Residential Appraisal Report

Of

Single Family Residence at

20869 Moonlake St

Diamond Bar, CA 91789-3124

For

EZ Fundings, Inc.

8577 Haven Ave Suite 201

Rancho Cucamonga, CA 91730

As of

05/20/2025

Triton
VALUATION SERVICES

Table of Contents

Uniform Residential Appraisal Report

The purpose of this 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 20869 Moonlake St | City Diamond Bar | State CA | Zip Code 91789-3124
Borrower Taren Salazar and William Insuasti | Owner of Public Record Taren Salazar and William S Insuasti | County Los Angeles
Legal Description TRACT NO 27394 LOT 54
Assessor's Parcel # 8760-019-030 | Tax Year 2024 | R.E. Taxes $ 1,984
Neighborhood Name City of Diamond Bar | Map Reference Lat:34.0055/Lon:-117.8505 | Census Tract 4033.26
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 | [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client EZ Fundings, Inc. | Address 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730
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, offerings price(s), and date(s). DOM 13;The subject was offered for sale on 04/29/2025 for $1,098,888, per CRMLS #IG25092792. The listing is classified as Withdrawn with an off-market date of 05/13/2025 and a final list price of $1,098,888.

CONTRACT

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No | Data Source(s) CoreLogic
Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

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	[X] Increasing	[ ] Stable	[ ] Declining	PRICE		AGE	One-Unit	76 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$ (000)		(yrs)	2-4 Unit	5 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	730	Low	2	Multi-Family	5 %
								1,308	High	76	Commercial	7 %
								1,150	Pred.	61	Other Govt	7 %

Neighborhood Boundaries North of La Puente Rd, East and South of S Diamond Bar Blvd, and West of Fairway Dr

Neighborhood Description Predominately single-family homes of average to good quality construction/maintenance levels. Dwellings vary in size, each with individual market appeal. Employment centers, restaurants, schools, parks, shopping centers and community services are within a mile from subject property. Public transportation, local roads/freeways are within a mile and public services; police, fire protection, medical and ambulance are available.

Market Conditions (including support for the above conclusions) In the review of the MLS, RealQuest, and if applicable other sources, the current subject market is increasing in the subject immediate area during the last quarter. This market data was generated through local area MLS in the attached form 1004MC.

SITE

Dimensions 64'x125' | Area 8000 sf | Shape Rectangular | View N;Res;
Specific Zoning Classification RLM | Zoning Description Low Medium Density Residential
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.

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

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 06037C1725F | FEMA Map Date 09/26/2008
Are the utilities and/or 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.
No adverse easements or encroachments were noted. No illegal, nonconforming use or special assessment noted. The appraiser is not a surveyor. No warranties are implied. The title report was not reviewed or provided to appraiser.

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/Average	Floors	Wood,Tile/Good
# of Stories 1		[ ] Full Basement	[ ] Partial Basement	Exterior Walls	Stucco/Good	Walls	Drywall/Good
Type [X] Det. [ ] Att. [ ] S-Det./End Unit		Basement Area 0 sq. ft.		Roof Surface	Composition/Good	Trim/Finish	Wood/Good
[X] Existing [ ] Proposed [ ] Under Const.		Basement Finish 0 %		Gutters & Downspouts	None	Bath Floor	Tile/Good
Design (Style) Ranch		[ ] Outside Entry/Exit	[ ] Sump Pump	Window Type	Dual,Vinyl/Good	Bath Wainscot	Tile/Good
Year Built 1964		Evidence of [ ] Infestation		Storm Sash/Insulated	None	Car Storage	[ ] None
Effective Age (Yrs) 10		[ ] Dampness	[ ] Settlement	Screens	None	[X] Driveway	# of Cars 2
Attic	[ ] None	Heating [X] FWA [ ] HWBB	[ ] Radiant	Amenities	[ ] Woodstove(s) # 0	Driveway Surface	Concrete
[ ] Drop Stair	[ ] Stairs	[ ] Other	Fuel Gas	[X] Fireplace(s) # 1	[X] Fence Block,Vinyl	[X] Garage	# of Cars 2
[ ] Floor	[X] Scuttle	Cooling [X] Central Air Conditioning		[ ] Patio/Deck None	[X] Porch Covered	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[ ] Other	[X] Pool In-ground	[X] Other Spa	[X] Att. [ ] Det.	[ ] Built-in

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,495 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Dual Pane Windows, Smart thermostats (however typical for the area thus is not adjusted on sales grid).
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-one to five years ago;Bathrooms-remodeled-one to five years ago;The subject is in good condition with above average utility, design, and appeal. These factors should contribute towards the subject property receiving good acceptance in the market place. There were no functional or physical inadequacies observed at the time of inspection. See Condition of Improvements comments.

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

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

Uniform Residential Appraisal Report

SALES COMPARISON ANALYSIS

There are 10 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 865,000 to $ 1,295,000 .

There are 41 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 730,000 to $ 1,308,000 .

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	20869 Moonlake St Diamond Bar, CA 91789-3124	1457 Fairlance Dr Diamond Bar, CA 91789		1366 Glenthorpe Dr Diamond Bar, CA 91789		768 Lynwood Ave Diamond Bar, CA 91789	
Proximity to Subject		0.81 miles S		0.57 miles SE		0.41 miles NE	
Sale Price	$		$ 1,150,000		$ 928,000		$ 1,116,800
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 650.82 sq. ft.		$ 632.15 sq. ft.		$ 685.57 sq. ft.	
Data Source(s)		CRMLS #SW25082215;DOM 4		CRMLS #TR24129231;DOM 24		CRMLS #WS24222038;DOM 23	
Verification Source(s)		Doc #328183/Realist		Doc #550932/Realist		Doc #925288/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;10000	-10,000	Conv;2000	-2,000	Conv;0	
Date of Sale/Time		s05/25;c04/25	0	s08/24;c07/24	+62,000	s12/24;c11/24	+47,000
Location	N;Res;	N;Res;		A;Res;BsyRd	+30,000	N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	8000 sf	9,319 sf	-6,595	7154 sf	0	5,141 sf	+14,295
View	N;Res;	B;Res;Glfvw	-40,000	N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT2;Ranch	0
Quality of Construction	Q3	Q4	+34,500	Q4	+27,840	Q3	
Actual Age	61	50	0	42	0	48	0
Condition	C3	C3		C4	+37,120	C2	-44,672
Above Grade	Total / Bdrms / Baths	Total / Bdrms / Baths	-8,000	Total / Bdrms / Baths		Total / Bdrms / Baths	-8,000
Room Count	6 / 3 / 2.0	7 / 4 / 2.0		7 / 3 / 2.0	0	7 / 4 / 3.0	-15,000
Gross Living Area	1,495 sq. ft.	1,767 sq. ft.	-38,080	1,468 sq. ft.	0	1,629 sq. ft.	-18,760
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Porch	Porch/Patio	0	Porch/Patio	0	Porch/Patio	0
Amenities	Pool/Spa	None	+30,000	None	+30,000	None	+30,000
Net Adjustment (Total)		☐ + ☒ -	$ -38,175	☒ + ☐ -	$ 184,960	☒ + ☐ -	$ 4,863
Adjusted Sale Price of Comparables		Net Adj: -3% Gross Adj : 15%	$ 1,111,825	Net Adj: 20% Gross Adj: 20%	$ 1,112,960	Net Adj: 0% Gross Adj: 16%	$ 1,121,663

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	03/20/2025			06/10/2024
Price of Prior Sale/Transfer	0			$0
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	05/21/2025	05/21/2025	05/21/2025	05/21/2025

Analysis of prior sale or transfer history of the subject property and comparable sales Subject had a grant deed transfer 3/20/25; Doc#178122; from Salazar Taren to current owners. Quit claim deed was recorded 11/21/24; Doc#813636; from Ludlow Robert L Trust to Salazar Taren. Affidavit was recorded 3/20/24; Doc#182216; from Ludlow Robert L to Ludlow Robert L Trust. These were nominal transfers & not sold on local MLS. Sale #3 had a grant deed transfer 6/10/24; Doc#376994; from Garcia Delgadina B to Garcia George A. Affidavit was recorded 6/10/24; Doc#376125; from Garcia Delgadina B to Garcia Armando V. An interspousal deed transfer recorded 6/6/24; Doc#370264; from Xu Yan X to Li Ming J. These transfers were nominal transfers & not sold on local MLS. Grant deed was recorded 6/6/24; $928,000; Doc#0263; from Garcia Armando V Trust to Li Ming J. This was a regular MLS sale.

Summary of Sales Comparison Approach All comparables were weighted in the final market value with comparables post adjusted range from $980,420 to $1,279,943. Comparable 1 condition contained updated components, but its quality rating were typical of average builder grade materials and quality. Comparable 2 condition and quality rating had no recent remodeling and its quality rating is similar to average builder grade for the area. Comparable 3 condition contained nearly all updated components with quality rating above typical average builder grade materials and quality. The closed sales brackets subject salient features and were included in the final reconciliation of value based upon the sales comparison approach. Most weight given to sales 1, 3, and 6 for least net adjustment.

Indicated Value by Sales Comparison Approach $ 1,100,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 1,100,000 **Cost Approach (if developed) $** 1,104,678 **Income Approach (if developed) $** 1,102,500

The sales comparison approach was given the most weight as it reflects the action of buyers and sellers in the marketplace. Range of adjusted sale price of comparables 1-8 support market value of $1,100,000. Subject's overall condition, recent upgrades, and gross living area resulted in the mid range of the closed sales post adjusted range. See Additional Final Reconciliation Comment.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 1,100,000 **, as of** 05/20/2025 **, which is the date of inspection and the effective date of this appraisal.**

Uniform Residential Appraisal Report

ADDITIONAL COMMENTS

The purpose of this appraisal report is to determine market value as defined in the attached statement of limiting conditions, and appraiser's certification form. This appraisal is to function as an aid in evaluating the subject property for lending purposes.

The intended user of this appraisal report is the Lender/Client. While the borrower or other parties may receive a copy of this appraisal report, they are not the intended user(s) of this report. The intended use is to evaluate the subject property in this appraisal for a mortgage finance transaction, subject to the stated scope of work purpose of the appraisal, reporting requirements of this appraisal report form and definition of the market value. No additional intended users are identified by the appraiser.

In preparation, the appraiser has made a physical inspection of the subject site and improvements, measuring the improvements, and has taken photographs to characterize the property. The subject neighborhood was inspected to determine neighborhood characteristics. This information was analyzed to document the various environmental, social, governmental, and economic factors that influence value, data regarding the sales of residential land and improved properties was collected and verified by public records, multiple listing data (MLS), and any other sources deemed reliable including individual property owners, tenants, management companies, title companies, and other appraisers.

This appraisal is not a home inspection and this appraiser is not acting as a home inspector when preparing this appraisal report. The borrower has the right to have the home inspected by a professional home inspector. When performing the inspection of this property, the appraiser visually observed areas that were readily accessible. The appraiser is not required to disturb or move anything that obstructs access of visibility when completing the appraisal. When completing the appraisal, a visual inspection was done in accordance with industry guidelines. The appraisal inspection does not offer warranties or guarantees of any kind.

Unless otherwise stated in this report, the existence of toxic substances or hazardous material, which may or may not be present on the property were not observed by the appraiser. The appraiser has no knowledge of the existence of any such materials on or in the property. The appraiser is not qualified to detect such substances. The presence of such substances may affect the value of the property. The value estimate is predicated on the assumption that there are no such hazardous substances on, in, or around the property that could cause a loss in value. No responsibility is assumed for any such conditions or for any expertise or engineering knowledge required to discover them.

This report is computer generated with digital photographs. It may contain digital signatures and may have been electronically transmitted. In order to protect the integrity of its contents and signatures, is has been protected with encryption software. If applicable, the electronic signatures within the report represent the same authenticity and responsibility of handwritten signatures. The appraiser has taken all reasonable and prudent precaution to ensure that this report can not be altered after transmittal.

The sketch calculation in the report is the result of an actual inspection measured with various tools such as lasers, tape measures, and/or measuring wheels. Subject sketch is not to scale and room labels are in approximate areas on the sketch for informational purposes. Sketch programs will round to the nearest tenth foot.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae.)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The subject site value was estimated using the extraction method. There were no recent land sales sold or available, thus the appraiser had to find the value of the site through difference between the sales price of a property and the contributory value of its improvements.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW

Source of cost data: Marshall & Swift Cost Handbook

Quality rating from cost service: Good Effective date of cost data: 01/10/2025

Comments on Cost Approach (gross living area calculations, depreciation, etc.)
Cost estimates taken from appraiser files or Marshall & Swift cost handbook for similar quality homes. Depreciation based on age-life method. Typical depreciation is noted. No functional or external obsolescence noted. Land value ratio is typical for the area & is derived using the extraction method. Not prepared for property insurance purposes. It is typical to have site value over 30% of total value due to limited land available.

Estimated Remaining Economic Life (HUD and VA only) 70 Years

OPINION OF SITE VALUE				=$	500,000
Dwelling	1,495	Sq. Ft. @ $	315.00	=$	470,925
		Sq. Ft. @ $		=$	0
Porch					15,000
Garage/Carport	469	Sq. Ft. @ $	115.00	=$	53,935
Total Estimate of Cost-new				=$	539,860
Less	Physical 13	Functional 0	External 0		
Depreciation	70,182	0	0	=$	(70,182)
Depreciated Cost of Improvements				=$	469,678
"As-is" Value of Site Improvements				=$	135,000
Indicated Value By Cost Approach				=$	1,104,678

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae.)

Estimated Monthly Market Rent $ 4,500 X Gross Multiplier 245 =$ 1,102,500 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) GRM was supported based on analysis of similar sales of rental comparables and determining GRM from rental comparables provided in report.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's 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 Homeowner's Association? [ ] Yes [ ] No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Triton Valuation Services
EXTRA COMPARABLES 4-5-6

File No. 2025-20869

Borrower Taren Salazar and William Insuasti
Property Address 20869 Moonlake St
City Diamond Bar County Los Angeles State CA Zip Code 91789-3124
Lender/Client EZ Fundings, Inc. Address 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	20869 Moonlake St Diamond Bar, CA 91789-3124	20402 Calpet Dr Diamond Bar, CA 91789		1143 Calbourne Dr Diamond Bar, CA 91789		1739 Cliffbranch Dr Walnut, CA 91789	
Proximity to Subject		0.72 miles SW		0.86 miles W		0.96 miles SE	
Sale Price	$		$ 982,000		$ 1,035,000		$ 1,285,300
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 581.41 sq. ft.		$ 634.19 sq. ft.		$ 924.68 sq. ft.	
Data Source(s)		CRMLS #WS24226171;DOM 8		CRMLS #CV24188612;DOM 28		CRMLS #PW24130318;DOM 31	
Verification Source(s)		Doc #911247/Realist		Doc #798001/Realist		Doc #560054/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		VA;0		Cash;0		Conv;0	
Date of Sale/Time		s12/24;c11/24	+40,000	s11/24;c10/24	+52,000	s08/24;c07/24	+85,000
Location	N;Res;	A;Res;BsyRd	+30,000	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	8000 sf	10,796 sf	-13,980	7,390 sf	0	16729 sf	-43,645
View	N;Res;	N;Res;		N;Res;		B;Res;CtySky	-40,000
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	61	61		56	0	48	0
Condition	C3	C3		C3		C2	-51,412
Above Grade Room Count	Total 6 / Bdrms. 3 / Baths 2.0	Total 7 / Bdrms. 4 / Baths 2.0	-8,000	Total 7 / Bdrms. 4 / Baths 2.0	-8,000	Total 7 / Bdrms. 3 / Baths 2.0	0
Gross Living Area	1,495 sq. ft.	1,689 sq. ft.	-27,160	1,632 sq. ft.	-19,180	1,390 sq. ft.	+14,700
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Porch	Porch/Patio	0	Porch/Enclosed Patio	-10,000	Porch/Patio	0
Amenities	Pool/Spa	None	+30,000	None	+30,000	None	+30,000
Net Adjustment (Total)		X + -	$ 50,860	X + -	$ 44,820	+ X -	$ -5,357
Adjusted Sale Price of Comparables		Net Adj: 5% Gross Adj : 15%	$ 1,032,860	Net Adj: 4% Gross Adj: 12%	$ 1,079,820	Net Adj: 0% Gross Adj: 21%	$ 1,279,943

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	03/20/2025			01/10/2024
Price of Prior Sale/Transfer	0			$1,115,000
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	05/21/2025	05/21/2025	05/21/2025	05/21/2025

Analysis of prior sale or transfer history of the subject property and comparable sales Comparable #6 had a prior grant deed transfer on 01/10/2024; $1,115,000; Doc#21550; from Fiorentino S & L I Trust to Zheng Buhua. This was an investor purchase for updating and sale. There was an affidavit recorded on 12/20/2023; Doc#895578; from Fiorentino Sam to Fiorentino Sam & Lola I Trust. This was a nominal transfer and not sold on local MLS.

Summary of Sales Comparison Approach Comparable 4 contained updated components with quality rating above typical average builder grade materials and quality. However, the comparable was not recently remodeled, thus C3 was utilized. Comparable 5 contained updated components with quality rating above typical average builder grade materials and quality. However, the comparable was not recently remodeled, thus C3 was utilized. Comparable 6 condition contained nearly all updated components with quality rating above typical average builder grade materials and quality.

File No. 2025-20869

Borrower Taren Salazar and William Insuasti
Property Address 20869 Moonlake St
City Diamond Bar County Los Angeles State CA Zip Code 91789-3124
Lender/Client EZ Fundings, Inc. Address 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 7		COMPARABLE SALE # 8		COMPARABLE SALE # 9	
Address	20869 Moonlake St Diamond Bar, CA 91789-3124	20729 Northampton St Diamond Bar, CA 91789		20922 Moonlake St Diamond Bar, CA 91789			
Proximity to Subject		0.22 miles NW		0.10 miles E			
Sale Price	$		$ 918,000		$ 868,000		$
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 523.67 sq. ft.		$ 546.94 sq. ft.		$ sq. ft.	
Data Source(s)		CRMLS #AR24151157;DOM 17		CRMLS #OC25094761;DOM 20			
Verification Source(s)		Doc #635472/Realist		Realist/CRMLS			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		Listing			
Concessions		Conv;0		None;0			
Date of Sale/Time		s09/24;c08/24	+57,000	c05/25	0		
Location	N;Res;	N;Res;		A;Res;Freeway	+30,000		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	8000 sf	8,277 sf	0	7,734 sf	0		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT1;Ranch	DT2;Ranch	0	DT1;Ranch			
Quality of Construction	Q3	Q4	+27,540	Q4	+26,040		
Actual Age	61	61		62	0		
Condition	C3	C3		C3			
Above Grade Room Count	Total 6 / Bdrms. 3 / Baths 2.0	Total 7 / Bdrms. 5 / Baths 2.0	-16,000	Total 6 / Bdrms. 3 / Baths 2.0		Total / Bdrms. / Baths	
Gross Living Area	1,495 sq. ft.	1,753 sq. ft.	-36,120	1,587 sq. ft.	0	sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf			
Functional Utility	Average	Average		Average			
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			
Energy Efficient Items	None	None		None			
Garage/Carport	2ga2dw	2ga2dw		2ga2dw			
Porch/Patio/Deck	Porch	Porch/Patio/Balcony	0	Porch/Patio	0		
Amenities	Pool/Spa	None	+30,000	Pool	+10,000		
Net Adjustment (Total)		X + -	$ 62,420	X + -	$ 66,040	+ -	$
Adjusted Sale Price of Comparables		Net Adj: 7% Gross Adj : 18%	$ 980,420	Net Adj: 8% Gross Adj: 8%	$ 934,040	Net Adj: 0% Gross Adj: 0%	$

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer	03/20/2025			
Price of Prior Sale/Transfer	0			
Data Source(s)	Realist	Realist	Realist	
Effective Date of Data Source(s)	05/21/2025	05/21/2025	05/21/2025	

Analysis of prior sale or transfer history of the subject property and comparable sales No prior transfers for the comparables for the year prior to the date of sale of the comparable sale.

Summary of Sales Comparison Approach Comparable 7 condition contained updated components, but its quality rating were typical of average builder grade materials and quality. Comparable 8 condition contained updated components, but its quality rating were typical of average builder grade materials and quality.

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Exposure Time and Marketing Time
USPAP defines Exposure Time as "Estimated length of time the property 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". Based on the opinion of market value, the appraiser's opinion of reasonable exposure time is 1-30 days. The appraiser's opinion of reasonable marketing time for the subject property is 1-30 days.

Support and Rationale for Highest and Best Use Analysis
Highest and best use is the reasonably probable and legal use of property, which is possible, appropriately supported, financially feasible, and that results in the highest value. Subject property's highest and best use was developed by an analysis of the property as a vacant site, as well as, analysis as presently improved, in order to factor the contributory value, if any, of the existing improvements. The analysis relied on the economically consistent use basis and the economic principle of anticipation, which assumes that a property has value based on anticipated future benefits from its expected use and not just its present use by a buyer with full knowledge of all uses and purposes that comprise the property. The four major factors considered in the analysis were: legally permissible uses, physical possibility, economic feasibility, and maximum productivity. The present improvements on the property are consistent with, and contribute to its highest and best use.

Site Comments
The site is typical of the area with regard to topography, shape and is developed in a manner commensurate with the area norms. There are no adverse easements, encroachments, or other detrimental conditions noted at the time of the inspection. General utilities are available such as electric, gas, telephone, trash and cable television. No evidence of slippage or soil subsidence were noted, however the appraiser is not a qualified geological expert and therefore, no warranties are implied or expressed in this regard. There were no environmental conditions noted, observed or known to the appraiser which would be adverse or hazardous. Estimated site dimensions were taken from public records/plat map. The subject resides near the freeway, but does not back or front the wall that separates the freeway. No noise obsolescence was noted during observation and measuring of subject property, thus neutral was noted on the report.

Condition of Improvements
The subject is a single story ranch home with a covered porch. The home has been recently remodeled with updated kitchen and bathroom, plumbing, electrical, roof, flooring, interior and exterior paint, appliances, water heater, fixtures and hardware. The general condition of the subject property is good for the area and the condition is commensurate with the other homes in the neighborhood. The subject's roof appears in overall good condition from the street view. The property exhibits normal wear for a property of its age. Adequate utilities available and in service. The utilities were tested and operational during the inspection. The subject hot water heater was double strapped. Smoke and carbon monoxide detectors were noted.

Gross living area differed from public records as it may have been mis recorded or the assessor has used the garage conversion as additional gross living area. There were no permits found online. The bonus room in side the garage area has only exterior access. It is done in a workmanlike manner with no safety or hazard issues observed from a visual observation only. It is residential in nature and conforms to the home's structure. No impact on marketability and was valued as a garage. Cost to cure to remove the partition wall is $1,000.

Sales Comparison Comments
Appraisal parameters and methods (Scope of Report)
This report is a complete summary appraisal report. A market search was conducted within the subject's neighborhood and similar competing neighborhood(s) for comparable sales, pending sales and properties currently listing for sale. Many properties were reviewed. 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. The comments below are explanations regarding the analysis and adjustments in the market grid of the URAR form.

Not all adjustments in the Sales Comparison Approach can be directly extracted or supported by the available market data with a high degree of accuracy. Some adjustments have an element of subjectivity and professional judgment which the appraiser has applied based on prior observations of the reactions of typical/knowledgeable buyers and sellers in the marketplace. This method is a standard and well accepted practice within the appraisal industry. All interested parties are encouraged to have an understanding of basic valuation practices when appraising atypical or complex properties; or where there is an extreme absence of like elements of comparison; or in instances where the market data is inconsistent with which to draw better supported adjustments and overall value conclusions. It would be misleading to suggest that identifying the effects of property differences from the market is a process where accurate and complete mathematical results can be performed from paired sales analysis. Paired data analysis is a tool that an appraiser can apply to market data in some circumstances. When used in conjunction with other analytical tools, this type of analysis supports and guides the appraiser's judgment, but it does not take its place. Perfect sets of comparables that vary in a single, identifiable respect are rarely found. Because properties that are sufficiently similar to the subject are usually limited in number, the decision to apply paired data analysis in a given situation is a matter of judgment. Often the sampling size may not be larger enough to provide a solid statistical foundation for the appraiser's conclusions. The development of an opinion of market value by applying their judgment to the analysis and interpretation of data.

COMMENT ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

The appraiser's comparable search parameters with the MLS were within the prior twelve months, located within the neighborhood boundaries, with a 35% gross living area variance. Due to low turnover, parameters were expanded to search for comparables to bracket salient features with similar amenities, lot size utility, gross living area, condition, and pool/spa amenity. Consideration was given to each comparable.

The following adjustments were made:

Location: $30,000 for adverse location.
Lot Size: $5 square feet; only if difference is greater than 1,000 square feet
View: $40,000 for beneficial factors
Quality: 3% of sales price for differences in rating
Condition: 4% of sales price for differences in condition
Bedroom: $8,000
Bathroom: $15,000
Gross Living Area: $140 per square feet; only if difference is greater than 100 sq. ft.
Enclosed Patio: $10,000
Pool $20,000; Spa $10,000

Based on paired sales analysis, concession adjustments were made. As concession adjustments typically for each comparable must reflect the difference between the sales price with concession and what the property would have sold for without concession on open market.

Adjustment on Active/Pending Sales for marketing time was not adjusted for as 1004MC reveals prior closed sales sold at 100% of its list price.

No evidence of support for market adjustment for fireplaces based on research. These amenities are subjective to the homeowner and data could not justify a warranted adjustment. Various design and appeal of the comparables were noted, however, there was no evidence of market reaction for these differences.

Comparables will have net and gross adjustment that may exceed 15%/25% due to the varying differences amongst the comparables as model matches are rare due to the custom estate area.

Additional Final Reconciliation Comment
There are three generally recognized methods used in a valuation process of real property; the sales comparison approach, the cost approach, and the income approach. These three approaches indicates a range of probable value. For single family dwellings in the subject's neighborhood, the most relevant and reliable method is the sales comparison approach. Market participants generally evaluate and make their purchase and sale decision based upon the economic principle of substitution which states that a buyer will typically pay no more for a property than the cost of acquiring a like property with similar utility. It is considered the best indication of the current market in a subject's neighborhood.

The income approach was included as part of this assignment and based on the scope of work. The cost approach was provided as a secondary support. However the approach is not considered relevant as due to the age of the property and lack of relevant recent data regarding land value (i.e. vacant land sales), therefore making the determination of land value a very rough estimate at best. In addition, determining depreciation on closed comparables area is complex as the condition of the comparables cannot be verified accurately.

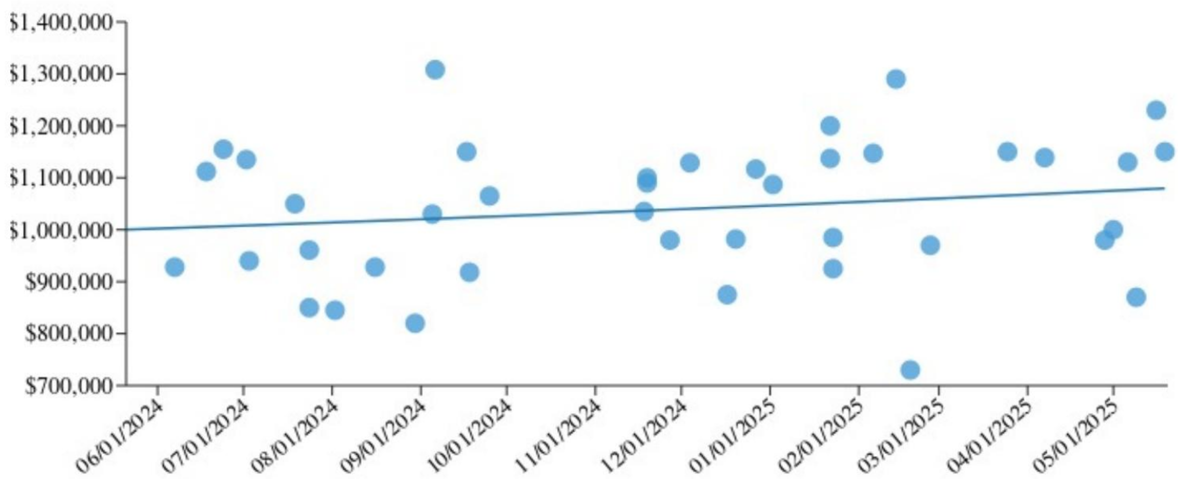
Appraiser Competence
The appraiser attest that he has the appropriate knowledge and experience necessary to complete this assignment competently.

Additional Comments
The subject square footage calculations is in accordance with the American National Standard Institute (ANSI Standard Z765-2021) unless otherwise noted with comments. Please note that no data was disclosed about the source of method of determining the gross living area in public records, MLS or other sources noted.
Images of people were blurred for privacy.

Appraised value is below the predominant value range due to the gross living area.

Comparable 2 and 6 had MLS photos as there were people in front that would not allow a photo. Thus MLS photo was utilized and appraiser has observed the comparable from a drive by.

Multiple analyses of sale price on relevant data over the past 12 months in the subject's market was utilized to determine that the ideal method for market condition (i.e. time) adjustments is a polynomial-2 regression trendline calculated based on all properties from the broader defined neighborhood area. This is a non-linear trend which is common in markets that experience varying levels of increase, decline, and stability over time. As a result, the market condition adjustments applied are not based upon one set percentage for all properties but instead based on how much the market has increased or declined since each comparable's individual contract date. Adjustments were rounded to the nearest $1,000 but they were not applied to properties that have a contract date within 90 days of the effective date. In addition, when market trends show a property has an adjustment percent less than +/-2.0% that property was considered stable with current market conditions and no adjustment was made. The below chart and data (based on the effective date of 05/20/2025) show the market trend and adjustment details.



Comparable Market Conditions (Time) Adjustments

Trendline Value as of the Effective Date: $1,079,549

*Comparable	Contract Date	Sale Price	Trendline Value	Adjustment	Percent
1457 Fairlance Dr	No Adjustment - Contracted Within 90 Days of the Effective Date				
1366 Glenthorpe Dr	07/20/2024	$928,000	$1,011,380	$62,000	6.7%
768 Lyonwood Ave	11/18/2024	$1,116,800	$1,036,451	$47,000	4.2%
20402 Calpet Dr	11/21/2024	$982,000	$1,037,107	$40,000	4.1%
1143 Calbourne Dr	10/10/2024	$1,035,000	$1,028,065	$52,000	5.0%
1739 Cliffbranch Dr	07/26/2024	$1,285,300	$1,012,559	$85,000	6.6%
20729 Northampton St	08/13/2024	$918,000	$1,016,134	$57,000	6.2%
20922 Moonlake St	Not a Closed Sale				

NOTE: The Trendline Value above for each comp is the value for the trendline on the date noted for each comparable. The percent adjustment is calculated by subtracting this value from the value as of effective date and then dividing by that same Trendline Value.

* May include properties that were considered but not utilized in the sales grid.

Market Conditions Addendum to the Appraisal Report

MARKET RESEARCH & ANALYSIS

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 20869 Moonlake St City Diamond Bar State CA ZIP Code 91789-3124

Borrower Taren Salazar and William Insuasti

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 that data in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	19	13	9	[ ] Increasing	[ ] Stable	[X] Declining
Absorption Rate (Total Sales/Months)	3.17	4.33	3.00	[ ] Increasing	[X] Stable	[ ] Declining
Total # of Comparable Active Listings	6	5	10	[ ] Declining	[X] Stable	[ ] Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	1.90	1.20	3.30	[ ] Declining	[X] Stable	[ ] Increasing
Median Sales & List Price, DOM, Sale/List %	**Prior 7-12 Months**	**Prior 4-6 Months**	**Current - 3 Months**	**Overall Trend**		
Median Comparable Sales Price	$1,035,000	$1,087,000	$1,130,000	[X] Increasing	[ ] Stable	[ ] Declining
Median Comparable Sales Days on Market	14	23	5	[ ] Declining	[X] Stable	[ ] Increasing
Median Comparable List Price	$1,015,444	$1,050,000	$1,004,000	[ ] Increasing	[X] Stable	[ ] Declining
Median Comparable Listings Days on Market	17	6	20	[ ] Declining	[X] Stable	[ ] Increasing
Median Sale Price as % of List Price	103%	99%	103%	[ ] Increasing	[X] Stable	[ ] Declining
Seller-(developer, builder, etc.) paid financial assistance prevalent?	[ ] Yes	[X] No		[ ] Declining	[X] Stable	[ ] Increasing

Explain in detail 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.)

An analysis was performed on 41 competing sales over the past 12 months. For those sales, a total of 17.1% were reported to have seller concessions. This analysis shows a change of +17.5% per month.

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

An analysis was performed on 41 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information.

Information reported in the CRMLS system (using an effective date of 05/20/2025) 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.

An analysis was performed on 41 competing sales over the past 12 months. The sales within this group had a median sale price of $1,050,000. This analysis shows a change of +0.7% per month. Based on all sales in this same group, there is a 2.9 month supply. This analysis shows a change of +29.4% per month. These sales had a median DOM of 12. This analysis shows a change of -2.4% per month.

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 foreclosures 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]	Signature	
Appraiser Name	Hyon Ki Yoo	Supervisor Name	
Company Name	Triton Valuation Services	Company Name	
Company Address	1169 W Fern Dr, Fullerton, CA 92833	Company Address	
State License/Certification #	3006217 State CA	State License/Certification #	State
Email Address	tritonvaluation@gmail.com	Email Address	

SINGLE FAMILY COMPARABLE RENT SCHEDULE

File No. 2025-20869

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	20869 Moonlake St Diamond Bar, CA 91789-3124	20348 Acfold Dr Diamond Bar, CA 91789		21548 Carriso Rd Diamond Bar, CA 91765		20535 Julliard Dr Walnut, CA 91789	
Proximity to Subject		0.75 miles SW		1.21 miles SE		1.47 miles N	
Date Lease Begins Date Lease Expires	O/O O/O	02/18/25 02/17/26		04/21/25 04/20/26		01/24/25 01/23/26	
Monthly Rental	If Currently Rented $ 0	$ 4,000		$ 4,700		$ 4,100	
Less: Utilities	$ 0	$ 0		$ 0		$ 0	
Furniture	$ 0	$ 0		$ 0		$ 0	
Adjusted Monthly Rent	$ 0	$ 4,000		$ 4,700		$ 4,100	
Data Source		CRMLS #CV25025522;DOM 0 CLOSE DATE: 02/18/25		CRMLS #TR25058147;DOM 28 CLOSE DATE: 04/21/25		CRMLS #CV25003230;DOM 8 CLOSE DATE: 01/24/25	
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Rent Concessions		0 0		0 0		0 0	
Location View	N;Res; N;Res;	N;Res; N;Res;		N;Res; N;Res;		N;Res; N;Res;	
Design	DT1;Ranch	DT1;Ranch		DT2;Ranch	0	DT1;Ranch	
Appeal	Q3	Q4	+250	Q3		Q4	+250
Age	61	61		49	0	59	0
Condition	C3	C4	+250	C3		C4	+250
Above Grade Room Count (Total / Bdrms / Baths)	6 / 3 / 2.0	7 / 4 / 2.0	-75	7 / 4 / 2.1	-75 -50	6 / 3 / 2.0	
Gross Living Area	1,495 Sq. Ft.	1,689 Sq. Ft.	-97	2,268 Sq. Ft.	-387	1,396 Sq. Ft.	0
Other (e.g., basement, etc.)	0sf	0sf		0sf		0sf	
Other:	Pool/Spa 2ga;2dw	None 2ga;2dw	+175	Pool/Spa 2ga;2dw		None 2ga;2dw	+175
Net Adj. (total)		X + -	$ 503	+ X -	$ -512	X + -	$ 675
Indicated Monthly Market Rent		Net= 13% Gross= 21%	$ 4,503	Net=-11% Gross= 11%	$ 4,188	Net= 16% Gross= 16%	$ 4,775

Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.)

Market data was analyzed through CRMLS, stable number of properties available for subject immediate area to determine market rent. Vacancy rates are low due to the current rental market demand in the subject's immediate and surrounding area. Rental rates appear to have increased based on 2 year rental history analysis. Rent concessions were not noted in this area. Range of rents for subject area was $4,188 to $4,775. Lease agreement not available for review.

Adjustments: Quality Rating $250 per difference; Condition Rating $250 per difference; Bedroom $75; Bathroom $100; Gross Living Area $.50 per sq. ft, only if difference is greater than 100 sq. ft.; Pool/Spa $175

Final Reconciliation of Market Rent:

Based on analysis through CRMLS, local realtors, and property management firms, the final market rent for the remodeled subject property with 3 bedrooms, pool and spa, with higher quality on construction rating is reasonable at $4,500 per month. Final adjusted indicated monthly market rent grid supports the market rent.

I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF 05/20/2025 **TO BE $** 4,500

Appraiser(s)		Supervisory Appraiser (If applicable)	
SIGNATURE		SIGNATURE	
NAME	Hyon Ki Yoo	NAME	
Date Property inspected	05/20/2025	Date Property inspected	
Report Signed	05/22/2025	Report Signed	
State Certification or License #	3006217	State Certification or License #	
State	CA	State	
Expiration Date of License or Certification	03/10/2027	Expiration Date of License or Certification	

Borrower Taren Salazar and William Insuasti
Property Address 20869 Moonlake St
City Diamond Bar County Los Angeles State CA Zip Code 91789-3124
Lender/Client EZ Fundings, Inc. Address 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

ITEM	SUBJECT	COMPARABLE NO. 4		COMPARABLE NO. 5		COMPARABLE NO. 6	
Address	20869 Moonlake St Diamond Bar, CA 91789-3124	1342 Tierra Siesta Walnut, CA 91789					
Proximity to Subject		0.96 miles SW					
Date Lease Begins Date Lease Expires	O/O O/O	11/27/2024 11/26/2025					
Monthly Rental	If Currently Rented $ 0	$ 4,300		$		$	
Less: Utilities Furniture	$ 0 $ 0	$ 0 $ 0		$ $		$ $	
Adjusted Monthly Rent	$ 0	$ 4,300		$		$	
Data Source		CRMLS #TR24223954;DOM 29 CLOSE DATE: 11/27/24					
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Rent Concessions		0 0					
Location View	N;Res; N;Res;	N;Res; N;Res;					
Design Appeal	DT1;Ranch Q3	DT2;Ranch Q4	0 +250				
Age Condition	61 C3	48 C4	0 +250				
Above Grade Room Count (Total / Bdrms / Baths)	6 / 3 / 2.0	7 / 4 / 3.0	-75 -100	Total / Bdrms / Baths		Total / Bdrms / Baths	
Gross Living Area	1,495 Sq. Ft.	1,886 Sq. Ft.	-196	Sq. Ft.		Sq. Ft.	
Other (e.g., basement, etc.)	0sf	0sf					
Other:	Pool/Spa 2ga;2dw	Pool/Spa 2gbi;2dw	0				
Net Adj. (total)		X + -	$ 129	X + -	$	X + -	$ 0
Indicated Monthly Market Rent		Net= 3% Gross= 20%	$ 4,429	Net=0% Gross= 0%	$ 0	Net= 0% Gross= 0%	$ 0

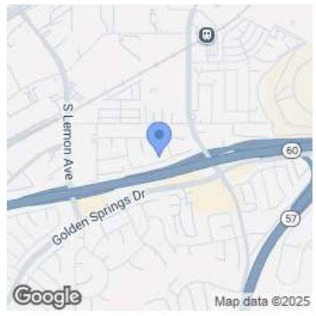
Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.)

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

5/22/25, 1:59 PM Matrix

20869 Moonlake St, Walnut 91789 STATUS: **Withdrawn** LIST PRICE: **$1,098,888**

Brea Rd to Penarth Ave to Northampton St. to Pinefalls Ave to Moonlake



Recent: **05/13/2025 : WTHDR : A->W**

BED / BATH: **4/2,0,0,0**
SQFT(src): **1,669 (A)**
PRICE PER SQFT: **$658.41**
LOT(src): **8,075/0.1854 (A)**
LEVELS: **One**
GARAGE: **0**
YEAR BUILT(src): **1964 (ASR)**
PROP SUB TYPE: **SFR/D**
DOM / CDOM: **13/13**
SLC: **Standard**
PARCEL #: **8760019030**
LISTING ID: **IG25092792**

Submit Offer

DESCRIPTION

This well cared for 3-bedroom, 2-bathroom home, has a bonus room with pool views AND an extra area that can be used as an additional bedroom or a home office with its own private entrance. The home commands attention the moment you walk through the door with its updated kitchen featuring newer stainless-steel appliances, quartz countertops and a breakfast bar. The living room is inviting with a brick style fireplace and a large picture window. The dining room adjoins the living room and flows into the family bonus room. Newer luxury vinyl flooring and updated interior paint throughout the home. The guest bath is oversized with access to the outside pool area and provides indoor laundry hook ups. Two nice size guest bedrooms and a main bedroom on one wing of the home. The main bath has been completely remodeled with a luxury-beautifully tiled walk-in shower, a new vanity and latrine. Extras include: a larger lot with a recently re-plastered sparkling pool, vinyl windows, new exterior paint, PEX plumbing, enhanced landscaping, new side and backyard fencing and so many more! This home is not only located on a quiet street, but also in the HIGHLY sought out and award-winning Walnut Valley Unified school district. Centrally located to the 60, 57 and minutes from the 210 freeways. Walking distance to shopping and dining. This home will not last!

EXCLUSIONS: INCLUSIONS:

AREA: **668 - Walnut**
SUBDIVISION: **/**
COUNTY: **Los Angeles**
SENIOR COMMUNITY?: **No**
CERTIFIED 433A?:
LIST $ ORIGINAL: **$1,098,888**
BASEMENT SQFT:
COMMON WALLS: **No Common Walls**
PARKING:
HORSE:
PROBATE AUTHORITY:
SELLER WILL CONSIDER CONCESSIONS IN OFFER: **Yes**
ROOM TYPE: **All Bedrooms Down**
EATING AREA:
COOLING: **Central Air**
HEATING: **Central**
VIEW: **Neighborhood**
WATERFRONT:
LAUNDRY: **Inside**

PROP SUB TYPE: **Single Family Residence (Detached)** STRUCTURE TYPE: **House** COMMON INTEREST: **None**

INTERIOR

INTERIOR:
MAIN LEVEL BEDROOMS: **3**
MAIN LEVEL BATHROOMS: **2**
ACCESSIBILITY:
APPLIANCES:
KITCHEN FEATURES:
BATHROOM FEATURES:
FLOORING:
ENTRY LOC/ENTRY LVL: **Front door/1**
FIREPLACE: **Family Room**

EXTERIOR

EXTERIOR:
FENCING:
DIRECTION FACES:
SECURITY:
SEWER: **Public Sewer**
LOT: **Landscaped, Lawn, Yard**
POOL: **Private**
PATIO/PORCH:
SPA:

BUILDING

BUILDER NAME:
MAKE:
BUILD MODEL:
TAX MODEL:
ARCH STYLE:
DOOR:
WINDOW:
ROOF:
FOUNDATION DTLS:
PROP COND:
CONSTR MTLS:
OTHER STRUCT:
NEW CONSTRUCTION YN: **No**

GARAGE AND PARKING

ATTACHED GARAGE?:
UNCOVERED SPACES:
PARKING TOTAL: **0**
REMOTES:
GARAGE SPACES: **0**
RV PARK DIM:
CARPORT SPACES:

GREEN

GREEN ENERGY GEN:
WALK SCORE:
GREEN ENERGY EFF:
GREEN SUSTAIN:
GREEN WTR CONSERV:

POWER PRODUCTION

POWER PRODUCTION: **No**
GREEN VERIFICATION: **No**

COMMUNITY

HOA FEE: **$0**
HOA FEE 2:
HOA FEE 3:
COMMUNITY: **Street Lights**
HOA MANAGEMENT NAME:
HOA MANAGEMENT NAME 2:
HOA MANAGEMENT NAME 3:
HOA NAME:
HOA NAME 2:
HOA NAME 3:
HOA AMENITIES:
HOA PHONE:
HOA PHONE 2:
HOA PHONE 3:
OF UNITS: **1**
UNITS IN COMMUNITY:
STORIES TOTAL: **1**

LAND

LAND LEASE?: **No**
PARCEL #: **8760019030**
ADDITIONAL APN(S): **No**
LAND LEASE AMOUNT:
LAND LEASE AMT FREQ:
LAND LEASE PURCH?:
LAND LEASE RENEW:
UTILITIES:
ELECTRIC:
WATER SOURCE: **Public**
LOT SIZE DIM:
ASSESSMENTS: **Unknown**
TAX LOT: **54**
TAX BLOCK:
TAX TRACT #: **27394**
ZONING: **LCRA08**
TAX OTHER ASSESSMENT: **$695**
TAX OTHER ASSESS SOURCE: **Estimated**

SCHOOL

HIGH SCHOOL DISTRICT: **Walnut Valley Unified**
HIGH SCH DIST SOURCE:
ELEMENTARY:
ELEM SOURCE:
ELEMENTARY OTHER:
MIDDLE/JR HIGH:
MIDDLE/JR SOURCE:
MIDDLE/JR HIGH OTHER:
HIGH SCHOOL:
HIGH SOURCE:
HIGH SCHOOL OTHER:

LISTING / DATES

BAC:
BAC RMRKS:
DUAL/VARI COMP?: **Yes**
LEASE CONSIDERED?: **No**
CURRENT FINANCING:
POSSESSION:
SIGN ON PROPERTY?: **Yes**
CONTINGENCY LIST:
TERMS: **1031 Exchange, Cash, Conventional**
LIST AGRMT: **Exclusive Right To Sell**
LIST SERVICE: **Full Service**
AD NUMBER:
DISCLOSURES:
INTERNET, AVM?/COMM?: **Yes/Yes**
INTERNET?/ADDRESS?: **Yes/Yes**
NEIGHBORHOOD MARKET REPORT YN?: **Yes**
LIST CONTRACT DATE: **04/29/25**
START SHOWING DATE:
ON MARKET DATE: **04/30/25**
PRICE CHG TIMESTAMP:
STATUS CHG TIMESTAMP: **05/13/25**
MOD TIMESTAMP: **05/13/25**
EXPIRED DATE:
PURCH CONTRACT DATE:

https://matrix.crmls.org/Matrix/Printing/PrintOptions.aspx?c=H4sIAAAAAAAEAItWMrcwM1PSUTIBYIMDEGFhCCSBQnmlOTkQQsnQyACZj59QAuk3... 1/2

Borrower Taren Salazar and William Insuasti	
Property Address 20869 Moonlake St	
City Diamond Bar County Los Angeles	State CA Zip Code 91789-3124
Lender/Client EZ Fundings, Inc.	Address 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

ENDING DATE:

CONTINGENCY: **Seller to find suitable replacement property**

PRIVATE REMARKS: Garage has been converted into an additional living space. Seller does not have copies or knowledge of permits. Space was designed within the original square footage of the house. Pool heater does not work, and seller will not repair. Therefore, the spa is a water feature for buyers to enjoy. The pool is sparking with new plaster and ready for summer. Seller

SHOWING INFORMATION

SHOW CONTACT TYPE: **See Remarks**
LOCK BOX LOCATION: **meter**
OCCUPANT TYPE: **Owner**
SHOW CONTACT NAME:
LOCK BOX TYPE: **Supra**
OWNER'S NAME:
SHOW CONTACT PH:

SHOW INSTRUCTIONS: **Thank you for showing! Please text listing agent for showing instructions. Pet on property. Please access the outside living space by going through back side gate via backyard. If buyer does not need additional bedroom space, the garage can be easily converted back to original. Seller's parent passed peacefully surrounded by loved ones in the home, 2024. Listing agent Jackie 909-264-4834 Supra will be installed at the first open house. No showings prior to the open house.**

DIRECTIONS: **Brea Rd to Penarth Ave to Northampton St. to Pinefalls Ave to Moonlake**

AGENT / OFFICE

CONTACT PRIORITY

LA: **(EVMITCJAC) JACQUELINE MITCHELL**
LA State License: **02043630**
1.LA CELL: **909-264-4834**
CoLA: **Robert Miller**
CoLA State License: **02225602**
2.LO PHONE: **909-993-5710**
LO: **(EV2763) Realty Masters & Associates**
LO State License: **01927637**
3.LA EMAIL: **homesbyjackiem@gmail.com**
LO PHONE: **909-993-5710**
LO FAX: **714-368-0090**
CoLO: **Realty Masters & Associates**
CoLO State License: **01927637**
CoLO PHONE: **909-993-5710**
CoLO FAX: **714-368-0090**
Offers Email: **homesbyrmiller@gmail.com**

COMPARABLE INFORMATION

CLOSE PRICE:
LIST PRICE: **$1,098,888**
LIST $ ORIGINAL:
PURCH CONTRACT DATE:
END DATE:
DOM/CDOM: **13/13**
BUYER FINANCING:

BA: **()**
BO:
BA State License:
BO State License:

CoBA: **()**
CoBO:
CoBA State License:
CoBO State License:

CONCESS FINANCING COSTS $:
CONCESS PROP IMPROV COSTS $:
CONCESS BUYER BROKER FEE $:
CONCESS CLOSING COSTS $:
CONCESS OTHER COSTS $:
CONCESS AMOUNT **(TOTAL)** $:
CONCESSION CMTS:

AGENT FULL: Residential LISTING ID: IG25092792

Printed by Eric Yoo, State Lic: AR3006217 on 05/22/2025 1:59:36 PM

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

20869 Moonlake St, Walnut, CA 91789-3124, Los Angeles County

APN: 8760-019-030 CLIP: 7686815490

MLS Beds	MLS Full Baths	Half Baths	Sale Price	Sale Date
4	**2**	**N/A**	**N/A**	**N/A**
MLS Sq Ft	Lot Sq Ft	MLS Yr Built	Type	
1,669	**8,075**	**1964**	**SFR**	

OWNER INFORMATION

Owner Name	**Salazar Taren**	Tax Billing Zip	**91789**
Owner Name 2	**Insuasti William S**	Tax Billing Zip+4	**3124**
Mail Owner Name	**Taren Salazar**	Owner Vesting	**Husband/Wife**
Tax Billing Address	**20869 Moonlake St (no mail)**	Owner Occupied	**Yes**
Tax Billing City & State	**Walnut, CA**	No Mail Flag	**Y**

COMMUNITY INSIGHTS

Median Home Value	**$1,009,269**	School District	**WALNUT VALLEY UNIFIED**
Median Home Value Rating	**9 / 10**	Family Friendly Score	**75 / 100**
Total Crime Risk Score (for the neighborhood, relative to the nation)	**34 / 100**	Walkable Score	**43 / 100**
Total Incidents (1 yr)	**67**	Q1 Home Price Forecast	**$1,023,578**
Standardized Test Rank	**92 / 100**	Last 2 Yr Home Appreciation	**19%**

LOCATION INFORMATION

Zip Code	**91789**	Comm College District Code	**Mt San Antonio**
Carrier Route	**C018**	Census Tract	**4033.26**
Zoning	**LCRA08**	Topography	**Rolling/Hilly**
Tract Number	**27394**	Within 250 Feet of Multiple Flood Zone	**No**
School District	**Walnut Vly**		

TAX INFORMATION

APN	**8760-019-030**	Lot	**54**
% Improved	**78%**	Water Tax Dist	**Three Valleys Walnut**
Tax Area	**10074**	Fire Dept Tax Dist	**Consolidated Co**
Legal Description	**TRACT NO 27394 LOT 54**		

ASSESSMENT & TAX

Assessment Year	2024	2023	2022
Assessed Value - Total	**$118,146**	**$115,830**	**$113,560**
Assessed Value - Land	**$25,926**	**$25,418**	**$24,920**
Assessed Value - Improved	**$92,220**	**$90,412**	**$88,640**
YOY Assessed Change ($)	**$2,316**	**$2,270**	
YOY Assessed Change (%)	**2%**	**2%**	

Tax Year	Total Tax	Change ($)	Change (%)
2022	**$1,903**		
2023	**$1,945**	**$42**	**2.22%**
2024	**$1,984**	**$39**	**2.02%**

Special Assessment	Tax Amount
Safe Clean Water83	**$134.58**
Flood Control 62	**$34.72**
Diamondbarstlt62	**$13.00**
Consldated Sewer62	**$50.50**
Laco Vectr Cntrl80	**$18.97**
Mwdstandby#286	**$12.20**
Rposd Measure A 83	**$30.20**
Landscapead#3880	**$15.00**
Wlntvlywtrsby86	**$14.00**
Combined Liens	**$372.04**
Total Of Special Assessments	**$695.21**

Property Details | Courtesy of Eric Yoo, Triton Valuation Services, California Regional MLS

Generated on: 05/20/25

Page 1/3

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar

County: Los Angeles State: CA Zip Code: 91789-3124

Lender/Client: EZ Fundings, Inc. Address: 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

CHARACTERISTICS

County Land Use	**Single Family Resid**	MLS Total Baths	**2**
Universal Land Use	**SFR**	Full Baths	**2**
Lot Acres	**0.1854**	Heat Type	**Central**
Lot Area	**8,075**	Pool	**Pool**
Building Sq Ft	**1,669**	Year Built	**1964**
Stories	**MLS: 1**	Effective Year Built	**1964**
Total Units	**1**	Building Type	**Type Unknown**
Bedrooms	**4**	# of Buildings	**1**
Total Baths	**2**		

ESTIMATED VALUE

RealAVM™	**$804,800**	Confidence Score	**65**
RealAVM™ Range	**$698,900 - $910,700**	Forecast Standard Deviation	**13**
Value As Of	**05/05/2025**		

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

RENTAL TRENDS

Estimated Value	**3529**	Cap Rate	**3.5%**
Estimated Value High	**3887**	Forecast Standard Deviation (FSD)	**0.1**
Estimated Value Low	**3171**		

(1) Rental Trends is a CoreLogic® derived value and should be used for information purposes only.

(2) The FSD denotes confidence in an Rental Trends estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion a Rental Amount estimate will fall within, based on the consistency of the information available to the Rental Amount at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LISTING INFORMATION

MLS Listing Number	**IG25092792**	MLS Current List Price	**$1,098,888**
MLS Status	**Withdrawn**	MLS Original List Price	**$1,098,888**
MLS Source	**CRM**	MLS Listing Agent	**Evmitcjac-Jacqueline Mitchell**
MLS Area	**668 - WALNUT**	MLS Listing Broker	**REALTY MASTERS & ASSOCIATE S**
MLS Status Change Date	**05/13/2025**		

LAST MARKET SALE & SALES HISTORY

Recording Date	**02/18/1992**	Owner Name	**Salazar Taren**
Document Number	**263951**	Owner Name 2	**Insuasti William S**
Deed Type	**Affidavit**		

Recording Date	03/20/2025	11/21/2024	03/20/2024	04/24/2006	02/18/1992
Sale Date	**03/13/2025**	**09/05/2024**	**02/21/2024**	**02/10/2006**	
Sale Price					
Nominal	**Y**	**Y**	**Y**	**Y**	
Buyer Name	**Salazar Taren**	**Salazar Taren**	**Ludlow Robert L Trust**	**Ludlow Robert L Trust**	**Ludlow Robert L**
Seller Name	**Salazar Taren**	**Ludlow Robert L Trust**	**Ludlow Robert L**	**Ludlow Robert L**	
Document Number	**178122**	**813636**	**182216**	**887985**	**263951**
Document Type	**Grant Deed**	**Quit Claim Deed**	**Affidavit**	**Grant Deed**	**Affidavit**

Recording Date	12/31/1964
Sale Date	
Sale Price	**$18,500**
Nominal	
Buyer Name	
Seller Name	
Document Number	
Document Type	**Deed (Reg)**

MORTGAGE HISTORY

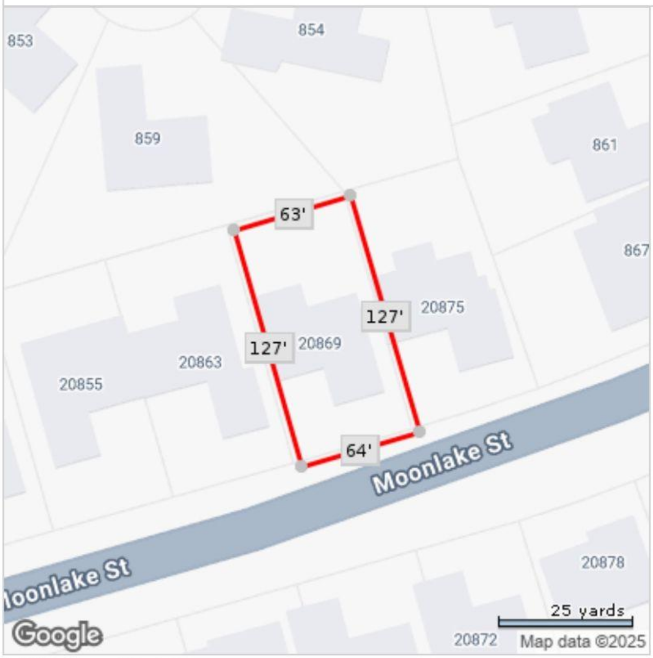
Mortgage Date	03/20/2025	11/29/2005	04/14/2005	05/16/1994
Mortgage Amount	**$120,000**	**$150,000**	**$75,000**	**$14,350**
Mortgage Lender	**146058**	**Bank Of America**	**Accredited Surety & Casualt y**	**Bank Of America**

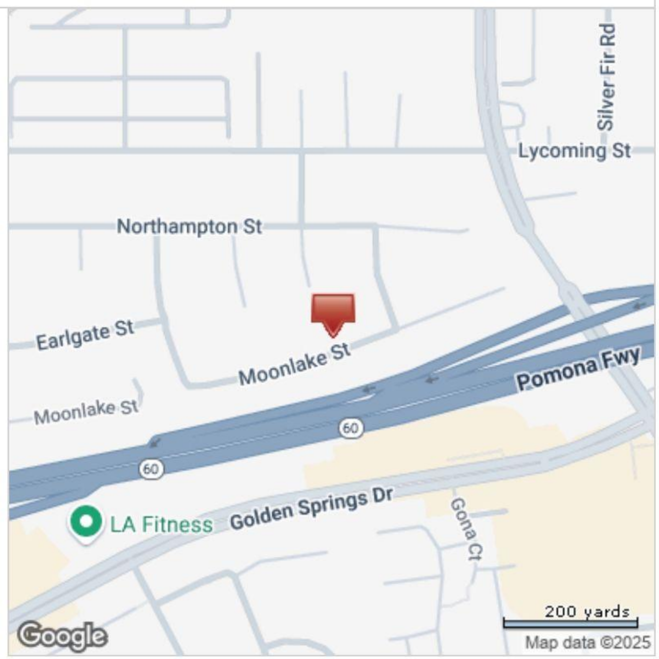
Property Details | Courtesy of Eric Yoo, Triton Valuation Services, California Regional MLS **Generated on: 05/20/25**

Borrower Taren Salazar and William Insuasti
Property Address 20869 Moonlake St
City Diamond Bar County Los Angeles State CA Zip Code 91789-3124
Lender/Client EZ Fundings, Inc. Address 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Mortgage Code	Conventional	Conventional	Conventional	Conventional

PROPERTY MAP





*Lot Dimensions are Estimated

Property Details Courtesy of Eric Yoo, Triton Valuation Services, California Regional MLS

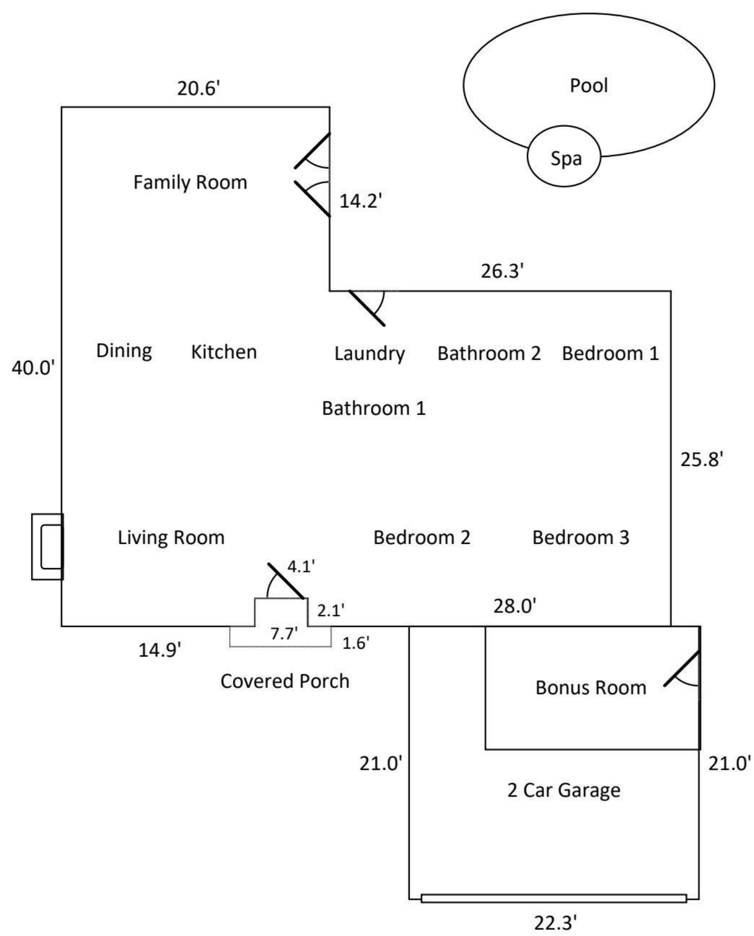
The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

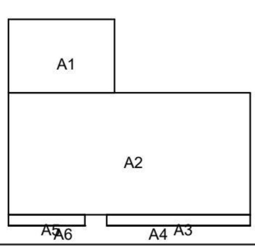
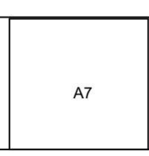
Generated on: 05/20/25
Page 3/3

SKETCH ADDENDUM

File No. 2025-20869

Borrower: Taren Salazar and William Insuasti
Property Address: 20869 Moonlake St
City: Diamond Bar | County: Los Angeles | State: CA | Zip Code: 91789-3124
Lender/Client: EZ Fundings, Inc. | Address: 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730



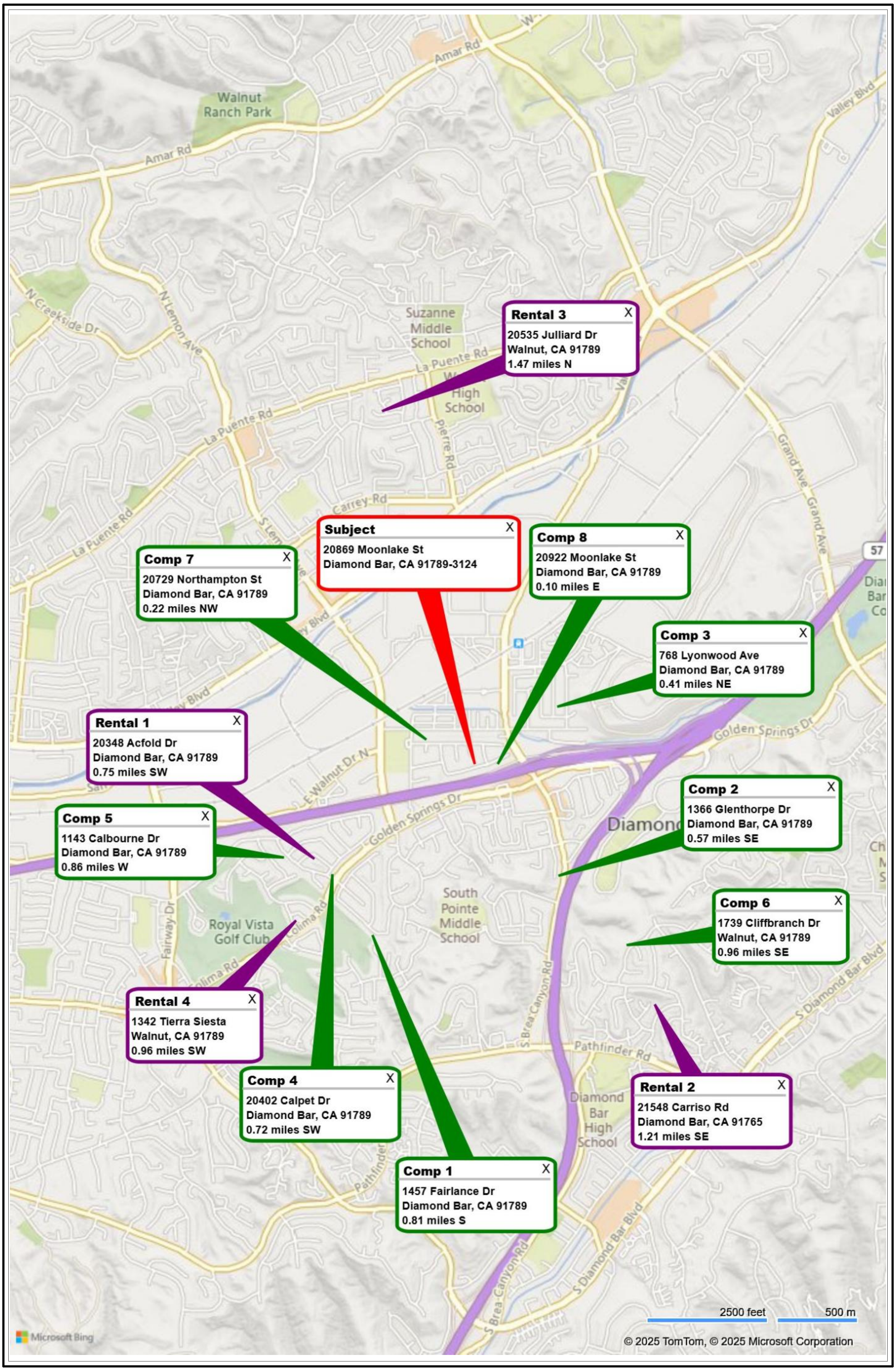
SKETCH CALCULATIONS		Perimeter	Area
	A1 : 20.6 x 14.2 =		292.3
	A2 : 46.9 x 23.7 =		1113.3
	A3 : 28.0 x 2.1 =		57.9
	A4 : 0.5 x 28.0x0.0 =		0.1
	A5 : 14.9 x 2.1 =		30.9
	A6 : 0.5 x 14.9x0.0 =		0.0
	First Floor		1494.5
	Total Living Area		**1494.5**
	A7 : 22.3 x 21.0 =		468.5
	Attached Garage		468.5
	A8 : 0.5 x 4.2x0.1 =		0.2
	A9 : 4.2 x 2.0 =		8.5
	A10 : 0.5(6.1 + 6.1)x0.1 =		0.4
	A11 : 0.5 x 1.7x0.1 =		0.1
	A12 : 0.5 x 7.7x0.1 =		0.4
	A13 : 0.5 x 0.1x1.5 =		0.1
	A14 : 7.7 x 1.5 =		11.6
	Covered Porch		21.3

WinSketch by Jammin Software

LOCATION MAP ADDENDUM

File No. 2025-20869

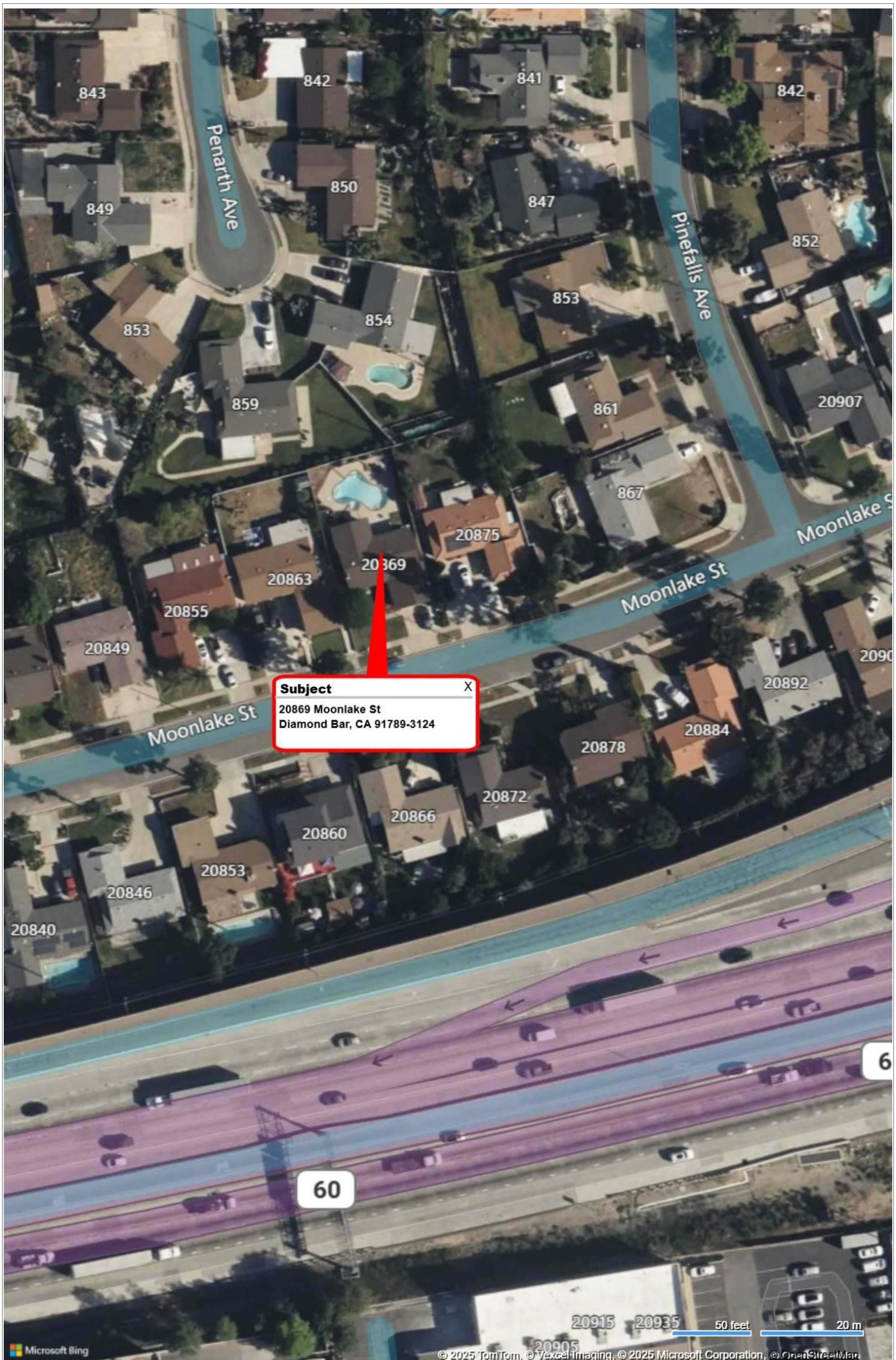
Borrower Taren Salazar and William Insuasti
Property Address 20869 Moonlake St
City Diamond Bar County Los Angeles State CA Zip Code 91789-3124
Lender/Client EZ Fundings, Inc. Address 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730



AERIAL MAP ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				



Triton Valuation Services

PLAT MAP

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Triton Valuation Services

ZONING LOCATION MAP

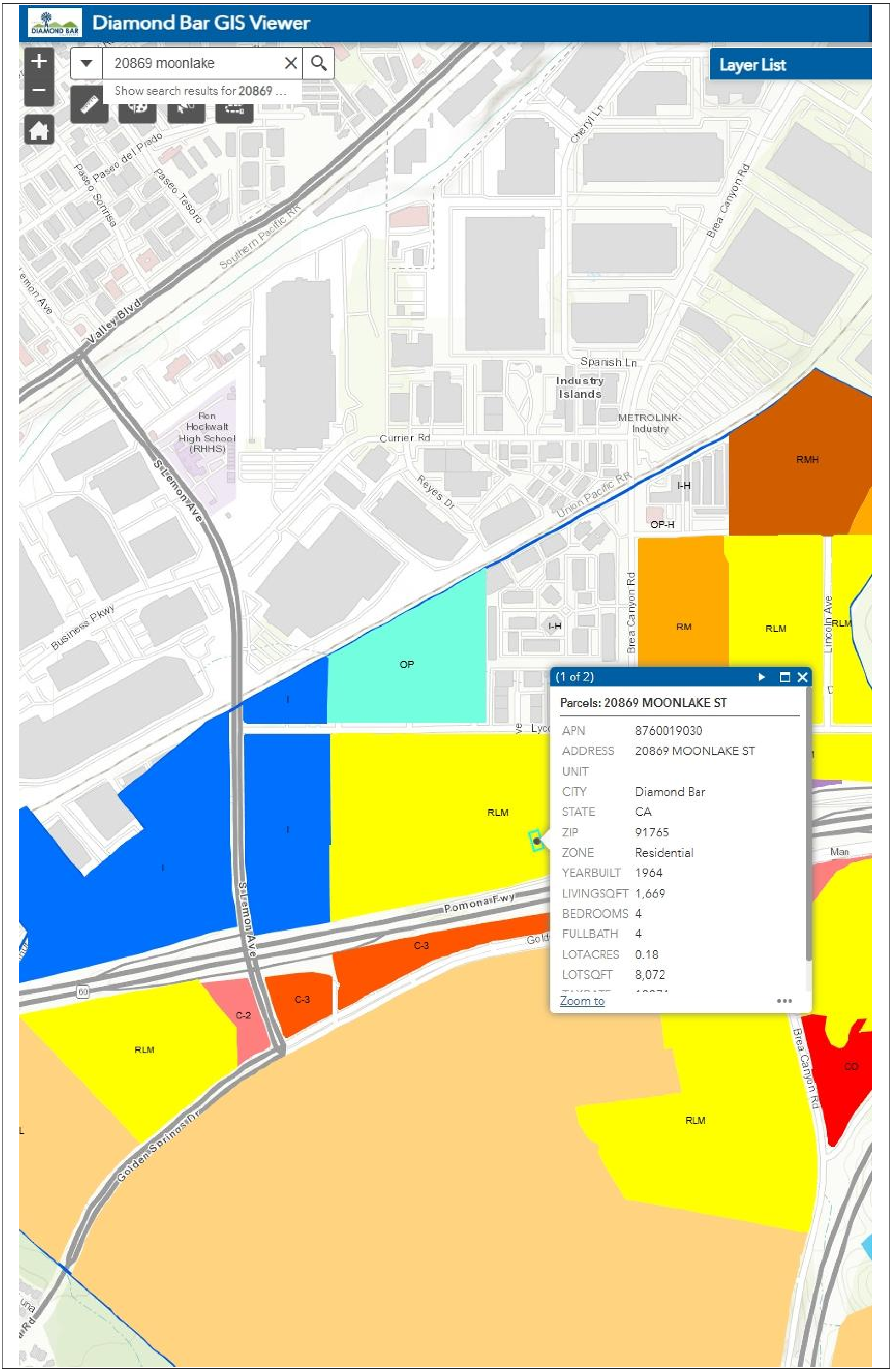
File No. 2025-20869

Borrower Taren Salazar and William Insuasti

Property Address 20869 Moonlake St

City Diamond Bar County Los Angeles State CA Zip Code 91789-3124

Lender/Client EZ Fundings, Inc. Address 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730



Triton Valuation Services

ZONING LOCATION MAP

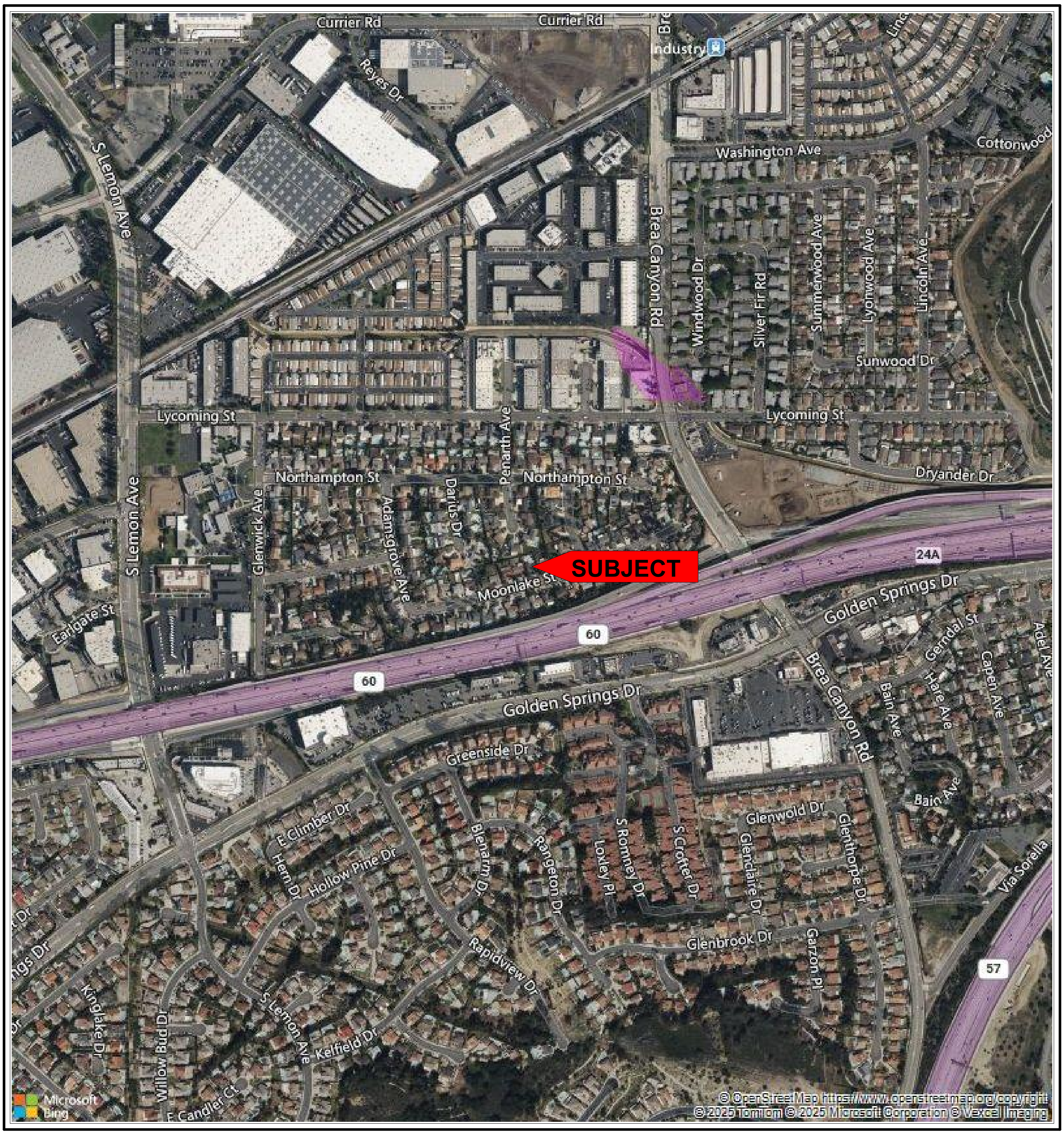
File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

FLOOD MAP ADDENDUM

File No. 2025-20869

Owner	Taren Salazar and William S Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				



Flood Map Legends

Flood Zones

- Areas inundated by 100-year flooding
- Areas inundated by 500-year flooding
- Areas of undetermined but possible flood hazards
- Floodway areas with velocity hazard
- Floodway areas
- COBRA zone

Flood Zone Determination

In Special Flood Hazard Area (Flood Zone): Out

Within 250 ft. of multiple flood zones? Not within 250 feet

Community: 060741

Community Name: DIAMOND BAR, CITY OF

Map Number: 06037C1725F

Zone: X Panel: 1725F Panel Date: 09/26/2008

FIPS Code: 06037 Census Tract: 4033.26

Triton Valuation Services

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Street View from Home
West

Street View from Home
East

Driveway

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Front Yard

Front

Front

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Front

Front
Covered Porch

Left Side

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Left Side

Left Side

Left Side

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Right Side

Right Side

Right Side

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Right Side

Right Side

Rear

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Rear

Rear

Pool Equipment

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Pool

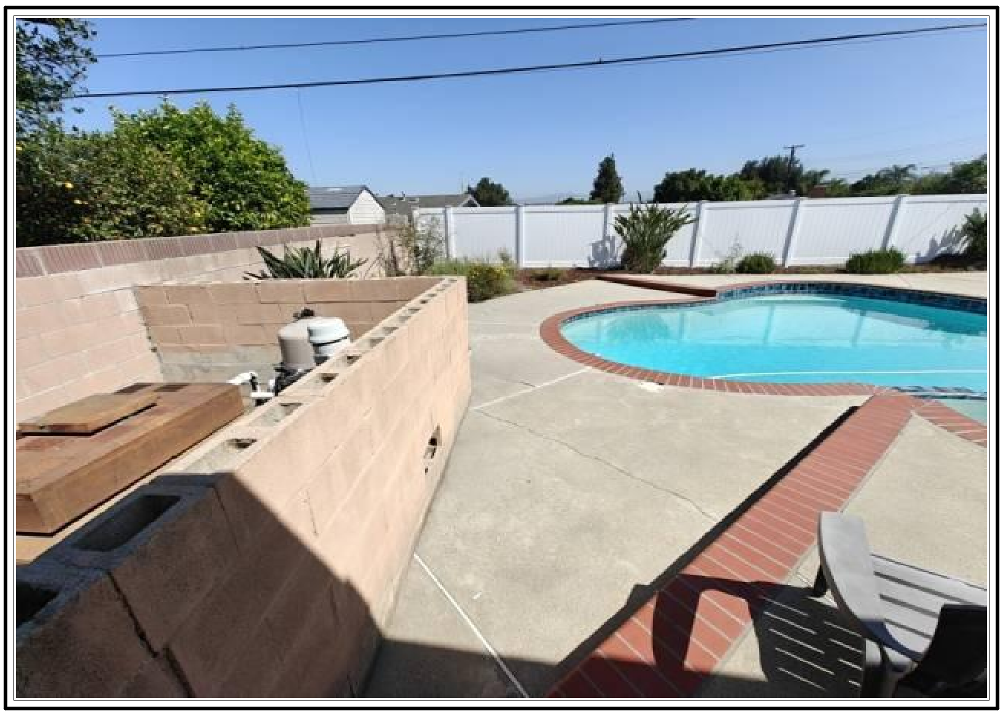
Spa

Backyard

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				



Backyard

Backyard

Entrance

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Living Room

Fireplace

Dining Area

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Kitchen

Kitchen

Kitchen

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Kitchen

Kitchen

Kitchen

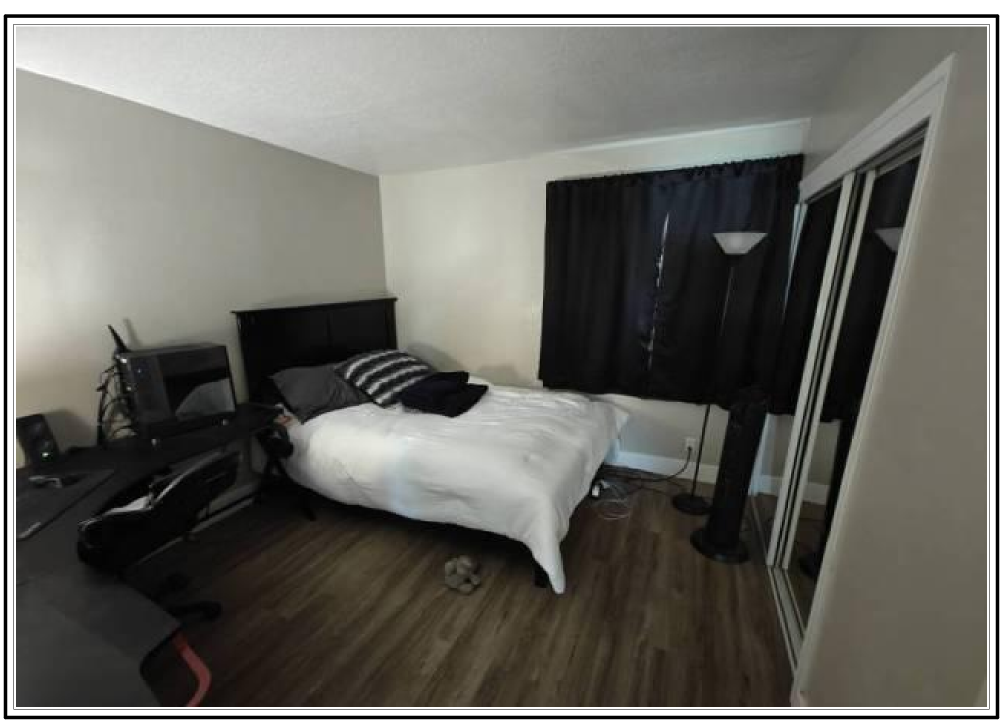
SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Kitchen

Bedroom 1



Bedroom 2

Triton Valuation Services

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Bedroom 3

Laundry

Bathroom 1

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Bathroom 1

Bathroom 1

Bathroom 2

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Bathroom 2

Bathroom 2

Family Room

Triton Valuation Services

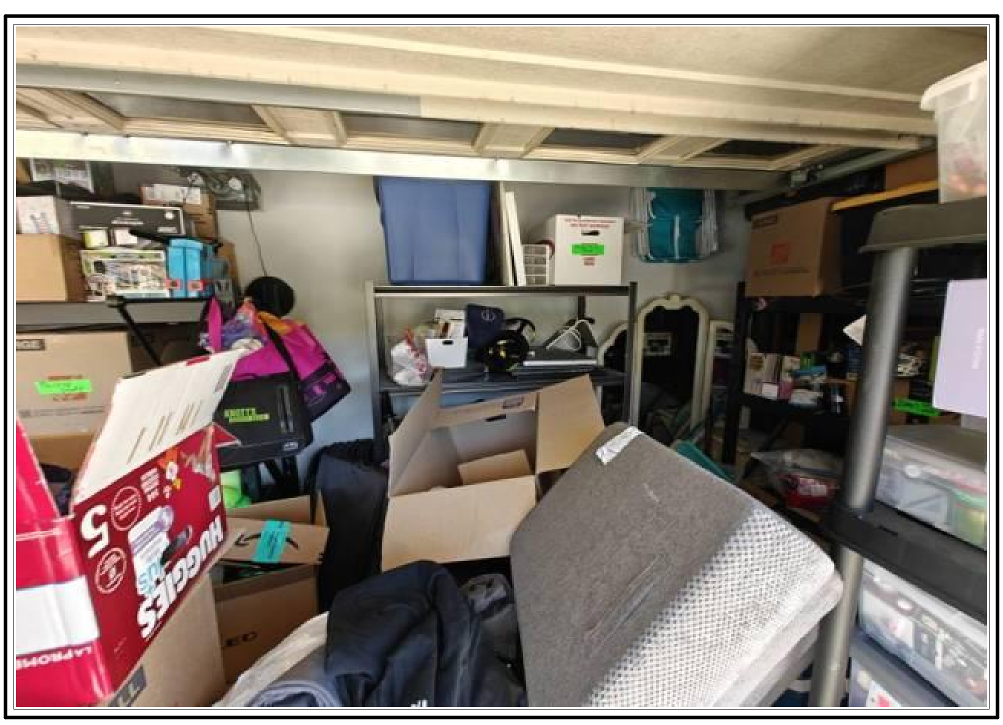
SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Family Room

Garage



Garage

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Bonus Room

Electricity On

Water On

Triton Valuation Services

SUBJECT PHOTO ADDENDUM File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Gas On

Water Heater Double Strapped

Smoke and Carbon Monoxide Detector

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

Smoke and Carbon Monoxide Detector

Smoke and Carbon Monoxide Detector

Smoke and Carbon Monoxide Detector

Triton Valuation Services

SUBJECT PHOTO ADDENDUM

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti						
Property Address	20869 Moonlake St						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730				

Smoke and Carbon Monoxide Detector

Blank

Blank

Blank

Blank

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

COMPARABLE SALE # 1
1457 Fairlance Dr
Diamond Bar, CA 91789

COMPARABLE SALE # 2
1366 Glenthorpe Dr
Diamond Bar, CA 91789

COMPARABLE SALE # 3
768 Lyonwood Ave
Diamond Bar, CA 91789

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.
Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

COMPARABLE SALE # 4
20402 Calpet Dr
Diamond Bar, CA 91789

COMPARABLE SALE # 5
1143 Calbourne Dr
Diamond Bar, CA 91789

COMPARABLE SALE # 6
1739 Cliffbranch Dr
Walnut, CA 91789

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar · County: Los Angeles · State: CA · Zip Code: 91789-3124
Lender/Client	EZ Fundings, Inc. · Address: 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

COMPARABLE SALE # 7
20729 Northampton St
Diamond Bar, CA 91789

COMPARABLE SALE # 8
20922 Moonlake St
Diamond Bar, CA 91789

COMPARABLE SALE # 9

Borrower: Taren Salazar and William Insuasti

Property Address: 20869 Moonlake St

City: Diamond Bar | County: Los Angeles | State: CA | Zip Code: 91789-3124

Lender/Client: EZ Fundings, Inc. | Address: 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

COMPARABLE RENTALS # 1
20348 Acfold Dr
Diamond Bar, CA 91789

COMPARABLE RENTALS # 2
21548 Carriso Rd
Diamond Bar, CA 91765

COMPARABLE RENTALS # 3
20535 Julliard Dr
Walnut, CA 91789

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar · County: Los Angeles · State: CA · Zip Code: 91789-3124
Lender/Client	EZ Fundings, Inc. · Address: 8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

COMPARABLE RENTALS # 4
1342 Tierra Siesta
Walnut, CA 91789

COMPARABLE RENTALS # 5

COMPARABLE RENTALS # 6

Uniform Residential Appraisal Report

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.

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

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: Hyon Ki Yoo
Company Name: Triton Valuation Services
Company Address: 1169 W Fern Dr
Fullerton, CA 92833
Telephone Number: (626) 818-9144
Email Address: tritonvaluation@gmail.com
Date of Signature and Report: 05/22/2025
Effective Date of Appraisal: 05/20/2025
State Certification #: 3006217
or State License #
or Other (describe) State #
State: CA
Expiration Date of Certification or License: 03/10/2027

ADDRESS OF PROPERTY APPRAISED
20869 Moonlake St
Diamond Bar, CA 91789-3124

APPRAISED VALUE OF SUBJECT PROPERTY $ 1,100,000

LENDER/CLIENT
Name: A1 AMC, Inc.
Company Name: EZ Fundings, Inc.
Company Address: 8577 Haven Ave Suite 201
Rancho Cucamonga, CA 91730
Email Address: N/A

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

APPRAISAL COMPLIANCE

File No. 2025-20869

Borrower/Client	Taren Salazar and William Insuasti
Address	20869 Moonlake St
Unit No.	
City	Diamond Bar
County	Los Angeles
State	CA
Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

[X] Appraisal Report — This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

[ ] Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

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 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 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).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

- [X] I have **NOT** performed services, as an appraiser or in another capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- [ ] I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- I [X] **HAVE** made a personal inspection of the property that is the subject of this report.
- I [ ] have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

[X] A reasonable marketing time for the subject property is 1-30 day(s) utilizing market conditions pertinent to the appraisal assignment.

[X] A reasonable exposure time for the subject property is 1-30 day(s).

APPRAISER

Signature
Name Hyon Ki Yoo
Date of Signature 05/22/2025
State Certification # 3006217
or State License #
State CA
Expiration Date of Certification or License 03/10/2027

Effective Date of Appraisal 05/20/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
Supervisory Appraiser Inspection of Subject Property:
[ ] Did Not [ ] Exterior Only from street [ ] Interior and Exterior

File No. 2025-20869

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 appraisal pursuant to the required guidelines.

In addition, the undersigned appraiser agrees that no one has influenced or attempted to influence the development, reporting, result, or review of this appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery or in any other manner including but not limited to:

1. withholding or threatening to withhold timely payment or partial payment for this appraisal report;
2. withholding or threatening to withhold future business;
3. expressly or implied promising future business, promotions, or increased compensation;
4. conditioning the ordering of the appraisal report or the payment of the appraisal fee on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requesting;
5. requesting that the appraiser provide an estimated, predetermined, or desired valuation in this appraisal report prior to the completion of the appraisal report, or requesting that the appraiser provide estimated values or comparable sales at any time prior to the completion of this appraisal report;
6. providing to the appraiser an anticipated, estimated, encouraged, or desired value for the 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. providing the appraiser, or any entity or person related to the appraiser, any other financial or non-financial benefits;
8. Any other act or practice that impairs or attempts to impair my independence, objectively, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

APPRAISER		SUPERVISOR	
Signature		Signature	
Appraiser Name	Hyon Ki Yoo	Name	
Company Name	Triton Valuation Services	Company Name	
Company Address	1169 W Fern Dr	Company Address	
	Fullerton, CA 92833		
Date of Signature	05/22/2025	Date of Signature	
State Certification #	3006217	State Certification #	
or State License #		or State License #	
or Other (describe)		State	
State	CA	Expiration Date of Certification or License	
Expiration Date of Certification or License	03/10/2027		

Appraiser License Certificate

Business, Consumer Services & Housing Agency

BUREAU OF REAL ESTATE APPRAISERS

REAL ESTATE APPRAISER LICENSE

Hyon Ki Yoo

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

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: 3006217

Effective Date: March 11, 2025
Date Expires: March 10, 2027

Angela Jemmott, Bureau Chief, BREA

3078938

APPRAISER'S E&O INSURANCE

File No. 2025-20869

Borrower	Taren Salazar and William Insuasti
Property Address	20869 Moonlake St
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91789-3124
Lender/Client	EZ Fundings, Inc.	Address	8577 Haven Ave Suite 201, Rancho Cucamonga, CA 91730

ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE(MM-DD-YYYY) 01-26-2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: **CRES A Gallagher Company**	
Gallagher Affinity Insurance Services, Inc.	PHONE(A/C, No, Ext): **800-880-2747**	FAX(A/C, No): **858-618-1655**
P.O. Box 29502 #69121	E-MAIL ADDRESS: **GGB.LV2.CRES.RnwlCS@ajg.com**	
Las Vegas, NV 89126	INSURER(S) AFFORDING COVERAGE	NAIC #
CA Ins Lic 0783129	INSURER A : **HDI Global Insurance Company**	**41343**
INSURED	INSURER B :	
Hyon Ki Yoo	INSURER C :	
	INSURER D :	
1169 W Fern Dr	INSURER E :	
Fullerton, California, 92833	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS,EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$
	CLAIMS-MADE / OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$
	POLICY / PROJECT / LOC						PRODUCTS - COMP/OP AGG	$
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per Accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$
	DED / RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER STATUTE / OTHER	$
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? **Y/N**	**N/A**					E.L. EACH ACCIDENT	$
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	$
A	**Claims Made and Reported Errors and Omissions Coverage Professional Liability**	**N**		**HGI-1059196-00**	**03-20-2025**	**03-20-2026**	**Per Occurrence:**	**$1,000,000**
							Aggregate:	**$1,000,000**
							Retention:	**$2500**

DESCRIPTION OF OPERATIONS /Locations/Vehicles (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Appraisal of 1-4 unit residential properties.

License Number: 3006217

CERTIFICATE HOLDER	CANCELLATION
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

ACORD 25 (2016/03)

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

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 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. It's 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 are 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 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.

Requirements - 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 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)
Property Description Abbreviations Used in This Report

File No. 2025-20869

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