

Exterior-Only Inspection Residential Appraisal Report

Case #60DB057765

File#77310

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

Property Address1333 1/2 Helix StCitySpring ValleyStateCAZip Code91977

BorrowerRevive and Rise LLCOwner of Public RecordMcCale Family Living Trust 04-25-22CountySan Diego

Legal DescriptionTr 330 Lot 9 Por

Assessor's Parcel #578-143-29-00Tax Year2025R.E.Taxes \$1667.4

Neighborhood NameRancho Mission Of San DiegoMap Reference1291A2Census Tract139.07

Occupant

☐ Owner

☒ Tenant

☐ Vacant

Special Assessments \$0

☐ PUD

HOA: \$0

☐ per year

☐ per month

Property Rights Appraised

☒ Fee Simple

☐ Leasehold

☐ Other (describe)

Assignment Type

☒ Purchase Transaction

☐ Refinance Transaction

☐ Other (describe)

Lender/ClientCenter Street LendingAddress18201 Von Karman Ave. Suite #400, Irvine, CA 92612

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?

☒ Yes

☐ No

Report data source(s) used, offering price(s), and date(s).DOM 0; Sources are SDMLS, CRS Tax Records, Documents provided by Client. While Subject is not listed on MLS, it appears to have been offered privately as evidenced by current contract.

I

☒ did

☐ did not

analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.Arms length sale; contract dated 05/11/2026 for \$345,000. No identity of interest or relationship between unrelated buyer and seller known to appraiser; seller is owner of record.

Contract Price \$345,000Date of Contract05/11/2026Is the property seller the owner of public record?

☒ Yes

☐ No

Data Source(s)Public Records

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?

☐ Yes

☒ No

If Yes, report the total dollar amount and describe the items to be paid.\$0;; No financial assistance.

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	☒ Suburban	☐ Rural	Property Values	☐ Increasing	☒ Stable	☐ Declining	PRICE	AGE	One-Unit	60 %	
Built-Up	☒ Over 75%	☐ 25-75%	☐ Under 25%	Demand/Supply	☐ Shortage	☒ In Balance	☐ Over Supply	\$ (000)	(yrs)	2-4 Unit	10 %	
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☒ Under 3 Mos.	☐ 3-6 Mos.	☐ Over 6 Mos.	345	Low	4	Multi-Family	10 %
Neighborhood BoundariesThe neighborhood boundaries are approximately described by State Route 94 to the north, Interstate 17 to the east, State Route 17 to the south, and State Route 125 to the west.								1,500	High	104	Commercial	10 %
								745	Pred.	65	Other	10 %
Neighborhood DescriptionThe neighborhood consists of tract-built subdivisions, condominiums, and multi-residential properties. Residents have proximity to schools, shopping centers, and other support facilities within a 2-mile radius. The local economy is supported by healthcare, education, and retail industries. The housing market is active, with typical marketing times of up to 90 days.												
Market Conditions (including support for the above conclusions)Marketing time 0-90 days. Conventional, FHA, and VA financing available. Rates 6%-8.5% for Paper borrowers; occasional seller credits for closing costs or points. Market stable past 12 months with modest localized increases and decreases.												

Dimensions~53ftx125ftArea6,625 sfShapeRectangleViewN;Res;

Specific Zoning ClassificationRSZoning DescriptionResidential Single

Zoning Compliance

☒ Legal

☐ Legal Nonconforming (Grandfathered Use)

☐ No Zoning

☐ Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?

☒ Yes

☐ No

If No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements-Type	Public	Private
Electricity	☒	☐	Water	☒	Street	Asphalt	<div><div>☒</div><div>☐</div></div>
Gas	☒	☐	Sanitary Sewer	☒	Alley	none	<div><div>☐</div><div>☐</div></div>

FEMA Special Flood Hazard Area

☐ Yes

☒ No

FEMA Flood ZoneXFEMA Map #060284-06073C1910GFEMA Map Date05/16/2012

Are the utilities and off-site improvements typical for the market area?

☒ Yes

☐ No

If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?

☐ Yes

☒ No

If Yes, describe

Source(s) Used for Physical Characteristics of Property

☐ Appraisal Files

☐ MLS

☒ Assessment and Tax Records

☐ Prior Inspection

☐ Property Owner

☒ Other (describe)Client provided photos, videosData Source for Gross Living AreaClient video, aerial view

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <div>☒ One</div> <div>☐ One with Accessory Unit</div>	<div>☒ Concrete Slab</div> <div>☐ Crawl Space</div>	<div>☒ FWA</div> <div>☐ HWBB</div>	<div>☐ Fireplace(s) #0</div>	<div>☐ None</div>
# of Stories1	<div>☐ Full Basement</div> <div>☐ Finished</div>	<div>☐ Radiant</div>	<div>☐ Woodstove(s) #0</div>	<div>☒ Driveway # of Cars2</div>
Type <div>☒ Det.</div> <div>☐ Att.</div> <div>☐ S-Det./End Unit</div>	<div>☐ Partial Basement</div> <div>☐ Finished</div>	<div>☐ Other</div>	<div>☐ Patio/Deck</div> <div>None</div>	Driveway SurfaceDirt
<div>☒ Existing</div> <div>☐ Proposed</div> <div>☐ Under Const.</div>	Exterior WallsStucco/Avg	FuelGas	<div>☒ Porch</div> <div>1</div>	<div>☐ Garage # of Cars0</div>
Design (Style)DT1;Ranch;	Roof SurfaceComp/Avg	<div>☒ Central Air Conditioning</div>	<div>☐ Pool</div> <div>None</div>	<div>☐ Carport # of Cars0</div>
Year Built1950	Gutters & DownspoutsAlum/Avg	<div>☒ Individual</div> <div>1</div>	<div>☒ Fence</div> <div>Partial</div>	<div>☐ Attached</div> <div>☐ Detached</div>
Effective Age (Yrs)35	Window TypeVinyl/Avg	<div>☐ Other</div>	<div>☐ Other</div> <div>None</div>	<div>☐ Built-in</div>
Appliances <div>☐ Refrigerator</div> <div>☒ Range/Oven</div> <div>☐ Dishwasher</div> <div>☐ Disposal</div>	<div>☐ Microwave</div> <div>☐ Washer/Dryer</div> <div>☐ Other (describe)</div>			
Finished area above grade contains:3Rooms2Bedrooms1.0Bath(s)986Square Feet of Gross Living Area Above Grade				
Additional features (special energy efficient items, etc.)The subject has typical energy-efficient features.				
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).C4;No updates in the prior 15 years;The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The data sources were the inspection, MLS Data, Tax Records, and data provided by client.				
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <div>☐ Yes</div> <div>☒ No</div> If Yes, describe				
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <div>☒ Yes</div> <div>☐ No</div> If No, describe				

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 1 of 6

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

Case # 60DB057765
File# #77310

There are 50 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 450,000 to \$ 899,000 .

There are 258 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 345,000 to \$ 1,500,000 .

FEATURE		SUBJECT			COMPARABLE SALE # 1				COMPARABLE SALE # 2				COMPARABLE SALE # 3			
Address		1333 1/2 Helix St Spring Valley, CA 91977			1726 Helix St Spring Valley, CA 91977				851 Cardiff St San Diego, CA 92114				8576 Blossom Ln Lemon Grove, CA 91945			
Proximity to Subject					0.27 miles N				0.95 miles W				0.64 miles NW			
Sale Price		\$					\$ 440,000				\$ 460,000				\$ 535,000	
Sale Price/Gross Liv. Area		\$ 486.82 sq. ft.			\$ 569 sq. ft.				\$ 613 sq. ft.				\$ 523 sq. ft.			
Data Source(s)		MLS/TaxRecods			MLS#PTP2600916;DOM 6				MLS#PTP2503040;DOM 3				MLS#CV25221436;DOM 10			
Verification Source(s)		Public Records			DOC#0049246				DOC#0257013				DOC#0307471			
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment	
Sale or Financing Concessions					ArmLth Conv;0				ArmLth Conv;0				ArmLth Conv;0			
Date of Sale/Time					s02/26;c02/26				s06/25;c04/25				s10/25;c10/25			
Location		N;Res;			N;Res;				N;Res;				N;Res;			
Leasehold/Fee Simple		Fee Simple			Fee Simple				Fee Simple				Fee Simple			
Lot Size		6,625 sf			20,037 sf		-13,400		5,000 sf		0		6,188 sf		0	
View		N;Res;			N;Res;				N;Res;				N;Res;			
Design (Style)		DT1;Ranch;			DT1;Ranch;				DT1;Ranch;				DT1;Ranch;			
Quality of Construction		Q4			Q4				Q4				Q4			
Actual Age		76			77		0		72		0		66		0	
Condition		C4			C4				C4				C4			
Above Grade		Total	Bdms.	Baths	Total	Bdms.	Baths	0	Total	Bdms.	Baths	0	Total	Bdms.	Baths	0
Room Count		3	2	1.0	3	1	1.0	0	4	2	1.0	0	4	2	1.1	-5000
Gross Living Area		986 sq. ft.			773 sq. ft.		21,300		750 sq. ft.		23,600		1,022 sq. ft.		-3,600	
Basement & Finished Rooms Below Grade		0sf			0sf				0sf				0sf			
Functional Utility		Average			Average				Average				Average			
Heating/Cooling		FAU/CAU			FAU/CAU				FAU/CAU				FAU/CAU			
Energy Efficient Items		None			Solar(Leased)		0		None				None			
Garage/Carport		None			None				1ga1dw		-10,000		2gbi		-20,000	
Porch/Patio/Deck		Porch			Porch				Porch				Porch			
Other		None			None				None				None			
Net Adjustment (Total)					☒ + ☐ -		\$ 7,900		☒ + ☐ -		\$ 13,600		☐ + ☒ -		\$ -28,600	
Adjusted Sale Price of Comparables					Net Adj. 1.8 %				Net Adj. 3.0 %				Net Adj. -5.3 %			
					Gross Adj. 7.9 %		\$ 447,900		Gross Adj. 7.3 %		\$ 473,600		Gross Adj. 5.3 %		\$ 506,400	

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) CRS Tax/SDMLS

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) CRS Tax/SDMLS

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		01/16/2026	06/02/2025	
Price of Prior Sale/Transfer		300,000	460,000	
Data Source(s)	CRS Tax/SDMLS	CRS	CRS	CRS Tax/SDMLS
Effective Date of Data Source(s)	05/20/2026	05/20/2026	05/20/2026	05/20/2026

Analysis of prior sale or transfer history of the subject property and comparable sales Comparable 1 last transferred on 01/16/2026 for \$300,000 to Trotter Door And Trim Inc from The Culver Family Revocable Trust & Culver Mark, recorded 4 months ago under document #2026-0014601. Comparable 2 last transferred on 06/02/2025 for \$460,000 to Paramount Property Advisors Inc from Bala Adam Brooke, recorded 12 months ago under document #2025-0146143.

Summary of Sales Comparison Approach All of the sales were chosen because they are in the same immediate neighborhood as the subject. The most important valuation considerations for this assignment are LOCATION, GLA, CONDITION, and AMENITIES because the subject is located on a residential street - approximately 986 square feet - in C4 condition with 2BR and 1.0BA on a 6,625 sf lot. The research focused on finding similar properties with these characteristics. For the AS-IS opinion of value, most weight is placed on Comparables 1, 2 and 3 in the analysis, as these are most like the subject in its current, before-repairs condition. Similarly for the After Repairs Value, most weight was given to comps 4, 5 and 6 as these most like the subject's after-repairs assumed C2 condition. All closed sales had some weight.

Indicated Value by Sales Comparison Approach \$ 480,000

Indicated Value by: Sales Comparison Approach \$ 480,000 Cost Approach (if developed) \$ 482,334 Income Approach (if developed) \$

The sales comparison approach is the best indicator of value for this property because it reflects typical reactions of buyers/sellers in the market place.

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 visual inspection of the exterior areas of the subject property from at least the street, 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 \$ 480,000 , as of 05/20/2026 , which is the date of the inspection and the effective date of this appraisal.

Exterior-Only Inspection Residential Appraisal Report

Case # 60DB057765
File# #77310

ADDITIONAL COMMENTS

See Addendum for comments.

COST APPROACH TO VALUE (not required by Fannie Mae)

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data **Marshal & Swift**

Quality rating from cost service Avg Effective date of cost data 05/20/2026

Comments on Cost Approach (gross living area calculations, depreciation, etc.) LAND TO TOTAL VALUE IS TYPICAL OF THE MARKET AREA. COST ESTIMATES ARE TAKEN FROM BUILDER COSTS WITHIN THE MARKET AREA OF SIMILAR TYPE HOUSING. THE SUBJECT PROPERTY CONFORMS TO HUD'S MINIMUM PROPERTY STANDARDS.

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

OPINION OF SITE VALUE = \$ 310,000

Dwelling 986 Sq. Ft. @ \$ 170 = \$ 167,620

Sq. Ft. @ \$ = \$

Patio Landscape = \$ 50,000

Garage/Carport 0 Sq. Ft. @ \$ 120 = \$

Total Estimate of Cost-New = \$ 217,620

Less Physical Functional External

Depreciation 65,286 = \$(65,286)

Depreciated Cost of Improvements = \$ 152,334

"As-is" Value of Site Improvements = \$ 20,000

= \$

Indicated Value By Cost Approach = \$ 482,334

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal name of project

Total number of phases Total number of units Total number of units sold

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

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

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

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

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

Describe common elements and recreational facilities

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 visual inspection of the exterior areas of the subject property from at least the street, (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.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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 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.
3. 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.
4. 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.
5. 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 visual inspection of the exterior areas of the subject property from at least the street. 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.

Exterior-Only Inspection Residential Appraisal Report

Case # 60DB057765
File# #77310

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
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		SUPERVISORY APPRAISER (ONLY IF REQUIRED)	
<div>Signature<div>Francisco Javier Marquez</div></div>			
Name <div>Francisco Javier Marquez</div>		Name <div></div>	
Company Name <div>Faster Umbrella LLC</div>		Company Name <div></div>	
Company Address <div>2220 Otay Lakes Road #502-350</div>		Company Address <div></div>	
Chula Vista, CA 91915			
Telephone Number <div>619-808-9816</div>		Telephone Number <div></div>	
Email Address <div>fasterappraisal@gmail.com</div>		Email Address <div></div>	
Date of Signature and Report <div>05/20/2026</div>		Date of Signature <div></div>	
Effective Date of Appraisal <div>05/20/2026</div>		State Certification # <div></div>	
State Certification # <div>AR032819</div>		or State License # <div></div>	
or State License # <div></div>		State <div></div>	
or Other (describe) <div></div> State # <div></div>		Expiration Date of Certification or License <div></div>	
State <div>CA</div>		SUBJECT PROPERTY	
Expiration Date of Certification or License <div>01/08/2028</div>		<div>☐ Did not inspect subject property</div>	
ADDRESS OF PROPERTY APPRAISED		<div>☐ Did inspect exterior of subject property from street</div>	
1333 1/2 Helix St		Date of Inspection <div></div>	
Spring Valley, CA 91977		<div>☐ Did inspect interior and exterior of subject property</div>	
APPRAISED VALUE OF SUBJECT PROPERTY \$ <div>480,000</div>		Date of Inspection <div></div>	
LENDER/CLIENT		COMPARABLE SALES	
Name <div>No AMC Used</div>		<div>☐ Did not inspect exterior of comparable sales from street</div>	
Company Name <div>Center Street Lending</div>		<div>☐ Did inspect exterior of comparable sales from street</div>	
Company Address <div>18201 Von Karman Ave. Suite #400, Irvine, CA 92612</div>		Date of Inspection <div></div>	
Email Address <div></div>			

SALES COMPARISON APPROACH	FEATURE		SUBJECT			COMPARABLE SALE # 4				COMPARABLE SALE # 5				COMPARABLE SALE # 6											
	Address		1333 1/2 Helix St Spring Valley, CA 91977			8681 Eileen St Spring Valley, CA 91977				9188 Valencia St Spring Valley, CA 91977				2146 El Pasillo Spring Valley, CA 91977											
	Proximity to Subject					0.25 miles NW				1.01 miles N				0.78 miles N											
	Sale Price		\$					\$		\$615,000				\$		\$639,000				\$		\$675,000			
	Sale Price/Gross Liv. Area		\$			486.82 sq. ft.		\$		530 sq. ft.				\$		683 sq. ft.				\$		874 sq. ft.			
	Data Source(s)		MLS/TaxRecods			MLS#PTP2507847;DOM 0				MLS#250045075;DOM 7				MLS#260001284;DOM 1											
	Verification Source(s)		Public Records			DOC#0319580				DOC#0018775				DOC#0029013											
	VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment									
	Sale or Financing Concessions					ArmLth FHA;0				ArmLth VA;19475		-19,475		ArmLth Conv;4000		-4,000									
	Date of Sale/Time					s11/25;c10/25				s01/26;c12/25				s02/26;c01/26											
	Location		N;Res;			N;Res;				N;Res;				N;Res;											
	Leasehold/Fee Simple		Fee Simple			Fee Simple				Fee Simple				Fee Simple											
	Lot Size		6,625 sf			7,405 sf		0		8,827 sf		0		8,700 sf		0									
	View		N;Res;			N;Res;				N;Res;				N;Res;											
	Design (Style)		DT1;Ranch;			DT1;Ranch;				DT1;Modern;		0		DT1;Ranch;											
	Quality of Construction		Q4			Q4				Q4				Q4											
	Actual Age		76			55		0		67		0		84		0									
	Condition		C2			C3		40,000		C2				C2											
	Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths	0	Total	Bdrms.	Baths	0	Total	Bdrms.	Baths	0								
	Room Count		3	2	1.0	5	3	2.0	-10000	4	2	1.0	0	4	2	1.1	-5000								
	Gross Living Area		986 sq. ft.			1,160 sq. ft.		-17,400		935 sq. ft.		5,100		772 sq. ft.		21,400									
	Basement & Finished Rooms Below Grade		0sf			0sf				0sf				0sf											
	Functional Utility		Average			Average				Average				Average											
	Heating/Cooling		FAU/CAU			FAU/CAU				FAU/CAU				FAU/CAU											
	Energy Efficient Items		None			None				None				None											
	Garage/Carport		None			2ga2dw		-20,000		1ga3dw		-10,000		6dw		0									
	Porch/Patio/Deck		Porch			Porch				Porch				Porch											
	Other		None			None				None				None											
	Net Adjustment (Total)					☐ + ☒ -		\$ -7,400		☐ + ☒ -		\$ -24,375		☒ + ☐ -		\$ 12,400									
	Adjusted Sale Price of Comparables					Net Adj. -1.2% %				Net Adj. -3.8% %				Net Adj. 1.8% %											
						Gross Adj. 14.2% %		\$ 607,600		Gross Adj. 5.4% %		\$ 614,625		Gross Adj. 4.5% %		\$ 687,400									
	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).																								
SALE HISTORY	ITEM		SUBJECT			COMPARABLE SALE # 4				COMPARABLE SALE # 5				COMPARABLE SALE # 6											
	Date of Prior Sale/Transfer																								
	Price of Prior Sale/Transfer																								
	Data Source(s)		CRS Tax/SDMLS			CRS Tax/SDMLS				CRS Tax/SDMLS				CRS Tax/SDMLS											
	Effective Date of Data Source(s)		05/20/2026			05/20/2026				05/20/2026				05/20/2026											
	Analysis of prior sale or transfer history of the subject property and comparable sales see page 2 for comments																								
ANALYSIS / COMMENTS	Analysis/Comments --																								
	RECONCILIATION ADDENDUM (After Repair Value):																								
	Based on a visual inspection of the exterior/interior areas of the subject property, the defined scope of work, and the Hypothetical Condition described below, my opinion of the "After Repair" value is \$650,000.																								
	Hypothetical Condition: This value is based on the Hypothetical Condition that the subject property has been repaired and remodeled to C2 condition as of the effective date. The value assumes all renovations described in the Scope of Work are completed in a workmanlike manner. Comparables 4, 5, and 6 were selected to reflect this renovated status and adjusted accordingly.																								

Borrower	Revive and Rise LLC					
Property Address	1333 1/2 Helix St					
City	Spring Valley	County	San Diego	State	CA	Zip Code 91977
Lender/Client	Center Street Lending					

ADJUSTMENTS:

Gross livable area adjustments were based on 80-150/sf for differences +/- 100sf. If no adjustments were made for lot size, this is because lot utility was estimated to be similar and no market reaction could be found for said differences. Bathroom adjustments were based on 10000 per bathroom . Garage/Covered Space(condos) adjustments were based on 10,000 per car space difference. Adjustments for negotiations for the listings in this report were garnered from the statistics on the 1004MC. Specifically, the list price to sales price ratio (typically 1% - 3%). If no adjustment was made it is because the list price to sales price ratio in the subject's marketing area is 100%. Please see the 1004MC. No adjustments were made for bedroom count unless marketability was affected (i.e., 2 vs 3 bedrooms). No adjustments were made for age, rather adjustments were based solely on condition. If a concession adjustment was applied to any of the comparables, said adjustment is based on the appraiser's opinion of market reaction to the concession which is standard appraisal practice. Condition adjustments and view adjustments (if present) and all other adjustments were based on all or some of the following: observation, MLS photos and MLS descriptions, historical paired sales analysis, regression analysis, conversations with market participants (when available) and the appraiser's experience in the local market. Adjustments are the appraiser's opinion of market reaction to said differences. If an adjustment was not made for a perceived item of value, it is because no market reaction could be found for said feature. This is based on research in the subject's local market and the appraiser's experience in the local market and is standard appraisal practice. The quality and condition ratings for the subject and comparable sales are based upon the appraiser's personal inspection of the subject, and the appraiser's interpretation of the photos and comments for the comparable sales from the MLS, and how they compare to the subject. The appraiser is not privy to nor has access or knowledge of quality and condition ratings from the appraiser's peers (other appraisers) for the same comparable sales utilized. Additionally, the appraiser does not have knowledge or information regarding the adjustment methods utilized by the appraiser's peers (other appraisers).

SALES OLDER THAN 6 MONTHS:

All relevant sales were analyzed as found on the local MLS service, and or tax records. When a sample space of sales was too statistically small to help establish a credible opinion of value, the search parameters were increased to analyze sales older than 6 months. The included comparables represent the best found comparables, and in a relatively stable market, comparables older than 6 months were still found useful and relevant and if justified included on this report.

SALES OVER 1 MILE FROM SUBJECT:

All relevant sales were analyzed as found on the local MLS service, and or tax records. When a sample space of sales was too statistically small to help establish a credible opinion of value, the search parameters were increased to analyze sales further than one mile from the subject. The included comparables represent the best found comparables, and comparables further than one mile from the subject were still found useful and relevant. Where the appraiser deemed it justified, these were included on this report.

OTHER LAND USE:

Other land use refers to other land use, other than one-unit, multi-family, or commercial use, such as roads, parks, and vacant land.

OTHER PEERS/OTHER APPRAISERS

Ratings of a comparable's condition, quality of construction, view, and location are often objectively easy to qualify but occasionally very subjective or borderline between two different ratings. Moreover, the data available, the analysis process and the appraiser's experience are rarely constant if ever. Under these circumstances, there may be some variants between the same appraiser's ratings of a comparable's features at different times. Such variants are inherent to the appraisals.

ANSI COMPLIANT

The subject was measured according to the American National Standard Institute for Single-Family Residential Buildings (ANSI). ANSI Z765-2021 Method was used to calculate the GLA and non-GLA areas of the subject. The sketch is a representation of the floor plan and not an architectural drawing. The sketch in this appraisal report is included to assist the reader in visualizing the property. The appraiser has done no survey.

Title XI of FIRREA

This appraisal report has been prepared in compliance with the requirements of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), as amended, 12 U.S.C. § 3331 et seq., and in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments 2

File# #77310
Case # 60DB057765

Borrower	Revive and Rise LLC					
Property Address	1333 1/2 Helix St					
City	Spring Valley	County	San Diego	State	CA	Zip Code 91977
Lender/Client	Center Street Lending					

ADDITIONAL SCOPE OF WORK STATEMENT:

At the client's request both "AS-IS" and "After Repairs" values have been determined within this report. For both values the appraiser has utilized market data services such as Realist, MLS, NDC Data, PropertyRadar.com or any other informational sources to provide the best most up to date information. Search parameters utilized were: one mile of the subject property and less than 6 months from closing of sale. If needed, sales analysis was expanded to 12 months. All characteristics of the subject property and comparable sales including; condition, quality, style, location were weighted within the final reconciliation of both "AS-IS" and "After Repairs" values. The most recent similar properties were utilized in determination of both values in order to provide credible reconciled values of the subject property as of the effective date of this report. The comparables here were deemed the most reasonable and helpful in developing a sound opinion of value. When comparable properties' views were obstructed by trees, bushes, fences and/or people and when adequate MLS pictures were available, then MLS pictures were used for Comparable Sales. The Scope of Work included an exterior and interior inspection of the subject property. All information provided is based on such inspection, market data services (such as Realist, MLS, CoreLogic, or any other informational sources) the appraiser has deemed appropriate in order to provide a credible report unless specified in the engagement email. The appraiser has reviewed this information and provided condition and quality determinations based on the UAD definitions provided within this report: Q1 to Q6 and C1 to C6.

AFTER REPAIR VALUE:

At the client request, further research was done to determine an AFTER REPAIRS VALUE. Such was completed under the extraordinary assumption that the subject property has been updated and or remodeled. This assumption includes that the subject property has been completely remodeled in a workmanlike manner to the standards as required within the building codes and permits of the certain county and/or area neighborhood zoning and use codes. Updated condition and quality determinations have been made in final reconciled "After Repairs Value" as required within USPAP the client is further advised that the use of extraordinary assumption may impact the final reconciliation of the subject property. If these assumptions are found to be inaccurate the appraiser reserves the right of re-evaluate based on additional supported information which result in an alternative (lower or higher) reconciled value.

ESTIMATE OF COST TO REPAIR:

Per client, borrower estimates the cost to repair and remodel will be approximately \$120,000. This included pulling permits and plans for the remodel. This amount seems reasonable based on current and local materials and labor prices assuming a judicious use of these funds.

CONTRACT VS APPRAISED VALUE:

The contract price is slightly different than appraised value. Differences between appraised value and contract price occur with some frequency and do not necessarily indicate poor analysis of the comparables sales data, nor poor judgment on contract parties. The disparity could be due to statistically small changes in the market, or personal choices and preferences by the parties involved in the contract. These personal preferences/choices may be unrelated to market trends or sales comparable data.

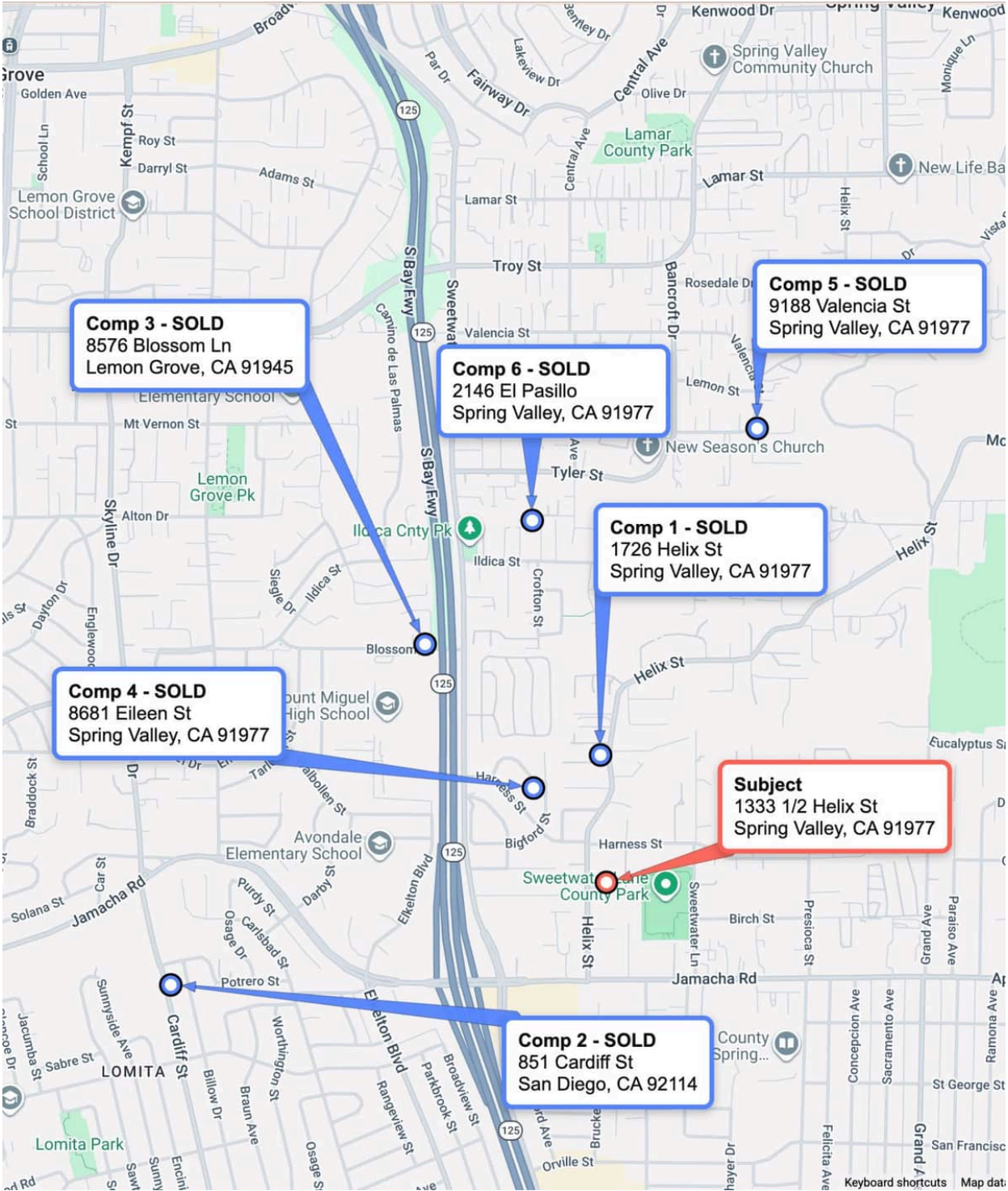
SKETCH AND PHOTOS [THIRD PARTY]

This is an exterior-only appraisal. Client provided photos and a walk-through video. These were used to draw an approximate sketch of the subject property. The sketch is an estimate, and the appraiser assumed the current condition is approximately similar to that presented in the walk-through video and attached photos. The exterior was inspected by the appraiser.

Discrepancy [Subject Characteristics]:

Per Tax Records, the subject has 474 sqft 1BA/1BR. Per Client, clientr provided photos and video footage, subject has 2BR/1BA and approximately 900+sqft.

Borrower	Revive and Rise LLC				
Property Address	1333 1/2 Helix St				
City	Spring Valley	County	San Diego	State	CA
				Zip Code	91977
Lender/Client	Center Street Lending				



Market Conditions Addendum to the Appraisal Report

Case # 60DB057765
File# #77310

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	1333 1/2 Helix St	City	Spring Valley	State	CA	ZIP Code	91977
Borrower	Revive and Rise LLC						
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 previous time frames established; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.							
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend			
Total # of Comparable Sales (Settled)	110	27	80	☐ Increasing	☐ Stable	☒ Declining	
Absorption Rate (Total Sales/Months)	18.33	9.00	26.67	☒ Increasing	☐ Stable	☐ Declining	
Total # of Comparable Active Listings	155	37	91	☒ Declining	☐ Stable	☐ Increasing	
Months of Housing Supply (Total Listings/Ab.Rate)	8.45	4.11	3.41	☒ Declining	☐ Stable	☐ Increasing	
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend			
Median Comparable Sale Price	735,000	730,000	750,000	☐ Increasing	☒ Stable	☐ Declining	
Median Comparable Sales Days on Market	14.5	26	11	☒ Declining	☐ Stable	☐ Increasing	
Median Comparable List Price	749,000	749,995	749,900	☐ Increasing	☒ Stable	☐ Declining	
Median Comparable Listings Days on Market	25	17	9	☒ Declining	☐ Stable	☐ Increasing	
Median Sale Price as % of List Price	100.7	100.6	100.4	☐ Increasing	☒ Stable	☐ Declining	
Seller-(developer, builder, etc.) paid financial assistance prevalent?				☐ Yes	☒ No		
Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).							
Seller concessions are moderately prevalent at approximately 39% of sales, with no significant trend change over the past 12 months. Concessions typically include closing cost assistance and occasional rate buydowns, averaging 2–4% of sale price.							
Are foreclosure sales (REO sales) a factor in the market?							
☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties). No – Based on market research and analysis of comparable sales data, foreclosure and REO sales represent a minimal portion of market activity and do not materially influence pricing trends in the subject market segment. The market is primarily driven by traditional arms-length transactions.							
Cite data sources for above information. Local MLS (Multiple Listing Service) data as of May 20, 2026; data includes comparable sales and active listings within the subject neighborhood. Sources verified via public records and MLS transaction history.							
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. The neighborhood is stable with balanced supply and demand; median prices stable to slightly increasing per MLS data. Inventory at 3.4 months supply with consistent DOM (11 days). Market metrics support the stable Neighborhood conclusion. Analysis based on closed sales data; no unusual market distortions noted.							

CONDO/CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following:

Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				☐ Declining	☐ Stable	☐ Increasing

Are foreclosure sales (REO sales) a factor in the project?

☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

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

APPRAISER



Signature

Appraiser Name

Francisco Javier Marquez

Company Name

Faster Umbrella LLC

Company Address

2220 Otay Lakes Road #502-350

State License/Certification #

AR032819

State

CA

Email Address

fasterappraisal@gmail.com

Signature

Supervisory Appraiser Name

Company Name

Company Address

State License/Certification #

State

Email Address

Page 5 of 22

Borrower	Revive and Rise LLC				
Property Address	1333 1/2 Helix St				
City	Spring Valley	County	San Diego	State	CA
				Zip Code	91977
Lender/Client	Center Street Lending				

This report was prepared under the following USPAP reporting option:

- ☒ Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).
- ☐ Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-90

Reasonable marketing exposure time is estimated to be between 0 and 90 days based on current MLS data for local market.

Additional Certifications

I certify that, to the best of my knowledge and belief:

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

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

Additional Comments In preparing this appraisal report, significant assistance was provided by Diego Marquez. Diego helped inspect the interior and exterior of the subject property and investigated other relevant subject information including zoning, flood zoning, hazards, and plat maps; researched and analyzed the subject neighborhood, market area and other influences on the subject's value; selected, inspected the exterior of, verified, and analyzed comparable properties; developed the sales comparison to value; reconciled to an opinion of value; and prepared the appraisal report and all exhibits.

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature: 	Signature: _____
Name: Francisco Javier Marquez	Name: _____
Date Signed: 05/20/2026	Date Signed: _____
State Certification #: AR032819	State Certification #: _____
or State License #: _____	or State License #: _____
State: CA	State: _____
Expiration Date of Certification or License: 01/08/2028	Expiration Date of Certification or License: _____
	☐ Did ☐ Did Not Inspect Property

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

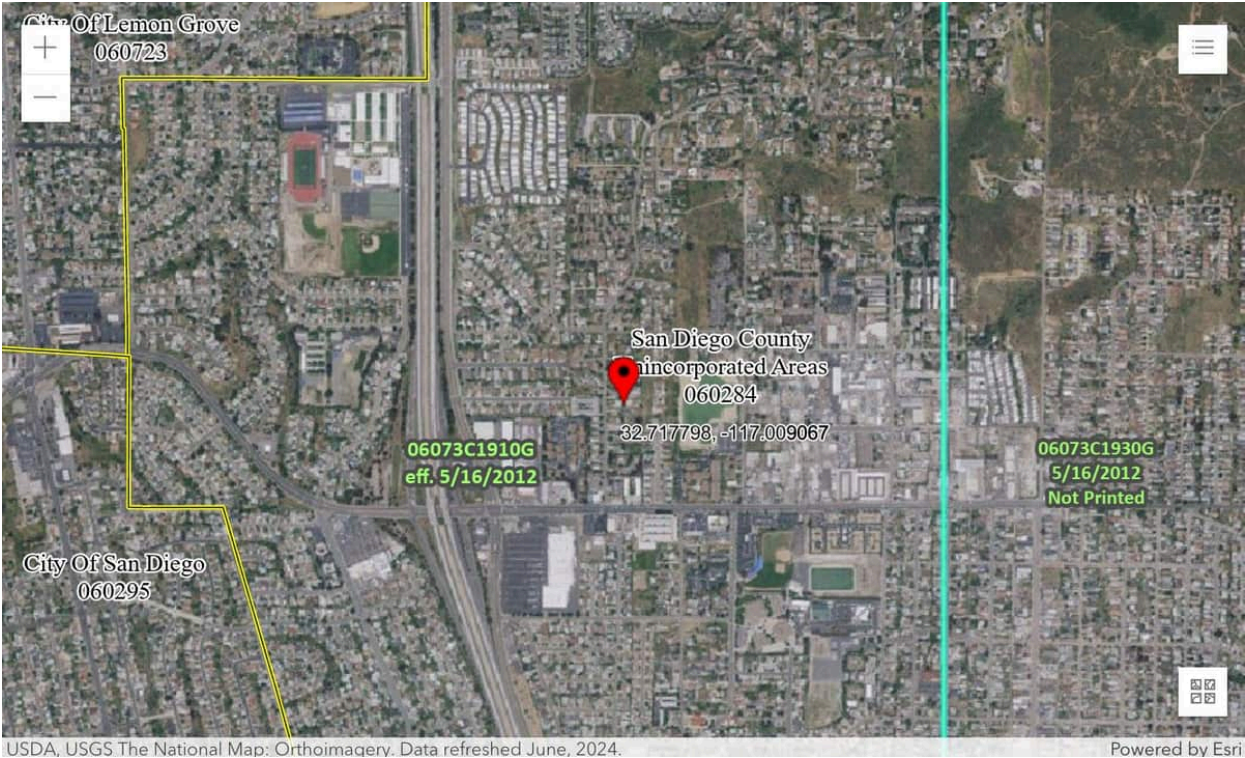
Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View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

Borrower	Revive and Rise LLC				
Property Address	1333 1/2 Helix St				
City	Spring Valley	County	San Diego	State	CA Zip Code 91977
Lender/Client	Center Street Lending				



Borrower	Revive and Rise LLC					
Property Address	1333 1/2 Helix St					
City	Spring Valley	County	San Diego	State	CA	Zip Code 91977
Lender/Client	Center Street Lending					
Flood Map	060284-06073C1910G	Map Date	05/16/2012	Zone Code	X	Flood Risk Minimal

FloodMap



MAP DATA

FEMA Special Flood Hazard Area: **No**
Map Number: **060284-06073C1910G**
Zone: **X**
Map Date: **05/16/2012**
FIPS: **06028**

MAP LEGEND

PIN & MAP PANELS		SPECIAL FLOOD HAZARD		OTHER FEATURES		GENERAL STRUCTURES & OTHER AREAS	
	Approximate location based on user input and not an authoritative property location		Without BFE (Zone A, V, A99)		Cross Sections / Water Surface Elevation		Channel, Culvert, or Storm Sewer
	Selected Flood Map Boundary		With BFE or Depth		Coastal Transect		Levee, Dike, or Floodwall
	Digital Data Available		Regulatory Floodway (Zone AE, AO, AH, VE, AR)		Base Flood Elevation Line (BFE)		Undetermined Flood Hazard (Zone D)
	No Digital Data Available		0.2% Annual Chance Hazard (Zone X)		Limit of Study		Otherwise Protected Area
	Unmapped		Future Conditions 1% Annual Chance (Zone X)		Jurisdiction Boundary		Coastal Barrier Resource System Area
	Area of Minimal Flood Hazard (Zone X)		Reduced Risk due to Levee (Zone X)		Profile Baseline		
	Effective LOMRs		Flood Risk due to Levee (Zone D)		Hydrographic Feature		

Comparable Photos

File# #77310
Case # 60DB057765

Borrower	Revive and Rise LLC					
Property Address	1333 1/2 Helix St					
City	Spring Valley	County	San Diego	State	CA	Zip Code 91977
Lender/Client	Center Street Lending					



Comparable 1

Address: 1726 Helix St
Status: SOLD
Price: \$440,000
Bedrooms 1
Bathrooms 1.0
Prox. to Subject 0.27 miles N



Comparable 2

Address: 851 Cardiff St
Status: SOLD
Price: \$460,000
Bedrooms 2
Bathrooms 1.0
Prox. to Subject 0.95 miles W



Comparable 3

Address: 8576 Blossom Ln
Status: SOLD
Price: \$535,000
Bedrooms 2
Bathrooms 1.1
Prox. to Subject 0.64 miles NW

Comparable Photos

File# #77310
Case # 60DB057765

Borrower	Revive and Rise LLC					
Property Address	1333 1/2 Helix St					
City	Spring Valley	County	San Diego	State	CA	Zip Code 91977
Lender/Client	Center Street Lending					



Comparable 4

Address: 8681 Eileen St
Status: SOLD
Price: \$615,000
Bedrooms 3
Bathrooms 2.0
Prox. to Subject 0.25 miles NW



Comparable 5

Address: 9188 Valencia St
Status: SOLD
Price: \$639,000
Bedrooms 2
Bathrooms 1.0
Prox. to Subject 1.01 miles N



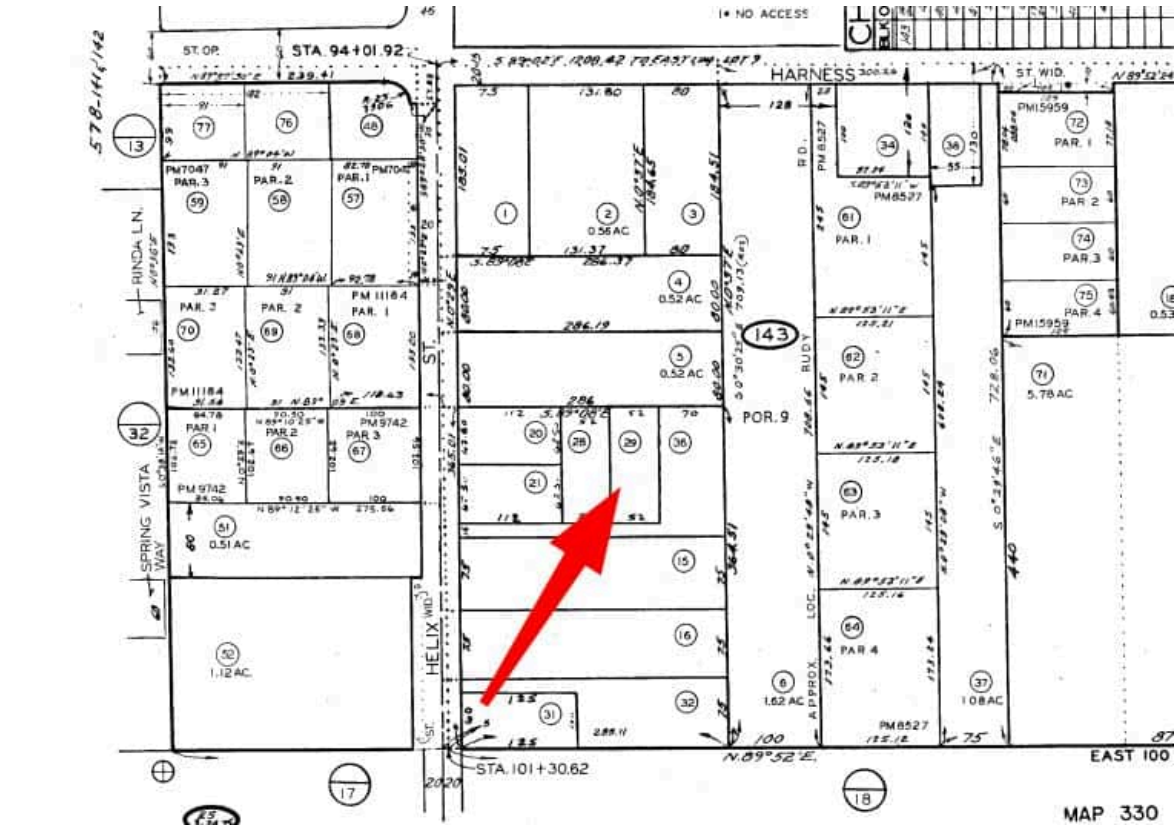
Comparable 6

Address: 2146 El Pasillo
Status: SOLD
Price: \$675,000
Bedrooms 2
Bathrooms 1.1
Prox. to Subject 0.78 miles N

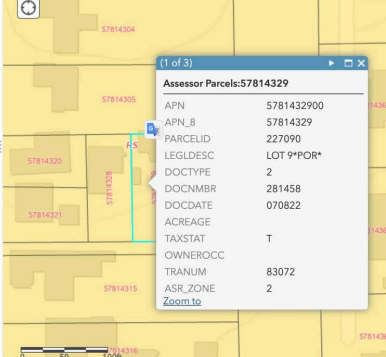
Plat Map

File# #77310
Case # 60DB057765

Borrower	Revive and Rise LLC			
Property Address	1333 1/2 Helix St			
City	Spring Valley	County	San Diego	State CA Zip Code 91977
Lender/Client	Center Street Lending			



- USEREG
- Agriculture
 - Commercial and Office
 - Industrial
 - Multi-Family Residential
 - Residential Mobile Home
 - Rural Residential
 - Residential - Single
 - Residential - Urban
 - Residential - Variable
 - Fallbrook Revitalization Area
 - Open Space
 - Extractive Use
 - Transportation and Utility
 - Limited Control
 - Specific Plan
 - Holding Area
 - General Rural
 - City of San Diego/No Zone
 - Indian Reservation

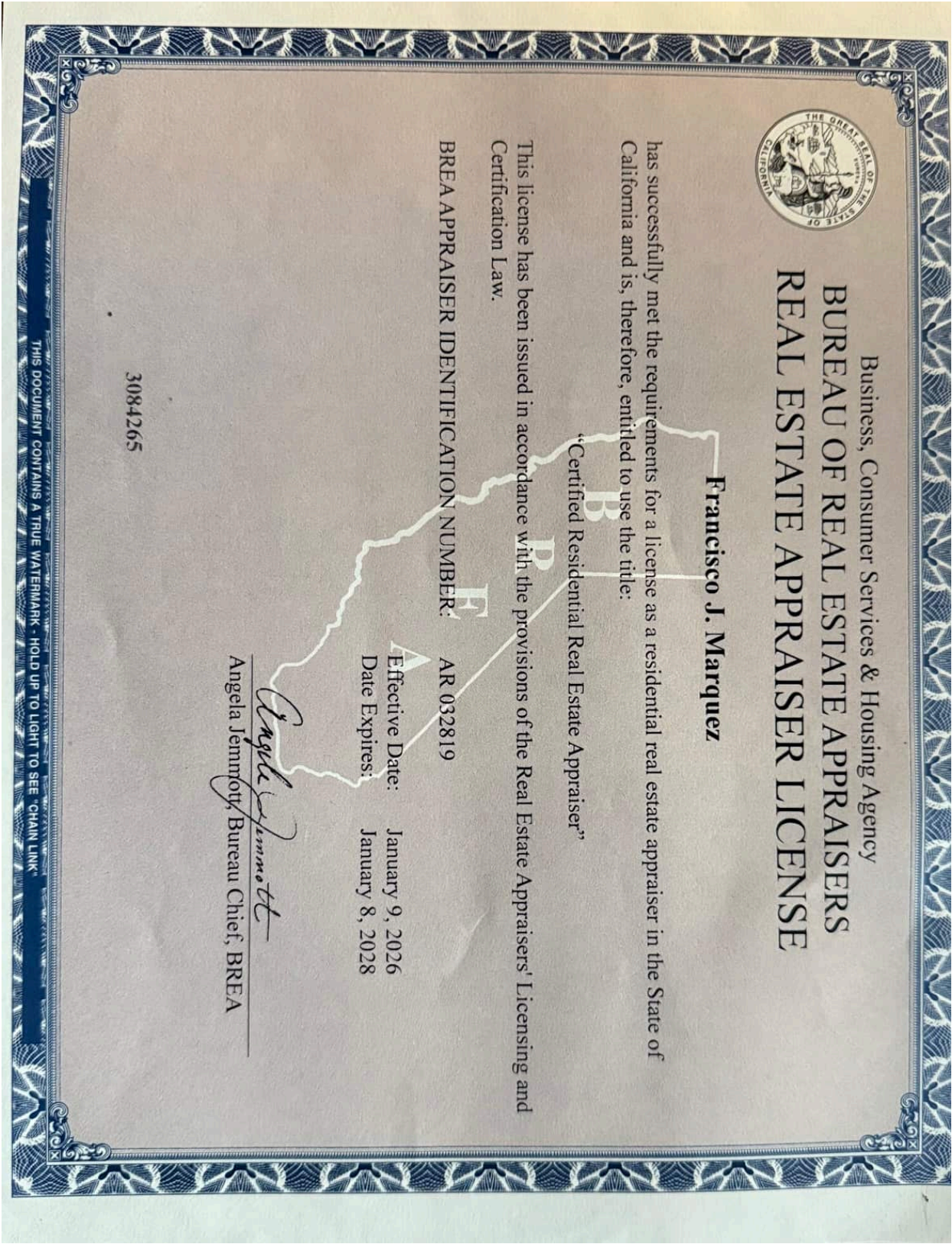


ZONING INFORMATION BLOCK		
USE REGULATIONS:	RS	Single Family, Duplex, Multi and Variable Family Residential. Family Residential is the principle, dominate use and civic uses are conditionally allowed by Use Permit. If there is more than one attribute associated with the parcel please refer to the zoning ordinance sections referenced below. http://www.sdcity.org/Planning/Zoning/Z2000.pdf

Appraiser License

File# #77310
Case # 60DB057765

Borrower	Revive and Rise LLC					
Property Address	1333 1/2 Helix St					
City	Spring Valley	County	San Diego	State	CA	Zip 91977
Lender/Client	Center Street Lending					



Borrower	Revive and Rise LLC					
Property Address	1333 1/2 Helix St					
City	Spring Valley	County	San Diego	State	CA	Zip 91977
Lender/Client	Center Street Lending					



CERTIFICATE OF LIABILITY INSURANCE

DATE(MM-DD-YYYY)
08-01-2025

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 Gallagher Affinity Insurance Services, Inc. P.O. Box 4142 Clinton, IA 52733 CA Ins Lic 0783129 INSURED Francisco Marquez 22230 Otay Lakes Rd, Suite 502-350 Chula Vista, California, 91915	CONTACT NAME: CRES A Gallagher Company	
	PHONE(A/C, No, Ext): 800-880-2747	FAX(A/C, No): 858-618-1655
	E-MAIL ADDRESS: GGB.LV2.CRES.RnwCS@ajg.com	
	INSURER(S) AFFORDING COVERAGE	
	INSURER A : HDI Global Insurance Company	41343
	INSURER B :	

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 ☐ CLAIMS-MADE ☐ OCCUR						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ OTHER: \$
	GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PROJECT ☐ LOC OTHER:						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per Accident) \$ PROPERTY DAMAGE (Per accident) \$ OTHER: \$
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ NON-OWNED AUTOS ONLY						EACH OCCURRENCE \$ AGGREGATE \$ DED \$ RETENTION \$
	UMBRELLA LIAB EXCESS LIAB DED \$ RETENTION \$						PER STATUTE \$ OTHER \$ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ Y/N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A		HGI-1021431-07	08-13-2025	08-13-2026	Per Occurrence: \$1,000,000 Aggregate: \$1,000,000 Retention: \$2500
	Claims Made and Reported Errors and Omissions Coverage Professional Liability	N					

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: AR032819

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

Property Report

1333 1/2 Helix St, CA 91977

Tax Records Native
Page 1 of 2
578-143-29-00

LOCATION

Property Address	1333 1/2 Helix St CA 91977
Subdivision	Rancho Mission Of San Diego
Carrier Route	C034
County	San Diego
Map Code	1291A2

GENERAL PARCEL INFORMATION

APN/Tax ID	578-143-29-00
Parcel ID	5781432900
FIPS	CA073
Tax Area	83072
2020 Census Trct/Blk	139.07/1
Assessor Roll Year	2025

CURRENT OWNER

Name	McCale Family Living Trust 04-25-22
Mailing Address	2981 Anita Ave Lk Havasu City, AZ 86404-1457
Owner Occupied	No
Owner Right Vesting	Family Living Trust

PROPERTY SUMMARY

Property Type	Residential
Land Use	Single Family Residential
Improvement Type	Single Family Residential
Square Feet	474
# of Buildings	1
Year Built	1950
Bedrooms	1
Baths	1 F 0 H

SALES HISTORY

Settlement Date	Date Recorded	Amount	Buyer/Owners	Seller	Instrument	Document#
5/26/2022	7/8/2022		McCale James Valett & McCale Joanne	McCale James Valett & McCale Joanne	Intrafamily Transfer & Dissolution	2022-0281458
6/29/1990			McCale James V & McCale Joanne		Quit Claim	

TAX ASSESSMENT

Year	Assessed Land	Assessed Improvements	Total Assessment	% Improved
2025	\$69,891	\$9,178	\$79,069	12%
2024				
2023	\$1,343	\$176	\$1,519	

TAXES

Tax Year	City Taxes	County Taxes	Total Taxes
2025			\$1,667.40
2024			\$1,552.42
2023			\$1,493.48
2022			\$1,452.80
2021			\$1,442.18
2020			\$1,368.64
2019			\$1,343.18
2018			\$1,275.86
2017			\$1,219.00
2016			\$1,161.06
2015			\$1,155.76
2014			\$1,141.16
2013			\$1,139.34

MORTGAGE HISTORY

Date Recorded	Loan Amount	Borrower	Lender	Document#
No active mortgages were found for this parcel.				

FORECLOSURE HISTORY

Status	No foreclosures were found for this parcel.
--------	---

Property Report
1333 1/2 Helix St, CA 91977

Tax Records Native
Page 2 of 2
578-143-29-00

PROPERTY CHARACTERISTICS: BUILDING		PROPERTY CHARACTERISTICS: LOT	
Type	Single Family Residential	Land Use	Single Family Residential
Effective Year Built	1950	Lot Square Feet	6,625
BRs	1	Acreage	0.15
Baths	1 F 0 H	Latitude/Longitude	32.717795/-117.008884
Total Sq. Ft.	474	Zoning Code	R-2:Minor Multiple

PROPERTY CHARACTERISTICS: EXTRA FEATURES			
Feature	Size or Description	Year Built	Condition
No data available			

PROPERTY CHARACTERISTICS: UTILITIES/AREA		LEGAL DESCRIPTION	
No data available		Subdivision	Rancho Mission Of San Diego
		Tract Number	000330
		Description	Tr 330 Lot 9 Por

SCHOOL ZONE INFORMATION			
School	Type	Grades	Distance
No data available			

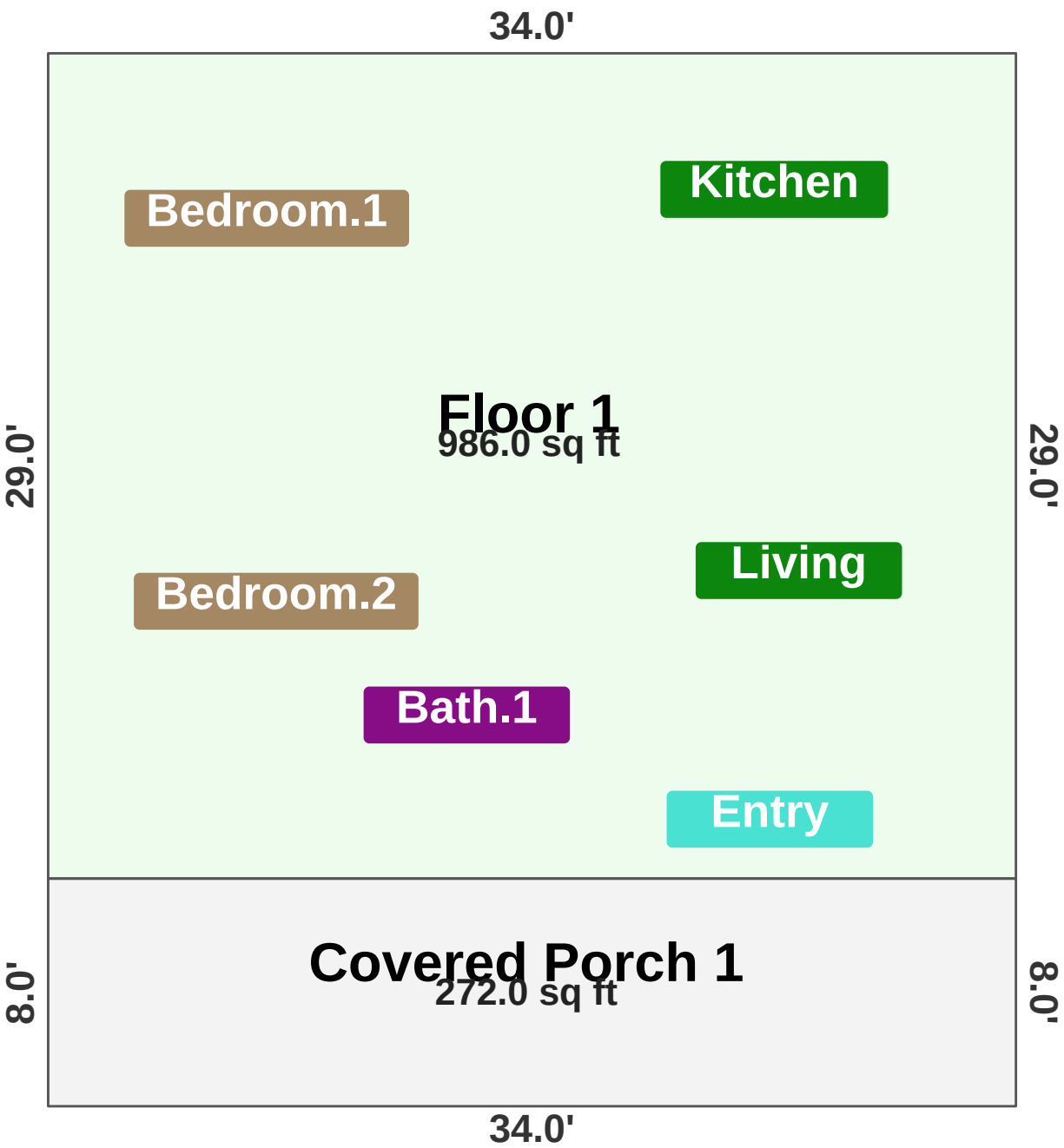
FEMA FLOOD ZONES	
Zone Code	X
Flood Risk	Minimal
Description	Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level.
FIRM Panel ID	060284-06073C1910G
FIRM Panel Eff. Date	5/16/2012

LISTING ARCHIVE			
Date	Status	Price	MLS #
No listings found for this parcel.			

Information deemed reliable but not guaranteed. Native rendering is rebuilt from parsed CRS tax data.



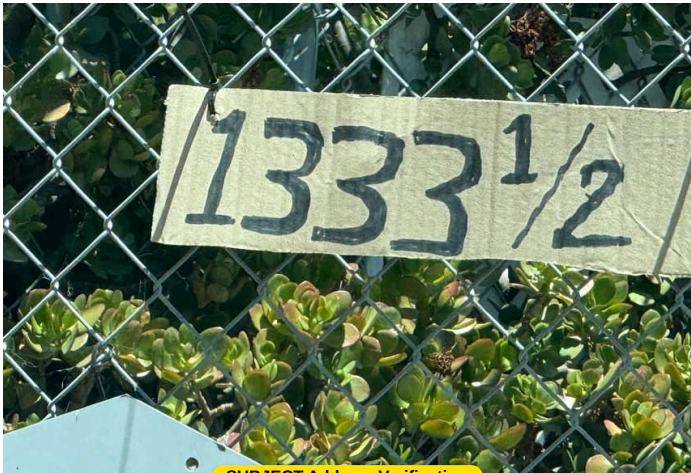
~APPROXIMATE SKETCH per VIDEO WALKTHRU



Area Calculation Details: Total GLA 986.0 sf

Area	Type	Sq Ft	Calculation Details
Floor 1	GLA	986.0	34.0' x 29.0' = 986.0 sq ft bbox; net 986.0 sq ft (100.0%); perimeter 126.0'
Covered Porch 1	Excluded	272.0	34.0' x 8.0' = 272.0 sq ft bbox; net 272.0 sq ft (100.0%); perimeter 84.0'

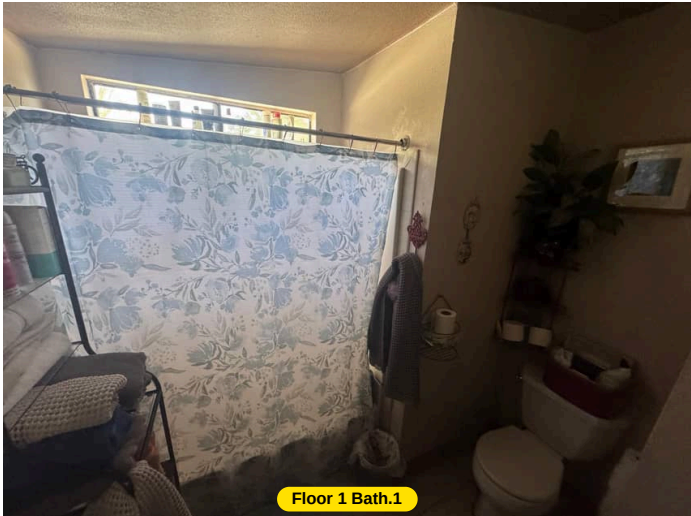




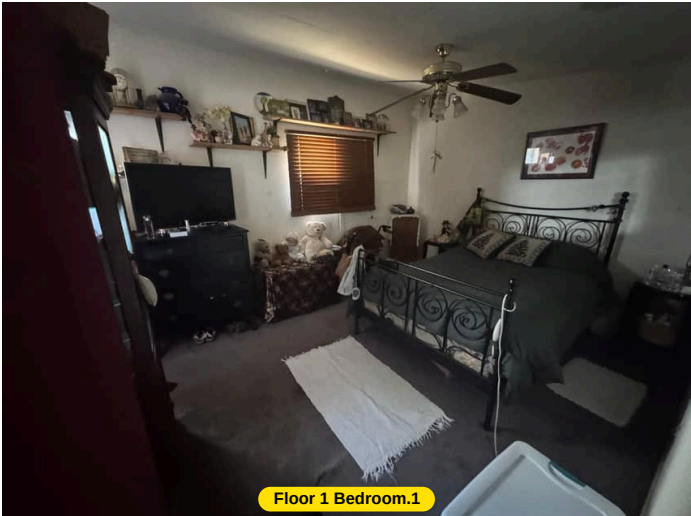
SUBJECT Address Verification



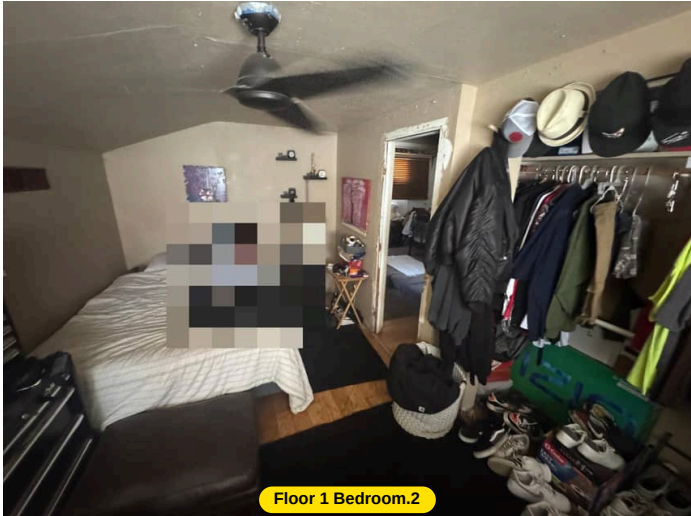
Floor 1 Living



Floor 1 Bath.1



Floor 1 Bedroom.1



Floor 1 Bedroom.2



Floor 1 Kitchen



SUBJECT External: Yard View



SUBJECT External: Right View



SUBJECT External: Left View



Property Address:1333 1/2 Hellix st Spring Valley 91977

Property Details	Current	Future (After Rehab/Construction)
Property Type	SFR	SFR
# of Units	1	1
Living Area Sqft Total	974	974
# of Bedrooms	2	2
# of Bathrooms	1	1

Permits Required? (Y/N)
If Yes, types of permits required n/a

Requirements:
1. All units must be itemized separately (even if units are identical in size)
2. Line item descriptions are required for every line
3. All boxes at the top must be completed

	Total Budget Amount	Cost Spent to Date	Borrower Financed	CST Rehab Holdback	Line Item Descriptions	Price/Sqft
Main House						
Demo	\$ 15,000.00			\$ 15,000.00	Demo bathrooms/kitchen - Roof demo	\$ 15.40
Plans/permits						
Foundation						
Grading						
Roof	\$ 12,000.00			\$ 12,000.00	Replace roof after demo	\$ 12.32
Plumbing Rough						
Electrical Rough						
HVAC Rough						
Stucco/Siding	\$ 10,000.00			\$ 10,000.00	restucco the entire structure	\$ 10.22
Flooring	\$ 3,000.00			\$ 3,000.00	Add Vinyl flooring	\$ 3.08
Entry Doors and Hardware	\$ 3,000.00			\$ 3,000.00	Install new exterior doors	\$ 3.08
Doors						
Cleanup Rough	\$ 7,000.00			\$ 7,000.00	Dumpster and removal	\$ 7.19
Interior paint	\$ 5,000.00			\$ 5,000.00	Paint interior	\$ 5.13
Drywall						\$ -
Insulation						\$ -
Cabinets						\$ -
Carpentry Labor - Rough	\$ 2,500.00			\$ 2,500.00	Roof/cabinet labor	\$ 2.57
Carpentry Labor - Finish	\$ 2,500.00			\$ 2,500.00	Roof/cabinet Labor	\$ 2.57
Finish Carpentry - Material	\$ 2,500.00			\$ 2,500.00	Cabinet materials/Wood	\$ 2.57
Electrical - Rough	\$ 2,500.00			\$ 2,500.00	switches/lights	\$ 2.57
Electrical - Finish	\$ 2,000.00			\$ 2,000.00	switches/lights	\$ 2.05
Electrical Finish Hardware	\$ 3,000.00			\$ 3,000.00	switches/lights	\$ 3.08
Plumbing - Underground Rough	\$ 3,000.00			\$ 3,000.00	installing new pipes for sinks/bathroom	\$ 3.08
Plumbing - Rough	\$ 2,000.00			\$ 2,000.00	installing new pipes for sinks/bathroom	\$ 2.05
Plumbing - Finish	\$ 3,000.00			\$ 3,000.00	installing new pipes for sinks/bathroom	\$ 3.08
Interior Doors & Hardware	\$ 5,000.00			\$ 5,000.00	Install new interior doors	\$ 5.13
Paint Interior - Walls & Ceilings	\$ 6,300.00			\$ 6,300.00	Repaint walls and ceiling	\$ 6.47
Paint Interior - Trim & Doors	\$ 2,500.00			\$ 2,500.00	Update trim and restore interior paint	\$ 2.57
Appliances	\$ 4,000.00			\$ 4,000.00	Minor updates to appliances	\$ 4.11
Kitchen Cabinets	\$ 2,500.00			\$ 2,500.00	New Kitchen cabinets-Wood to be determined	\$ 2.57
Kitchen Countertops	\$ 2,500.00			\$ 2,500.00	New quartz countertops	\$ 2.57
Kitchen Tile - Labor	\$ 800.00			\$ 800.00	Tile Labor	\$ 0.82
Kitchen Tile - Material	\$ 900.00			\$ 900.00	Update tiling in kitchen	\$ 0.92
Bathroom(s) Fixtures & Trims	\$ 2,500.00			\$ 2,500.00	Update fixtures in bathrooms with new d	\$ 2.57
Bathroom Mirrors & Shower Doors	\$ 2,500.00			\$ 2,500.00	Install new mirrors (x3) and shower door	\$ 2.57
Bathroom Tile - Labor	\$ 1,000.00			\$ 1,000.00	Install Tile	\$ 1.03
Bathroom Tile - Material	\$ 1,250.00			\$ 1,250.00	Re-tile bathrooms, tile undetermined	\$ 1.28
Bedrooms Interior Trim/Closets	\$ 1,250.00			\$ 1,250.00	New mirrors/closets	\$ 1.28
Paint Exterior	\$ 2,000.00			\$ 2,000.00		\$ 2.05
Pool/Spa						\$ -
Landscaping / Hardscaping	\$ 3,500.00			\$ 3,500.00	Clean up trees/brush and clear property	\$ 3.59
Windows	\$ 3,500.00			\$ 3,500.00	Replacing sliding doors/windows (x2)	\$ 3.59
Contingency						\$ -
Miscellaneous						\$ -
Miscellaneous						\$ -
ADU						\$ -
Demo						\$ -
Plans/permits						\$ -
Foundation						\$ -
Grading						\$ -
Framing						\$ -
Plumbing Rough						\$ -
Electrical Rough						\$ -
HVAC Rough						\$ -
Stucco/Siding						\$ -
Roof						\$ -
Windows						\$ -
Doors						\$ -
Exterior Paint						\$ -
Interior paint						\$ -
Drywall						\$ -
Insulation						\$ -
Cabinets						\$ -
Countertops						\$ -
Tile						\$ -
Flooring						\$ -
Plumbing Fixtures						\$ -
Light Fixtures						\$ -
HVAC Finish						\$ -

Improvements Budget pg2

Appliances						\$	-
Landscape						\$	-
Hardscape						\$	-
Contingency						\$	-
Miscellaneous						\$	-
Miscellaneous						\$	-
	\$ 120,000.00	\$ -	\$ -	\$ 120,000.00		\$	123.20