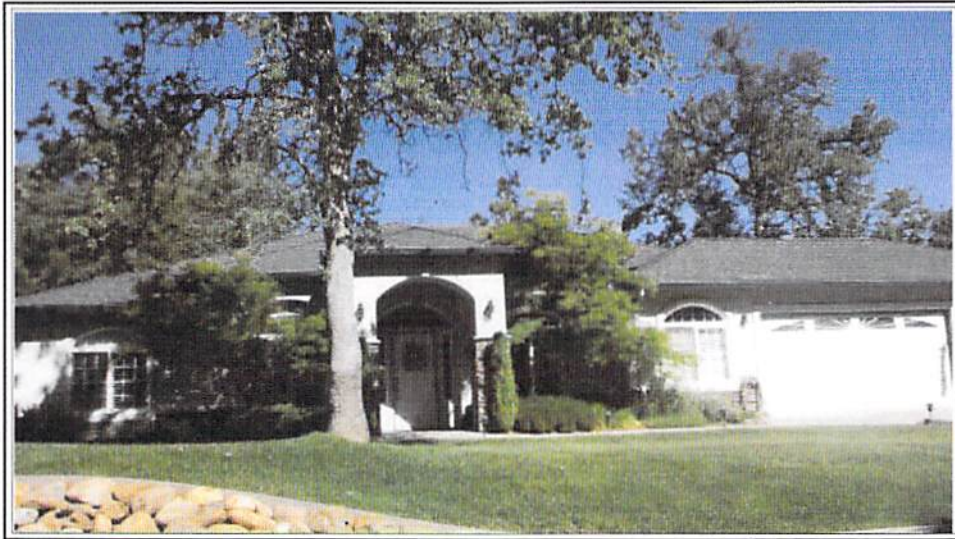


**APPRAISAL OF**



A Single Family Residence

**LOCATED AT:**

19035 Apple Valley Drive  
Sonora, CA 95370

**FOR:**

Bryan Mueller  
19035 Apple Valley Drive  
Sonora, CA, 95370

**AS OF:**

February 6, 2025

**BY:**

Michael D. Dambacher, SRA  
Certified General AG018277

May 15, 2025

Bryan Mueller  
19035 Apple Valley Drive  
Sonora, CA, 95370

File Number: 508-25

Dear Mr. Mueller,

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

19035 Apple Valley Drive  
Sonora, CA 95370

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

In my opinion, the market value of the property as of February 6, 2025 is:

\$925,000  
Nine Hundred Twenty-Five Thousand Dollars

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

Sincerely,



Michael D. Dambacher, SRA  
Certified General AG018277

mdd



# Restricted Use Appraisal Report - Residential

Appraisal Company: Dambacher Appraisal Services  
 Address: 270 Barretta Street, Ste. D, Sonora, CA 95370  
 Phone: (209)532-8833 Fax: Website:

Appraiser: Michael D. Dambacher, SRA Co-Appraiser:  
 AI Membership (if any):  SRA  MAI  SRPA AI Membership (if any):  SRA  MAI  SRPA  
 AI Affiliation (if any):  Candidate for Designation  Practicing Affiliate AI Affiliation (if any):  Candidate for Designation  Practicing Affiliate  
 Other Professional Affiliation: Appraisal Institute Other Professional Affiliation:  
 E-mail: damappraiser@gmail.com E-mail:

Client: Bryan Mueller Contact:  
 Address: 19035 Apple Valley Drive, Sonora, CA 95370  
 Phone: Fax: E-mail:

### SUBJECT PROPERTY IDENTIFICATION

Address: 19035 Apple Valley Drive  
 City: Sonora County: Tuolumne State: CA Zip: 95370  
 Legal Description: Lot 108 - Apple Valley Estates 10  
 Tax Parcel #: 085-480-007-000 RE Taxes: 8014 Tax Year: 2024  
 Use of the Real Estate As of the Date of Value: Single Family Residence  
 Use of the Real Estate Reflected in the Appraisal: Single Family Residence  
 Opinion of highest and best use (if required): Single Family Residence

### SUBJECT PROPERTY HISTORY

Owner of Record: James & Lois Mueller  
 Description and analysis of sales within 3 years (minimum) prior to effective date of value: No reported sale or transfer of Subject property in the past 3 years.  
 Description and analysis of agreements of sale (contracts), listings, and options: Subject is not currently listed for sale or are there any known agreements of sale (contracts) and/or options.

### RECONCILIATIONS AND CONCLUSIONS

Indication of Value by Sales Comparison Approach \$ 925,000  
 Indication of Value by Cost Approach \$ 0  
 Indication of Value by Income Approach \$

Final Reconciliation of the Methods and Approaches to Value: Exclusion of the Cost Approach and the Income Approach is acceptable within this region. It has been determined by this appraiser, that these approaches are not applicable and they are not necessary to develop a reasonable and credible opinion of value within the scope of this assignment.

Opinion of Value as of: February 6, 2025 \$ 925,000

Exposure Time: 30 days

The above opinion is subject to:  Hypothetical Conditions and/or  Extraordinary Assumptions cited of the following page.

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<b>Client:</b>	Bryan Mueller	<b>Client File #:</b>	Mueller
<b>Subject Property:</b>	19035 Apple Valley Drive	<b>Appraisal File #:</b>	508-25

**ASSIGNMENT PARAMETERS**

Client (sole intended user): The intended user of this report is the client, Bryan Mueller.

Intended Use: This report is for the exclusive use of the client. The intended use is for estate administration.

**This report is restricted for the use of the client only. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.**

Type of Value: Market Value Effective Date of Value: February 6, 2025

Interest Appraised:  Fee Simple  Leasehold  Other:

**Hypothetical Conditions:** (A hypothetical condition is that which is contrary to what exists, but is asserted by the appraiser for the purpose of analysis. Any hypothetical condition may affect the assignment results.) None

**Extraordinary Assumptions:** (An extraordinary assumption is directly related to a specific assignment and presumes uncertain information to be factual. If found to be false this assumption could alter the appraiser's opinions or conclusions. Any extraordinary assumption may affect the assignment results.)  
Assumption that all physical detail, quality and condition of the Subject is similar on today's inspection date, May 12, 2025 as was on date of value, February 6, 2025. If the assumptions were to be proven false, that the assignment results could be impacted.

**Report Type:** Restricted Use Appraisal Report

**SCOPE OF WORK**

Definition: The scope of work is the type and extent of research and analysis in an assignment. Scope of work includes the extent to which the property is identified, the extent to which tangible property is inspected, the type and extent of data research, and the type and extent of analysis applied to arrive at credible opinions or conclusions. The specific scope of work for this assignment is identified below and throughout this report.

Scope of Subject Property Inspection / Data Sources Utilized	Approaches to Value Developed
--	-------------------------------

**Appraiser:**  
Property Inspection:  Yes  No  
Date of Inspection: 05/12/2025  
Describe Scope of Property Inspection, Source of Area Calculations and Data Sources Consulted: Interior inspection.

**Cost Approach:**  
 Is necessary for credible results and is developed in this analysis  
 Is not necessary for credible results; not developed in this analysis  
 Is not necessary for credible results but is developed in this analysis

**Co-Appraiser:**  
Property Inspection:  Yes  No  
Date of Inspection:  
Describe Scope of Property Inspection, Source of Area Calculations and Data Sources Consulted:

**Sales Comparison Approach:**  
 Is necessary for credible results and is developed in this analysis  
 Is not necessary for credible results; not developed in this analysis  
 Is not necessary for credible results but is developed in this analysis

**Income Approach:**  
 Is necessary for credible results and is developed in this analysis  
 Is not necessary for credible results; not developed in this analysis  
 Is not necessary for credible results but is developed in this analysis

Additional Scope of Work Comments:

Significant Real Property Appraisal Assistance:  None  Disclose Name(s) and contribution:



<b>Client:</b>	Bryan Mueller	<b>Client File #:</b>	Mueller
<b>Subject Property:</b>	19035 Apple Valley Drive	<b>Appraisal File #:</b>	508-25

**IMPROVEMENTS ANALYSIS**

<b>General</b>	Design: Custom	No. of Units: One	No. of Stories: One	Actual Age: 27	Effective Age: 12	
<input checked="" type="checkbox"/> Existing	<input type="checkbox"/> Under Construction	<input type="checkbox"/> Proposed	<input type="checkbox"/> Attached	<input checked="" type="checkbox"/> Detached	<input type="checkbox"/> Manufactured	<input type="checkbox"/> Modular
Other:						
<b>Exterior Elements</b>	Roofing: Asphalt Composition	Siding: Stucco	Windows: Vinyl			
<input checked="" type="checkbox"/> Patio	<input type="checkbox"/> Deck	<input type="checkbox"/> Porch	<input checked="" type="checkbox"/> Pool In ground	<input type="checkbox"/> Fence		
Other:						
<b>Interior Elements</b>	Flooring: Carpet/Hardwood	Walls: Sheetrock	<input checked="" type="checkbox"/> Fireplace # 1			
Kitchen: <input type="checkbox"/> Refrigerator	<input checked="" type="checkbox"/> Range	<input checked="" type="checkbox"/> Oven	<input checked="" type="checkbox"/> Fan/Hood	<input type="checkbox"/> Microwave	<input type="checkbox"/> Dishwasher	Countertops: Granite
Other: Trash Compactor						
<b>Foundation</b>	<input checked="" type="checkbox"/> Crawl Space	<input type="checkbox"/> Slab	<input type="checkbox"/> Basement			
Other:						
<b>Attic</b>	<input type="checkbox"/> None	<input checked="" type="checkbox"/> Scuttle	<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairway	<input type="checkbox"/> Finished	
<b>Mechanicals</b>	HVAC: FWA	Fuel: Propane	Air Conditioning: Central			
<b>Car Storage</b>	<input type="checkbox"/> Driveway	<input checked="" type="checkbox"/> Garage 3 Car	<input type="checkbox"/> Carport	<input type="checkbox"/> Finished		
<b>Other Elements</b>						

Above Grade Gross Living Area (GLA)											
	Living	Dining	Kitchen	Den	Family	Rec.	Bdrms	# Baths	Utility	Other	Area Sq. Ft.
Level 1	1	1	1	1			4	2	1		2128
Level 2											0

Finished area above grade contains: Bedroom(s): 4 Bath(s): 2 GLA: 2,128

Summarize Above Grade Improvements: Granite counters and oak cabinets in kitchen and baths. Hardwood flooring in kitchen and nook area. In ground swimming pool. Quality and overall condition rated very good.

Below Grade Area or Other Area											
	Living	Dining	Kitchen	Den	Family	Rec.	Bdrms	# Baths	Utility	% Finished	Area Sq. Ft.
Below Grade											
Other Area											

Summarize below grade and/or other area improvements:

Discuss physical depreciation and functional or external obsolescence: 27 year old, good quality home. Maintenance and condition is considered good. Functional utility is average with an efficient layout and ample storage areas. Effective age is comparable to a 12 year old home.

Discuss style, quality, condition, size, and appeal of improvements including conformity to market area: Custom built home of good quality and in good condition. Conforms with the surrounding properties and uses.

<b>Client:</b>	Bryan Mueller	<b>Client File #:</b>	Mueller
<b>Subject Property:</b>	19035 Apple Valley Drive	<b>Appraisal File #:</b>	508-25

SALES COMPARISON APPROACH								
ITEM	SUBJECT		COMPARISON 1		COMPARISON 2		COMPARISON 3	
Address	19035 Apple Valley Drive Sonora		21727 Apple Hill Dr Sonora		16256 Crestridge Avenue Sonora		15620 Curtis Circle Sonora	
Proximity to Subject			0.82 miles NE		2.17 miles SE		2.85 miles SE	
Data Source/ Verification	<b>Subject Inspection</b>		MLS# 20240010 Doc# 10701		MLS# 20240593 Doc# 10492		MLS# 20241298 Doc# 8318	
Original List Price			\$996,000		\$1,100,000		\$1,099,000	
Final List Price			\$975,000		\$1,100,000		\$1,099,000	
Sale Price			\$935,000		\$1,000,000		\$1,034,000	
Sale Price % of Original List	0.00%		93.88%		90.91%		94.09%	
Sale Price % of Final List	0.00%		95.90%		90.91%		94.09%	
Closing Date			12/02/2024		11/25/2024		09/27/2024	
Days On Market			554 DOM		410 DOM		61 DOM	
Price/Gross Living Area	0.00		268.60		481.70		350.39	
	<b>DESCRIPTION</b>	<b>DESCRIPTION</b>	<b>+ (-) \$ Adjustment</b>	<b>DESCRIPTION</b>	<b>+ (-) \$ Adjustment</b>	<b>DESCRIPTION</b>	<b>+ (-) \$ Adjustment</b>	
Financing		Conventional		Conventional		Cash		
Concessions		None		None		None		
Contract Date		10/08/2024		05/27/2024		08/30/2024		
Location	Apple Valley	Apple Valley		Ridgewood		Curtis Creek		
Site Size	0.82 Acres +/-	2.60 Acres +/-	-7,500	2.12 Acres +/-	-7,500	2.57 Acres +/-	-7,500	
Site Views/Appeal	Good	Good		Good		Good		
Design and Appeal	Custom/Good	Custom/Good		Custom/Good		Custom/Good		
Quality of Construction	Good	Good		Good		Good		
Age	27 Act/12 Eff	31 Act/12 Eff		28 Act/12 Eff		24 Act/12 Eff		
Condition	Good	Good		Good		Good		
Above Grade Bedrooms	Bedrooms 4	Bedrooms 3	5,000	Bedrooms 3	5,000	Bedrooms 3	5,000	
Above Grade Baths	Baths 2	Baths 3	3,500	Baths 2.5	2,500	Baths 2.5	2,500	
Gross Living Area	2,128 Sq. Ft.	3,481 Sq. Ft.	-67,500	2,076 Sq. Ft.	0	2,951 Sq. Ft.	-41,000	
Below Grade Area								
Below Grade Finish	None	None		None		None		
Other Area	None	None		None		495 sq. ft. ADU	-25,000	
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air		
Car Storage	3 Car Garage	3 Car Garage		4 Car Garage	-7,500	4 Car Garage	-7,500	
Amenities	Swimming Pool	None	35,000	Swimming Pool		Swimming Pool		
Net Adjustment (total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> -		31,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	7,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	73,500	
Adjusted Sale Price	Net Adj. -3.4% % Gross Adj. 12.7% %		903,500	Net Adj. -0.8% % Gross Adj. 2.3% %	992,500	Net Adj. -7.1% % Gross Adj. 8.6% %	960,500	
Prior Transfer History	No transfers in past 36 months	No prior sales/transfers in the past 36 months		No prior sales/transfers in the past 36 months		No prior sales/transfers in the past 36 months		

Comments and reconciliation of the sales comparison approach: All sales are of the same general quality. Sale One located in the same immediate neighborhood as the Subject. Sales Two and Three located in nearby, competing neighborhoods. Sale One given most weight due to location. Say, \$925,000.

**Indication of Value by Sales Comparison Approach** Nine Hundred Twenty Five Thousand Dollars **\$ 925,000**

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## ADDENDUM

<b>Borrower:</b>	<b>File No.:</b> 508-25
<b>Property Address:</b> 19035 Apple Valley Drive	<b>Case No.:</b> Mueller
<b>City:</b> Sonora	<b>State:</b> CA <span style="float: right;"><b>Zip:</b> 95370</span>
<b>Lender:</b> Bryan Mueller	

### Extra Comments

This is a Restricted Appraisal Report. Exclusion of the Cost and Income Approach is permitted if the opinion of value is considered reasonable and credible. Exclusion of the Cost and Income Approaches is typical and acceptable within this region. It has been determined by this appraiser, that these approaches are not applicable and they are not necessary to develop a reasonable and credible opinion of value within the scope of this assignment. Competency has been displayed by this appraiser's "General Certification", SRA designation, education and experience.

This appraisal report is intended for estate administration use only. The intended user is the client stated within this report. This report is not intended for any other use or user.

Noted this is not a home inspection. This appraiser only performed a visual inspection of the accessible areas only, and this appraisal can not be relied upon to disclose conditions and/or defects in the property. All appliances including heating and cooling systems are assumed to be in satisfactory working condition.

Subject measured by the ANSI Z765-2021 (American National Standards Institute). This is a measuring standard for measuring, calculating, and reporting gross living area (GLA) and non-GLA areas. GLA for properties in MLS systems and county assessor records may not be ANSI-compliant, therefore may differ. This appraiser has no knowledge on what method a MLS listing or assessor used to calculate the GLA. ANSI standards were followed, however the Subject's improvements were built to full foot dimensions, therefore no decimal was needed. The property has been measured and reported correctly. This report is ANSI-compliant and acknowledges any contributing value of non-GLA square footage when market supported.

The value conclusions stated herein are as the effective date as stated in the body of the appraisal and contingent upon the conditions that are stated in the Appraiser's Certification, which is made part of this appraisal and attached.

**THIS REPORT IS SIGNED BY ELECTRONIC SIGNATURES.** All electronic signatures on this report have a security feature maintained by individual passwords for each signing appraiser. No person can alter the appraisal without the exception of the original signing appraiser.

<b>Client:</b>	Bryan Mueller	<b>Client File #:</b>	Mueller
<b>Subject Property:</b>	19035 Apple Valley Drive	<b>Appraisal File #:</b>	508-25

### STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following assumptions and limiting conditions:

- This report is prepared using forms developed and copyrighted by the Appraisal Institute. However, the content, analyses, and opinions set forth in this report are the sole product of the appraiser. The Appraisal Institute is not liable for any of the content, analyses, or opinions set forth herein.
- No responsibility is assumed for matters legal in character or nature. No opinion is rendered as to title, which is assumed to be good and marketable. All existing liens, encumbrances, and assessments have been disregarded, unless otherwise noted, and the property is appraised as though free and clear, having responsible ownership and competent management.
- I have examined the property described herein exclusively for the purposes of identification and description of the real property. The objective of our data collection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. The appraiser's observations and reporting of the subject improvements are for the appraisal process and valuation purposes only and should not be considered as a warranty of any component of the property. This appraisal assumes (unless otherwise specifically stated) that the subject is structurally sound and all components are in working condition.
- I will not be required to give testimony or appear in court because of having made an appraisal of the property in question, unless specific arrangements to do so have been made in advance, or as otherwise required by law.
- I have noted in this appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) discovered during the data collection process in performing the appraisal. Unless otherwise stated in this appraisal report, I have 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 have assumed that there are no such conditions and make no guarantees or warranties, express or implied. I 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 I am not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable public and/or private sources that I believe to be true and correct.
- I will not disclose the contents of this appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and/or applicable federal, state or local laws.
- The Client is the party or parties who engage an appraiser (by employment contract) in a specific assignment. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship. Any person who receives a copy of this appraisal report as a consequence of disclosure requirements that apply to an appraiser's client, does not become an intended user of this report unless the client specifically identified them at the time of the assignment. The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- If this valuation conclusion is subject to satisfactory completion, repairs, or alterations, it is assumed that the improvements will be completed competently and without significant deviation.

### VALUE DEFINITION

**Market Value Definition (below)**

**Alternate Value Definition (attached)**

MARKET VALUE is defined as 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 and 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 acting in what they consider their own best interests;
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.

Source: *The Dictionary of Real Estate Appraisal*, 5th ed., Appraisal Institute

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<b>Client:</b>	Bryan Mueller	<b>Client File #:</b>	Mueller
<b>Subject Property:</b>	19035 Apple Valley Drive	<b>Appraisal File #:</b>	508-25

**APPRAISER'S CERTIFICATION**

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 analysis, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional analysis, opinions, and conclusions.
- I have no present (unless specified below) or prospective interest in the property that is the subject of this report, and I have no (unless specified below) personal interest with respect to the parties involved.
- I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon the 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 use of this appraisal.
- My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- Individuals who have provided significant real property appraisal assistance are named below. The specific tasks performed by those named are outlined in the Scope of Work section of this report.

None       Name(s)

As previously identified in the Scope of Work section of this report, the signer(s) of this report certify to the inspection of the property that is the subject of this report as follows:

Property Inspected by Appraiser       Yes       No  
Property Inspected by Co-Appraiser       Yes       No

- Services provided, 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:       None       Specify services provided:

**ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBERS, CANDIDATES AND PRACTICING AFFILIATES**

**Appraisal Institute Designated Member, Candidate, or Practicing Affiliate Certify:**

- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

**APPRAISERS SIGNATURES**

**APPRAISER:**

Signature   
Name Michael D. Dambacher, SRA      Report Date 05/15/2025  
 Trainee     Licensed     Certified Residential     Certified General  
License # AG018277      State CA  
Expiration Date 04/18/2027

**CO-APPRAISER:**

Signature \_\_\_\_\_  
Name \_\_\_\_\_ Report Date \_\_\_\_\_  
 Trainee     Licensed     Certified Residential     Certified General  
License # \_\_\_\_\_ State \_\_\_\_\_  
Expiration Date \_\_\_\_\_

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**MULTI-PURPOSE SUPPLEMENTAL ADDENDUM  
FOR FEDERALLY RELATED TRANSACTIONS**

Mueller  
508-25

<b>Borrower/Client</b>			
Property Address 19035 Apple Valley Drive			
City Sonora	County Tuolumne	State CA	Zip Code 95370
Lender Bryan Mueller			

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC) and the Federal Reserve.

**This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those statements which have been checked by the appraiser apply to the property being appraised.**

**PURPOSE & FUNCTION OF APPRAISAL**

The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes. This is a federally related transaction.

**EXTENT OF APPRAISAL PROCESS**

- The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.
- The Reproduction Cost is based on \_\_\_\_\_ supplemented by the appraiser's knowledge of the local market.
- Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.
- The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.
- The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.
- For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.

**SUBJECT PROPERTY OFFERING INFORMATION**

- According to Tuolumne County Multiple Listing Service the subject property;
- has not been offered for sale in the past:  30 days  1 year  3 years  Other \_\_\_\_\_
  - is currently offered for sale for \$ \_\_\_\_\_
  - was offered for sale within the past:  30 days  1 year  3 years  Other \_\_\_\_\_ for \$ \_\_\_\_\_
  - Offering information was considered in the final reconciliation of value.
  - Offering information was not considered in the final reconciliation of value.
  - Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.

**SALES HISTORY OF SUBJECT PROPERTY**

- According to Tuolumne County Multiple Listing Service the subject property;
- has not transferred in the past  1 year  3 years  Other \_\_\_\_\_
  - has transferred in the past  1 year  3 years  Other \_\_\_\_\_
  - All prior sales which have occurred in the past \_\_\_\_\_ months or \_\_\_\_\_ years are listed below and reconciled to the appraised value, either in the body of the report or in the addenda.

Date	Sales Price	Document #	Seller	Buyer

**FEMA FLOOD HAZARD DATA**

- Subject property is not located in a FEMA Special Flood Hazard Area.
- Subject property is located in a FEMA Special Flood Hazard Area.

Zone	FEMA Map/Panel#	Map Date	Name of Community
Zone X	060411-06108C0589C	04/16/2009	Apple Valley

- The community does not participate in the National Flood Insurance Program.
- The community does participate in the National Flood Insurance Program.
- It is covered by a regular program.
- It is covered by an emergency program.

**CURRENT SALES CONTRACT**

- The subject property is **currently not under contract**.
- The contract and/or escrow instructions **were not available for review**. The unavailability of the contract is explained later in the addenda section.
- The contract and/or escrow instructions **were reviewed**. The following summarizes the contract:

Contract Date	Amendment Date	Contract Price	Seller

- The contract indicated that personal property **was not included** in the sale.
- The contract indicated that personal property **was included**. It consisted of \_\_\_\_\_ Estimated contributory value is \$ \_\_\_\_\_
- Personal property **was not included** in the final value estimate.
- Personal property **was included** in the final value estimate.
- The contract indicated **no financing concessions** or other incentives.
- The contract indicated **the following concessions** or incentives: \_\_\_\_\_
- If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.

**MARKET OVERVIEW**

2 months is considered a reasonable marketing period for the subject property based on Tuolumne County Multiple Listing Data.

**ADDITIONAL CERTIFICATION**

The Appraiser certifies and agrees that:

- (1) Their analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"), except that the Departure Provision of the USPAP does not apply.
- (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- (3) This appraisal assignment was not based on the requested minimum valuation, a specific valuation, or the approval of a loan.

**ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS**

The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.

**ADDITIONAL COMMENTS**

**APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION**

Appraiser's Signature  Effective Date February 6, 2025  
 Appraiser's Name (print) Michael D. Dambacher, SRA Phone # ( ) \_\_\_\_\_ Date Prepared 05/15/2025  
 State CA  License  Certification # AG018277 Tax ID # \_\_\_\_\_

**CO-SIGNING APPRAISER'S CERTIFICATION**

- The co-signing appraiser **has personally inspected** the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.
- The co-signing appraiser **has not personally inspected** the interior of the subject property and:
- has not inspected** the exterior of the subject property and all comparable sales listed in the report.
- has inspected** the exterior of the subject property and all comparable sales listed in the report.
- The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes a level of inspection performed by co-signing appraiser.
- The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.

**CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION**

Co-Signing Appraiser's Signature \_\_\_\_\_ Effective Date \_\_\_\_\_  
 Appraiser's Name (print) \_\_\_\_\_ Phone # ( ) \_\_\_\_\_ Date Prepared \_\_\_\_\_  
 State \_\_\_\_\_  License  Certification # \_\_\_\_\_ Tax ID # \_\_\_\_\_

USPAP ADDENDUM

Borrower: \_\_\_\_\_  
Property Address: 19035 Apple Valley Drive  
City: Sonora  
County: Tuolumne  
State: CA  
Zip Code: 95370  
Lender: Bryan Mueller

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:  
 Appraisal Report A written report prepared under Standards Rule 2-2(a).  
 Restricted Appraisal Report A written report prepared under 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: 30 days.

Additional Certifications  
 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 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.

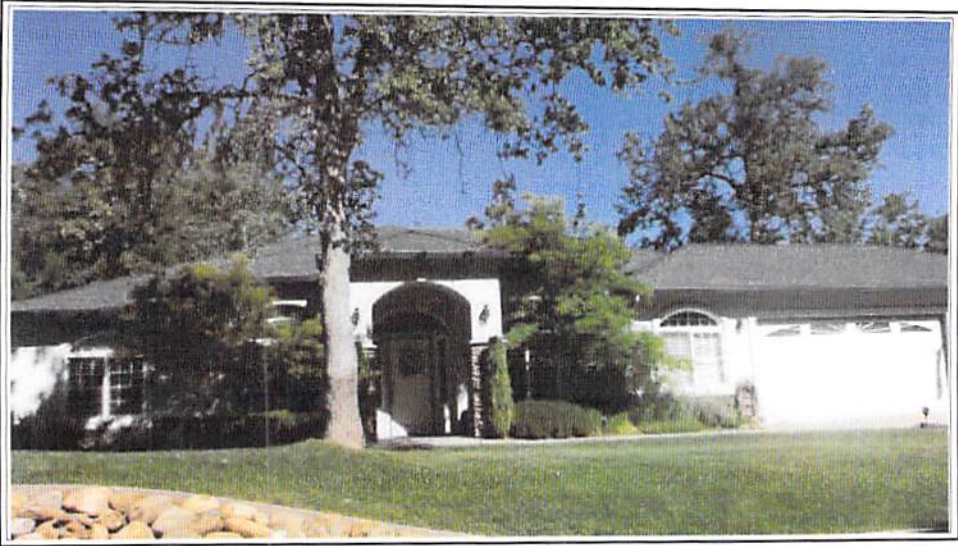
Additional Comments

APPRaiser: \_\_\_\_\_  
Signature: Michael D. Dambacher, SRA  
Date Signed: 05/15/2025  
State Certification #: AG018277  
or State License #: \_\_\_\_\_  
or Other (describe): \_\_\_\_\_  
State #: \_\_\_\_\_  
State: CA  
Expiration Date of Certification or License: 04/18/2027  
Effective Date of Appraisal: February 6, 2025

SUPERVISORY APPRAISER (only if required): \_\_\_\_\_  
Signature: \_\_\_\_\_  
Name: \_\_\_\_\_  
Date Signed: \_\_\_\_\_  
State Certification #: \_\_\_\_\_  
or State License #: \_\_\_\_\_  
State: \_\_\_\_\_  
Expiration Date of Certification or License: \_\_\_\_\_  
Supervisory Appraiser Inspection of Subject Property:  Interior and Exterior  Did Not

**SUBJECT PROPERTY PHOTO ADDENDUM**

Borrower:		File No.: 508-25
Property Address: 19035 Apple Valley Drive		Case No.: Mueller
City: Sonora	State: CA	Zip: 95370
Lender: Bryan Mueller		

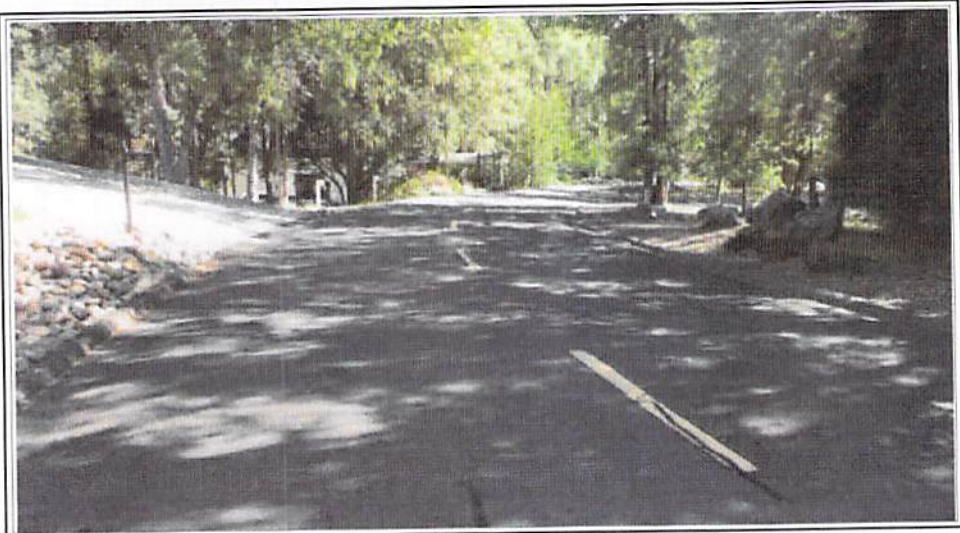


**FRONT VIEW OF  
SUBJECT PROPERTY**

Appraised Date: February 6, 2025  
Appraised Value: \$ 925,000



**REAR VIEW OF  
SUBJECT PROPERTY**



**STREET SCENE**

**INTERIOR PHOTOS**

**Borrower:**

**Property Address:** 19035 Apple Valley Drive

**City:** Sonora

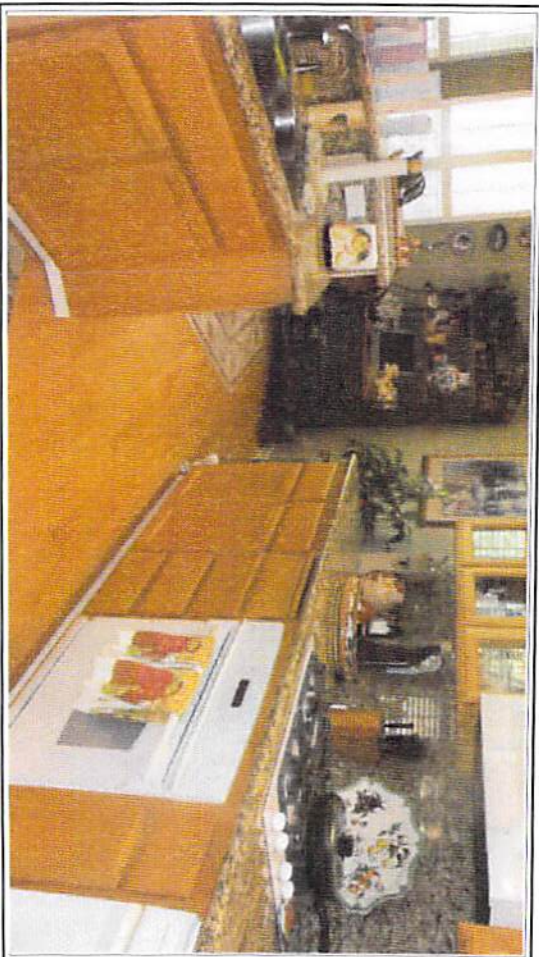
**Lender:** Bryan Mueller

**File No.:** 508-25

**Case No.:** Mueller

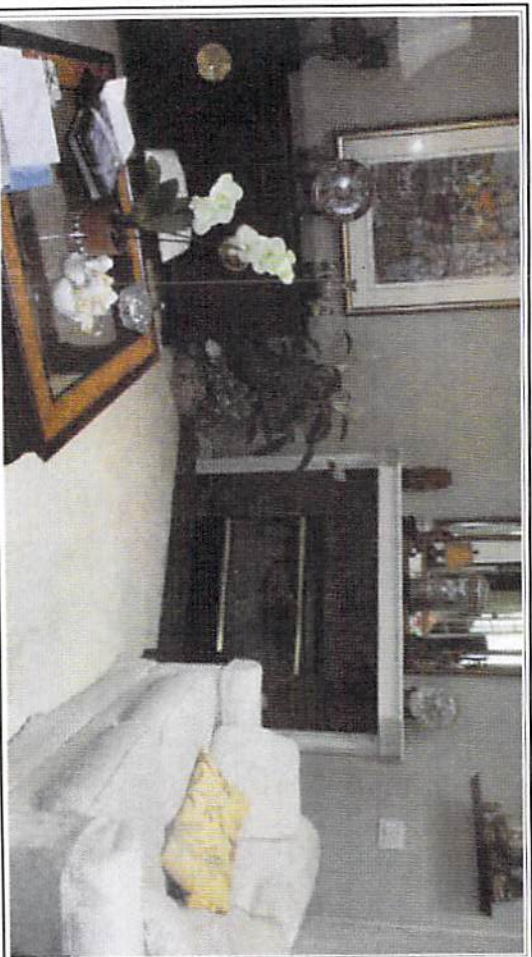
**State:** CA

**Zip:** 95370



**Kitchen**

**Comment:**



**Living Area**

**Description:**  
Living Room

**Comment:**



**Bathroom**

**Description:**  
Master Bathroom

**Comment:**

BATHROOM PHOTOS

Borrower:

Property Address: 19035 Apple Valley Drive

City: Sonora

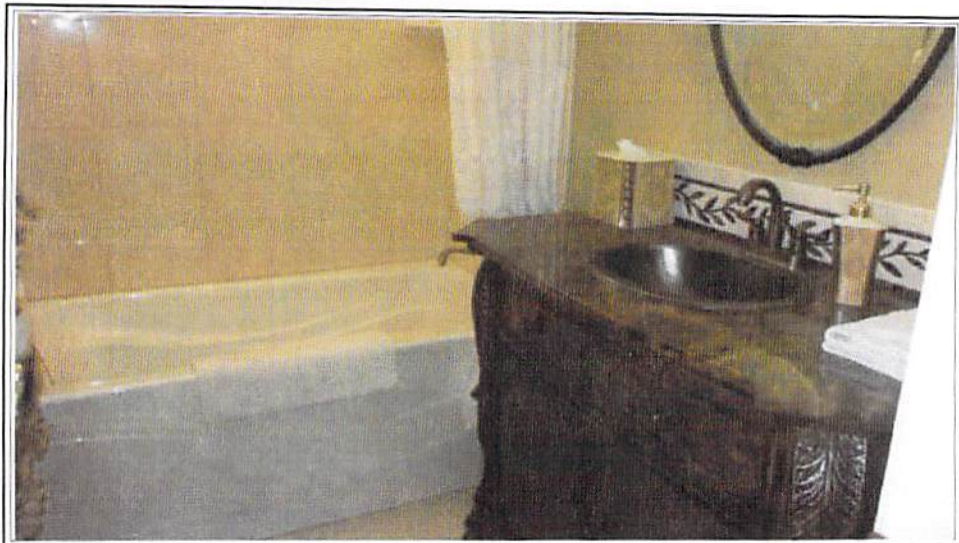
Lender: Bryan Mueller

File No.: 508-25

Case No.: Mueller

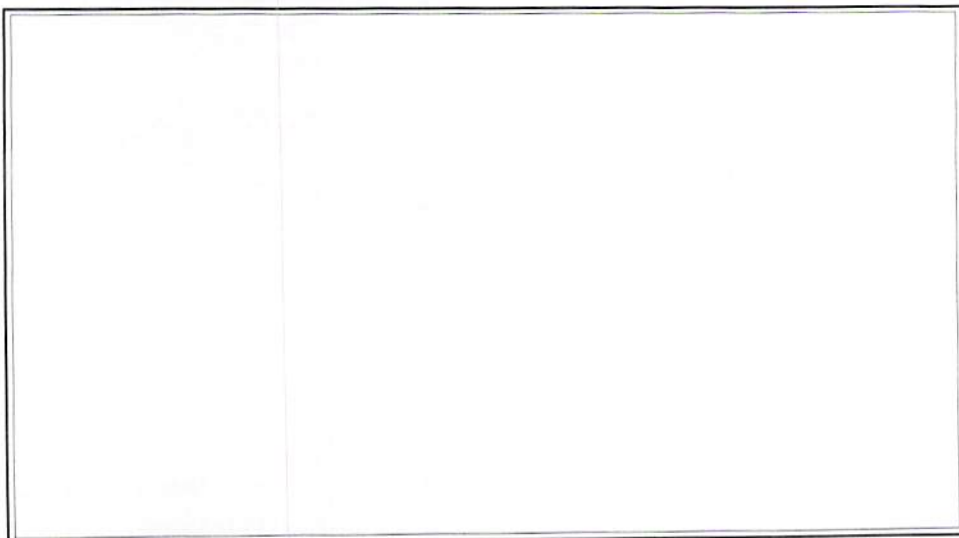
State: CA

Zip: 95370

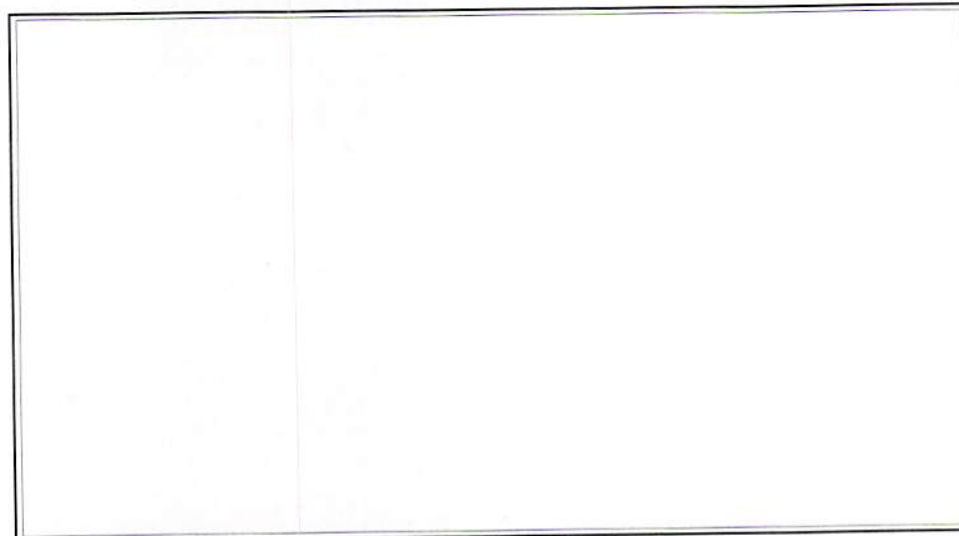


Main Bathroom

Comment:



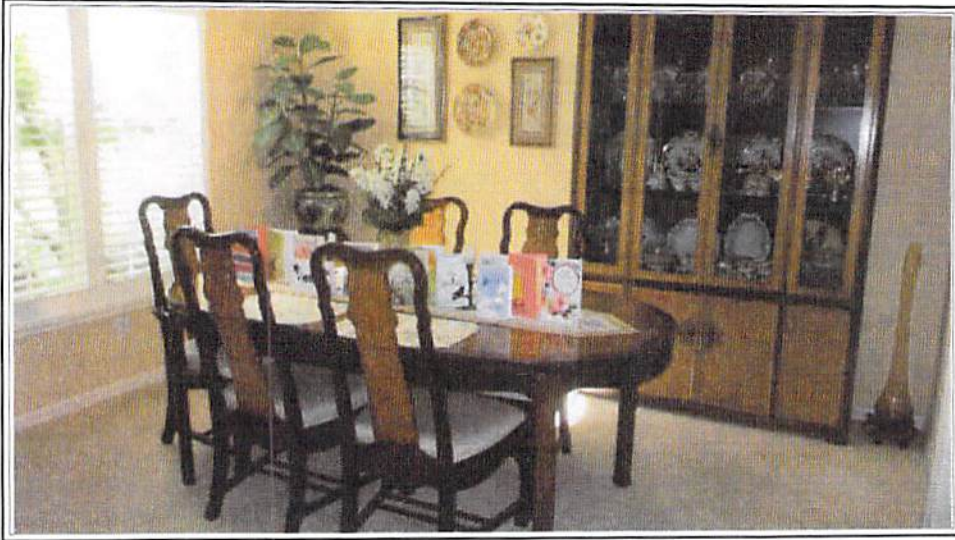
Comment:



Comment:

INTERIOR PHOTOS

Borrower:		File No.: 508-25
Property Address: 19035 Apple Valley Drive		Case No.: Mueller
City: Sonora	State: CA	Zip: 95370
Lender: Bryan Mueller		



Dining Room

Comment:



Other

Comment:  
Nook



Master Bedroom

Comment:

INTERIOR PHOTOS

Borrower:

Property Address: 19035 Apple Valley Drive

City: Sonora

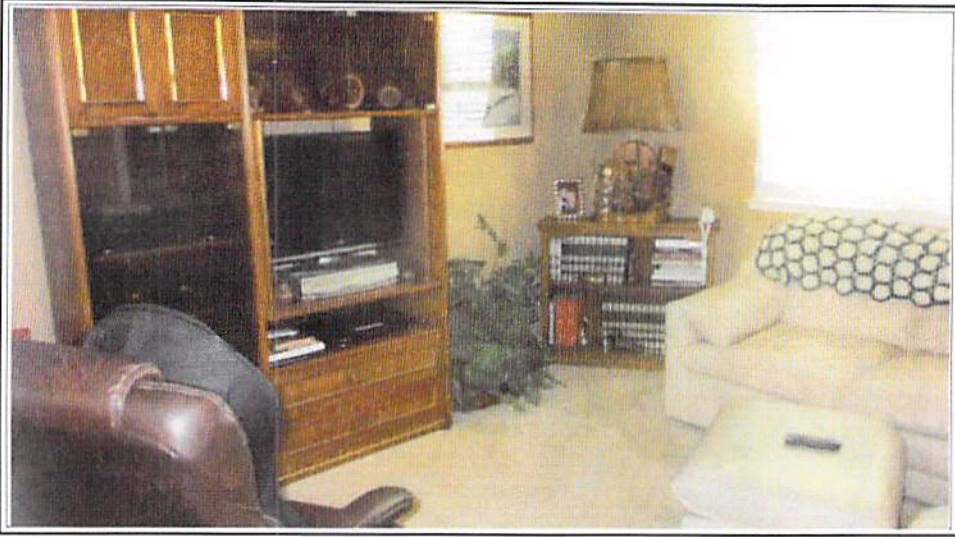
Lender: Bryan Mueller

File No.: 508-25

Case No.: Mueller

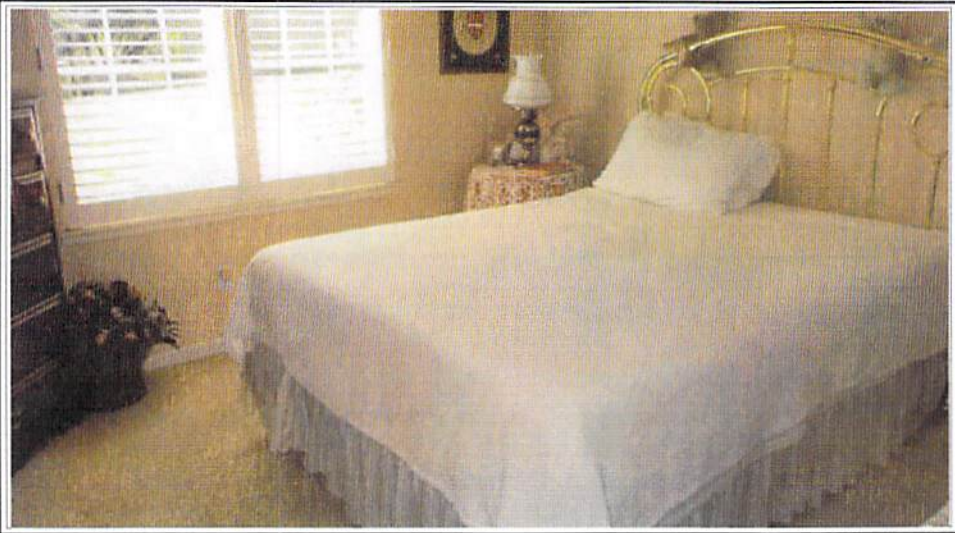
State: CA

Zip: 95370



Bedroom

Comment:



Bedroom

Comment:



Bedroom

Comment:

INTERIOR PHOTOS

Borrower:	File No.: 508-25
Property Address: 19035 Apple Valley Drive	Case No.: Mueller
City: Sonora	State: CA
Lender: Bryan Mueller	Zip: 95370



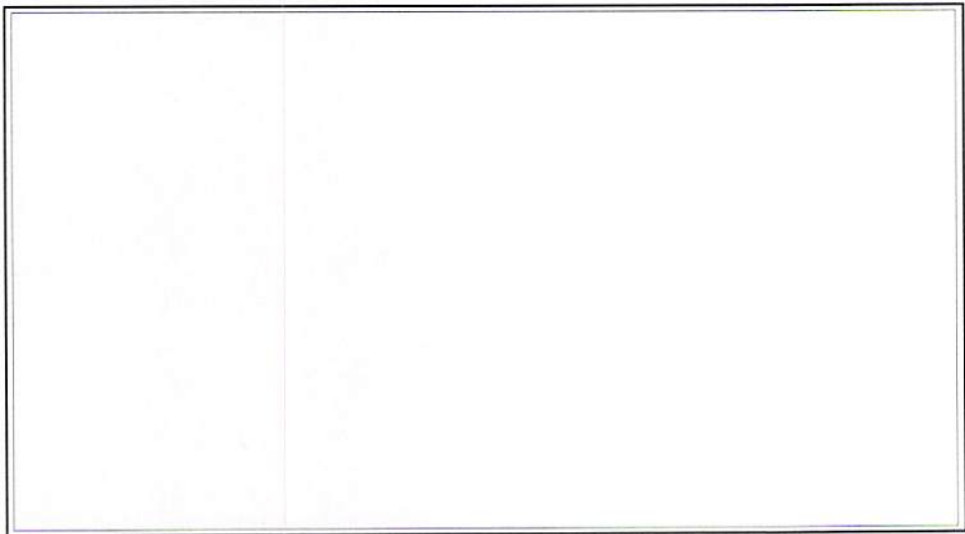
Utility Room

Comment:



Den

Comment:



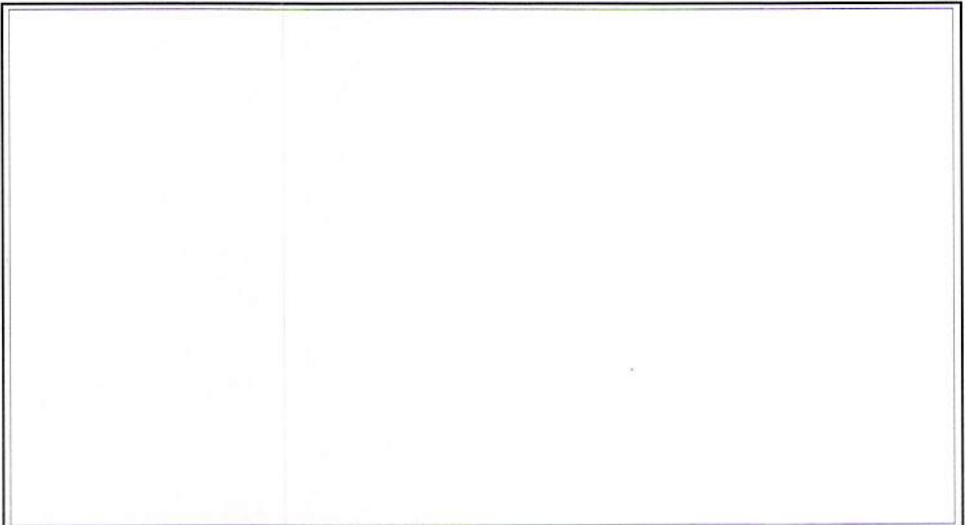
Comment:

SUBJECT PHOTO ADDENDUM

Borrower:	File No.: 508-25
Property Address: 19035 Apple Valley Drive	Case No.: Mueller
City: Sonora	State: CA
Lender: Bryan Mueller	Zip: 95370

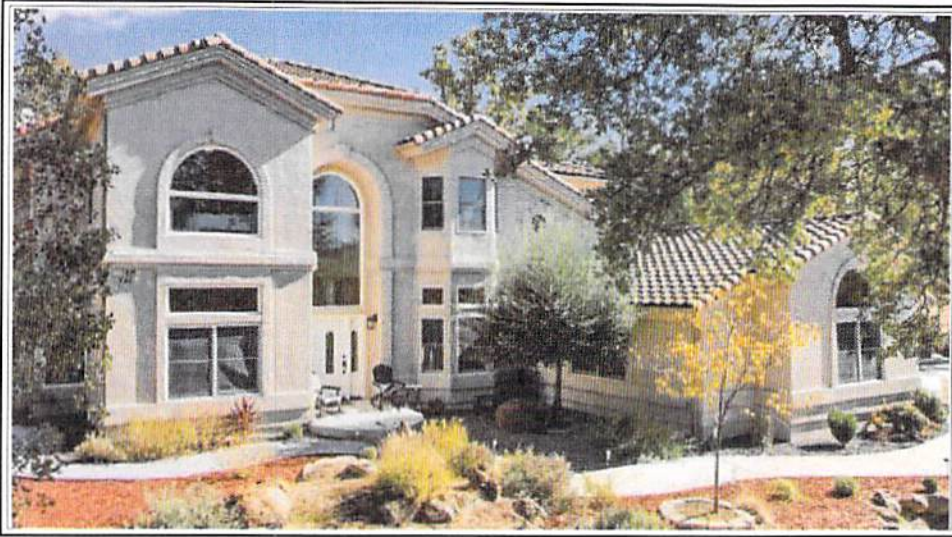


In ground swimming pool



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower:	File No.: 508-25
Property Address: 19035 Apple Valley Drive	Case No.: Mueller
City: Sonora	State: CA
Lender: Bryan Mueller	Zip: 95370



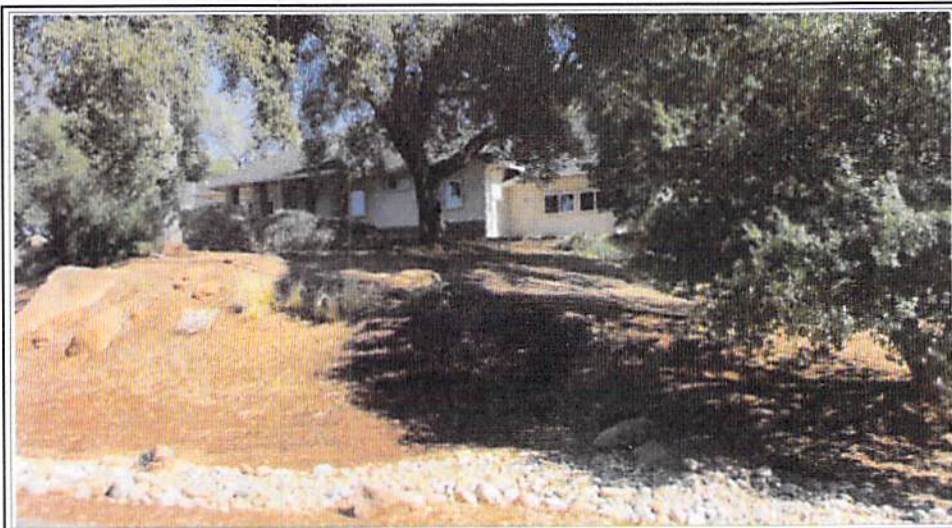
COMPARABLE SALE #1

21727 Apple Hill Dr  
Sonora  
Sale Date: 12/02/2024  
Sale Price: \$ 935,000



COMPARABLE SALE #2

16256 Crestridge Avenue  
Sonora  
Sale Date: 11/25/2024  
Sale Price: \$ 1,000,000



COMPARABLE SALE #3

15620 Curtis Circle  
Sonora  
Sale Date: 09/27/2024  
Sale Price: \$ 1,034,000



ASSESSOR PARCEL MAP

Borrower:  
Property Address: 19035 Apple Valley Drive  
City: Sonora  
Lender: Bryan Mueller

File No.: 508-25  
Case No.: Mueller  
State: CA  
Zip: 95370

85-48

Tax Area Code  
59-001

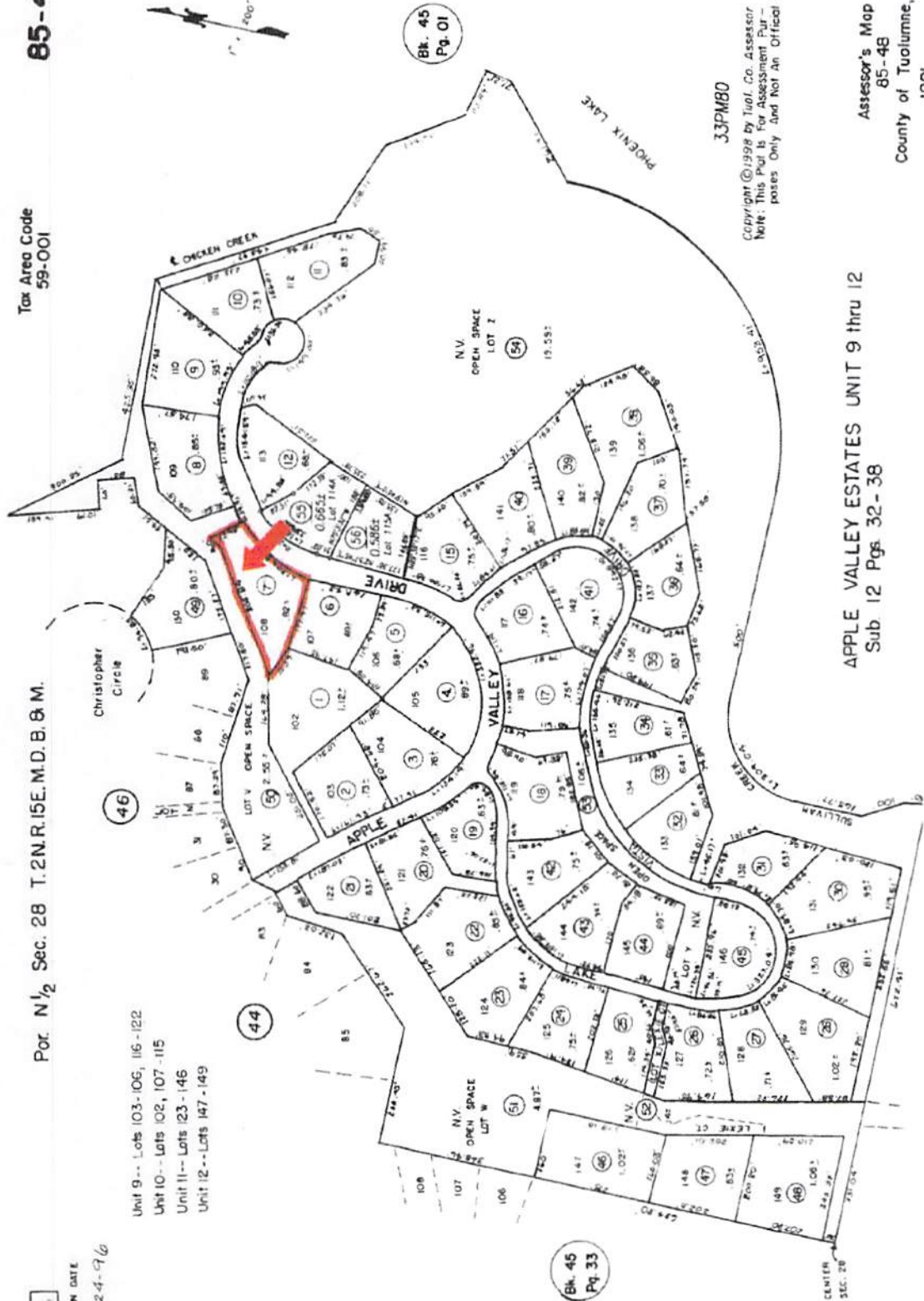
Por. N 1/2 Sec. 28 T. 2N.R. 15E. M.D.B. & M.

- Unit 9-- Lots 103-106, 116-122
- Unit 10-- Lots 102, 107-115
- Unit 11-- Lots 123-145
- Unit 12-- Lots 147-149

56

REVISION DATE

7-24-96



33PMB0

Copyright © 1998 by Tuolumne Co. Assessor  
Note: This Plat is For Assessment Pur-  
poses Only and Not an Official Map

APPLE VALLEY ESTATES UNIT 9 thru 12  
Sub 12 Pgs 32-38

Assessor's Map  
85-48  
County of Tuolumne, Calif.  
1998

Bk. 45  
Pg. 33

LOCATION MAP

Borrower:

File No.: 508-25

Property Address: 19035 Apple Valley Drive

Case No.: Mueller

City: Sonora

State: CA

Zip: 95370

Lender: Bryan Mueller



Borrower:  
Property Address: 19035 Apple Valley Drive  
City: Sonora  
Lender: Bryan Mueller

File No.: 508-25  
Case No.: Mueller  
State: CA  
Zip: 95370



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

**Michael D. Dambacher**

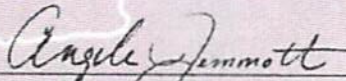
has successfully met the requirements for a license as a residential and commercial real estate appraiser in the State of California and is, therefore, entitled to use the title:

“Certified General Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AG 018277

Effective Date: April 19, 2025  
Date Expires: April 18, 2027

  
Angela Jemmott, Bureau Chief, BREA

3080827

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

\*\*\*\*\* INVOICE \*\*\*\*\*

File Number: 508-25

May 15, 2025

Bryan Mueller  
19035 Apple Valley Drive  
Sonora, CA 95370

Invoice # : 508-25  
Order Date : April 28, 2025  
Reference/Case # : Mueller

Single Family Residence - Form AI-200.04

19035 Apple Valley Drive  
Sonora, CA 95370

Single Family Residence - Form AI-200.04	\$	550.00
	\$	-----
Invoice Total	\$	550.00
Deposit	(\$	550.00 )
	-----	
Amount Due	\$	0.00

Paid in Full. Thank you for your business.