APPRAISAL OF REAL PROPERTY



LOCATED AT

33401 Bluebird Dr
Green Valley Lake, CA 92341
TRACT 1931 LOT 21 BLOCK 15 TR NO 1931 GREEN VALLEY LAKE LOT 21 BLK 15

FOR

Secure Choice Lending / VA
1650 Spruce St., Suite 500
Riverside, CA 92507

OPINION OF VALUE

253,000

AS OF

10/08/2026

BY

Joe M Quinteros
Appraisal House
1101 California Ave #100
Corona, CA 92881
(951) 479-1569
joe@appraisalhouse.com

Borrower	Marshall F Dean				File No.	2610-09-Dean	
Property Address	33401 Bluebird Dr						
City	Green Valley Lake	County	San Bernardino	State	CA	Zip Code	92341
Lender/Client	Secure Choice Lending / VA						

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Uniform Residential Appraisal Report

File # 44-44-6-3908752
2610-09-Dean

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

SUBJECT

Property Address: 33401 Bluebird Dr | City: Green Valley Lake | State: CA | Zip Code: 92341
Borrower: Marshall F Dean | Owner of Public Record: Brooks Joseph | County: San Bernardino
Legal Description: TRACT 1931 LOT 21 BLOCK 15 TR NO 1931 GREEN VALLEY LAKE LOT 21 BLK 15
Assessor's Parcel #: 0326-163-08-0000 | Tax Year: 2025 | R.E. Taxes $: 3,623
Neighborhood Name: Green Valley Lake | Map Reference: Navigation | Census Tract: 0111.02
Occupant: [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $: 0 | [ ] PUD | HOA $: 0 [ ] per year [ ] per month
Property Rights Appraised: [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type: [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client: Secure Choice Lending / VA | Address: 1650 Spruce St., Suite 500, Riverside, CA 92507
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? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). DOM 193; CRMLS#IG26199826; List Date: 12/07/2025; List Price $290,000; Pend Date: 10/12/2026; Pending Price $250,000.

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;The contract appeared to be a standard arms length transaction.

Contract Price $: 250,000 | Date of Contract: 10/01/2026 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s): Realist/NDC
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [X] No
If Yes, report the total dollar amount and describe the items to be paid. $0;;No financial assistance provided.

NEIGHBORHOOD

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE		AGE	One-Unit	100 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$ (000)		(yrs)	2-4 Unit	%
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	175	Low	1	Multi-Family	%
								540	High	116	Commercial	%
								295	Pred.	42	Other	%

Neighborhood Boundaries: The neighborhood is bounded by the following: Crab Flats Campground (North), Hwy 18 (East), Hwy 18 (South) and Hwy 18 (West).
Neighborhood Description: See attached addenda.
Market Conditions (including support for the above conclusions): See attached addenda.

SITE

Dimensions: 28 x 77 x 22 x 31 x 95 | Area: 3440 sf | Shape: Irregular | View: N;Res;
Specific Zoning Classification: HT/RS | Zoning Description: Single Family Residential (medium density)
Zoning Compliance: [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe See attached addenda.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt/Blktop	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area: [ ] Yes [X] No | FEMA Flood Zone: X | FEMA Map #: 06071C8000H | FEMA Map Date: 08/28/2008
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe
There were no adverse easements, encroachments or other apparent conditions that would affect the value or marketability of the subject property. The subject is a mid-block site, interior tract location adjacent to similar properties. The subject faces, sides and backs to similar properties and has typical setbacks. The subject site is typical size for the neighborhood.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	[X] One [ ] One with Accessory Unit	[X] Concrete Slab	[ ] Crawl Space	Foundation Walls	Concrete/Avg	Floors	Vinyl/Good
# of Stories	2	[ ] Full Basement	[ ] Partial Basement	Exterior Walls	Siding/Good	Walls	Drywall/Good
Type	[X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	Comp/Good	Trim/Finish	Wood/Pnt/Good
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	0 %	Gutters & Downspouts	None	Bath Floor	Tile/Good
Design (Style)	DT2;Cabin	[ ] Outside Entry/Exit	[ ] Sump Pump	Window Type	Aluminum/Good	Bath Wainscot	Tile/Good
Year Built	1923	Evidence of [ ] Infestation		Storm Sash/Insulated	None	Car Storage	[ ] None
Effective Age (Yrs)	25	[ ] Dampness	[ ] Settlement	Screens	Mesh/Good	[X] Driveway	# of Cars 2
Attic	[ ] None	Heating [ ] FWA	[ ] HWBB [ ] Radiant	Amenities	[X] Woodstove(s) # 1	Driveway Surface	Concrete
[ ] Drop Stair	[ ] Stairs	[X] Other Wall	Fuel Gas	[ ] Fireplace(s) # 0	[X] Fence Wood	[ ] Garage	# of Cars 0
[ ] Floor	[X] Scuttle	Cooling [ ] Central Air Conditioning		[ ] Patio/Deck None	[X] Porch Covrd	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[X] Other None	[ ] Pool None	[ ] Other None	[ ] Att.	[ ] Det. [ ] Built-in

Appliances: [ ] Refrigerator [X] Range/Oven [ ] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 5 Rooms | 1 Bedrooms | 1.0 Bath(s) | 768 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). Typical Standard Items.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;See attached addenda.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe
Function floorplan that is typical in the current market. No physical deficiencies or adverse conditions or external factors noted at time of inspection that would affect the livability or marketability of the subject.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe
The subject is a typical residential property which conforms to the surrounding neighborhood in utility, style, condition and use.

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There are 40 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 49,500 to $ 629,999

There are 36 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 175,000 to $ 540,000

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	33401 Bluebird Dr Green Valley Lake, CA 92341	33480 Weeping Willow Dr Green Valley Lake, CA 92341		33400 Bluebird Dr Green Valley Lake, CA 92341		33855 Meadow Ln Green Valley Lake, CA 92341	
Proximity to Subject		0.18 miles NE		0.02 miles N		0.58 miles NE	
Sale Price	$ 250,000		$ 285,000		$ 260,000		$ 249,000
Sale Price/Gross Liv. Area	$ 325.52 sq.ft.	$ 285.00 sq.ft.		$ 412.70 sq.ft.		$ 319.23 sq.ft.	
Data Source(s)		CRMLS#IG25138483;DOM 166		CRMLS#IG25162562;DOM 166		CRMLS#IV25028828;DOM 344	
Verification Source(s)		Realist Doc #3357		Realist Doc #26735		Realist Doc #67612	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0	0	ArmLth Conv;0	0	ArmLth FHA;0	0
Date of Sale/Time		s01/26;c12/25		s02/26;c01/26		s03/26;c01/26	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	3440 sf	4320 sf	0	3410 sf	0	8000 sf	-15,960
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Cabin	DT3;Cabin	0	DT1;Cabin	0	DT2;Cabin	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	103	59	0	73	0	91	0
Condition	C3	C3		C3		C4	+20,000
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 1 / 1.0	6 / 2 / 1.0	0	5 / 1 / 1.0		6 / 2 / 1.0	0
Gross Living Area	768 sq.ft.	1,000 sq.ft.	-12,800	630 sq.ft.	+7,600	780 sq.ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	Wall/NoAC	Fwa/NoAC	0	Fwa/NoAC	0	Wall/NoAC	
Energy Efficient Items	Standard/Typical	Standard/Typical		Standard/Typical		Standard/Typical	
Garage/Carport	2dw	3dw	0	None	0	None	0
Porch/Patio/Deck	Porch	Porch/Deck	0	Porch/Deck	0	Deck	0
Pool/Spa	No Pool	No Pool		No Pool		No Pool	
Fireplace(s) / Woodstove(s)	1 Woodstove	1 Woodstove		1 Fireplace	0	1 Woodstove	
Net Adjustment (Total)		☐ + ☒ -	$ -12,800	☒ + ☐ -	$ 7,600	☒ + ☐ -	$ 4,040
Adjusted Sale Price of Comparables		Net Adj. 4.5 % Gross Adj. 4.5 %	$ 272,200	Net Adj. 2.9 % Gross Adj. 2.9 %	$ 267,600	Net Adj. 1.6 % Gross Adj. 14.4 %	$ 253,040

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) Realist

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

Data Source(s) Realist

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	10/07/2026	10/07/2026	10/07/2026	10/07/2026

Analysis of prior sale or transfer history of the subject property and comparable sales: Per public records, the Subject has no known 36-month prior transfer history. 33480 Weeping Willow Dr has no known 12-month prior transfer history. 33400 Bluebird Dr has no known 12-month prior transfer history. 33855 Meadow Ln has no known 12-month prior transfer history.

Summary of Sales Comparison Approach: See attached addenda.

Indicated Value by Sales Comparison Approach $ 253,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 253,000 **Cost Approach (if developed) $** **Income Approach (if developed) $**

See attached addenda.

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: No conditions or required repairs noted.

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 $ 253,000 **, as of** 10/08/2026 **, which is the date of inspection and the effective date of this appraisal.**

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Uniform Residential Appraisal Report

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SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	33401 Bluebird Dr Green Valley Lake, CA 92341	33436 Music Camp Rd Arrowbear Lk, CA 92382		33401 Wild Rose Green Valley Lake, CA 92341		658 Yukon Green Valley Lake, CA 92341	
Proximity to Subject		1.76 miles S		0.03 miles NW		0.12 miles NW	
Sale Price	$ 250,000		$ 240,000		$ 220,000		$ 295,000
Sale Price/Gross Liv. Area	$ 325.52 sq.ft.	$ 250.00 sq.ft.		$ 312.50 sq.ft.		$ 498.31 sq.ft.	
Data Source(s)		CRMLS#26667971;DOM 74		CRMLS#IG25250384;DOM 34		CRMLS#IV26085064;DOM 171	
Verification Source(s)		Realist Doc #165112		Realist Doc #1466		No Doc / Listing	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing		ArmLth		ArmLth		Listing	
Concessions		Conv;0	0	Conv;2000	-2,000	Listing;0	0
Date of Sale/Time		s06/26;c05/26		s01/26;c12/25		Active	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	3440 sf	3632 sf	0	3392 sf	0	8160 sf	-16,520
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Cabin	DT2;Cabin		DT1;Cabin	0	DT2;Cabin	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	103	58	0	62	0	80	0
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	5 1 1.0	6 2 2.0	-10,000	6 2 1.0	0	6 2 1.0	0
Gross Living Area	768 sq.ft.	960 sq.ft.	-10,600	704 sq.ft.	0	592 sq.ft.	+9,700
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	Wall/NoAC	Fwa/NoAC	0	Wall/NoAC		Fwa/NoAC	0
Energy Efficient Items	Standard/Typical	Standard/Typical		Standard/Typical		Standard/Typical	
Garage/Carport	2dw	2dw		2dw		None	0
Porch/Patio/Deck	Porch	Porch/Deck	0	Deck	0	Porch/Deck	0
Pool/Spa	No Pool	No Pool		No Pool		No Pool	
Fireplace(s) / Woodstove(s)	1 Woodstove	1 Fireplace	0	1 Woodstove		1 Fireplace	0
Net Adjustment (Total)		☐ + ☒ -	$ -20,600	☐ + ☒ -	$ -2,000	☐ + ☒ -	$ -6,820
Adjusted Sale Price of Comparables		Net Adj. 8.6 % Gross Adj. 8.6 %	$ 219,400	Net Adj. 0.9 % Gross Adj. 0.9 %	$ 218,000	Net Adj. 2.3 % Gross Adj. 8.9 %	$ 288,180

SALE HISTORY

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

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer		06/26/2026	01/02/2026	
Price of Prior Sale/Transfer		$0	$0	
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	10/07/2026	10/07/2026	10/07/2026	10/07/2026

Analysis of prior sale or transfer history of the subject property and comparable sales

33436 Music Camp Rd transferred on 06/26/2026 for $0 (Interspousal Deed Transfer - Doc #165111). It also transferred on 06/26/2026 for $0 (Interspousal Deed Transfer - Doc #165110). 33401 Wild Rose transferred on 01/02/2026 for $0 (Grant Deed - Doc #1465). 658 Yukon has no known 12-month prior transfer history.

ANALYSIS / COMMENTS

Analysis/Comments

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SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 7	+(-) $ Adjustment	COMPARABLE SALE # 8	+(-) $ Adjustment	COMPARABLE SALE # 9	+(-) $ Adjustment
Address	33401 Bluebird Dr Green Valley Lake, CA 92341	33460 Lakeview Dr Running Springs, CA 92382					
Proximity to Subject		1.82 miles S					
Sale Price	$ 250,000	$ 280,000		$		$	
Sale Price/Gross Liv. Area	$ 325.52 sq.ft.	$ 364.58 sq.ft.		$ sq.ft.		$ sq.ft.	
Data Source(s)		CRMLS#CV26181056;DOM 44					
Verification Source(s)		No Doc / Listing					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		Listing Listing;0	0				
Date of Sale/Time		Active					
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple					
Site	3440 sf	2490 sf	0				
View	N;Res;	N;Res;					
Design (Style)	DT2;Cabin	DT2;Cabin					
Quality of Construction	Q4	Q4					
Actual Age	103	42	0				
Condition	C3	C3					
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 1 / 1.0	6 / 2 / 1.1	-5,000	/ /		/ /	
Gross Living Area	768 sq.ft.	768 sq.ft.		sq.ft.		sq.ft.	
Basement & Finished Rooms Below Grade	0sf	0sf					
Functional Utility	Typical	Typical					
Heating/Cooling	Wall/NoAC	Fwa/HseFan	0				
Energy Efficient Items	Standard/Typical	Standard/Typical					
Garage/Carport	2dw	1ga1dw	-10,000				
Porch/Patio/Deck	Porch	Porch/Deck	0				
Pool/Spa	No Pool	No Pool					
Fireplace(s) / Woodstove(s)	1 Woodstove	1 Fireplace	0				
Net Adjustment (Total)		☐ + ☒ -	$ -15,000	☐ + ☐ -	$	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 5.4 % Gross Adj. 5.4 %	$ 265,000	Net Adj. % Gross Adj. %	$	Net Adj. % Gross Adj. %	$

SALE HISTORY

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 # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist	Realist		
Effective Date of Data Source(s)	10/07/2026	10/07/2026		

Analysis of prior sale or transfer history of the subject property and comparable sales: 33460 Lakeview Dr has no known 12-month prior transfer history.

ANALYSIS / COMMENTS

Analysis/Comments

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ADDITIONAL COMMENTS

ADDENDUM CLARIFYING SCOPE OF WORK, INSPECTION AND ANY REPAIRS (VA):

The inspection on the subject property, except where specifically noted, is limited to viewing of only the accessible and visible areas of the property. The appraiser is not a building inspector, contractor or engineer. The electrical and plumbing systems, roof, foundation appliances, smoke detectors, C.O. detectors and equipment improvements were not inspected or individually tested and the appraiser offers no opinion. The appraiser is not an expert in these fields. The VA does not require inspection/verification of smoke and C.O. detectors and is beyond the scope of this appraisal assignment. The appraiser makes no guarantees about the structural integrity of the property and assumes there are no adverse conditions. An expert should be consulted and further inspections conducted if there are any concerns about structural integrity. There were no apparent health, safety or structural conditions to note, nor any repair items noted eslewhere in this report.

Lead base paint: Homes built prior to 1978 may contain lead base paint. The appraiser is not an expert in this field and cannot warrant the presence or absence of this condition. If the subject property was built after 1978, it most likely does not contain any lead base paint. No chipped paint was apparent anywhere on the property structures.

Electrical, water and gas were ON and functioning at time of inspection. Adequate utilities available and in service.

Carbon monoxide detectors and smoke alarms were present at time of inspection.

Water heater was strapped and secured at time of inspection.

Based on my observation as noted in my scope of work, the subject property meets VA Minimum Property Requirements (MPRs) per VA Pamphlet 26-7.

COST APPROACH

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) Per VA policy, the Cost Approach method is not required since the residential real estate market does not base transaction decisions on a property's reproduction or replacement cost. Therefore, it was not developed in this appraisal.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE		=$
Source of cost data	DWELLING	Sq.Ft. @ $	=$
Quality rating from cost service / Effective date of cost data		Sq.Ft. @ $	=$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			=$
	Garage/Carport	Sq.Ft. @ $	=$
	Total Estimate of Cost-New		=$
	Less Physical	Functional / External	=$( )
	Depreciation		
	Depreciated Cost of Improvements		=$
	"As-is" Value of Site Improvements		=$
Estimated Remaining Economic Life (HUD and VA only) 50 Years	**INDICATED VALUE BY COST APPROACH**		**=$**

INCOME

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)

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

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

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

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

Describe common elements and recreational facilities.

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # 44-44-6-3908752
2610-09-Dean

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

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

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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

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

APPRAISER

Signature 
Name Joe M Quinteros
Company Name Appraisal House
Company Address 1101 California Ave #100
Corona, CA 92881
Telephone Number (951) 479-1569
Email Address joe@appraisalhouse.com
Date of Signature and Report 10/16/2026
Effective Date of Appraisal 10/08/2026
State Certification # AR017525
or State License #
or Other (describe) VA#5003222 State #
State CA
Expiration Date of Certification or License 07/10/2028

ADDRESS OF PROPERTY APPRAISED
33401 Bluebird Dr
Green Valley Lake, CA 92341
APPRAISED VALUE OF SUBJECT PROPERTY $ 253,000

LENDER/CLIENT
Name No AMC
Company Name Secure Choice Lending / VA
Company Address 1650 Spruce St., Suite 500, Riverside, CA
92507
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

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

COMPARABLE SALES

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Contemp	Contemporary	Improvement Section/Grid
Covrd	Covered	Improvement Section/Grid
Lam	Laminate	Improvement Section/Grid
Pnt	Paint	Improvement Section/Grid
FWA/CAC	Forced Warm Air/Central Air Conditioning	Improvement Section/Grid
Uncovrd	Uncovered	Improvement Section

Borrower	Marshall F Dean					File No.	2610-09-Dean
Property Address	33401 Bluebird Dr						
City	Green Valley Lake	County	San Bernardino	State	CA	Zip Code	92341
Lender/Client	Secure Choice Lending / VA						

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

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

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 30-90 days

Exposure time based on various factors: information gathered in the 1004MC, the type of property being appraised, current supply and demand in the market area, together with the current condition and other factors pertaining to the subject.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

APPRAISER:

Signature:
Name: Joe M Quinteros
Certified Residential Appraiser
State Certification #: AR017525
or State License #:
State: CA Expiration Date of Certification or License: 07/10/2028
Date of Signature and Report: 10/16/2026
Effective Date of Appraisal: 10/08/2026
Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only
Date of Inspection (if applicable): 10/08/2026

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:
Name:
State Certification #:
or State License #:
State: Expiration Date of Certification or License:
Date of Signature:
Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only
Date of Inspection (if applicable):

Appraiser Independence Certification

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

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

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

I further assert that Secure Choice Lending has never participated in any of the following prohibited behavior in our business relationship:

1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;

2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;

3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;

4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;

5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;

6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;

7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;

8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

Signature	10/16/2026 Date
Joe M Quinteros Appraiser's Name	AR017525 State License or Certification #
Certified Residential Appraiser State Title or Designation	07/10/2028 Expiration Date of License or Certification
	CA State

33401 Bluebird Dr, Green Valley Lake, CA 92341
Address of Property Appraised

05/13

FHA/VA Case No. 44-44-6-3908752

Market Conditions Addendum to the Appraisal Report

File No. 44-44-6-3908752 2610-09-Dean

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 33401 Bluebird Dr City Green Valley Lake State CA ZIP Code 92341

Borrower Marshall F Dean

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.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	23	8	5	☐ Increasing ☐ Stable ☒ Declining
Absorption Rate (Total Sales/Months)	3.83	2.67	1.67	☐ Increasing ☐ Stable ☒ Declining
Total # of Comparable Active Listings	35	39	40	☐ Declining ☒ Stable ☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	9.1	14.6	24.0	☐ Declining ☐ Stable ☒ 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	$320,000	$326,500	$335,000	☐ Increasing ☒ Stable ☐ Declining
Median Comparable Sales Days on Market	114	21	41	☒ Declining ☐ Stable ☐ Increasing
Median Comparable List Price	$385,000	$375,000	$371,000	☐ Increasing ☒ Stable ☐ Declining
Median Comparable Listings Days on Market	55	112	73	☐ Declining ☐ Stable ☐ Increasing
Median Sale Price as % of List Price	97%	98%	92%	☐ Increasing ☐ Stable ☒ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	☐ Yes ☒ No			☐ Declining ☒ Stable ☐ 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.). A monthly analysis was performed on 36 competing sales over the past 12 months. For those sales, a total of 19.4% were reported to have seller concessions.

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).

An analysis was performed on 36 competing sales over the past 12 months. For those sales, a total of 8.3% were reported to be REO.

Cite data sources for above information. Information reported in the CRMLS system (using an effective date of 10/08/2026) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.

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.

A quarterly analysis was performed on 36 competing sales over the past 12 months. The sales within this group had a median sale price of $327,500. Based on all sales in this same group, there is a 13.3 month supply. A quarterly analysis regarding days on market was also performed on 37 competing sales over the past 24 months. For these sales, the median DOM was 93. Subject's market is considered tenuously stable with estimated marketing time at 1-2 months when taking into consideration all cumulative days on market. Supply currently equals demand. All cash, FHA, and new conventional financing are prevalent. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. The estimated exposure time for the subject, considering a hypothetical sale of the property as of the effective date of this report at the concluded opinion of market value would have been 1-2 months based upon analysis of historical data available to this appraiser, which is similar to the neighborhood marketing time.

CONDO/CO-OP PROJECTS

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)				☐ Increasing ☐ Stable ☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing ☐ Stable ☐ Declining
Total # of Active Comparable Listings				☐ Declining ☐ Stable ☐ Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				☐ Declining ☐ Stable ☐ 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	Signature
Appraiser Name Joe M Quinteros	Supervisory Appraiser Name
Company Name Appraisal House	Company Name
Company Address 1101 California Ave #100, Corona, CA 92881	Company Address
State License/Certification # AR017525 State CA	State License/Certification # State
Email Address joe@appraisalhouse.com	Email Address

Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Supplemental Addendum

File No. 2610-09-Dean

Borrower	Marshall F Dean						
Property Address	33401 Bluebird Dr						
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• **URAR: Neighborhood - Description**
The subjects neighborhood is composed of typical quality residential homes reflecting overall typical exterior maintenance levels. Schools, shopping, recreation and other supporting services are all located with convenient proximity to the subject. The 18 freeway is within 1 mile from the subject and is considered the main access to employment centers and popular entertainment areas. No detrimental influences to affect the subject's marketability value were noted at time of inspection.

• **URAR: Neighborhood - Market Conditions**
Current general market conditions are identified stable. The subject's particular market is also identified as stable. Lending restrictions have tightened, however, interest rates continue to be reasonable, which has contributed to a more stable market. Property values have not declined as of the effective date of this report. **See the Market Condition Addendum for additional data specific to the subject's submarket.**

• **URAR: Site - Highest and Best Use**
The highest and best use of the subject is considered it's present use as a Single Family Residential dwelling. The remaining economic life of the structure coupled with the subject site's current zoning result in the present use as the only logical highest and best use conclusion. It is legally permissible and economically feasible for subject's highest value.

• **URAR: Improvements - Condition of the Property**
The subject improvements appear to have been adequately maintained, exhibiting limited physical depreciation attributable to normal wear and tear. Recent updates include interior paint, vinyl flooring, lighting fixtures, dual-pane windows, and a newer roof. The kitchen features quartz countertops and standard appliances, while the bathroom has also been updated. Additional features include open-beam ceilings, a woodstove in the family room, custom baseboards, and a covered porch. The property also includes an additional room suitable for various uses. No apparent adverse external influences or significant functional inadequacies were observed at the time of inspection.

• **URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach**
A market search was conducted within the subject's neighborhood for comparable sales. Adequate sales were found and properties with the most overall similarities were used to estimate value. Property amenities, location influences and condition were also taken into consideration. To the best of the appraiser's knowledge, the comparables presented and utilized in this report represent the most relevant data appropriate for the analysis and valuation of the subject property. There appeared to be no significant sales concessions, special financing, and/or other special consideration noted.

The following adjustments were made:

Concessions: After analyzing a substantial sample of **36** competing sales, it was observed that less than **19%** of these transactions included seller concessions. This indicates that while concessions occur in the marketplace, they are not the predominant trend. A detailed examination of sales data reveals that properties with concessions consistently sell for higher prices compared to those without, demonstrating that concessions have a measurable impact on final sales prices and should be considered in the valuation process.

Moreover, the limited number of sales within the immediate area and surrounding neighborhoods that do not include concessions tend to achieve lower sale prices than those with concessions. This pattern highlights the necessity of making adjustments in the appraisal process to account for the influence of concessions on market value.

Based on a comprehensive analysis of historical sales data within the subject's market area, it is evident that seller concessions contribute to variations in transaction prices. As a result, adjustments for concessions are warranted to ensure an accurate reflection of true market value. Properties with and without concessions do not consistently achieve the same price points, reinforcing the need to adjust for concessions when conducting an appraisal. **Please refer to the Market Condition Addendum (1004MC) for additional data specific to the subject's submarket for support of concession adjustments.**

Location: All properties exhibited similar location influences. No adjustments were warranted and there were no adverse location influences noted at time of inspection.

Site: $3.50 per square foot, based on usability. Useable lot areas were considered similar and typical throughout the neighborhood. Lots noted without adjustments were determined to have basically the same utility and did not warranted any adjustments since the minimal differences would not affect marketability or significantly impact value.

Age: Subject's effective age is estimated at 25 years. The market reacts to effective age vs. actual age due to various grades of updating. The market does not react to effective age differences estimated at 10 years or less; therefore age adjustments are not considered warranted or market supported as all comps are considered to have effective ages within 10 years of subject's estimated effective age.

Condition/Quality: The adjustments made by the appraiser are market derived, and based upon match paired sales analysis. The quality and condition ratings for the subject and comparable sales are based upon my personal inspection of the subject, and my interpretation of the photos and comments for comparable sales from the MLS, and how they compare to the subject. The appraiser is not privy to and does not have access or knowledge of quality and condition ratings from other appraiser's peers for the same comparable sales utilized. Additionally, the appraiser does not have knowledge or information regarding the adjustment methods utilized by other appraiser's peers.

GLA: The subject's gross living area was measured by the appraiser at 768 square feet, compared to 432 square feet reported in public records, resulting in a discrepancy of 336 square feet. The public records appear to be inaccurate, as the appraiser's field measurements indicate a larger living area. The appraiser's measured square footage was utilized for valuation purposes and is considered the most reliable available information.

GLA adjustments of $55 per square foot were applied to differences exceeding 100 square feet. The adjustment rate is considered reasonable for the subject's market area and property size, based on the appraiser's analysis of available market data.

Bedrooms: Room differences were taken into consideration in the GLA adjustment. Additional adjustments for room differences were not considered warranted since the market does not typically recognize additional bedrooms as added value if already accounted for in the gross living area adjustment.

Supplemental Addendum

File No. 2610-09-Dean

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Bath: $10,000
Half Bath: $5,000
Garage: $10,000 per space

Fireplace / Wood Stove: At this time the market does not react to this type of amenity, either positively or negatively, and no market derived adjustment can be ascertained. Therefore, no fireplace adjustments are warranted.

Sources of Information for Subject Property and Comparable Sales
The appraiser has prior experience analyzing and/or appraising properties of this type and possesses the necessary competency to complete this report in compliance with the Uniform Standards of Professional Appraisal Practice (USPAP).

To obtain accurate market data, property characteristics, and recording information, the appraiser may utilize various sources, including but not limited to:

Multiple Listing Services (MLS) – Local and regional MLS databases
Public Records – County tax assessor's office, recorder's office, and other municipal sources
Realist – Property data platform integrated with MLS systems
First American Real Estate Solutions – National property database
CoreLogic, ATTOM Data Solutions, and DataTree – Alternative property data aggregators
Sales Offices and Builder Personnel – For new construction when public records are unavailable
Plat Maps and Survey Records – To verify lot dimensions and acreage
Zoning and Planning Departments – For land use regulations and property classifications
Previous Appraisal Reports – If applicable and reliable
Personal Inspections – Both interior and exterior, conducted by the appraiser

• **URAR: Reconciliation - Reconciliation and Final Value Conclusion**
Most weight was given to the Sales Comparison Approach as it best reflects the attitudes and actions of informed, knowledgeable buyers and sellers in the current real estate market with no support from the cost approach. The income approach to value was not considered to be applicable to this report, as the majority of homes in this area are owner occupied and most homes in the area are purchased for owner occupancy and not for investment purposes.

The Sales Comparison Approach was given primary consideration in developing the final opinion of market value. Five closed sales and two active listings were analyzed, with the closed sales providing adjusted indications ranging from $218,000 to $272,200. All comparable sales are located within the subject's general market area and represent similar cabin-style residential properties.

Greatest weight was placed on Comparable Sales 1, 2, and 3 due to their proximity, similar property characteristics, and overall comparability to the subject. Comparable Sales 1 and 2 are located within close proximity to the subject and exhibit similar quality and condition ratings. Comparable Sale 3 provides additional support due to its similar gross living area, age, and heating system, with an upward adjustment applied for its inferior condition. Comparable Sales 4 and 5 provide additional market support, while the active listings were considered as indicators of current market competition.

Adjustments were applied where warranted for differences in gross living area, site size, condition, bathroom count, and other relevant characteristics. The adjusted sale prices were analyzed collectively, with consideration given to the comparables requiring the least overall adjustments and those most similar to the subject.

Based on the available market data, the adjusted comparable sales, and the relative strengths and limitations of each comparable, the final opinion of market value is reconciled at $253,000, as of the effective date of the appraisal.

ADDENDUM CLARIFYING INTENDED USER:
The intended use of this appraisal is solely to assist VA in assessing the risk of the Property securing the VA-insured Mortgage, subject to the stated scope of work, purpose of the appraisal, reporting requirements of the appraisal report form, and definition of market value. VA and the Mortgagee are the intended users of the appraisal report. No additional intended users are identified by the appraiser.

Use: Reading the appraisal report or possessing the report does not constitute use. Relying on the appraisal report to understand how the appraiser developed the opinion of value does not constitute use. Use means relying on the appraisal report to make a decision or to take an action.

This report is not intended for use by the borrower for the purpose of identifying any adverse conditions in the subject's systems and components which might be revealed by any inspections by licensed professionals in any relevant field. This appraisal does not guarantee that the subject property is free of undetected problems, possible defects or environmental hazards that could exist.

RAM DATES:

R (received): 10/07/2026
A (appraised): 10/08/2026
M (mailed/uploaded): 10/16/2026

VA Trending Statement:
I have considered competitive listings and/or contract offerings in performing this appraisal, and any trend indicated by that data is supported by the listings/offering information included in this report.

Subject Photo Page

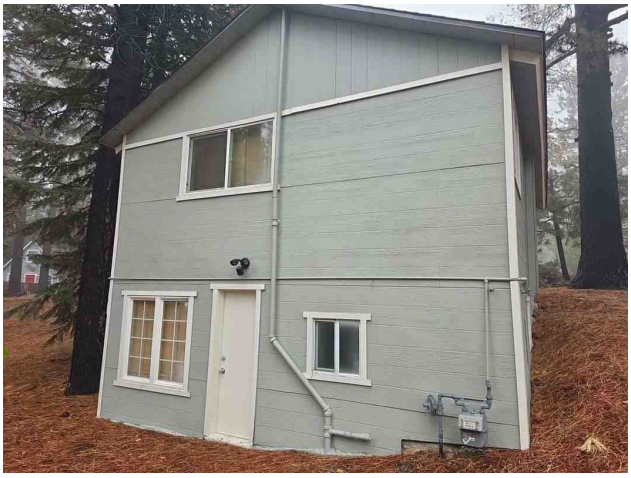
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Subject Front

33401 Bluebird Dr

Sales Price	250,000
Gross Living Area	768
Total Rooms	5
Total Bedrooms	1
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	3440 sf
Quality	Q4
Age	103



Subject Rear



Subject Street

Photograph Addendum

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Address Verification



Street Scene
Opposite Direction



Side



Side



Rear Yard



Rear Yard

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Entry



Living Room



Dining Area



Family Room



Kitchen



Kitchen

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Side Patio



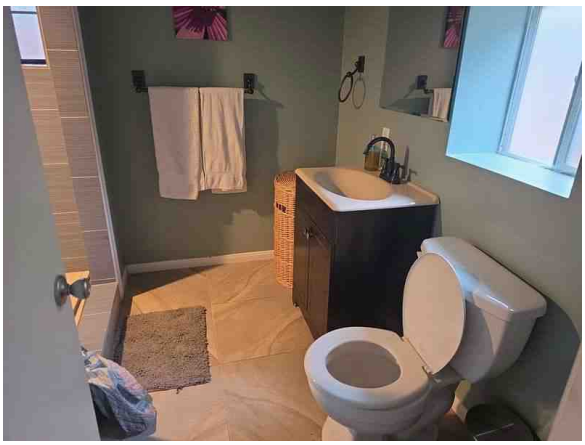
Driveway Parking



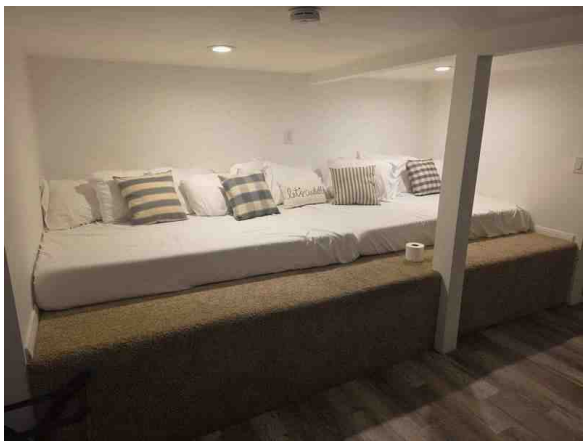
Water Heater Double Strapped



Bedroom 1 - Primary



Bathroom 1 - Primary



Loft

Photograph Addendum

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Smoke/CO Combo Detector

No Photo

No Photo

No Photo

No Photo

No Photo

Comparable Photo Page

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Comparable 1

33480 Weeping Willow Dr

Prox. to Subject	0.18 miles NE
Sale Price	285,000
Gross Living Area	1,000
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	4320 sf
Quality	Q4
Age	59



Comparable 2

33400 Bluebird Dr

Prox. to Subject	0.02 miles N
Sale Price	260,000
Gross Living Area	630
Total Rooms	5
Total Bedrooms	1
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	3410 sf
Quality	Q4
Age	73



Comparable 3

33855 Meadow Ln

Prox. to Subject	0.58 miles NE
Sale Price	249,000
Gross Living Area	780
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	8000 sf
Quality	Q4
Age	91

Comparable Photo Page

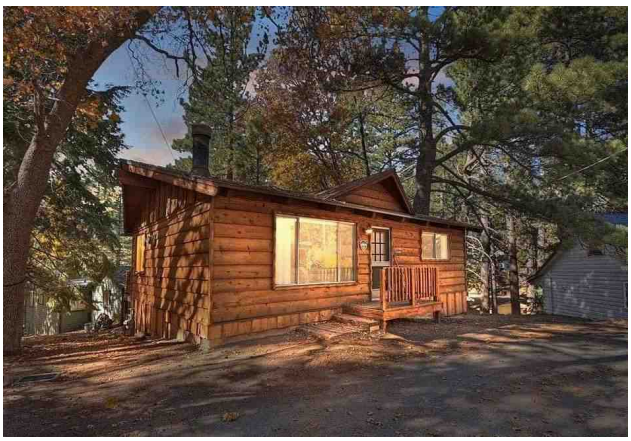
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Comparable 4

33436 Music Camp Rd

Prox. to Subject	1.76 miles S
Sale Price	240,000
Gross Living Area	960
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	3632 sf
Quality	Q4
Age	58



Comparable 5

33401 Wild Rose

Prox. to Subject	0.03 miles NW
Sale Price	220,000
Gross Living Area	704
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	3392 sf
Quality	Q4
Age	62



Comparable 6

658 Yukon

Prox. to Subject	0.12 miles NW
Sale Price	295,000
Gross Living Area	592
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	8160 sf
Quality	Q4
Age	80

Comparable Photo Page

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Comparable 7

33460 Lakeview Dr

Prox. to Subject	1.82 miles S
Sale Price	280,000
Gross Living Area	768
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	2490 sf
Quality	Q4
Age	42

Comparable 8

Prox. to Subject	
Sale Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

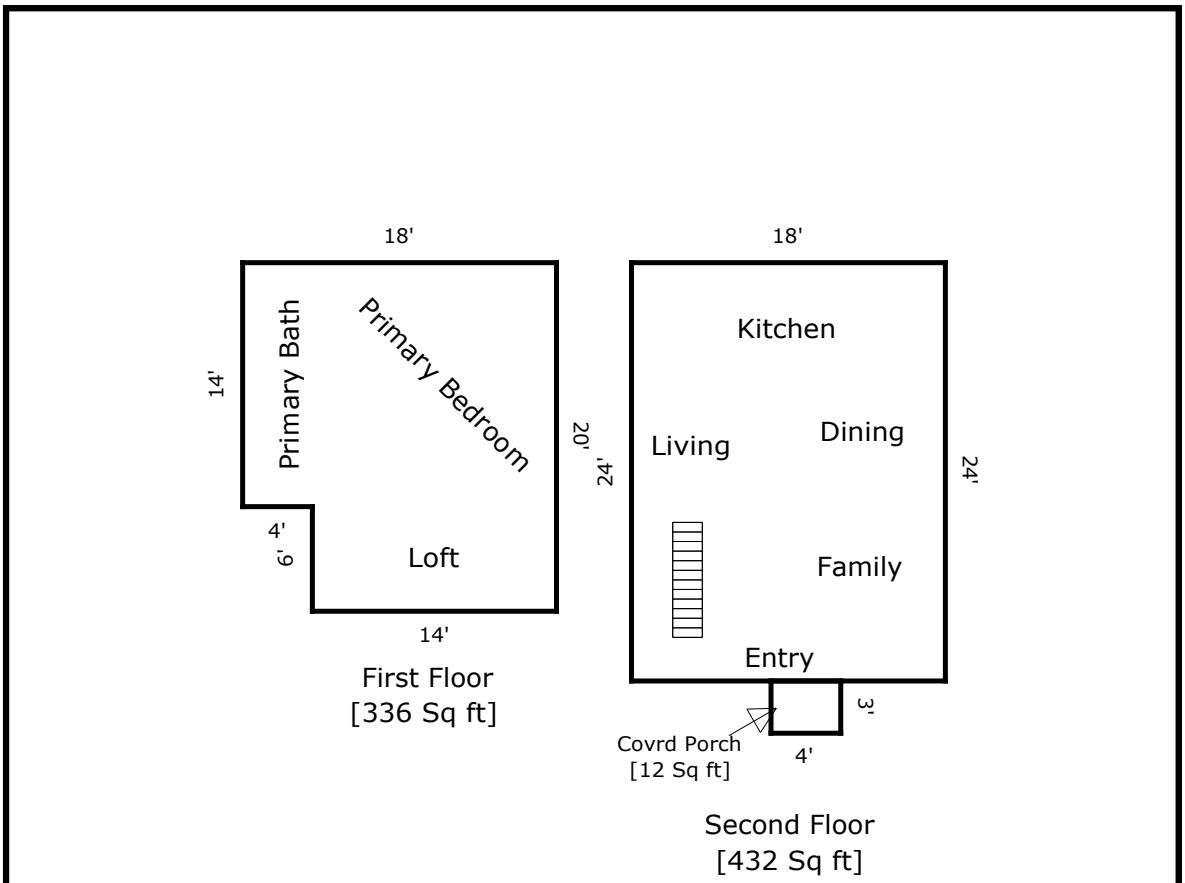
Comparable 9

Prox. to Subject	
Sale Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

FHA/VA Case No. 44-44-6-3908752

Building Sketch

Borrower	Marshall F Dean						
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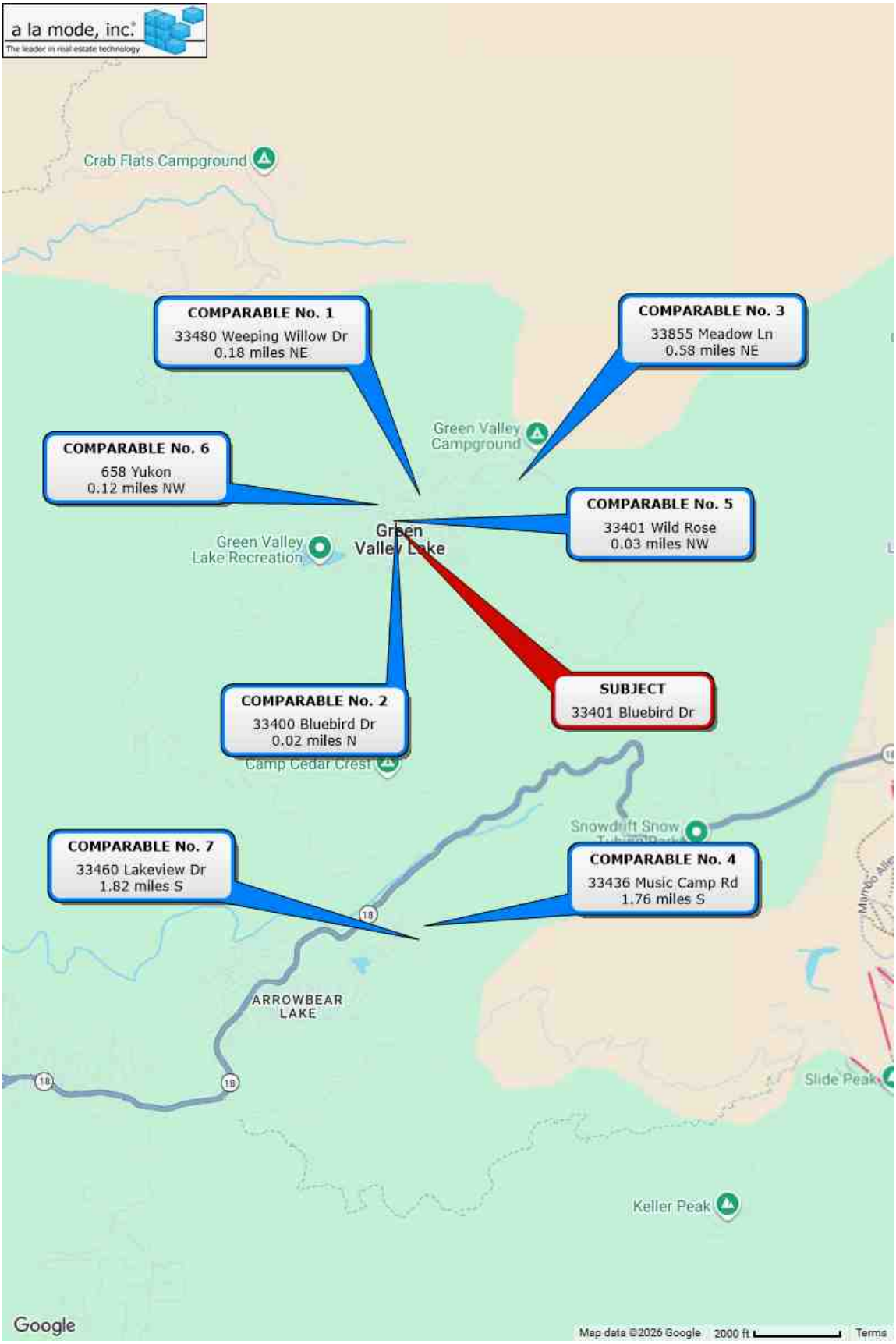
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**
First Floor	336 Sq ft	18 × 14 = 252
		14 × 6 = 84
Second Floor	432 Sq ft	18 × 24 = 432
Total Living Area (Rounded):	**768 Sq ft**	
Non-living Area		
Covrd Porch	12 Sq ft	4 × 3 = 12

Sales Map

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Aerial Map

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FHA/VA Case No. 44-44-6-3908752

Plat Map

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