

APPRAISAL OF



LOCATED AT:

18446 Blue Sky St
Riverside, CA 92508

FOR:

Steve R. Quintero
8028 E Santa Ana Canyon Rd
Anaheim, CA, 92808

BORROWER:

Keys James Daniel/Keys Jeanette Marie

AS OF:

March 18, 2024

BY:

Gerald D. Peyton, SRA

PEYTON & PEYTON, INC.
Real Estate Appraisers

File No. 24981

03/18/2024

Gerald D. Peyton, SRA
NO AMC
Steve R. Quintero
8028 E Santa Ana Canyon Rd
Anaheim, CA, 92808

File Number: 24981

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

18446 Blue Sky St
Riverside, CA 92508

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

In my opinion, the market value of the property as of March 18, 2024 is:

\$850,000
Eight Hundred Fifty Thousand Dollars

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



Gerald D. Peyton, SRA

Uniform Residential Appraisal Report

File No. 24981

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

Property Address	18446 Blue Sky St	City	Riverside	State	CA	Zip Code	92508
Borrower	Keys James Daniel/Keys Jeanette Marie		Owner of Public Record	Keys James Daniel/Keys Jeanette Marie	County	Riverside	
Legal Description	.31 Acres M/L in Lot 105 MB 410/005 Tr 29222						
Assessor's Parcel #	266-671-012	Tax Year	2023	R.E. Taxes \$	8,900		
Neighborhood Name	Orangecrest-Mission Ranch	Map Reference	746-C3	Census Tract	0420.05		
Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$	0	<input checked="" type="checkbox"/> PUD	HOA \$	33	<input type="checkbox"/> per year <input checked="" type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Estimate Market Value						
Lender/Client	Steve R. Quintero Address 8028 E Santa Ana Canyon Rd, Anaheim, CA 92808						
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No						
Report data source(s) used, offering price(s), and date(s).	The local board of realtors does not show the subject property as being listed for sale in the past 12 months.						

I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) _____
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, report the total dollar amount and describe the items to be paid. _____

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

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	70 %		
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit			%
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	745 Low	18	Multi-Family	5 %		
Neighborhood Boundaries Van Buren Blvd to the North, Barton St to the East, Mariposa Av to the South and Chicago Av to the West.		878 High	20	Commercial	10 %		
Neighborhood Description See Attached Addendum		820 Pred.	18	Other Vacant	15 %		

Market Conditions (including support for the above conclusions) Conventional/FHA/VA/Cash financing is common to area. Sellers paying a portion or all of buyers closing costs is not uncommon to area. Property values are stable. Marketing time: under 3 months. Recently remodeled (flip) properties are selling at the higher range of value and foreclosures/short sales sell at the lower range of value. There is a shortage of homes on the market.

Dimensions See attached plat map Area 13504 sf Shape Irregular View B;CtySky;Hills
Specific Zoning Classification Residential Zoning Description Residential Type Use
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. _____
Utilities Public Other (describe) Private
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/> Water <input checked="" type="checkbox"/> <input type="checkbox"/> Off-site Improvements—Type Public Private
Gas <input checked="" type="checkbox"/> <input type="checkbox"/> Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/> Street Asphalt Paved <input checked="" type="checkbox"/> <input type="checkbox"/> Alley None <input type="checkbox"/> <input type="checkbox"/>
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone D FEMA Map # 060260-06065C0740G FEMA Map Date 08/28/2008
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. _____
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. The subject property is located on an interior, level, irregular shaped site with square foot dimensions premium for the area. The subject property backs to high school ball fields--no adverse effect. The subject property has a city/sky/hills view from the rear. No apparent unfavorable site factors noted.

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls Concrete/Average	Floors LuxVinyl/Cpt/Gd
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls Stucco/Brick/Avg	Walls Drywall/Good
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Tile/Average	Trim/Finish Wood/Good
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts None	Bath Floor LuxVinyl/Good
Design (Style) Traditional	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type Double Pane/Good	Bath Wainscot Fiberglass/Good
Year Built 2006	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated None	Car Storage <input type="checkbox"/> None
Effective Age (Yrs) 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens Yes/Good	<input checked="" type="checkbox"/> Driveway # of Cars 3
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities <input type="checkbox"/> WoodStove(s) #0	Driveway Surface Concrete
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Gas	<input type="checkbox"/> Fireplace(s) # 0 <input checked="" type="checkbox"/> Fence Stump/Wrt	<input checked="" type="checkbox"/> Garage # of Cars 3
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Conc <input checked="" type="checkbox"/> Porch Covered	<input type="checkbox"/> Carport # of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None <input type="checkbox"/> Other None	<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)			
Finished area above grade contains: 10 Rooms 5 Bedrooms 3.0 Bath(s) 3,187 Square Feet of Gross Living Area Above Grade			
Additional features (special energy efficient items, etc.) See Attached Addendum			

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) C2;Kitchen-remodeled-less than one year ago;Bathrooms-remodeled-less than one year ago;Subject property is a one-story, average quality, detached single family residence in C2 condition. No apparent physical or functional inadequacies noted. All utilities were on and are in working order.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe. _____

Note: The subject property did not suffer damages from the FEMA disaster. There is no effect on marketability and value.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe. _____

Uniform Residential Appraisal Report

File No. 24981

There are **1** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **850,000** to \$ **850,000**
 There are **8** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **745,000** to \$ **878,000**

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
18446 Blue Sky St Address Riverside, CA 92508		19802 San Juan Capistrano Court Riverside, CA 92508		9120 Santa Barbara Dr Riverside, CA 92508		9330 Rockrun Ct Riverside, CA 92508	
Proximity to Subject		1.38 miles SE		1.33 miles NE		0.40 miles SE	
Sale Price	\$	\$ 795,000		\$ 745,000		\$ 785,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 249.45 sq. ft.		\$ 233.76 sq. ft.		\$ 246.31 sq. ft.	
Data Source(s)		CrmIs #IV23215779;DOM 47		CrmIs #IV23150610;DOM 38		CrmIs #SW23122066;DOM 11	
Verification Source(s)		34035		308699		252978	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+() \$ Adjustment	DESCRIPTION	+() \$ Adjustment	DESCRIPTION	+() \$ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Conv;725	-725	ArmLth Conv;1500	-1,500
Date of Sale/Time		s02/24;c01/24		s10/23;c09/23		s08/23;c07/23	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	13504 sf	8276 sf	+25,000	9583 sf	+18,700	8712 sf	+22,900
View	B;CtySky;Hills	B;Woods;	+5,000	N;Res;	+20,000	N;Res;	+20,000
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	18	20		19		19	
Condition	C2	C3		C4		C3	
Above Grade							
Room Count	Total Bdrms Baths 10 5 3.0	Total Bdrms Baths 10 5 3.0		Total Bdrms Baths 10 5 3.0		Total Bdrms Baths 10 5 3.0	
Gross Living Area	3,187 sq. ft.			3,187 sq. ft.		3,187 sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Good	Good		Good		Good	
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC		FAU/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	3gbi3dw	3gbi3dw		3gbi3dw		3gbi3dw	
Porch/Patio/Deck	Deck,Porch	Deck,Porch		Porch,Patio	0	Porch,Patio	
AP#	266-671-012	266-533-001		266-542-013		266-580-026	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 55,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 102,975	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 66,400
Adjusted Sale Price of Comparables		Net Adj. 6.9%		Net Adj. 13.8%		Net Adj. 8.5%	
		Gross Adj. 6.9%	\$ 850,000	Gross Adj. 14.0%	\$ 847,975	Gross Adj. 8.8%	\$ 851,400

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) **RealQuest**

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) **RealQuest**

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

ITEM	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Date of Prior Sale/Transfer	08/27/2012	07/29/2005		05/10/2005		08/14/2006	
Price of Prior Sale/Transfer	\$0	\$477,000		\$478,000		\$542,000	
Data Source(s)	RealQuest	RealQuest		RealQuest		RealQuest	
Effective Date of Data Source(s)	03/18/2024	03/18/2024		03/18/2024		03/18/2024	

Analysis of prior sale or transfer history of the subject property and comparable sales **There have been no transfers of title in the past 3 years for the subject property.**

Summary of Sales Comparison Approach. **Comparables #1-#4 are recent, similar, closed sales from subject's development. Comparables #1-#3 are sales of subject's model. Comparables #1, #3 and #4 are given most weight due to similarity. Comparables used are the best available as of the date of the appraisal.**

Indicated Value by Sales Comparison Approach \$ **850,000**

Indicated Value by: Sales Comparison Approach \$850,000 Cost Approach (if developed) \$ 852,000 Income Approach (if developed) \$

Major emphasis was given to the Sales Comparison Approach since it most clearly reflects the actions of buyers and sellers in the marketplace. The Income Approach was not used since homes are not generally bought and sold based upon their income producing capabilities. The Cost Approach was given least weight.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **850,000** as of **03/18/2024**, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

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The 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.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) **Estimated site to total value ratio is common to the area. No vacant land sales were available. The estimated site value was obtained through abstraction analysis from improved sales.**

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 140,000		
Source of cost data Marshall & Swift Resident Cost Handbook	Dwelling	3,187 Sq. Ft. @ \$ 219.00	= \$ 697,953
Quality rating from cost service Average Effective date of cost data Current		Sq. Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			
Subject property has an effective age of 10 years and a remaining economic life estimated at 90 years. Physical depreciation was obtained by the effective age/remaining economic life method.	Garage/Carport	651 Sq. Ft. @ \$ 127.00	= \$ 82,677
	Total Estimate of Cost-New = \$ 780,630		
	Less 10 Physical	Functional	External
	Depreciated Cost of Improvements		= \$ 702,000
	"As-is" Value of Site Improvements		= \$ 10,000
Estimated Remaining Economic Life (HUD and VA only) 90 Years	INDICATED VALUE BY COST APPROACH = \$ 852,000		

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) **The income approach was not used since residences are not generally bought and sold based upon their income producing capabilities.**

PUD INFORMATION

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 an existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data source(s)

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

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

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

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

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Uniform Residential Appraisal Report

File No. 24981

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 *Gerald D. Peyton*
Name Gerald D. Peyton, SRA
Company Name Peyton and Peyton, Inc.
Company Address 416 Lennox Circle
Fullerton, CA 92835
Telephone Number 714-345-3379
Email Address peytonpeytoninc@aol.com
Date of Signature and Report 03/21/2024
Effective Date of Appraisal 03/18/2024
State Certification # AG001594
or State License # _____
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 04/12/2024

ADDRESS OF PROPERTY APPRAISED

18446 Blue Sky St
Riverside, CA 92508

APPRAISED VALUE OF SUBJECT PROPERTY \$ 850,000

LENDER/CLIENT

Name NO AMC
Company Name Steve R. Quintero
Company Address 8028 E Santa Ana Canyon Rd
Anaheim, CA 92808
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

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

COMPARABLE SALES

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

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

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

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

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

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

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

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

ADDENDUM

Borrower: Keys James Daniel/Keys Jeanette Marie

File No.: 24981

Property Address: 18446 Blue Sky St

Case No.:

City: Riverside

State: CA

Zip: 92508

Lender: Steve R. Quintero

Purpose of The Appraisal:

The purpose of this appraisal report is to estimate the market value, as defined on the attached FHLMC Form 439, of the above referenced real estate. This summary appraisal report is intended for use by the lender/client for a mortgage finance transaction only. This report is not intended for any other use.

Function of the Appraisal:

The function of this appraisal report is to assist the referenced client's processing of a mortgage loan request secured by the subject property as collateral.

Disclosure Requirement Regarding Appraisal Service:

Appraiser has not appraised the subject property within the previous (3) years nor has appraiser rendered any other professional services for other related capacities for the subject property within the previous (3) years.

Scope of the Appraisal:

The scope of the appraisal refers to the extent of the process of collecting, analyzing and reporting data.

A search was made of multiple sources to collect relevant market data and research market trends and other pertinent factors relevant to the subject property and its market area. These sources include RealQuest (information extracted from public records), Multiple Listing Service (MLS), Marshall & Swift's Residential Cost Handbook, local builders, and other sources of information relevant to evaluation the property and market environment.

The subject property was personally inspected and was measured by the appraiser. The surrounding area was inspected and the relevant market area defined.

Pertinent market data was collected and the exterior of each market data comparable inspected. Relevant information regarding the market data was sought from the listing agent, Multiple Listing Service or a principal to the transaction, when possible.

The data gathered during the collection process was analyzed employing, as appropriate, the Cost Approach, Direct Sales Comparison Approach and Income Approach in order to enable the appraiser to develop an estimate of market value.

The appraisal report is written with all pertinent data, assumptions, analysis, limiting conditions and conclusions presented.

The reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Appraisal Institute's Code of Professional Ethics and Standards of Professional Appraisal Practice, which include the Uniform Standards of Professional Appraisal Practice.

The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

I am currently certified under the Voluntary Education Program of the Appraisal Institute.

The following are outside the scope of data collection, confirmation and reporting for this assignment:

Detection of latent defects in the construction, heating, air conditioning, electrical and plumbing systems, equipment and appliances at the property.

Effective Date of Appraisal Report:

The effective date of the appraisal is 03/18/2024 and the date of signature is 03/21/2024

ADDENDUM

Borrower: Keys James Daniel/Keys Jeanette Marie

File No.: 24981

Property Address: 18446 Blue Sky St

Case No.:

City: Riverside

State: CA

Zip: 92508

Lender: Steve R. Quintero

Estimated Marketing Time:

Based on analysis of statistical data pertaining to average marketing and exposure times extracted from the MLS, review of the marketing times of the presented market data and consideration of current market conditions the appraiser estimates a marketing time of under 3 months for the subject property at the estimated market value herein.

Exposure time is the estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consumption of the sale at market value on the effective date of the appraisal. It is a retrospective estimate based upon analysis of past events assuming a competitive and open market. Based on the market data and discussions with brokers in the area, the estimated exposure time would be under 3 months.

Appraiser Competence:

The appraiser attest that he has the appropriate knowledge and experience necessary to complete this assignment competently.

Assumptions and Limiting Conditions:

No value has been placed on any personal property involved in this transaction. Any personal property involved has been excluded from the real property valuation. Any personal property or intangible items of significant value involved in the transaction will be specified and reported separately. The appraiser has no knowledge of the existence of hazardous material on or in the property. The appraiser, however, is not qualified to detect such substances. The value estimate is predicted on the assumption that there is no such material on or in the property which would cause a loss in value. No responsibility is assumed for any such conditions, or for any expertise or engineering knowledge required to discover them.

Any creative financial or sales concessions that I was made aware of have been adjusted in the comparables of this appraisal.

This appraisal was done with "as is" market value. This is the value of the property in its current physical condition and subject to the zoning in effect of the current date of value.

Final Reconciliation:

Major emphasis was given to the Sales Comparison Approach since it most clearly reflects the actions of buyers and sellers in the marketplace. The Income Approach was not used since homes are not generally bought and sold based upon their income producing capabilities. The Cost Approach was given least weight.

ADDENDUM

Borrower: Keys James Daniel/Keys Jeanette Marie

File No.: 24981

Property Address: 18446 Blue Sky St

Case No.:

City: Riverside

State: CA

Zip: 92508

Lender: Steve R. Quintero

Highest and Best Use

Highest and best use is defined as the reasonably probable and legal use of vacant land or an improved property, which 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 profitability.

The above definition sets the standard an appraiser must follow in his estimate of highest and best use. One must consider all possible uses to which a property can be put, ascertain those uses which are legally permissible, physically possible, and financially feasible. From those uses which prove to be legally permissible, physically possible and financially feasible, the appraiser must then determine that use which appears to result in the highest land value.

In this report I have considered the highest and best use of the site as though vacant and as if improved.

Legally Permissible:

The subject property is zoned R-1 (Residential Type Use). Current zoning allows for residential use. Any change in zoning or the general plan is unlikely in the foreseeable future.

Physically Possible:

The subject's site is an irregular shaped parcel which can accommodate a variety of uses, including single family residence. It has adequate size, frontage and availability of utilities.

Financially Feasible:

Commercial or industrial uses were not considered since they are illegal uses. Current zoning allows for residential use. If the site were vacant, the highest best use would be to develop as a single family property.

Site As Improved:

The subject site is currently improved with a SFR use. The present use is a legal, conforming use which utilizes the site well. It conforms in age and economic characteristics to other building in the area. The sale and leases of similar properties indicate there is a demand for the subject property. The subject improvements have considerable contributory value. There is no legal, alternative use that would economically justify the removal of the existing improvements.

Based on the above analysis, it is my opinion that the highest and best use of the subject site as of 03/21/2024, is as its present use as a single family residential use.

ADDENDUM

Borrower: Keys James Daniel/Keys Jeanette Marie

File No.: 24981

Property Address: 18446 Blue Sky St

Case No.:

City: Riverside

State: CA

Zip: 92508

Lender: Steve R. Quintero

Neighborhood Description

The subject property is located in the "Orangecrest" area of the City of Riverside. Subject's development is named "Mission Ranch" and consists of primarily 2-story, average quality, detached single family residences of similar styles, sizes and ages. Many neighborhood homes have views and/or pools/spas. Schools, parks, shopping, employment centers, freeway access and entertainment are located nearby.No apparent unfavorable immediate neighborhood factors noted.

Additional Features

Subject square footage consisting of above-grade areas was measured to the nearest inch or tenth of a foot per ANSI Z765-2021 standard. Final square footage was rounded to the nearest whole square foot. Features:Tile roof cover, double pane windows and sliding doors garage door opener, finished garage ceilings and walls, slumpstone walls, concrete edging strips, recessed lighting, new interior/exterior paint, remodeled kitchen and baths, new luxury vinyl flooring, new carpeting, garage recessed lights, wood gate, wood and wrought iron fencing, open concrete patio decking, zoned HVAC system, new front door, new baseboards, new electrical outlets/fixtures/switches/sockets, remodeled stairway, center island kitchen, garage storage cabinets, mirrored wardrobes, ceiling fans, storage under stairway, hot water heater double strapped, carbon monoxide alarm on each level, smoke detectors on each level, pantry, crown moulding, kitchen French door, Nest system, radius walls, remodeled laundry room with new sink and stacked washer/dryer.

Market Conditions Addendum to the Appraisal Report

File No. 24981

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 **18446 Blue Sky St** City **Riverside** State **CA** Zip Code **92508**

Borrower **Keys James Daniel/Keys Jeanette Marie**

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)				<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 Comparable Active Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)				<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				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price				<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.).

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).

Cite data sources for above information. _____

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. _____

APPRAISER

Signature *Gerald D. Peyton*
 Name Gerald D. Peyton, SRA
 Company Name Peyton and Peyton, Inc.
 Company Address 416 Lennox Circle
Fullerton, CA 92835
 State License/Certification # AG001594 State CA
 Email Address peytonpeytoninc@aol.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

DIMENSION LIST ADDENDUM

Borrower: Keys James Daniel/Keys Jeanette Marie		File No.: 24981
Property Address: 18446 Blue Sky St		Case No.:
City: Riverside	State: CA	Zip: 92508
Lender: Steve R. Quintero		

GROSS BUILDING AREA (GBA)		3,187
GROSS LIVING AREA (GLA)		3,187
Area(s)	Area	% of GLA
Living	3,187	100.00
Level 1	1,316	41.29
Level 2	1,871	58.71
Level 3	0	0.00
Other	0	0.00
Basement <input type="checkbox"/>		
Garage <input type="checkbox"/>	651	
Other <input type="checkbox"/>	242	

Area Measurements				Area Type					
Measurements	Factor	Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage	
45.00 x 28.00 x 1.00 =		1,260.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4.00 x 14.00 x 1.00 =		56.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
31.00 x 21.00 x 1.00 =		651.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
11.00 x 31.00 x 1.00 =		341.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
34.00 x 45.00 x 1.00 =		1,530.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Keys James Daniel/Keys Jeanette Marie	File No.: 24981	
Property Address: 18446 Blue Sky St	Case No.:	
City: Riverside	State: CA	Zip: 92508
Lender: Steve R. Quintero		



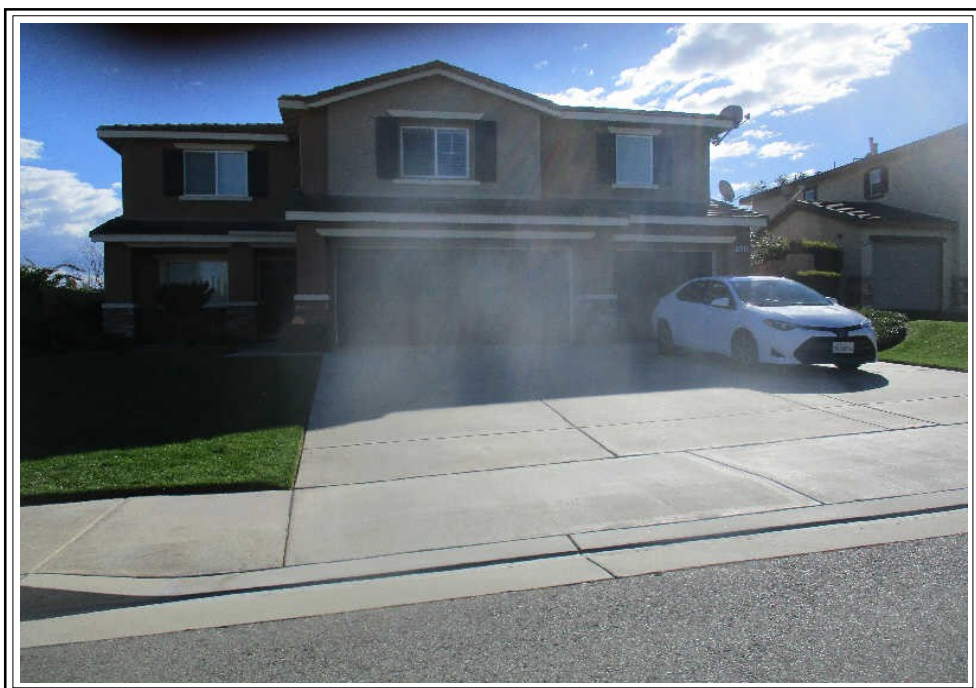
COMPARABLE SALE #1

19802 San Juan Capistrano Court
Riverside, CA 92508
Sale Date: s02/24;c01/24
Sale Price: \$ 795,000



COMPARABLE SALE #2

9120 Santa Barbara Dr
Riverside, CA 92508
Sale Date: s10/23;c09/23
Sale Price: \$ 745,000



COMPARABLE SALE #3

9330 Rockrun Ct
Riverside, CA 92508
Sale Date: s08/23;c07/23
Sale Price: \$ 785,000

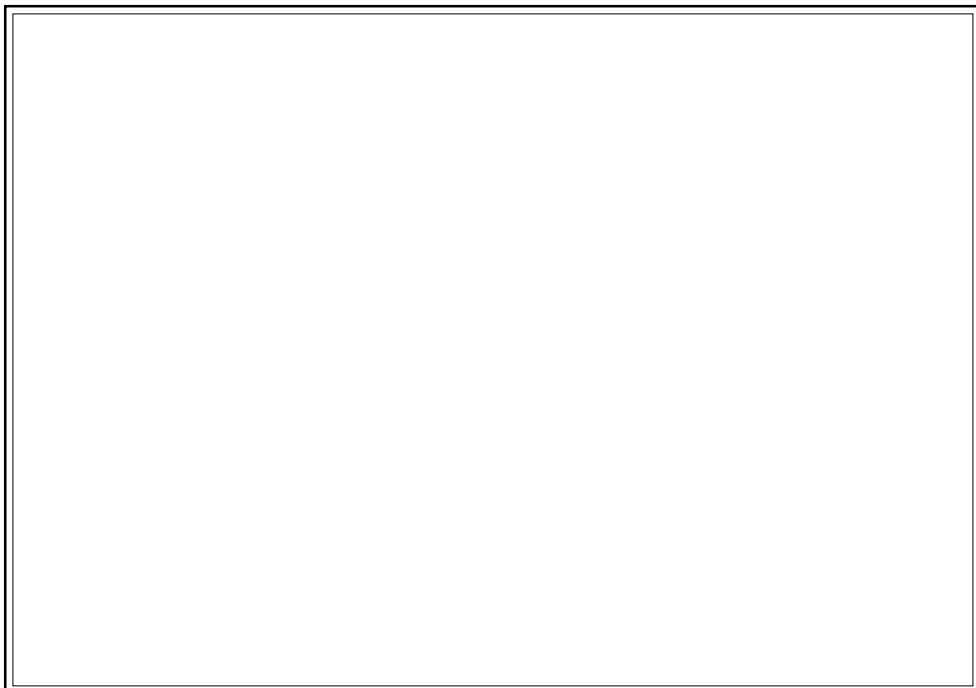
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Keys James Daniel/Keys Jeanette Marie	File No.: 24981	
Property Address: 18446 Blue Sky St	Case No.:	
City: Riverside	State: CA	Zip: 92508
Lender: Steve R. Quintero		



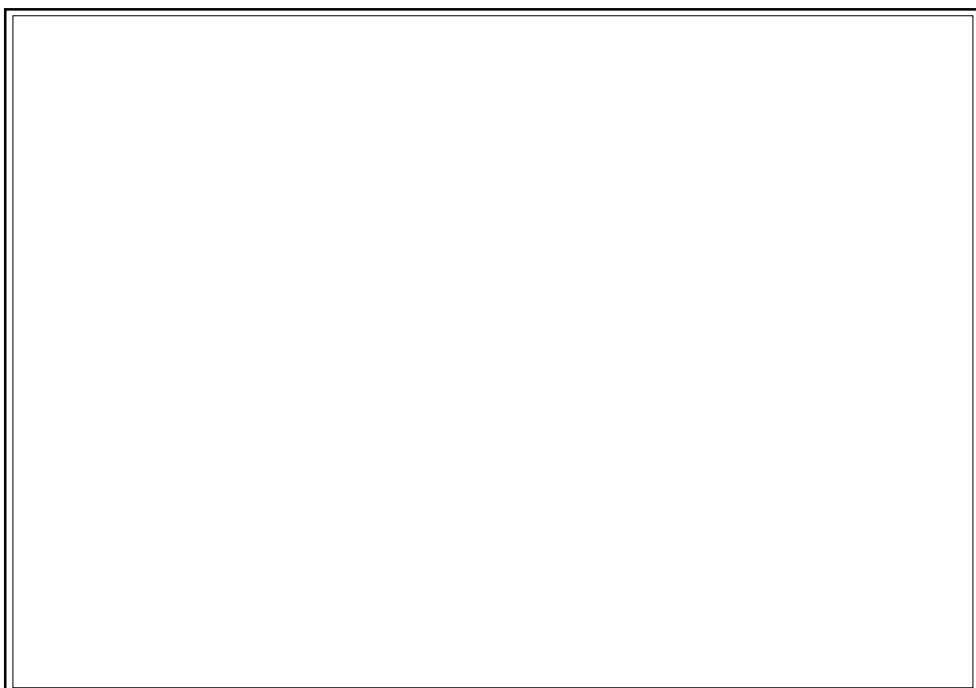
COMPARABLE SALE #4

9380 Dauchy Ave
Riverside, CA 92508
Sale Date: s03/24;c02/24
Sale Price: \$ 780,000



COMPARABLE SALE #5

Sale Date:
Sale Price: \$



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

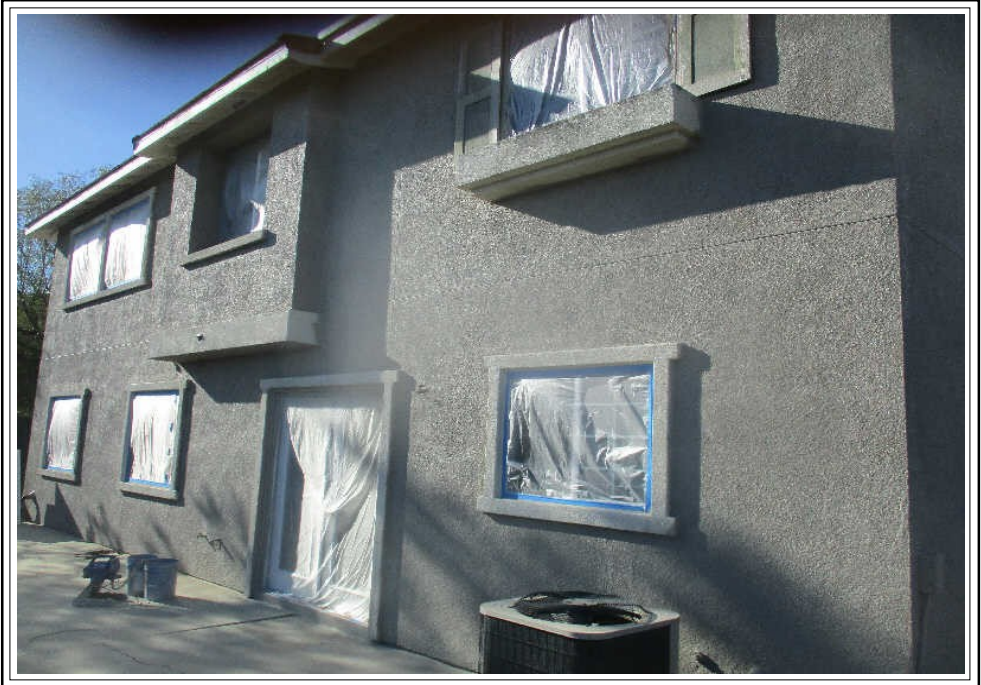
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Keys James Daniel/Keys Jeanette Marie	File No.: 24981	
Property Address: 18446 Blue Sky St	Case No.:	
City: Riverside	State: CA	Zip: 92508
Lender: Steve R. Quintero		

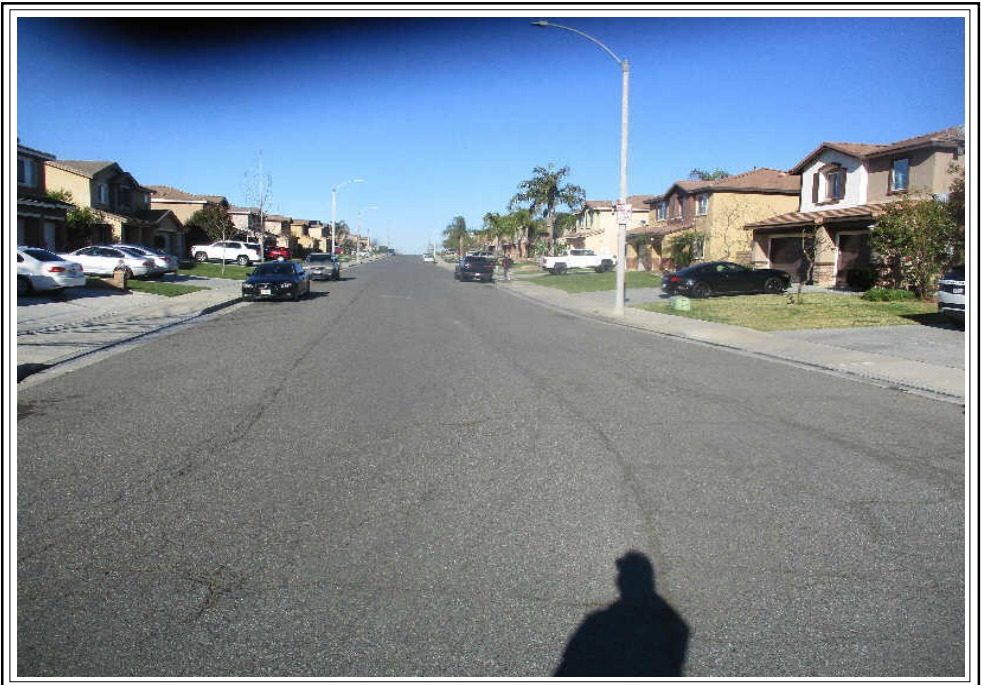


**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: March 18, 2024
Appraised Value: \$ 850,000



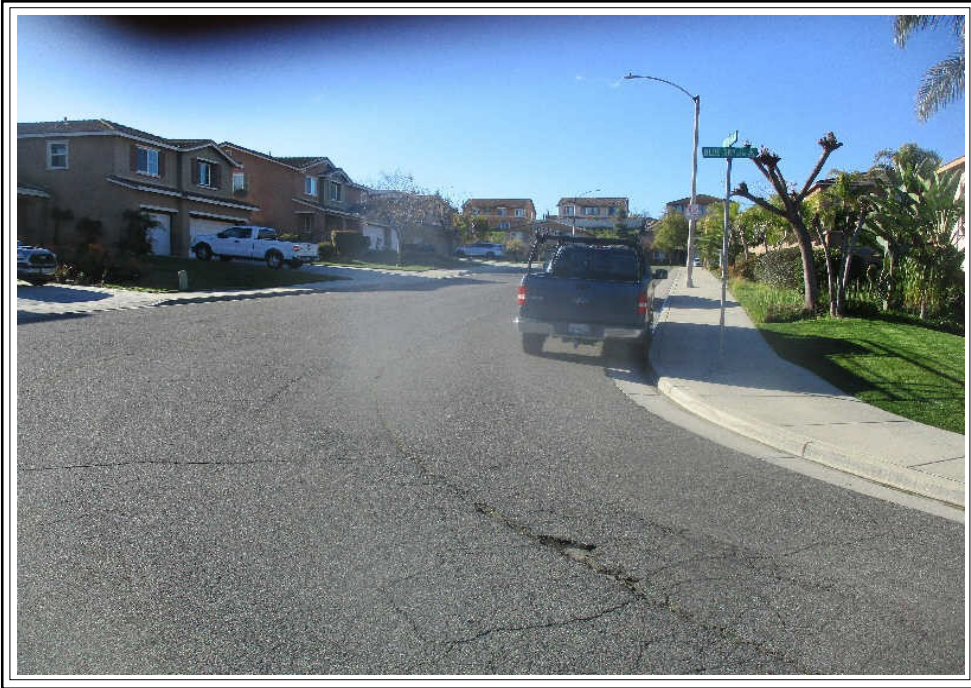
**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

Borrower: Keys James Daniel/Keys Jeanette Marie
Property Address: 18446 Blue Sky St
City: Riverside
Lender: Steve R. Quintero

File No.: 24981
Case No.:
State: CA
Zip: 92508



Alternate Street Scene



Garage Exterior



Lower Level View

Borrower: Keys James Daniel/Keys Jeanette Marie
Property Address: 18446 Blue Sky St
City: Riverside
Lender: Steve R. Quintero

File No.: 24981
Case No.:
State: CA
Zip: 92508



Garage Interior



Upper Level View

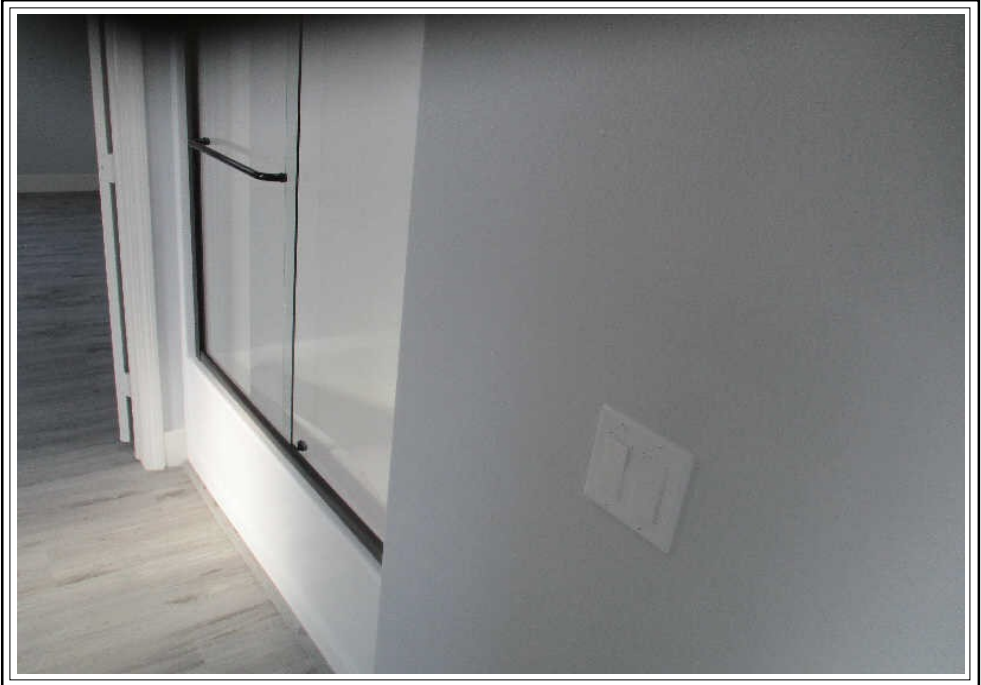


Upper Level View

Borrower: Keys James Daniel/Keys Jeanette Marie	File No.: 24981	
Property Address: 18446 Blue Sky St	Case No.:	
City: Riverside	State: CA	Zip: 92508
Lender: Steve R. Quintero		



Closet



Bath



Bedroom

Borrower: Keys James Daniel/Keys Jeanette Marie	File No.: 24981	
Property Address: 18446 Blue Sky St	Case No.:	
City: Riverside	State: CA	Zip: 92508
Lender: Steve R. Quintero		



Laundry



Loft

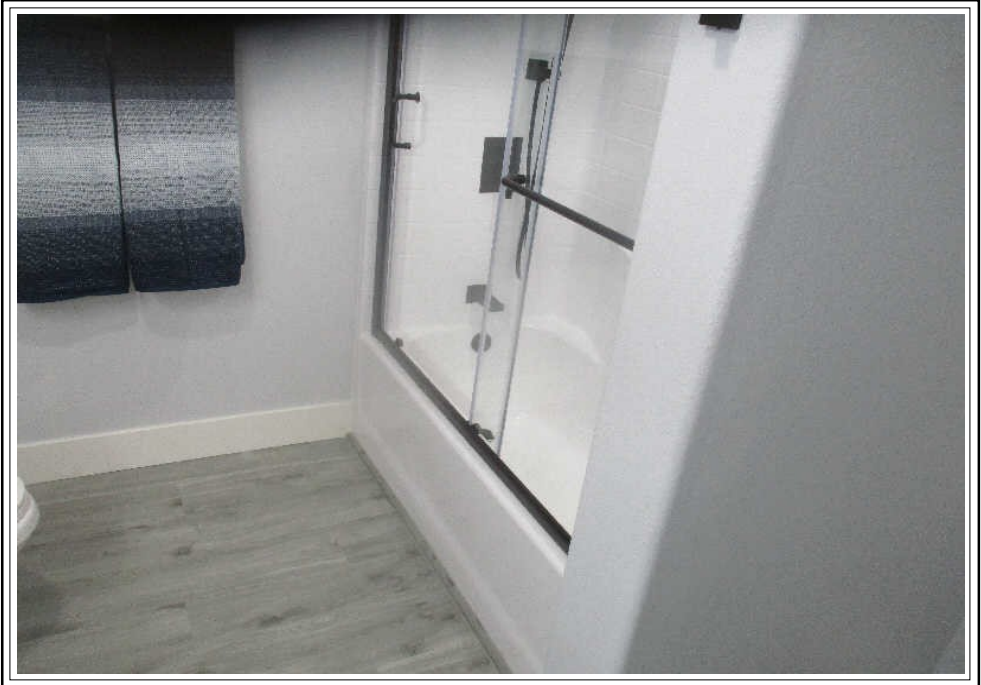


Bedroom

Borrower: Keys James Daniel/Keys Jeanette Marie	File No.: 24981	
Property Address: 18446 Blue Sky St	Case No.:	
City: Riverside	State: CA	Zip: 92508
Lender: Steve R. Quintero		



Bedroom

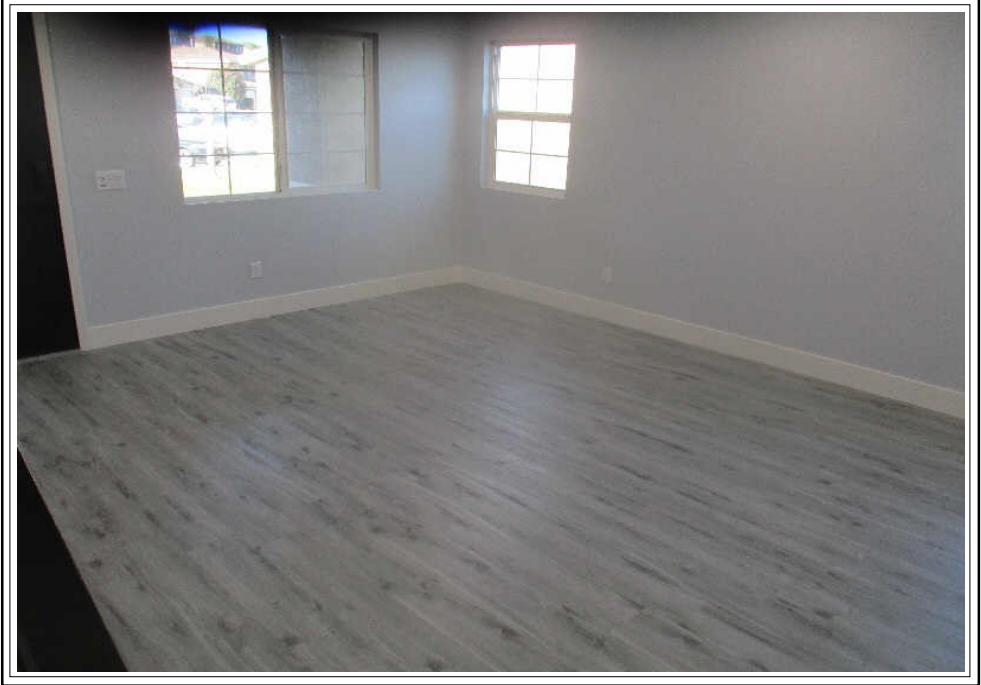


Bath



Bedroom

Borrower: Keys James Daniel/Keys Jeanette Marie	File No.: 24981	
Property Address: 18446 Blue Sky St	Case No.:	
City: Riverside	State: CA	Zip: 92508
Lender: Steve R. Quintero		



Living Room



Dining Room



Kitchen

FLOORPLAN SKETCH

Borrower: Keys James Daniel/Keys Jeanette Marie

File No.: 24981

Property Address: 18446 Blue Sky St

Case No.:

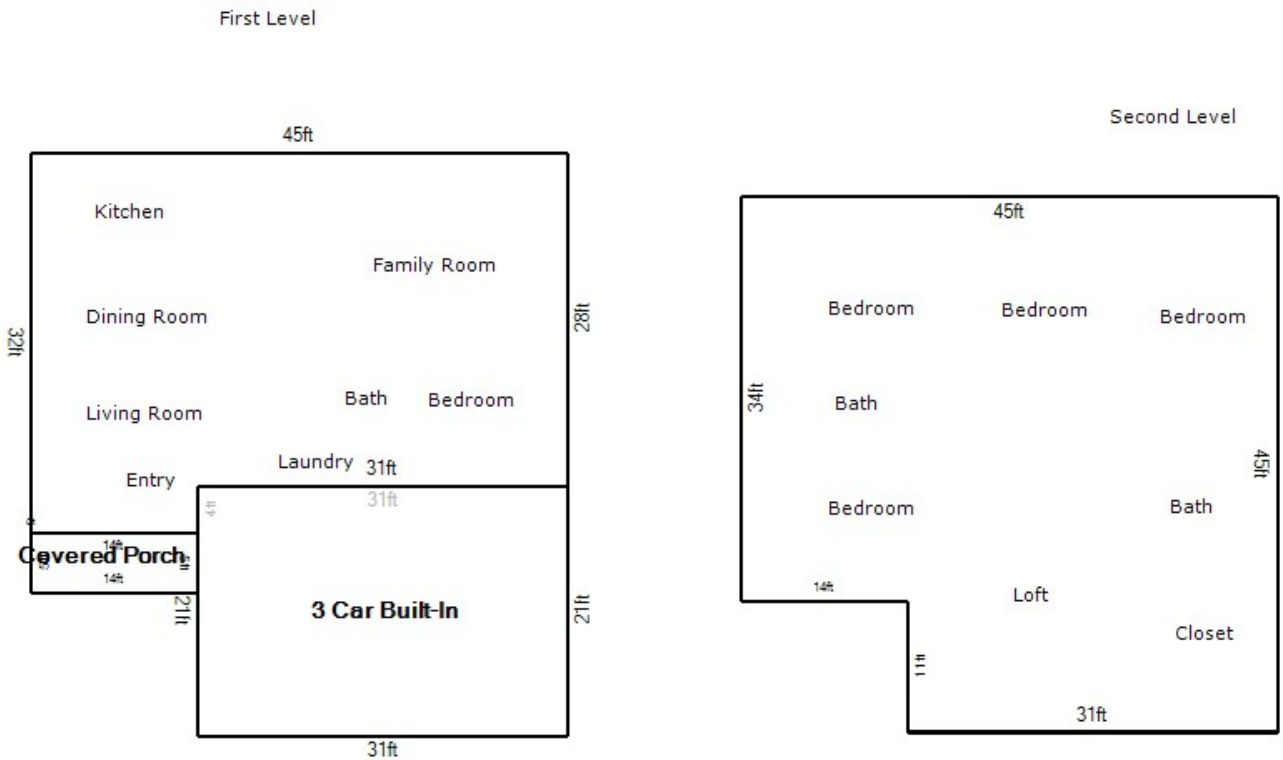
City: Riverside

State: CA

Zip: 92508

Lender: Steve R. Quintero

Sketch



Living Area		Area Calculation			
First Floor	1316 ft ²	45ft x	28ft x	1.00 =	1260 ft ²
Second Floor	1871 ft ²	4ft x	14ft x	1.00 =	56 ft ²
Nonliving Area					
3 Car Built-In	651.00 ft ²	11ft x	31ft x	1.00 =	341 ft ²
Covered Porch	210 ft ²	34ft x	45ft x	1.00 =	1530 ft ²
Total Living Area (rounded):	3187 ft²				

LOCATION MAP

Borrower: Keys James Daniel/Keys Jeanette Marie

File No.: 24981

Property Address: 18446 Blue Sky St

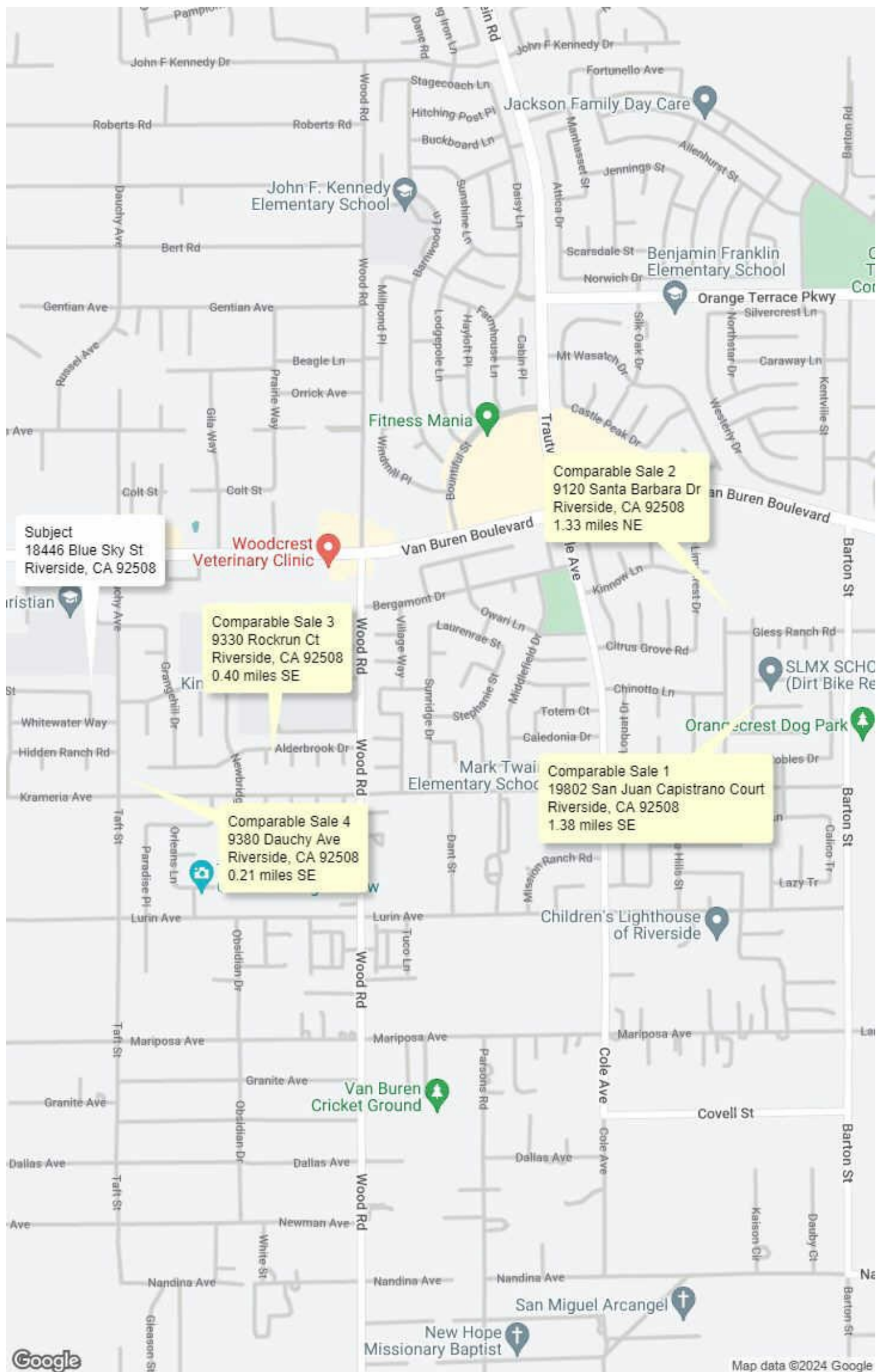
Case No.:

City: Riverside

State: CA

Zip: 92508

Lender: Steve R. Quintero



PEYTON & PEYTON, INC.
Real Estate Appraisers

File No. 24981

***** INVOICE *****

File Number: 24981

03/21/2024

Gerald D. Peyton, SRA
Peyton and Peyton, Inc.
416 Lennox Circle, Fullerton, CA 92835
peytonpeytoninc@aol.com
714-345-3379

Borrower : Keys James Daniel/Keys Jeanette Marie

Invoice # :
Order Date :
Reference/Case # :
PO Number :

18446 Blue Sky St
Riverside, CA 92508

	\$	500.00
	\$	-----
Invoice Total	\$	500.00
State Sales Tax @	\$	0.00
Deposit	(\$	500.00)
Deposit	(\$	-----)
Amount Due	\$	0.00

Terms: **Total Due Upon Receipt - Note: A late fee of 10% is applied after 30 days.**

Please Make Check Payable To:

PEYTON & PEYTON, INC.
416 Lennox Circle
Fullerton, CA 92835

Fed. I.D. #: 33-0216353

Borrower: Keys James Daniel/Keys Jeanette Marie

File No.: 24981

Property Address: 18446 Blue Sky St

Case No.:

City: Riverside

State: CA

Zip: 92508

Lender: Steve R. Quintero



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

Gerald D. Peyton

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

“Certified General 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:

AG 001594

Effective Date:

April 13, 2022

Date Expires:

April 12, 2024

3063667

Loretta Dillon, Deputy Bureau Chief, BREA

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

Borrower: Keys James Daniel/Keys Jeanette Marie

File No.: 24981

Property Address: 18446 Blue Sky St

Case No.:

City: Riverside

State: CA

Zip: 92508

Lender: Steve R. Quintero



LIA Administrators & Insurance Services



ASPEN

APPRAISAL AND VALUATION
PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company")

175 Capitol Blvd, Suite 100
Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number
04/18/2023	AAI001259-09	AAI001259-08

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>1. Customer ID: 101016 Named Insured: PEYTON & PEYTON, INC. 1370 N. Brea Blvd., Suite 259 Fullerton, CA 92835</p>	
<p>2. Policy Period: From: 06/12/2023 To: 06/12/2024 12:01 A.M. Standard Time at the address stated in 1 above.</p>	
<p>3. Deductible: \$1,000 Each Claim</p>	
<p>4. Retroactive Date: 06/13/1987</p>	
<p>5. Inception Date: 06/12/2015</p>	
<p>6. Limits of Liability: A. \$1,000,000 Each Claim B. \$2,000,000 Aggregate</p>	
<p>7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652</p>	
<p>8. Annual Premium: \$</p>	
<p>9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA013 (10/14) LIA018 (10/14) LIA021 (10/14) LIA025A (11/14)</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.

04/18/2023
Date
LIA-001 (12/14)

By 
Authorized Signature
Aspen American Insurance Company

AERIAL MAP

Borrower: Keys James Daniel/Keys Jeanette Marie

File No.: 24981

Property Address: 18446 Blue Sky St

Case No.:

City: Riverside

State: CA

Zip: 92508

Lender: Steve R. Quintero



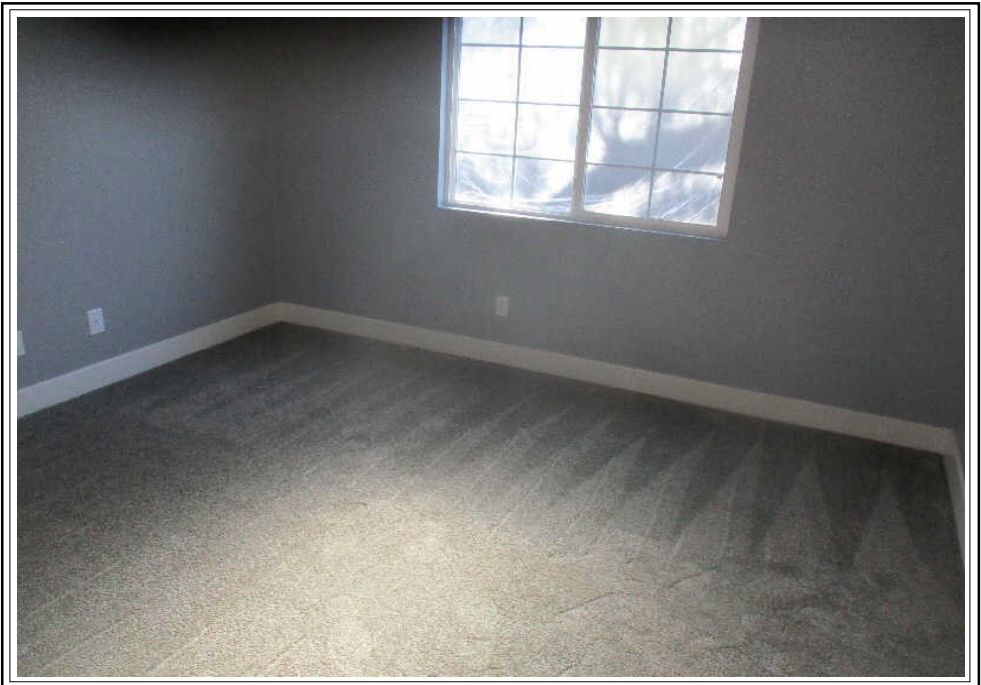
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Lender: Steve R. Quintero		



Additional Kitchen



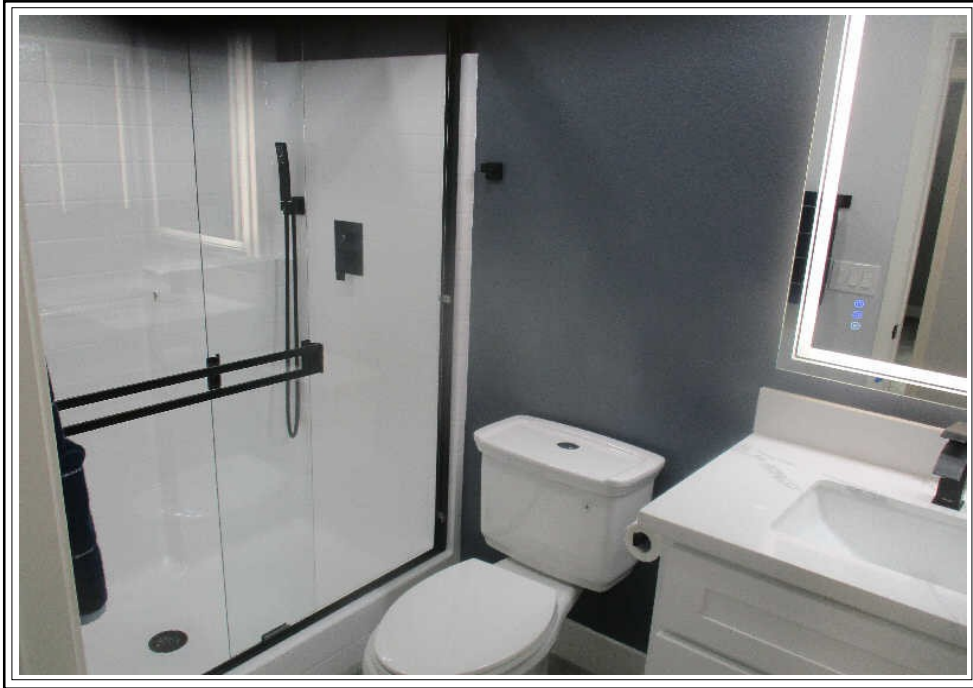
Family Room



Bedroom

Borrower: Keys James Daniel/Keys Jeanette Marie
Property Address: 18446 Blue Sky St
City: Riverside
Lender: Steve R. Quintero

File No.: 24981
Case No.:
State: CA
Zip: 92508



Bath

