2023, active 09/25/2023 then sold in 10 days.**

CONTRACT

I  did  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;Purchase contract provided for review, first dated 10/03/2023, and last signed 10/05/2023, with a purchase price of \$292,000, with no concessions or personal property included.**  
 Contract Price \$ **292,000** Date of Contract **10/05/2023** Is the property seller the owner of public record?  Yes  No Data Source(s) **Realtist.com**  
 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?  Yes  No  
 If Yes, report the total dollar amount and describe the items to be paid. **\$0;;**

NEIGHBORHOOD

**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 type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	65 %			
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	2 %			
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	149	Low	0	Multi-Family		%	
Neighborhood Boundaries	Subjects neighborhood considered to be bounded by Fern Glen to the north, North Road to the east, Hwy. 18 to the south and Crest Forest Drive to the west.			750	High	96	Commercial		2 %	
Neighborhood Description	Subject is located in a mountain community approximately 20 miles north of San Bernardino, which surrounds a small fishing lake and consists of homes which vary greatly by age, quality and size. Subject is near downtown Crestline for shopping. Schools and other supporting facilities are located in the area and adjacent communities.			405	Pred.	40	Other		31 %	
Market Conditions (including support for the above conclusions)	Subjects neighborhood and surrounding communities have seen steady price appreciation over the last 5 years with reduced inventory and increased market interest. Distressed properties are at a minimum. Interest rates have fluctuated over the last 12 months but remain favorable. Exposure time for subject is est'd at 30-90 days with proper pricing.									

SITE

Dimensions **Irregular - See Plat Map, per Realtist =** Area **3800 sf** Shape **Irregular/Polygonal** View **N;Woods;**  
 Specific Zoning Classification **CF/RS-14M** Zoning Description **Single Family Residence**  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe  

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

 FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone **X** FEMA Map # **06071C7935H** FEMA Map Date **08/28/2008**  
 Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe  
**Site is typical of the area, of sloping topography, with paved, public access and no apparent adverse easements or encroachments which would affect marketability. NOTE: Flood data is per FEMA's website and is assumed to be accurate. However, Appraiser recommends an official Flood Certification.**

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/ condition	Interior	materials/ condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Avg	Floors	Cpt,Lam/Avg
# of Stories <b>2</b>	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls	Wood/Avg	Walls	Drywall, Wood/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area <b>266 sq.ft.</b>	Roof Surface	Composition/Avg	Trim/Finish	Wood,St,Pnt/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish <b>100 %</b>	Gutters & Downspouts	Yes/Avg	Bath Floor	Lam/Avg
Design (Style) <b>Cabin</b>	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Vinyl/Avg	Bath Wainscot	Tile/Avg
Year Built <b>1968</b>	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) <b>30</b>	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Avg	<input checked="" type="checkbox"/> Driveway	# of Cars <b>2</b>
Attic <input checked="" type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # <b>0</b>	Driveway Surface	Asphalt
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel <b>Gas</b>	<input checked="" type="checkbox"/> Fireplace(s) # <b>1</b>	<input type="checkbox"/> Fence <b>None</b>	<input type="checkbox"/> Garage	# of Cars <b>0</b>
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck <b>Wood</b>	<input checked="" type="checkbox"/> Porch <b>Open</b>	<input type="checkbox"/> Carport	# of Cars <b>0</b>
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other <b>None</b>	<input type="checkbox"/> Pool <b>None</b>	<input type="checkbox"/> Other <b>None</b>	<input type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)  
 Finished area above grade contains: **4** Rooms **2** Bedrooms **1.0** Bath(s) **1,084** Square Feet of Gross Living Area Above Grade  
 Additional features (special energy efficient items, etc.). **Granite tops at kitchen and bath, cathedral open beamed ceilings, front side and rear wood decks, finished basement with bedroom and half bath (below grade).**  
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C4;Kitchen-updated-six to ten years ago;Bathrooms-updated-six to ten years ago;Updates over recent years include new: windows, updated kitchen and bath, some flooring. Subject is in average overall condition for its age and neighborhood. All utilities were on at time of inspection and all systems are in working order. Smoke and carbon monoxide detectors are not all in and functional at each level (smoke in & adjacent bedrooms). The water heater is strapped to code (double strapped). Decks are peeling and unprotected, evidence of water leaks at basement interior (see photo).**  
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe  
**None noted. NOTE: The appraiser is not a home inspector and the appraisal report is not a home inspection. The appraiser only performed a visual observation of accessible areas and the appraisal report cannot be relied upon to disclose conditions and/or defects in the property.**  
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe  
**Subject is not of the predominant value since the most common home in subjects neighborhood is of superior room count and condition. This has no negative impact on subjects value since estimated marketing time is typical of the area and the Comp's utilized.**

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There are **28** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **298,000** to \$ **598,888**.  
 There are **99** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **150,000** to \$ **519,000**.

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	597 Old Mill Rd Crestline, CA 92325	23980 Wildwood Ln Crestline, CA 92325		607 Seeley Way Crestline, CA 92325		273 Seeley Ln Crestline, CA 92325	
Proximity to Subject		0.52 miles E		0.28 miles W		0.93 miles NW	
Sale Price	\$ 292,000	\$ 275,000	\$ 303,000	\$ 329,900			
Sale Price/Gross Liv. Area	\$ 269.37 sq.ft.	\$ 286.46 sq.ft.	\$ 260.31 sq.ft.	\$ 338.71 sq.ft.			
Data Source(s)		MLS, #EV23073105;DOM 24		MLS, #SW23057550;DOM 39		EV23063177;DOM 9	
Verification Source(s)		Realist.com/Title. Doc.#163676		Realist/Title. Doc.#156764		Insp/Realist/Title. Doc.#227430	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		FHA;10000	0	Conv;1500	0
Date of Sale/Time		s07/23;c05/23		s06/23;c05/23	0	s09/23;c08/23	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	3800 sf	2860 sf	0	4000 sf	0	4000 sf	0
View	N;Woods;	N;Woods;		N;Woods;		N;Woods;	
Design (Style)	DT2;Cabin	DT2;Cabin		DT2;Cabin		DT1;Cabin	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	55	47	0	65	0	47	0
Condition	C4	C4		C4		C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	-10,000	Total Bdrms. Baths	
Room Count	4 2 1.0	4 2 1.1	-5,000	5 3 1.1	-5,000	4 2 1.0	
Gross Living Area	1,084 sq.ft.	960 sq.ft.	+8,680	1,164 sq.ft.	0	974 sq.ft.	+7,700
Basement & Finished	266sf266sfwo	0sf	+20,000	0sf	+20,000	478sf449sfwo	0
Rooms Below Grade	0rr1br0.1ba0o		0	0	0	0rr1br0.1ba1o	0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central/None	Wall/None	+5,000	Central/None		Central/None	
Energy Efficient Items	Normal Insul.	Normal Insul.		Normal Insul.		Normal Insul.	
Garage/Carport	2dw	2dw		2dw		1cp2dw	-5,000
Porch/Patio/Deck	Decking	Decking		Decking		Decking	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 28,680	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 5,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 2,700
Adjusted Sale Price of Comparables		Net Adj. 10.4 %		Net Adj. 1.7 %		Net Adj. 0.8 %	
		Gross Adj. 14.1 %	\$ 303,680	Gross Adj. 11.6 %	\$ 308,000	Gross Adj. 3.8 %	\$ 332,600

SALES COMPARISON APPROACH

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) **MLS & Realist.com**

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) **MLS & Realist.com**

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MLS, Realist.com	MLS, Realist.com	MLS, Realist.com	MLS, Realist.com
Effective Date of Data Source(s)	10/11/2023	10/11/2023	10/11/2023	10/11/2023

Analysis of prior sale or transfer history of the subject property and comparable sales **Per MLS and Realist, subject has not had any prior transfers in the last 3 years, and none of the Comp's have had prior transfers in the last year.**

Summary of Sales Comparison Approach I have conducted a search for the most similar and recent sales in subjects neighborhood and those provided are considered to best represent subjects competitive market. Recent sales of similar age, GLA and room count exist in Crestline, but are limited in similar condition and/or with finished basement. Comp. #1 is a smaller home with an extra half bath that lacks a finished basement, but is a recent sale of similar bedroom count and condition 0.52 miles from the subject. #2 is a slightly dated sale of superior room count and lacks finished basement, but is of similar GLA, condition and is the nearest sale provided. #3 has a carport, but is of similar room count, condition (inspected by me for this transaction), has similar finished basement area with bedroom and half bath and is one of the most recent sales provided. See attached Comp's #4 - #6 for additional support and comments.

Indicated Value by Sales Comparison Approach \$ **308,000**

Indicated Value by: Sales Comparison Approach \$ **308,000** Cost Approach (if developed) \$ **305,006** Income Approach (if developed) \$

The direct sales comparison approach to value is considered to best reflect the motivations of the typical buyer in subjects competitive market and is given most weight. The cost approach provides additional support. The income approach was not utilized for lack of comparable rental information.

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: See page 3 for recommended repairs.

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 \$ **308,000**, as of **10/11/2023**, which is the date of inspection and the effective date of this appraisal.

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Global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal.

**Cost Approach:**

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

NOTE: Subjects Highest & Best Use is as improved. The existing use provides for maximum return in the open market.

NOTE: ANSI Standards were followed for measuring, calculating and reporting the GLA and Non-GLA living areas (basement, additional structures, etc.) of the subject property.

**Recommended Repairs: CO Detector to be installed at upper level. Smoke detector to be installed at main level bedroom. Outlet covers to be installed at exterior right, basement interior (see photos). Licensed contractor to assess the dining room and decks that seem to be water damaged and have a possibly sagging post system, contributing to damaged interior window sill (see photo).**

NOTE: Measured GLA of 1,084 sq.ft differs from public record (which states 1,256 sq.ft). This level is below grade and therefore considered to be a finished basement and not livable area, per ANSI Standards. It appears ANSI Standards were not considered when public record classified the lower level as livable with a bedroom and half bath.

**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) Land value derived by extraction, or by land sales in area.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data <b>Marshall &amp; Swift</b> Quality rating from cost service <b>Avg</b> Effective date of cost data <b>Current</b> Comments on Cost Approach (gross living area calculations, depreciation, etc.) See attached sketch addendum. The estimated reproduction cost new is derived from the Marshall and Swift Valuation Service, adjusted by current multipliers to reflect timely building costs. The estimated site and site to value ratio are typical of the area.	OPINION OF SITE VALUE _____ = \$ <b>55,000</b> DWELLING <b>1,084</b> Sq.Ft. @ \$ <b>330.00</b> _____ = \$ <b>357,720</b> Basement <b>266</b> Sq.Ft. @ \$ <b>65.00</b> _____ = \$ <b>17,290</b> Decking _____ = \$ <b>25,000</b> Garage/Carport _____ Sq.Ft. @ \$ _____ = \$ _____ Total Estimate of Cost-New _____ = \$ <b>400,010</b> Less Physical _____ Functional _____ External _____ Depreciation <b>160,004</b> _____ = \$( <b>160,004</b> ) Depreciated Cost of Improvements _____ = \$ <b>240,006</b> "As-is" Value of Site Improvements _____ = \$ <b>10,000</b> Estimated Remaining Economic Life (HUD and VA only) <b>45</b> Years <b>INDICATED VALUE BY COST APPROACH</b> _____ = \$ <b>305,006</b>
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**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 Approach not utilized for limited rental data in the area.

**PROJECT INFORMATION FOR PUDs (if applicable)**

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

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

Legal Name of Project \_\_\_\_\_

Total number of phases \_\_\_\_\_ Total number of units \_\_\_\_\_ Total number of units sold \_\_\_\_\_

Total number of units rented \_\_\_\_\_ Total number of units for sale \_\_\_\_\_ Data source(s) \_\_\_\_\_

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

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

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

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

Describe common elements and recreational facilities. \_\_\_\_\_

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

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

# Uniform Residential Appraisal Report

S2310016  
File# LN # 5270002492

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

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

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

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

**APPRAISER**

Signature 

Name Robert D. Graham

Company Name Graham Enterprises, Inc.

Company Address 1016 E. Cooley Drive, Suite Y  
Colton, CA 92324

Telephone Number (909) 824-1168

Email Address myorder@grahamnetwork.com

Date of Signature and Report 10/16/2023

Effective Date of Appraisal 10/11/2023

State Certification # AR028483

or State License # \_\_\_\_\_

or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_

State CA

Expiration Date of Certification or License 11/20/2023

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_

Name \_\_\_\_\_

Company Name \_\_\_\_\_

Company Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Date of Signature \_\_\_\_\_

State Certification # \_\_\_\_\_

or State License # \_\_\_\_\_

State \_\_\_\_\_

Expiration Date of Certification or License \_\_\_\_\_

**ADDRESS OF PROPERTY APPRAISED**

597 Old Mill Rd  
Crestline, CA 92325

APPRAISED VALUE OF SUBJECT PROPERTY \$ 308,000

**LENDER/CLIENT**

Name Clear Falls Valuations, LLC

Company Name Cornerstone Home Lending

Company Address 1164 Monte Vista Avenue, Suite 3 & 4,  
Upland, CA 91786

Email Address \_\_\_\_\_

**SUBJECT PROPERTY**

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

**COMPARABLE SALES**

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

# Uniform Residential Appraisal Report

S2310016  
File # LN # 5270002492

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	597 Old Mill Rd Crestline, CA 92325	23187 Brookside Rd Crestline, CA 92325			23328 Knapps Cutoff Crestline, CA 92325			785 Woodland Rd Crestline, CA 92325		
Proximity to Subject		0.46 miles NW			0.32 miles W			0.30 miles SW		
Sale Price	\$ 292,000	\$ 352,500			\$ 339,000			\$ 300,000		
Sale Price/Gross Liv. Area	\$ 269.37 sq.ft.	\$ 231.00 sq.ft.			\$ 228.74 sq.ft.			\$ 285.17 sq.ft.		
Data Source(s)		MLS, #EV23160232;DOM 6			MLS, #EV23118286;DOM 86			MLS, #IV22230705;DOM 308		
Verification Source(s)		Realist.com/Title. Doc.#236551			Realist.com/Title.			Realist.com/Title.		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
Sales or Financing		ArmLth		Listing		Listing		Listing		
Concessions		Cash;0								
Date of Sale/Time		s09/23;c09/23		Active		c08/23				
Location	N;Res;	N;Res;		A;BsyRd;	+15,000	N;Res;				
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Site	3800 sf	9380 sf	-16,500	4000 sf	0	4000 sf	0			
View	N;Woods;	N;Woods;		N;Woods;		N;Woods;				
Design (Style)	DT2;Cabin	DT1;Cabin	0	DT2;Cabin		DT2;Cabin				
Quality of Construction	Q4	Q4		Q4		Q4				
Actual Age	55	58	0	41	0	33	-11,000			
Condition	C4	C4		C4		C3	-20,000			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-10,000	Total Bdrms. Baths	-10,000	Total Bdrms. Baths				
Room Count	4 2 1.0	5 3 1.1	-5,000	5 3 1.1	-5,000	5 2 1.1	-5,000			
Gross Living Area	1,084 sq.ft.	1,526 sq.ft.	-30,940	1,482 sq.ft.	-27,860	1,052 sq.ft.	0			
Basement & Finished	266sf266sfwo	0sf	+20,000	0sf	+20,000	0sf	+20,000			
Rooms Below Grade	0rr1br0.1ba0o		0		0		0			
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	Central/None	Central/None		Central/None		Central/None				
Energy Efficient Items	Normal Insul.	Normal Insul.		Normal Insul.		Normal Insul.				
Garage/Carport	2dw	2ga3dw	-20,000	2dw		2dw				
Porch/Patio/Deck	Decking	Decking		Decking		Decking				
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -62,440	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -7,860	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -16,000			
Adjusted Sale Price of Comparables		Net Adj. 17.7 % Gross Adj. 29.1 %	\$ 290,060	Net Adj. 2.3 % Gross Adj. 23.0 %	\$ 331,140	Net Adj. 5.3 % Gross Adj. 18.7 %	\$ 284,000			

SALES COMPARISON APPROACH

SALE HISTORY

ANALYSIS / COMMENTS

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

ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	MLS, Realist.com	MLS, Realist.com			MLS, Realist.com			MLS, Realist.com		
Effective Date of Data Source(s)	10/11/2023	10/11/2023			10/11/2023			10/11/2023		

Analysis of prior sale or transfer history of the subject property and comparable sales Per MLS and Realist, Comp. #4 has not had any prior transfers in the 12 months prior its most recent sale. Comp #5 has not had any prior transfers in the 12 months prior the effective date of this report. #6 has had a prior purchase in the 12 months prior the effective date of this report. It was a private purchase, not listed in MLS. Condition at the time of prior is unknown, however it has had recent updating. Difference in value since prior is attributed to recent updates.

Analysis/Comments Comp's #4 - #6 are being provided to further reflect current market conditions. Comp. #4 is of superior room count, GLA and lot size, but is of similar condition and is one of the most recent sales provided. #5 is a currently available listing of superior GLA and room count, but is of similar condition and lot size. #6 is a currently pending sale of a newer home of superior condition (updated floors, paint), but is of similar bedroom count, lot size and GLA. No adj's necessary for anticipated negotiations, per MC Addendum.

Comp. #2 closed over 3 months ago, however, no time adj. is deemed necessary, per attached MC Addendum. GLA differences of 100 sq.ft. or more are adjusted @ \$70/sq.ft. Lot size differences of 2,500 sq.ft. or more are adjusted at approx. \$1/sq.ft. Age adj's given for differences greater than 20 years.

Regarding seller contributions: Seller paid concessions for Comp's #2 and #3 do not appear to have had any influence on their sales prices. No adj's are deemed necessary.

NOTE: Larger than desired gross and net adj's were found necessary for lack of more similar replacements.

Sales cited are considered to best reflect and bracket subjects current and competitive market and all were considered in the final opinion of value, with much weight given #2 for its proximity and GLA.

Robert D. Graham  
CA #AR028483

NOTE: This report is digitally locked and signed, but this form does not allow for actual placement of the signature.



Market Conditions Addendum to the Appraisal Report

S2310016

File No. LN # 5270002492

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 597 Old Mill Rd City Crestline State CA ZIP Code 92325

Borrower HUERTA-GUTIERREZ, Ray

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.

Table with columns for Inventory Analysis (Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend) and rows for Total # of Comparable Sales, Absorption Rate, Total # of Comparable Active Listings, Months of Housing Supply, Median Sale & List Price, etc.

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.). Seller concessions have become less prevalent in subjects market over the last year as inventory has dwindled.

Are foreclosure sales (REO sales) a factor in the market? No If yes, explain (including the trends in listings and sales of foreclosed properties).

Over the last three years short sale and REO activity has significantly declined as prices have increased in subjects competitive market and more home owners are in an equity position. This is true also for surrounding communities.

Cite data sources for above information. The local MLS was used in compiling the above information and statistics.

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.

Over the last five years subjects competitive market has seen a steady rate of appreciation in property values with limited inventory. Inventory remains low in most price ranges, and interest rates are still favorable. In addition to the most current and competitive closed sales to the subject property, I have provided currently pending sales and/or listings in my Sales Comparison Analysis to further reflect current competition in subjects immediate neighborhood.

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

Table with columns for Subject Project Data (Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend) and rows for Total # of Comparable Sales, Absorption Rate, Total # of Active Comparable Listings, Months of Unit Supply.

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

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

Signature Robert D. Graham, Signature Supervisory Appraiser Name, Company Name Graham Enterprises, Inc., Company Address 1016 E. Cooley Drive, Suite Y, Colton, CA 92324, State License/Certification # AR028483 State CA, Email Address myorder@grahamnetwork.com

# USPAP ADDENDUM

S2310016  
File No. LN # 5270002492

Borrower	HUERTA-GUTIERREZ, Ray		
Property Address	597 Old Mill Rd		
City	Crestline	County	San Bernardino
		State	CA
		Zip Code	92325
Lender	Cornerstone Home Lending		

**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: Est'd at 30-90 days.  
 This estimate of reasonable exposure time is based on market data available and reviewed, and considers proper pricing, compared to competitive properties in subjects market.

**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**


- 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 the appraisal report form and Definition of Market Value. No additional Intended Users are identified by the appraiser.
- The appraiser certifies and agrees that this assignment report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the certification.

**\*\*THIS REPORT HAS BEEN SIGNED AND TRANSMITTED ELECTRONICALLY\*\***

In regards to electronic signatures and transmission of this report, the Appraiser (or Appraiser's) acknowledge and certify the following:

- This appraisal complies with USPAP SMT-8, and when applicable, to Federal Housing Administration or Department of Veterans Affairs standards and requirements.
- The software utilized by Appraiser to generate the appraisal protects signature security by means of a digital signature security feature for each Appraiser signing the report, and each Appraiser maintains sole control of their related signature through a password.
- Appraiser is responsible to the point of signature passwords and Adobe software protection. Any breach or failure in data integrity, signature authenticity or breach of data security after transmission is the sole responsibility of the recipient.
- No duplicate transmission of this report will be made and no delivery of a hard copy of this report will be made, until Appraiser has received written instruction thereto.

**APPRAISER:**

Signature:   
 Name: Robert D. Graham  
 Date Signed: 10/16/2023  
 State Certification # : AR028483  
 or State License # : \_\_\_\_\_  
 State: CA  
 Expiration Date of Certification or License: 11/20/2023  
 Effective Date of Appraisal: 10/11/2023

**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

## Appraiser Independence Certification


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

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

I assert that no employee, director, officer, or agent of Clear Falls Valuations, LLC, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Cornerstone Home Lending, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Clear Falls Valuations, LLC has never participated in any of the following prohibited behavior in our business relationship:

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

 <hr/> Signature Robert D. Graham <hr/> Appraiser's Name <hr/> State Title or Designation	10/16/2023 <hr/> Date AR028483 <hr/> State License or Certification # 11/20/2023 <hr/> Expiration Date of License or Certification CA <hr/> State <hr/> 597 Old Mill Rd, Crestline, CA 92325 Address of Property Appraised
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## **PRIVACY NOTICE**

**Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.**

### **Types of Nonpublic Personal Information We Collect**

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

### **Parties to Whom We Disclose Information**

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

### **Confidentiality and Security**

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us any time if you have any questions about the confidentiality of the information that you provide to us.

**UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM***(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)***Condition Ratings and Definitions****C1**

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

*Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 are either 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 residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

### Quality Ratings and Definitions (continued)

#### 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

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

#### Example:

3.2 indicates three full baths and two half baths.

**UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM***(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)***Abbreviations Used in Data Standardization Text**

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

State License

Borrower	HUERTA-GUTIERREZ, Ray		
Property Address	597 Old Mill Rd		
City	Crestline	County	San Bernardino
		State	CA
		Zip Code	92325
Lender/Client	Cornerstone Home Lending		







**LIA Administrators & Insurance Services**

**APPRAISAL AND VALUATION  
PROFESSIONAL LIABILITY INSURANCE POLICY**



**DECLARATIONS**

**ASPEN AMERICAN INSURANCE COMPANY**  
(A stock insurance company herein called the "Company")  
590 Madison Avenue, 7th Floor  
New York, NY 10022

Date Issued	Policy Number	Previous Policy Number
09/19/2023	AAI002682-09	AAI002682-08

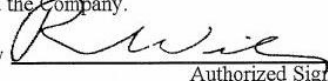
THIS IS A **CLAIMS MADE AND REPORTED POLICY**. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY,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

Item

<p><b>1. Customer ID:</b> 123903 <b>Named Insured:</b> GRAHAM ENTERPRISES, INC. 1016 E. Cooley Drive, Suite Y Colton, CA 92324</p>	
<p><b>2. Policy Period:</b> From: 09/20/2023 To: 09/20/2024 12:01 A.M. Standard Time at the address stated in 1 above.</p>	
<p><b>3. Deductible:</b> \$1,000 Each Claim</p>	
<p><b>4. Retroactive Date:</b> 03/07/1995</p>	
<p><b>5. Inception Date:</b> 09/20/2015</p>	
<p><b>6. Limits of Liability:</b> A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate</p>	
<p><b>7. Mail all notices, including notice of Claim, to:</b> LIA Administrators &amp; Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652</p>	
<p><b>8. Annual Premium:</b> \$1,589.00</p>	
<p><b>9. Forms attached at issue:</b> LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA131 (10/14)</p>	

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the Company.

09/19/2023  
Date  
LIA-001 (12/14)

By   
Authorized Signature  
Aspen American Insurance Company

# Appraisal and Valuation Professional Liability Insurance Policy



Named Insured: GRAHAM ENTERPRISES, INC.

Policy Number: AAI002682-09

Effective Date: 09/20/2023

Customer ID: 123903

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

## ADDITIONAL COVERED APPRAISERS ENDORSEMENT

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

**"Insured"** means:

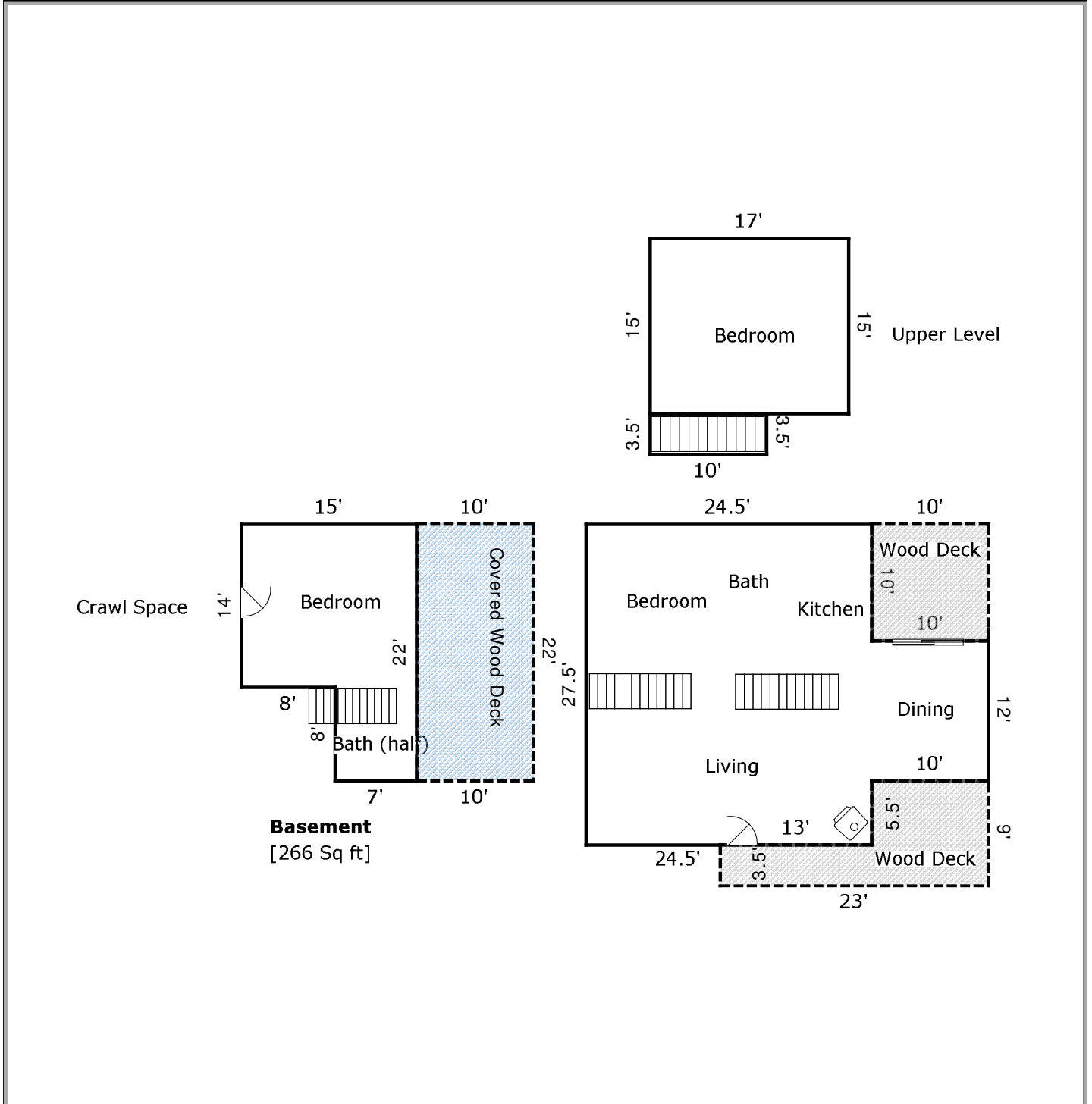
The persons identified below, but only while acting on behalf of the Named **Insured**:

Name	Coverage Effective Date	Principal/Owner, Appraiser or Trainee
Robert D. Graham	09/20/2023	Principal/Owner
Ashley C. McMackin	09/20/2023	Appraiser

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

### Building Sketch

Borrower	HUERTA-GUTIERREZ, Ray		
Property Address	597 Old Mill Rd		
City	Crestline	County	San Bernardino
		State	CA
		Zip Code	92325
Lender/Client	Cornerstone Home Lending		



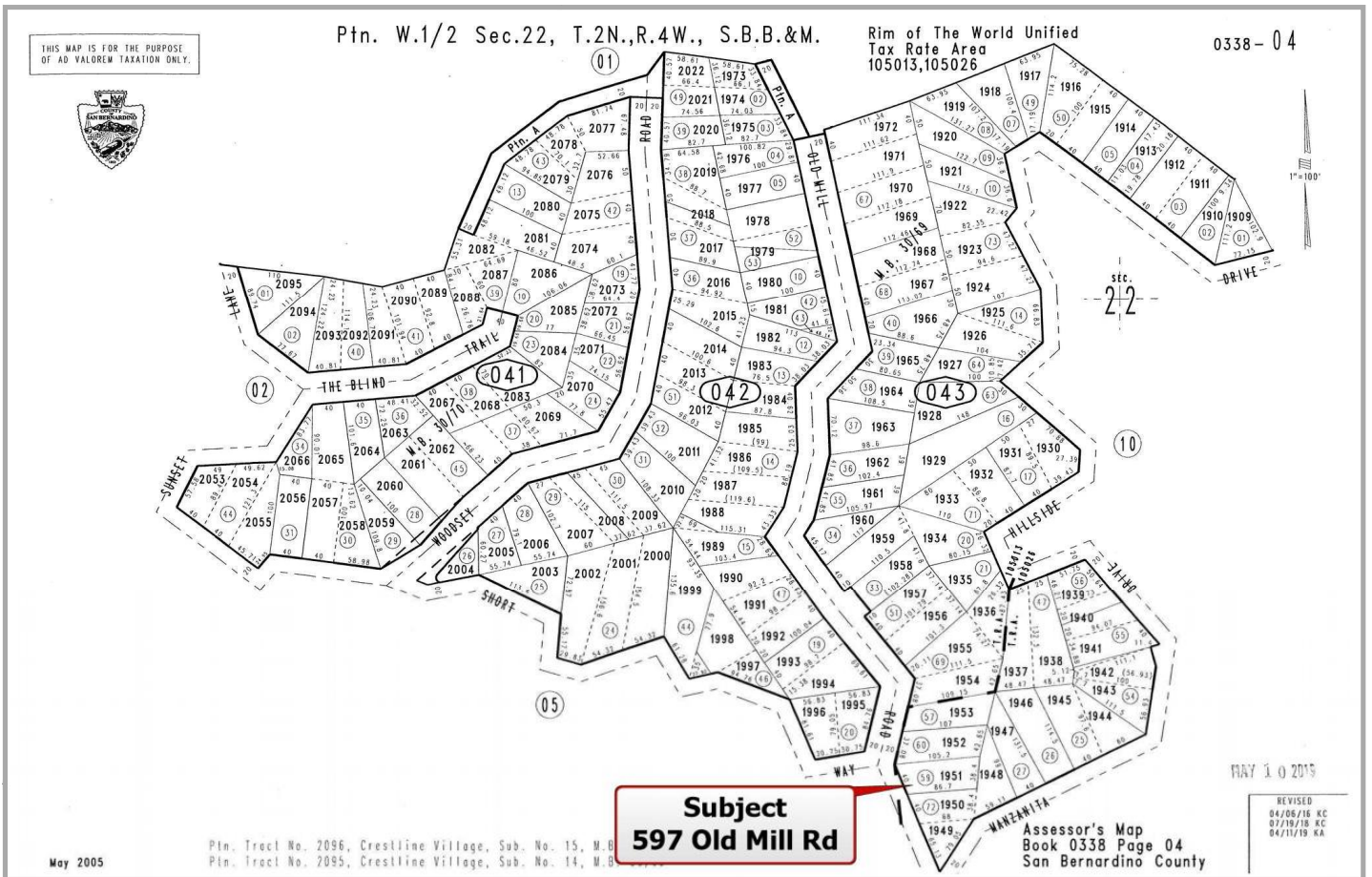
TOTAL Sketch by a la mode

#### Area Calculations Summary

Living Area	Calculation Details	
Main Level	793.75 Sq ft	12 x 10 = 120 24.5 x 27.5 = 673.75
Upper Level	35 Sq ft	10 x 3.5 = 35
Upper Level	255 Sq ft	17 x 15 = 255
<b>Total Living Area (Rounded):</b>	<b>1084 Sq ft</b>	
<b>Non-living Area</b>		
Wood Deck	220 Sq ft	10 x 22 = 220
Wood Deck	135.5 Sq ft	9 x 10 = 90 13 x 3.5 = 45.5
Wood Deck	100 Sq ft	10 x 10 = 100
Basement	266 Sq ft	15 x 14 = 210 7 x 8 = 56

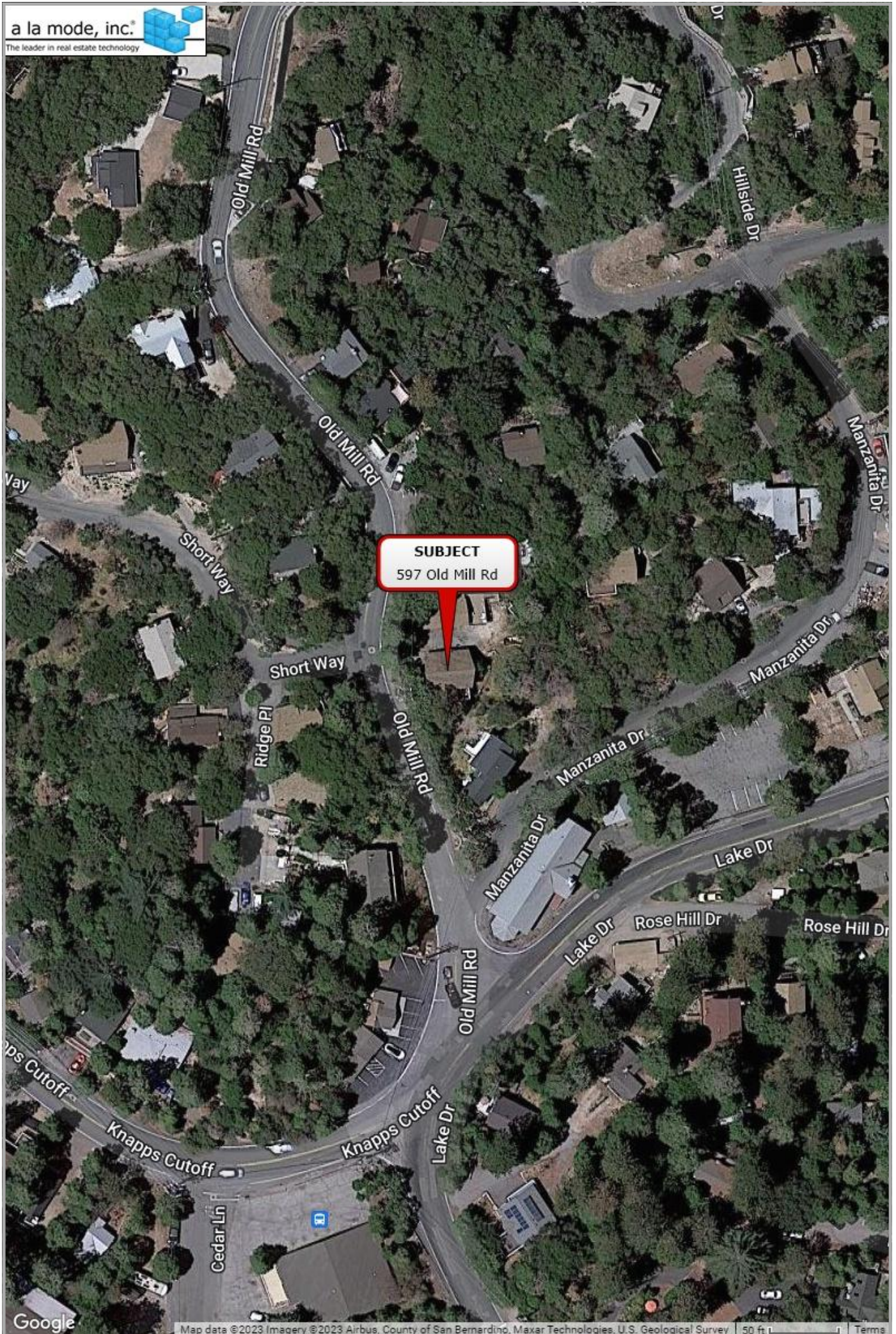
# Plat Map

Borrower	HUERTA-GUTIERREZ, Ray			
Property Address	597 Old Mill Rd			
City	Crestline	County	San Bernardino	State CA Zip Code 92325
Lender/Client	Cornerstone Home Lending			



### Aerial Map

Borrower	HUERTA-GUTIERREZ, Ray			
Property Address	597 Old Mill Rd			
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### Location Map

Borrower	HUERTA-GUTIERREZ, Ray						
Property Address	597 Old Mill Rd						
City	Crestline	County	San Bernardino	State	CA	Zip Code	92325
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### Subject Photo Page

Borrower	HUERTA-GUTIERREZ, Ray						
Property Address	597 Old Mill Rd						
City	Crestline	County	San Bernardino	State	CA	Zip Code	92325
Lender/Client	Cornerstone Home Lending						



Subject Front

597 Old Mill Rd  
Sales Price 292,000  
Gross Living Area 1,084  
Total Rooms 4  
Total Bedrooms 2  
Total Bathrooms 1.0  
Location N;Res;  
View N;Woods;  
Site 3800 sf  
Quality Q4  
Age 55



Subject Rear



Subject Street

### Photograph Addendum

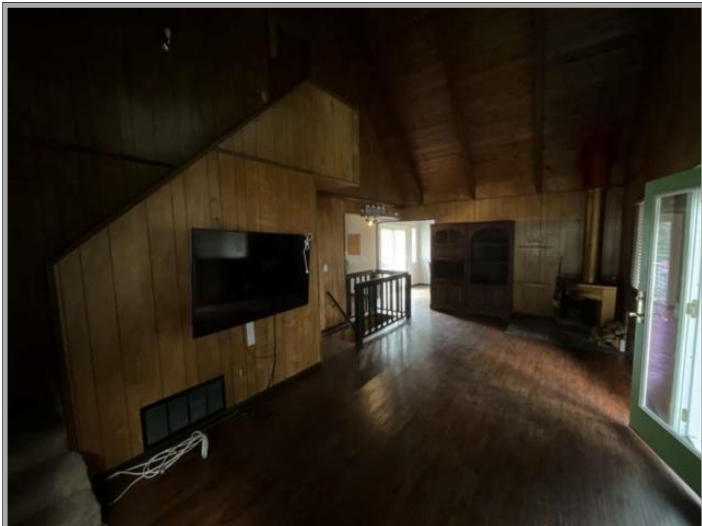
Borrower	HUERTA-GUTIERREZ, Ray				
Property Address	597 Old Mill Rd				
City	Crestline	County	San Bernardino	State	CA Zip Code 92325
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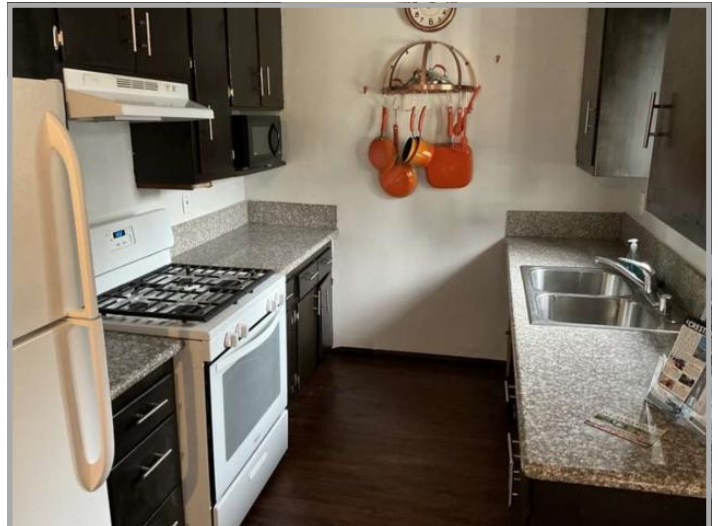
Left Side



Right Side



Living Room



Kitchen



Dining Room



Bath



### Photograph Addendum

Borrower	HUERTA-GUTIERREZ, Ray				
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Bedroom



Missing Bedroom Smoke Detector



Bedroom



Smoke Detector at Upper Bedroom, Missing Carbon Monoxide Detector at Upper Level



Carbon Monoxide Detector at Main Level



Half Bath at Basement

Photograph Addendum

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Missing Outlet Cover at Basement



Missing Outlet Cover at Exterior Right Side



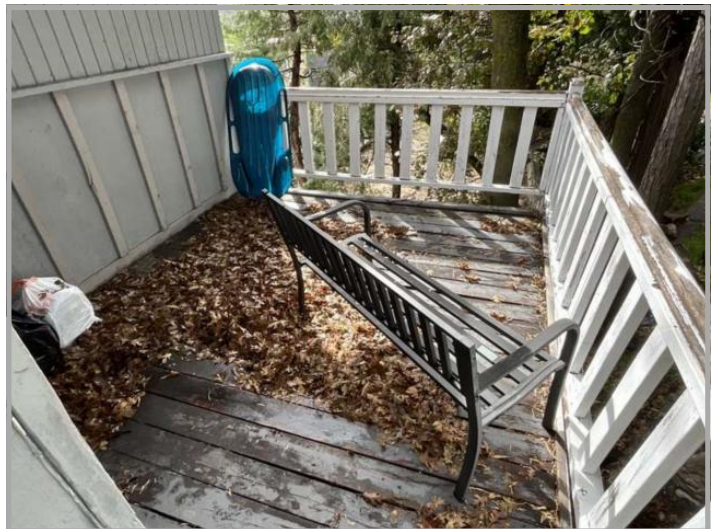
Water Damage Evidence at Basement



Decking Paint peeling



Decking Paint Peeling



Decking Paint Peeling

### Photograph Addendum

Borrower	HUERTA-GUTIERREZ, Ray			
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Crawl Space  
Finished Basement Below Grade



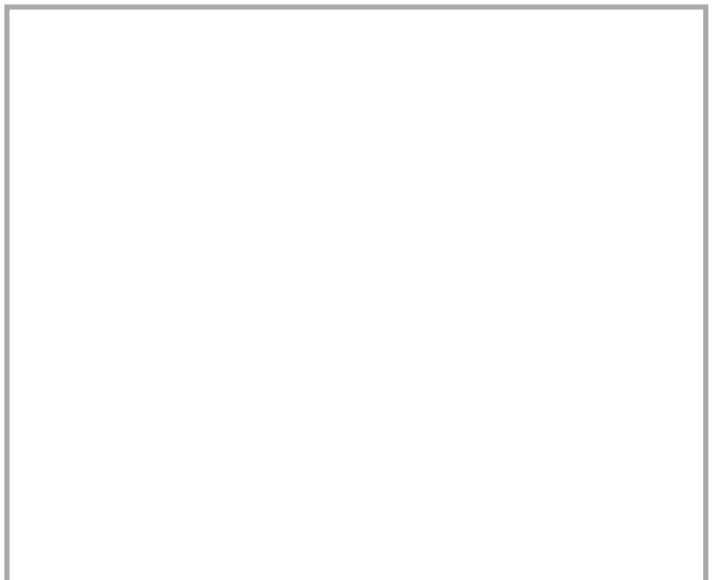
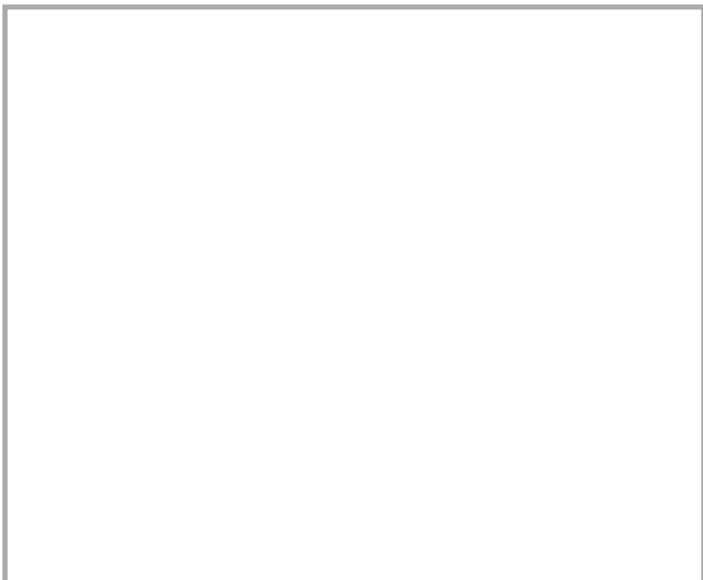
Water Heater- Legally Strapped



Street



Rear Yard



Comparable Photo Page

Borrower	HUERTA-GUTIERREZ, Ray			
Property Address	597 Old Mill Rd			
City	Crestline	County	San Bernardino	State CA Zip Code 92325
Lender/Client	Cornerstone Home Lending			



Comparable 1

23980 Wildwood Ln  
 Prox. to Subject 0.52 miles E  
 Sales Price 275,000  
 Gross Living Area 960  
 Total Rooms 4  
 Total Bedrooms 2  
 Total Bathrooms 1.1  
 Location N;Res;  
 View N;Woods;  
 Site 2860 sf  
 Quality Q4  
 Age 47



Comparable 2

607 Seeley Way  
 Prox. to Subject 0.28 miles W  
 Sales Price 303,000  
 Gross Living Area 1,164  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 1.1  
 Location N;Res;  
 View N;Woods;  
 Site 4000 sf  
 Quality Q4  
 Age 65



Comparable 3

273 Seeley Ln  
 Prox. to Subject 0.93 miles NW  
 Sales Price 329,900  
 Gross Living Area 974  
 Total Rooms 4  
 Total Bedrooms 2  
 Total Bathrooms 1.0  
 Location N;Res;  
 View N;Woods;  
 Site 4000 sf  
 Quality Q4  
 Age 47

## Comparable Photo Page

Borrower	HUERTA-GUTIERREZ, Ray				
Property Address	597 Old Mill Rd				
City	Crestline	County	San Bernardino	State	CA
Lender/Client	Cornerstone Home Lending				
				Zip Code	92325



### Comparable 4

**23187 Brookside Rd**  
 Prox. to Subject 0.46 miles NW  
 Sales Price 352,500  
 Gross Living Area 1,526  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 1.1  
 Location N;Res;  
 View N;Woods;  
 Site 9380 sf  
 Quality Q4  
 Age 58



### Comparable 5

**23328 Knapps Cutoff**  
 Prox. to Subject 0.32 miles W  
 Sales Price 339,000  
 Gross Living Area 1,482  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 1.1  
 Location A;BsyRd;  
 View N;Woods;  
 Site 4000 sf  
 Quality Q4  
 Age 41



### Comparable 6

**785 Woodland Rd**  
 Prox. to Subject 0.30 miles SW  
 Sales Price 300,000  
 Gross Living Area 1,052  
 Total Rooms 5  
 Total Bedrooms 2  
 Total Bathrooms 1.1  
 Location N;Res;  
 View N;Woods;  
 Site 4000 sf  
 Quality Q4  
 Age 33