## **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.

Hereld D. Peyton, SRA

File No. **24981** 

Th	e purpose of this summ	iary appraisai rep	port is to pri	ovide the lender/	CHEIR WITH A		ite, anu auequate	by supporter	a, opinion or the	illarket valt	ic of the subject p	property.
	Property Address 1844	6 Blue Sky St				City	Riverside		Sta	ate CA Z	ip Code <b>92508</b>	
	Borrower Keys Jame	s Daniel/Keys	s Jeanette	e Marie Owne	r of Public Re	cord Ke	ys James Daniel	/Keys Jean	ette Marie Co	unty River	rside	
	Legal Description .31 A							•		•		
١	Assessor's Parcel # 266			2. 300 11 2		Τον	Year <b>2023</b>		D	E. Taxes \$ <b>8</b>	3 900	
			ooion Dor	n oh				20				
<u>.</u>	Neighborhood Name Or						Reference <b>746-0</b>			ensus Tract (		
SUBJEC	Occupant Owner		Vacant		al Assessmer	is \$ U		( <u>X</u> )	PUD HOA\$ 3	<b>3</b>	per year	per month
8	Property Rights Appraised	Y Fee Simple			er (describe)							
S	Assignment Type P	urchase Transactio	on 🔲 Refi	finance Transaction	X Other	describe)	Estimate Mai	rket Value				
	Lender/Client Steve R	. Quintero		Addre	ss <b>8028</b> E	Santa	Ana Canyon	Rd. Anah	eim. CA 9280	18		
	Is the subject property cur		ale or has it he							Yes X No		
	Report data source(s) use											tho
		a, offering price(s),	and date(s).	The local bo	aru or rea	allois o	des not snow	the Subje	ct property as	being is	sted for sale if	ııne
	past 12 months.											
	Ididdid not an	alyze the contract f	for sale for the	ie subject purchase i	transaction. E	xplain the	results of the analy	sis of the con	tract for sale or why	the analysis	was not performed	
듯												
CONTRAC	Contract Price \$	Date	of Contract		Is the nron	erty seller	the owner of public	record?	Yes No	Data Source	2(5)	
ï	Is there any financial assis			ossions aift or down				_			es No	
á		_		-	рауппен азз	Starice, e	ic.) to be paid by an	y party on ber	all of the borrowers	' '	es 🗀 MO	
ပ	If Yes, report the total dollar	ar amount and desc	cribe the item	ns to be paid.								
١												
Í	Note: Race and the racia	al composition of t	the neighbor	rhood are not appi	raisal factors	 S.	<u></u>		<u></u>			
١		od Characteristic					ng Trends		One-Unit Hou	ısing	Present Land U	Jse %
		X Suburban	Rural	Property Values	$\overline{}$		X Stable	Declining	PRICE		One-Unit	70 %
	Built-Up X Over 75%		5		_=_							
Ö		25-75%	Under 25%					Over Supply	\$(000)	V /	2-4 Unit	% <b>5</b> %
8		X Stable	Slow	Marketing Time				Over 6 mths	745 Low		Multi-Family	5 %
Ä	Neighborhood Boundaries			ne North, Barto	on St to th	ne East	i, Mariposa Av	to the	878 High		Commercial	10 %
õ	South and Chicag	o Av to the W	est.						820 Pred.	18	Other Vacant	15 %
Ħ	Neighborhood Description			ndum	-			_				
NEIGHBORHOOD	J			-								
Z												
	M. I. I.O 122	16.11	.1		1/5114 /	/A /O = = I:	<b>.</b>		. 0.11			.1
	Market Conditions (includi											
-	costs is not uncommo									es are sellir	ng at the higher r	ange of
	value and foreclosure	s/short sales sel	Il at the low	ver range of valu	e. There is	a shorta	ge of homes on	the market.				
	Dimensions See attac	hed plat map	)	Area 135	04 sf		Shape <b>Ir</b>	regular		View B;C	CtySky;Hills	
	Specific Zoning Classificat					sidenti	al Type Use			,		
				rming (Grandfathere		No Zoni	$\overline{}$	locariba)				
-					a use)	J NO ZON	ng ( )illegar(o	iescribe)				
	Is the highest and hest use	a of tha cubiact prai							7			
	15 the highest and best as	e or the subject brop	perty as impr	roved (or as propose	ed per plans a	nd specif			Yes No	If No, descri	ibe.	
	15 the highest and best as	e or the subject prop	perty as impr	roved (or as propose	ed per plans a	nd specif			✓ Yes  No	If No, descr	ibe.	
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## Uniform Residential Appraisal Report File No. 24981

There are 1 compa	rable prop	perties currently off	ered for sale in the sub	ject neighborhood rang	ing in price fro	m\$ 850,	,000 to \$	850,0	000 .	
				ast twelve months rang	0 1		745,000		378,000	
FEATURE		SUBJECT	COMPARABL			1PARABLE S	SALE NO. 2		COMPARABLE S	SALE NO. 3
18446 Blue Sky St			19802 San Juan C	Capistrano Court	9120 Sar				Rockrun Ct	
Address Riverside, C	A 9250	08	Riverside, CA 9	•	Riverside			1	side, CA 925	508
Proximity to Subject	7 ( 323)	00	1.38 miles SE	2000	1.33 mile		<del>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</del>		niles SE	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Sale Price	\$			\$ 795,000	1.33 11116	\$	745,000	0.401	\$	785,000
•	<u> </u>	0.00 "		\$ 795,000	A 222 7/		745,000	A 24		705,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 249.45 sq. ft.		\$ 233.76				6.31 sq. ft.	
Data Source(s)			Crmls #IV2321577	79;DOM 47	Crmls #IV2	23150610;	DOM 38		#SW2312206	6;DOM 11
Verification Source(s)			34035		308699		T	25297		Г
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	IPTION	+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth			ArmLt	th	
Concessions			Conv;0		Conv:725	5	-725	Conv;	1500	-1,500
Date of Sale/Time			s02/24;c01/24		s10/23;c0	09/23			3;c07/23	,
Location	N;Res	8.	N;Res;		N;Res;			N;Res		
Leasehold/Fee Simple		Simple	Fee Simple		Fee Simp	مام		Fee S		
	13504			+25,000		JIC .	.10.700			. 22 000
Site			8276 sf				+18,700			+22,900
View		Sky;Hills	B;Woods;		N;Res;		+20,000			+20,000
Design (Style)		Traditional	DT2;Traditional		DT2;Trac	ditional			<u> </u>	
Quality of Construction	Q4		Q4		Q4			Q4		
Actual Age	18		20	0			0			0
Condition	C2		C3	+25,000	C4		+65,000	C3		+25,000
Above Grade	Total Bdi	rms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdr	ms. Baths	
Room Count	-	5 3.0	10 5 3.0		10 5	3.0		10 5		
Gross Living Area		3,187 sq. ft.	3,187 sq.	ft.		187 sq. ft.		- ' \	3,187 sq. ft.	
Basement & Finished	0sf	<b>5,.07</b> 34.11.	0sf		0sf			0sf	<b>5, . 6,</b> 3q. 11.	
	USI		USI		031			031		
Rooms Below Grade	C		Caa-l		0 '			<u> </u>		
Functional Utility	Good		Good		Good			Good		
Heating/Cooling	FAU/		FAU/CAC		FAU/CAC	<u>ز</u>		FAU/0	JAC	
Energy Efficient Items	None		None		None			None		
Garage/Carport	3gbi3	dw	3gbi3dw		3gbi3dw			3gbi3	dw	
Porch/Patio/Deck	Deck,	,Porch	Deck,Porch		Porch,Pa	atio	0	Porch	,Patio	
	·		•		·					
AP#	266-6	371-012	266-533-001	0	266-542-	.013	0	266-5	80-026	0
3	200-0	07 1-012		<del></del>						
` '				\$ 55,000		\$	102,975		<u></u> - \$	66,400
			Net Adj. <b>6.9</b> %							
Adjusted Sale Price			,		, ,	13.8%		Net Adj.		
of Comparables			Gross Adj. 6.9%	\$ 850,000	Gross Adj. 1		847,975	1 1		851,400
of Comparables	search the	e sale or transfer hi	Gross Adj. 6.9%	\$ 850,000 perty and comparable s	Gross Adj. 1	14.0% \$	847,975	1 1		851,400
of Comparables	search the	e sale or transfer hi	Gross Adj. 6.9%		Gross Adj. 1	14.0% \$	847,975	1 1		851,400
of Comparables	search the	e sale or transfer hi	Gross Adj. 6.9%		Gross Adj. 1	14.0% \$	847,975	1 1		851,400
of Comparables			Gross Adj. 6.9% story of the subject pro	perty and comparable s	Gross Adj. 1 ales. If not, exp	14.0% \$ plain		Gross Ad		851,400
of Comparables  I X did did not res  My research did X	did not r		Gross Adj. 6.9% story of the subject pro		Gross Adj. 1 ales. If not, exp	14.0% \$ plain		Gross Ad		851,400
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of Comparables  I X did did not res  My research did X  Data source(s) RealQu  My research did X  Data source(s) RealQu	did not r uest did not r	reveal any prior sal- reveal any prior sal-	Gross Adj. 6.9% story of the subject properties or transfers of the subject properties or transfers of the contractions of the	perty and comparable s bject property for the th omparable sales for the	Gross Adj. 1 ales. If not, exp ree years prior year prior to th	plain r to the effect	tive date of this appr le of the comparable	Gross Ac	ij. 8.8%   \$	851,400
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Uniform Residential Appraisal Report File No. 24981

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization

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	date(s) indicated. The appraiser makes no representation as to the to the effective date of the appraisal.	effect on the subject property of	any unforeseen event, s	ubsequent
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File No. 24981

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.

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Produced using ACI

File No. 24981

## 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).

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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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Mull Olux	Signature
Name Gerald D. Peyton, SRA	Name
Company Name Peyton and Peyton, Inc.	Company Name
Company Address 416 Lennox Circle	Company Address
Fullerton, CA 92835	
Telephone Number 714-345-3379	Telephone Number
Email Address peytonpeytoninc@aol.com	Email Address
Date of Signature and Report 03/21/2024	Date of Signature
Effective Date of Appraisal 03/18/2024	State Certification #
State Certification # AG001594	or State License #
or State License # State #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 04/12/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
18446 Blue Sky St	Did not inspect subject property
Riverside, CA 92508	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 850,000	Did inspect interior and exterior of subject property
	Date of Inspection
LENDER/CLIENT	
Name NO AMC	COMPARABLE SALES
Company Name Steve R. Quintero	Did not inspect exterior of comparable sales from street
Company Address 8028 E Santa Ana Canyon Rd	Did inspect exterior of comparable sales from street
Anaheim, CA 92808	Date of Inspection

Email Address

**APPRAISER** 

# Uniform Residential Appraisal ReportFile No. 24981COMPARABLE SALE NO. 4COMPARABLE SALE NO. 5COMPARABLE

FEATURE		SUBJECT	COMPARAE	BLE S	ALE NO. 4	COI	MPARABLE S	SALE NO. 5		COMPARABLE S	ALE NO. 6
18446 Blue Sky St	'		9380 Dauchy	Ave							
Address Riverside, C	A 925	08	Riverside, CA		808						
Proximity to Subject			0.21 miles SE								
Sale Price	\$			\$	780,000		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 240.59 sq. ft.		,	\$	sq. ft.		\$	sq. ft.	
Data Source(s)			Crmls #IV240140	066;[	DOM 4						
Verification Source(s)			68423	-							
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		()		-	(7 - 3)			()
Concessions			Conv;5000		-5,000						
Date of Sale/Time			s03/24;c02/24	.	-,,,,,						
Location	N;Re	 S:	A;Collector St:		+25,000						
Leasehold/Fee Simple		Simple	Fee Simple	,	.20,000						
Site	1350		10454 sf		+14,600						
View		Sky;Hills	B;CtySky;Hills		111,000						
Design (Style)		Traditional	DT2;Traditiona								
Quality of Construction	Q4	raditional	Q4	aı							
Actual Age	18		18								
Condition	C2		C3		+25,000						
Above Grade		Dethe		_	+10,000	Total Bdrms.	Delle		Total (	Datha Datha	
Room Count		Irms. Baths 5 3.0	Total         Bdrms.         Baths           10         4         3.0		+10,000	Total Barms.	Baths		Total E	Bdrms. Baths	
	10		3,242 s	_					$\vdash$	6	
Gross Living Area  Basement & Finished	0sf	<b>3,187</b> sq. ft.	3,242 s	sy. Il.	0		sq. ft.			sq. ft.	
	บรา		USI								
Rooms Below Grade	Con	<u> </u>	Cocd								
Functional Utility	Good		Good	_							
Heating/Cooling	FAU/		FAU/CAC								
Energy Efficient Items	None		None	-							
Garage/Carport	3gbi3		3gbi3dw								
Porch/Patio/Deck	Deck	,Porch	Porch,Patio								
•											
AP#	266-6	371-012	266-612-035		0						
Net Adjustment (Total)			X +	\$	69,600	+	<u></u> - \$		-	+	
Adjusted Sale Price			Net Adj. <b>8.9</b> %	- 1		Net Adj.	%		Net A	•	
of Comparables		T	Gross Adj. 10.2%		849,600		% \$		Gross		
ITEM			BJECT	_	COMPARABLE SA	LE NO. 4	COMP	PARABLE SALE NO.	. 5	COMPARABL	E SALE NO. 6
Date of Prior Sale/Transfer		08/27/2012			30/2021						
Price of Prior Sale/Transfer		\$0			10,000						
Data Source(s)		RealQuest		Rea	alQuest						
Effective Date of Data Sour		03/18/2024		03/	18/2024						
Summary of Sales Compar	ison App	roach									
H '											

## **Uniform Appraisal Dataset Definitions**

File No. 24981

#### 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.

## Uniform Appraisal Dataset Definitions

File No. **24981** 

/ tobi o viat	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
			_	-	=
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location		Other	Basement & Finished Rooms Below Grade
=			0		
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
	Contracted Date	Date of Sale/Time		Recreational (Rec) Room	Basement & Finished Rooms Below Grade
C			m 		
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH		Sale or Financing Concessions
				Rural Housing - USDA	<del>-</del>
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
g	=	= '		•	
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
	-				
			<u> </u>		
	<del></del>				
		ersion 9/2011 Produced using ACI software, it			1004_05UAD 1218201

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

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.

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.

Borrower: Keys James Daniel/Keys Jeanette Marie	File No.: 2	4981
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		understanding of the	market trends and con	ditions prevalent in t	he subject neighbor	rhood. <sup>-</sup>	This is a required
addendum for all appraisal reports with an effective date on or all Property Address 18446 Blue Sky St	ner April 1, 2009.	City Rive	rside	•	State <b>CA</b> Zip Co	ode <b>92</b>	2508
Borrower Keys James Daniel/Keys Jeanette Ma	rie	Oily Tilve	. 5.00		AGIO ON LIPOL	.uo <b>U</b> Z	
Instructions: The appraiser must use the information require		basis for his/her concl	usions, and must provi	de support for those	conclusions, regar	ding ho	using trends and
overall market conditions as reported in the Neighborhood section							
analysis as indicated below. If any required data is unavailable	e or is considered unre	eliable, the appraiser	must provide an expla	nation. It is recogniz	zed that not all data	sourc	es will be able to
provide data for the shaded areas below; if it is available, however							-
median, the appraiser should report the available figure and ident	-	=		-	· · ·		
that would be used by a prospective buyer of the subject proper				s seasonal markets,		foreclos	sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Ingrapaing	Overall Trend		Dealining
Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)				Increasing Increasing	Stable Stable	⊣⊱	Declining Declining
Total # of Comparable Active Listings				Declining	Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)				Declining	Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	<u> </u>	Overall Trend		y a saa g
Median Comparable Sale Price				Increasing	Stable		Declining
Median Comparable Sales Days on Market				Declining	Stable		Increasing
Median Comparable List Price				Increasing	Stable		Declining
Median Comparable Listings Days on Market				Declining	Stable		Increasing
Median Sale Price as % of List Price				Increasing	Stable	- -	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No		Declining	Stable	_	Increasing
Explain in detail the seller concessions trends for the past 12 m	nonths (e.g., seller cor	ntributions increased f	rom 3% to 5%, increas	ing use of buydown	s, closing costs, co	ndo fee	es, options, etc.).
Are foreclosure sales (REO sales) a factor in the market?	Yes No If	yes, explain (including	the trends in listings a	nd sales of foreclose	ed properties).		
Cite data sources for above information.							
Cummarize the chave information as support for your conclusion	siana in the Neighber	bood coation of the o	narolaal ranart form	fucu used any odd	Itianal information	auah a	
Summarize the above information as support for your conclus	_	nood section of the a	ooraisarredon torm t	i vou usea anv ada			
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pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro				itional iniorniation,	Sucir	as an analysis of
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pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro				itional illiomation,	Sucira	as an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro				nional information,	Sucira	as an analysis of
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pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro				nional information,	Sucire	as an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro				nional illionnation,	Sucir	ss an analysis of
		ovide both an explana		ir conclusions.		Sucir	as an analysis of
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## **DIMENSION LIST ADDENDUM**

Borrower: Keys James Daniel/Keys Jeanette Marie	File N	0.: 24981	
Property Address: 18446 Blue Sky St	Case	No.:	
City: Riverside	State: CA	Zip: 92508	
Lender: Steve R. Quintero			

GROSS BUILDING AREA (GBA) GROSS LIVING AREA (GLA) 3,187 3,187 % of GLA % of GBA Area(s) 100.00 3,187 Living Level 1 1,316 41.29 41.29 1,871 58.71 58.71 Level 2 Level 3 0 0.00 0.00 Other 0 0.00 0.00 Basement 651 Garage Other 242

Area Me	easurements	Area Type					
Measurements	Factor Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
4.00 x 14.00 31.00 x 21.00 11.00 x 31.00 34.00 x 45.00	0       x       1.00       =       651         0       x       1.00       =       341         0       x       1.00       =       1,530         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x       =       -         -       x <td< td=""><td>.00 X .00 —</td><td></td><td></td><td></td><td></td><td>                                     </td></td<>	.00 X .00 —					

## COMPARABLE PROPERTY PHOTO ADDENDUM

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

File No.: 24981

Case No.:

Zip: 92508



## 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
Property Address: 18446 Blue Sky St
City: Riverside
Lender: Steve R. Quintero

File No.: 24981

Case No.:

Zip: 92508



## FRONT VIEW OF SUBJECT PROPERTY

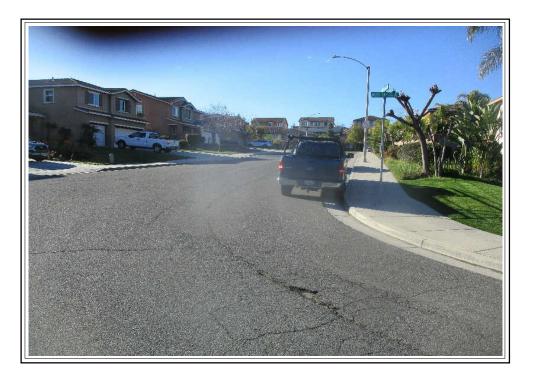
Appraised Date: March 18, 2024 Appraised Value: \$850,000



## REAR VIEW OF SUBJECT PROPERTY



STREET SCENE



Alternate Street Scene



Garage Exterior



Lower Level View



Garage Interior



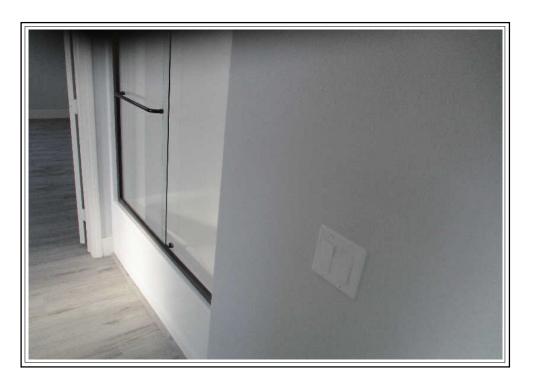
Upper Level View



Upper Level View



Closet



Bath



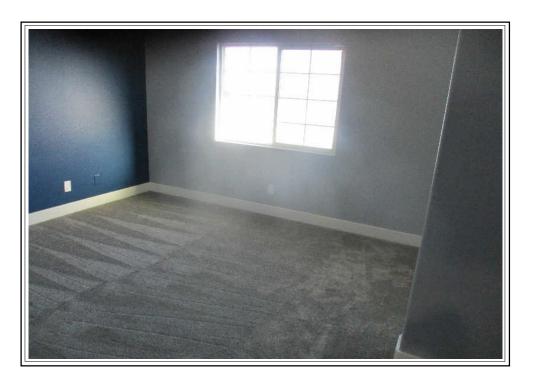


Laundry

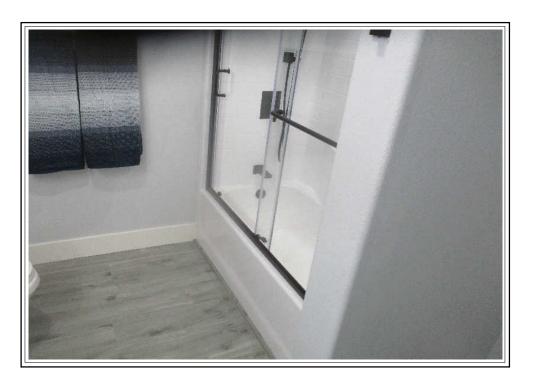


Loft





Bedroom



Bath





Living Room



Dining Room



Kitchen

## **FLOORPLAN SKETCH**

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

Sketch

First Level





Second Level

14 ft

Living Area	Area Calc	ulation			
FirstFloor	1316 ft <sup>2</sup> First Floo	)r	1909 1979	X f	1.00 = 1316 ft <sup>2</sup>
Second Floor	1871 ft² □	45ft x	28ft x	1.00 =	1260 ft <sup>2</sup>
Nonliving Area		4ft x	14ft x	1.00 =	56 ft <sup>2</sup>
3 Car Built-In	651.00 ft <sup>2</sup> Second F	loor		X f	1.00 = 1871 ft <sup>2</sup>
Covered Porch	210 ft²	11ft x	31ft x	1.00 =	341 ft²
Total Living Area (rounded):	3187 ft <sup>2</sup>	34ft x	45ft x	1.00 =	1530 ft <sup>2</sup>

#### **LOCATION MAP**

File No.: 24981 Borrower: Keys James Daniel/Keys Jeanette Marie Property Address: 18446 Blue Sky St Case No.: City: Riverside State: CA Zip: 92508 Lender: Steve R. Quintero John F Kennedy Dr Jackson Family Day Care Roberts Rd Buckboard 15 John F. Kennedy Elementary School Bert Rd Benjamin Franklin Norwich Br Elementary School Cor Millipond Orange Terrace Pkwy Beagle Ln Orrick Ave Fitness Mania 9120 Santa Barbara Dr an Buren Boulevard Comparable Sale 2 Colt St Colt St Van Buren Boulevard 1.33 miles NE Subject Woodcrest C Barton 18446 Blue Sky St Veterinary Clinic Riverside, CA 92508 S ristian 🗑 Comparable Sale 3 Gless Ranch Rd 9330 Rockrun Ct Riverside, CA 92508 Rd SLMX SCHO (Dirt Bike Re 0.40 miles SE Kin Chinotto Ln Totem Ct Whitewater Way Orang crest Dog Park Galedonia Dr Wood Alderbrook Dr Hidden Ranch Rd obles Dr Mark Twai Comparable Sale 1 Elementary School 19802 San Juan Capistrano Court Barton Krameria Ave Riverside, CA 92508 Comparable Sale 4 1 38 miles SE 9380 Dauchy Ave St Riverside, CA 92508 anch Rd 0.21 miles SE Children's Lighthouse of Riverside Rd Maripos Mariposa Ave Van Buren Granite Ave Cricket Ground Covell St Barton Dallas Ave Mood Newman Ave 2 Na Nandina Ave San Miguel Arcangel New Hope Missionary Baptist Coords Map data @2024 Google

## PEYTON & PEYTON, INC. Real Estate Appraisers

File No. 24981

500.00

\$

## \*\*\*\*\*\*\*\*\* 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

	\$	
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

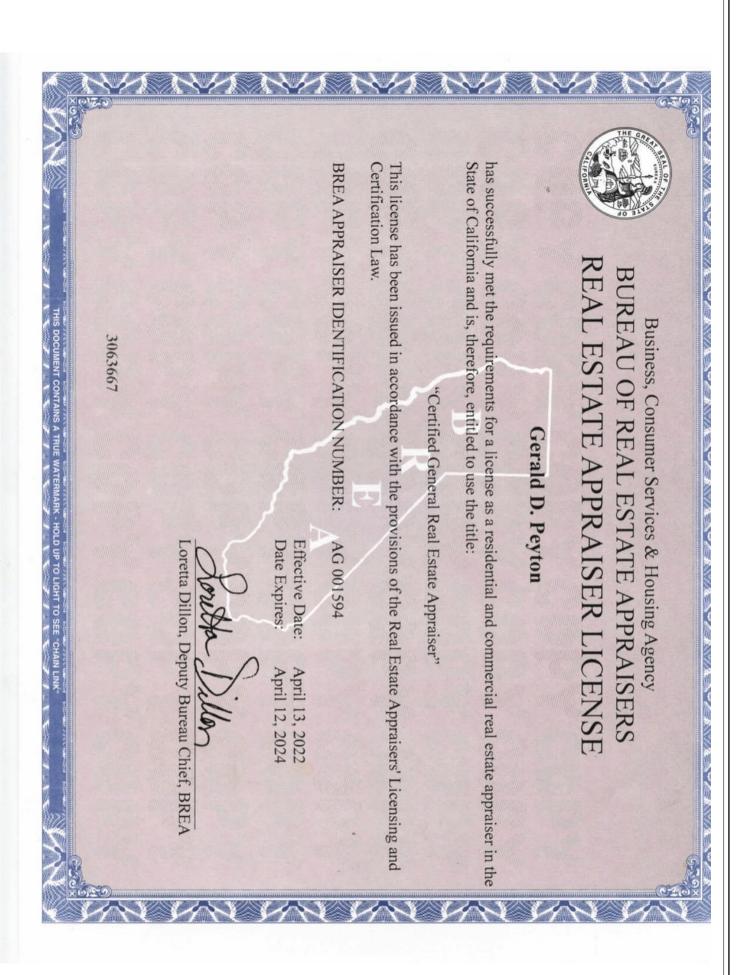
Fed. I.D. #: 33-0216353

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



Borrower: Keys James Daniel/Keys Jeanette MarieFile No.: 24981Property Address: 18446 Blue Sky StCase No.:City: RiversideState: CAZip: 92508

Lender: Steve R. Quintero





## LIA Administrators & Insurance Services

## 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	AAl001259-08	
Appropriate the second			

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

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

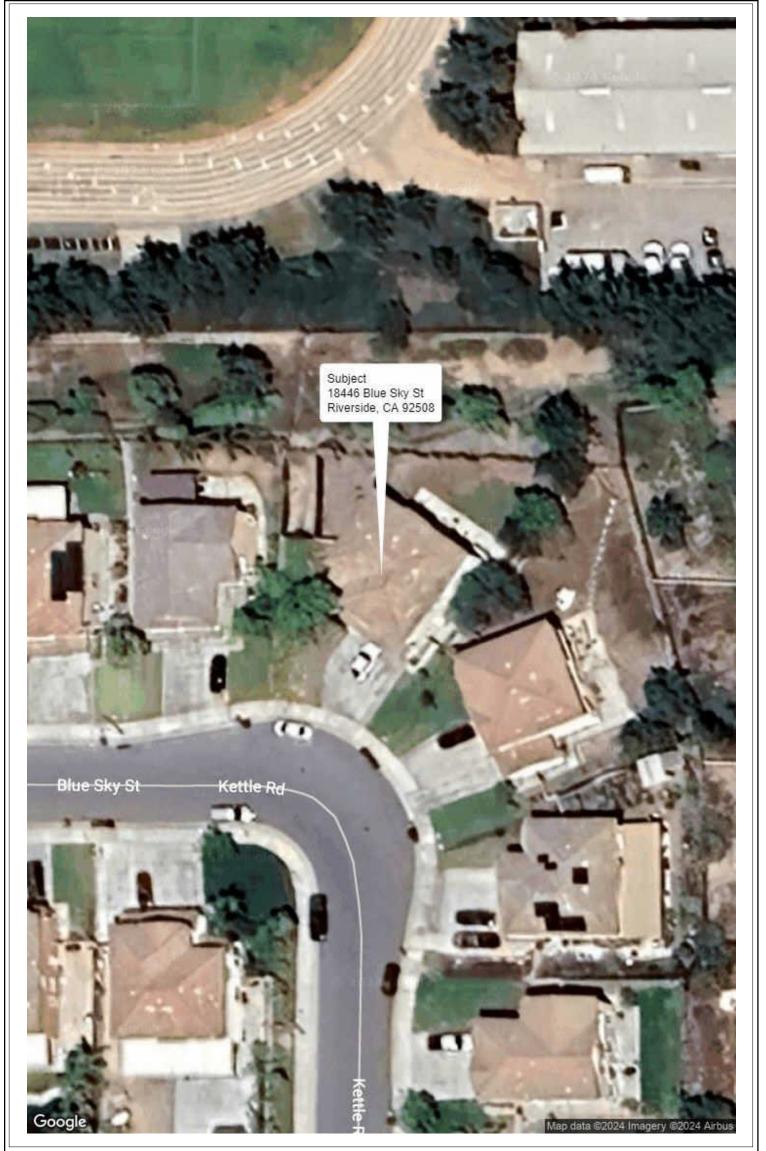
This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibit Policy shall constitute the contract between the Named Institute of the Contract Policy shall constitute the contract between the Named Institute of the Contract Policy shall constitute the contract between the Named Institute of the Contract Policy Shall constitute the contract Policy Shall contract Policy Shall contract Policy Shall contract Policy Shall contract Poli	
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04/18/2023	R 1. 1
Date	By
IA-001 (12/14)	Authorized Signature

Aspen American Insurance Company

## **AERIAL MAP**

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





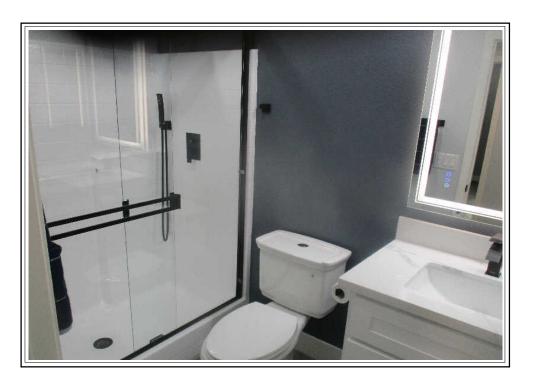
Additional Kitchen



Family Room



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: Stave R. Quintero		•



Bath

