

INVOICE

FROM:
 RB Appraisals
 RB Appraisals
 133 Helen Way
 Escondido, CA 92025-6604

Telephone Number: (619) 884-6938 Fax Number:

INVOICE NUMBER	
DATES	
Invoice Date:	
Due Date:	
REFERENCE	
Internal Order #:	
Lender Case #:	
Client File #:	11909.BOS
FHA/VA Case #:	
Main File # on form:	11909.BOS
Other File # on form:	
Federal Tax ID:	
Employer ID:	

TO:
 [REDACTED]
 3453 Via Loma Vista
 Escondido, CA 92029

E-Mail:
 Telephone Number: Fax Number:
 Alternate Number:

DESCRIPTION

Lender: [REDACTED] Client: [REDACTED]
 Purchaser/Borrower: N/A
 Property Address: 3453 Via Loma Vis
 City: Escondido
 County: San Diego State: CA Zip: 92029
 Legal Description: PM 09826 Par 1

FEES **AMOUNT**

	900.00
SUBTOTAL	900.00

PAYMENTS **AMOUNT**

Check #:	Date:	Description:	900.00
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			900.00

TOTAL DUE \$ 0.00

Uniform Residential Appraisal Report

File # 11909.BOS

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 Address 3453 Via Loma Vis City Escondido State CA Zip Code 92029
Borrower N/A Owner of Public Record N/A County San Diego
Legal Description PM 09826 Par 1
Assessor's Parcel # 272-252-49-00 Tax Year 2023 R.E. Taxes \$ 14,077
Neighborhood Name Escondido Map Reference 41740 Census Tract 0204.01
Occupant [X] Owner [] Tenant [] Vacant Special Assessments \$ 0 [] PUD HOA \$ 0 [] per year [] per month
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [] Purchase Transaction [] Refinance Transaction [X] Other (describe) DFair Market Value
Lender/Client [Redacted] Address 16909 Via De Santa Fe, Ste 100, Rancho Santa Fe, CA 92067
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [] No
Report data source(s) used, offering price(s), and date(s). DOM 161;MLS, Public Records. MLS#240019379 Listed 8/15/2024 for \$2199,990.

SUBJECT

I [] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ Date of Contract Is the property seller the owner of public record? [] Yes [] No Data Source(s)
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.

CONTRACT

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [] Urban [X] Suburban [] Rural Property Values [] Increasing [X] Stable [] Declining PRICE AGE One-Unit 65 %
Built-Up [X] Over 75% [] 25-75% [] Under 25% Demand/Supply [] Shortage [X] In Balance [] Over Supply \$ (000) (yrs) 2-4 Unit 0 %
Growth [] Rapid [X] Stable [] Slow Marketing Time [X] Under 3 mths [] 3-6 mths [] Over 6 mths 450 Low 2 Multi-Family 10 %
Neighborhood Boundaries Hwy 78 to the North, I-15 to the East, Lake Hodges to the South and West. 3,500 High 80 Commercial 10 %
Other equals vacant for the purpose of this report. 1,300 Pred. 45 Other 15 %
Neighborhood Description The subject is in the Escondido area of San Diego. It is comprised of a mixture of residential and commercial uses with adequate access to local amenities. The neighborhood is in demand due to its country like manner. Most home are average to very good quality.
Proximity to San Diego is average. A reasonable exposure time is under 90 days.
Market Conditions (including support for the above conclusions) The subject is situated in a fairly level market after several years of improvement.
Financing is generally through new conventional loans. Sales concessions are seen in the resale market. See addendum for additional comments regarding market conditions.

NEIGHBORHOOD

Dimensions See Attached Plat Map Area 1.33 ac Shape Irregular View B;Mtn;
Specific Zoning Classification RR Zoning Description Residential
Zoning Compliance [X] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No If No, describe See attached addendum.
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity [X] [] Water [X] [] Street Asphalt [] [X]
Gas [] [X] Propane Sanitary Sewer [] [X] Septic Alley None [] []
FEMA Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone X FEMA Map # 06073C1078G FEMA Map Date 05/16/2012
Are the utilities and off-site improvements typical for the market area? [X] Yes [] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No If Yes, describe

SITE

Table with columns: General Description, Foundation, Exterior Description materials/condition, Interior materials/condition. Rows include Units, # of Stories, Type, Design (Style), Year Built, Effective Age (Yrs), Attic, Floor, and Appliances.

IMPROVEMENTS

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [] Microwave [] Washer/Dryer [] Other (describe)
Finished area above grade contains: 9 Rooms 3 Bedrooms 3.0 Bath(s) 2,640 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) See addendum for additional features comments. The home has been almost completely remodeled and upgraded over the past several years.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2;Kitchen-remodeled-one to five years ago;Bathrooms-remodeled-one to five years ago;The home has been almost completely remodeled within the past 5 years or so.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [] No If No, describe

Uniform Residential Appraisal Report

File # 11909.BOS

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0										
There are 4 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,754,000 to \$ 2,156,000										
FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	3453 Via Loma Vis Escondido, CA 92029	1617 Skyhawk Rd Escondido, CA 92029			9433 Mount Israel Rd Escondido, CA 92029			9419 Mount Israel Rd Escondido, CA 92029		
Proximity to Subject		0.71 miles NW			1.95 miles W			2.00 miles SW		
Sale Price	\$	\$ 1,928,722			\$ 2,156,000			\$ 1,754,000		
Sale Price/Gross Liv. Area	\$ 379.15 sq.ft.	\$ 609.78 sq.ft.			\$ 676.07 sq.ft.			\$ 779.56 sq.ft.		
Data Source(s)		SDMLS#240025183;DOM 35			SDMLS#NDP2405590;DOM 58			SDMLS#NDP2403102;DOM 60		
Verification Source(s)		Doc#2025-0006268			Doc#2024-0293178			Doc#2024-0209751		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0			ArmLth Conv;0			ArmLth Conv;0		
Date of Sale/Time		s01/25;c11/24			s10/24;c08/24			s08/24;c06/24		
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	1.33 ac	1.00 ac	0		4.00 ac	0		40075 sf	0	
View	B;Mtn;	B;Wtr;Mtn	-50,000		B;Wtr;Mtn	-50,000		B;Wtr;Mtn	-50,000	
Design (Style)	DT3:Cal Cont	DT2:Cal Cont	0		DT2:Cal Cont	0		DT3:Cal Cont	0	
Quality of Construction	Q2	Q2			Q2			Q2		
Actual Age	41	49	0		35	0		46	0	
Condition	C2	C2			C2			C3	+25,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	9 3 3.0	9 3 3.1	-3,500		10 4 3.0	-7,500		9 3 2.1	+3,500	
Gross Living Area	2,640 sq.ft.	3,163 sq.ft.	-104,600		3,189 sq.ft.	-109,800		2,250 sq.ft.	+78,000	
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	Average	Average			Average			Aveg/Gst Rm	-30,000	
Heating/Cooling	FAU/CAC	FAU/CAC			FAU/CAC			FAU/CAC		
Energy Efficient Items	None	None			None			None		
Garage/Carport	3ga3dw	2ga10dw	+7,500		2ga12dw	+7,500		2dw	+22,500	
Porch/Patio/Deck	Patios	Patios			Patios			Patios		
Pool/Spa	Pool/Spa	Pool/Spa			Spa	+55,000		None	+65,000	
Fireplace(s)	1 Fireplace	1 Fireplace			1 Fireplace			1 Fireplace		
Update/Remodeling	Remod	Remod			Remod			Some Updat/Re	+100,000	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -150,600		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -104,800		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 214,000	
Adjusted Sale Price of Comparables		Net Adj. 7.8 %			Net Adj. 4.9 %			Net Adj. 12.2 %		
		Gross Adj. 8.6 %	\$ 1,778,122		Gross Adj. 10.7 %	\$ 2,051,200		Gross Adj. 21.3 %	\$ 1,968,000	
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain										
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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) MLS/Public Records										
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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) MLS/Public Records										
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3						
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Black Knight	Black Knight	Black Knight	Black Knight						
Effective Date of Data Source(s)	01/24/2025	01/24/2025	01/24/2025	01/24/2025						
Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not transferred ownership nor been listed for sale within the past three years. None of the comparables has transferred ownership within the past year.										
Summary of Sales Comparison Approach Comparables #1-5 are closed (sales dates reflect the day escrow closed). See addendum for additional market comments. This is an Appraisal Report.										
The Carbon Monoxide/Smoke Detectors are installed and operable. The water heater is double strapped. The utilities were on and functioning.										
This is an APPRAISAL REPORT as defined by Standards Rule 2-2 of USPAP.										
Indicated Value by Sales Comparison Approach \$ 1,950,000										
Indicated Value by: Sales Comparison Approach \$ 1,950,000 Cost Approach (if developed) \$ 1,951,506 Income Approach (if developed) \$										
See addendum for Sales Comparison comments.										
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. This report is made in "as is" condition.										
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 1,950,000 , as of 01/24/2025 , which is the date of inspection and the effective date of this appraisal.										

See Addendum

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

The site value ratio is typical for similar

properties in the area.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	550,000
Source of cost data Building Cost.net	DWELLING	2,640 Sq.Ft. @ \$ 475.00	= \$ 1,254,000
Quality rating from cost service Q2 Effective date of cost data 01/24/2025		0 Sq.Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Pool/Spa		= \$ 65,000
The estimated site value is considered typical for similar properties in this area. Cost figures are based on Bulding Cost.net. See attached sketch for square foot calculations. Physical depreciation is derived from tables published bt "Marshall and Swift". Land value is derived from the allocation method.	Garage/Carport	673 Sq.Ft. @ \$ 100.00	= \$ 67,300
	Total Estimate of Cost-New		= \$ 1,386,300
	Less Physical Functional External	Depreciation 184,794	= \$(184,794)
	Depreciated Cost of Improvements		= \$ 1,201,506
	"As-is" Value of Site Improvements		= \$ 200,000
Estimated Remaining Economic Life (HUD and VA only) 65 Years	INDICATED VALUE BY COST APPROACH		= \$ 1,951,506

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)		The Income Approach is not applied due to a lack of available rental data in the immediate area.	

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

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

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

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

Describe common elements and recreational facilities.

PUD INFORMATION

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File # 11909.BOS

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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

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

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

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

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

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature [Handwritten Signature]
Name R.R. Bosworth
Company Name RB Appraisals
Company Address 133 Helen Way, Escondido, CA 92025
Telephone Number 619-884-6938
Email Address rbappraisals@cox.net
Date of Signature and Report 01/29/2025
Effective Date of Appraisal 01/24/2025
State Certification # AR014539
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 08/13/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

ADDRESS OF PROPERTY APPRAISED

3453 Via Loma Vis
Escondido, CA 92029
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,950,000

SUBJECT PROPERTY

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

LENDER/CLIENT

Name No AMC
Company Name
Company Address
Email Address

COMPARABLE SALES

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

Uniform Residential Appraisal Report

File # 11909.BOS

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	3453 Via Loma Vis Escondido, CA 92029	1609 Ventana Dr Escondido, CA 92029			3330 Avenida Hacienda Escondido, CA 92029					
Proximity to Subject		1.03 miles NW			1.07 miles E					
Sale Price	\$	\$ 1,825,000			\$ 1,850,000			\$		
Sale Price/Gross Liv. Area	\$ 379.15 sq.ft.	\$ 799.39 sq.ft.			\$ 682.91 sq.ft.			\$ sq.ft.		
Data Source(s)		SDMLS#NDP2402189;DOM 44			SDMLS#240011660;DOM 4					
Verification Source(s)		Doc#2024-0119677			Doc#0146352					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Cash:0			ArmLth Cash:0					
Date of Sale/Time		s05/24;c04/24			s06/24;c05/24					
Location	N;Res;	N;Res;			N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple					
Site	1.33 ac	31054 sf	+50,000		20186 sf	+75,000				
View	B;Mtn;	B;Mtn;			B;Pstrl;	+35,000				
Design (Style)	DT3;Cal Cont	DT1;Cal Cont	0		DT1;Cal Cont	0				
Quality of Construction	Q2	Q2			Q2					
Actual Age	41	40	0		39	0				
Condition	C2	C2			C2					
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	
Room Count	9	3	3.0	8	4	3.0	-7,500	8	4	2.1
Gross Living Area	2,640 sq.ft.	2,283 sq.ft.	+71,400		2,709 sq.ft.	0				
Basement & Finished Rooms Below Grade	0sf	0sf			0sf					
Functional Utility	Average	Avg/Gst Hse	-65,000		Average					
Heating/Cooling	FAU/CAC	FAU/CAC			FAU/CAC					
Energy Efficient Items	None	Solar/Owned	-20,000		None					
Garage/Carport	3ga3dw	3ga3dw			3ga3dw					
Porch/Patio/Deck	Patios	Patios			Patios					
Pool/Spa	Pool/Spa	Pool/Spa			Pool/Spa					
Fireplace(s)	1 Fireplace	2 Fireplaces	-2,500		2 Fireplaces	-2,500				
Update/Remodeling	Remod	Remod			Remod					
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 26,400		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 103,500		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 1.4 %	\$ 1,851,400		Net Adj. 5.6 %	\$ 1,953,500		Net Adj. %	\$	
		Gross Adj. 11.9 %	\$ 1,851,400		Gross Adj. 6.3 %	\$ 1,953,500		Gross Adj. %	\$	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Black Knight	Black Knight			Black Knight					
Effective Date of Data Source(s)	01/24/2025	01/24/2025			01/24/2025					
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										

Supplemental Addendum

File No. 11909.BOS

Borrower	N/A						
Property Address	3453 Via Loma Vis						
City	Escondido	County	San Diego	State	CA	Zip Code	92029
Lender/Client	Debbie Hindemith						

URAR : ADDITIONAL COMMENTS

SUBJECT FEATURES:

The subject is situated on a 1.33 acre site with extensive patio areas including a covered brick patio, open brick patio, concrete patios, pool and spa, sheds, brick mow strips, brick capped walls, automatic and manual sprinklers and fencing. The home has panoramic mountain views.

The subject has been recently remodeled over the past 1-5 years using high quality materials. Interior features include leaded glass entry door; luxury vinyl plank flooring in several rooms; wood flooring in the family room, bedrooms and den and tile flooring in the baths and laundry; french doors to covered patio in the dining room; high end kitchen with custom wood cabinets, quartz counters, large center island, farmers sink, Wolf range, SubZero refrigerator, KitchenAide stainless steel ovens, and collapsible window to deck; fireplace and built-in display cabinets in the family room; organized walk-in closet, french slider to deck, ceiling fan and dry bar with refrigerator in the main bath; mirrored closets in several bedroom; ceiling fan in another bedroom; quartz counter, sink and cabinets in the laundry room; quartz counter and tile wainscoting in one guest bath; concrete counter and tile wainscoting in another bath; quartz counter and separate tub and shower with rain shower in the main bath; central alarm system; central air conditioning, whole house fan.

See list of owner updates below.

SALES COMPARISON:

The subject and all of the comparables are from similar areas of Escondido. Bath adjustments are applied through paired sales analysis as well as conversations with local industry professionals where necessary. No adjustments are applied for living area within 100 square feet of the subject and are applied at \$200 per square foot. Updating and condition adjustments are based on paired sales and conversations with local real estate experts. An effort was made to bracket the subject in as many areas as was possible. Minimal age adjustments were needed due to fairly similar effective ages of the comparables. Lot and view adjustments are applied through paired sales analysis, local land sales, overall lot use or conversations with local professionals. It was necessary to expand typical distance parameters due to larger parcels and lower density in the subject area. The subject is a three bedroom with den, therefore, a minimal adjustment is applied for the fourth bedroom.

Comparable #1 is a larger home with an extra half bath. It has superior views to Lake Hodges but lacks a third garage space.

Comparable #2 is a larger home with superior views to Lake Hodges. It lacks a third garage space and has a spa but no pool. It is similar in many other areas of comparison.

Comparable #3 is a smaller home that is lacking a half bath. It has lake views but lacks a garage and pool and spa. This home is inferior in overall updating, quality and remodeling. It has a detached guest room.

Comparable #4 is a smaller home on a smaller, inferior use site. This home has a 600 square foot guest house and solar power but is similar in many other areas of comparison.

Comparable #5 is a similar size, four bedroom home. It is situated on a smaller, inferior use site with inferior views. It is similar in most other respects.

All of the comparables are considered in the final analysis as together they provide a fair estimate of recent market activity in the subject area.

FUNCTION/SCOPE ON THE APPRAISER:

THE FUNCTION OF THIS APPRAISAL IS TO ASSIST THE CLIENT IN THE DETERMINATION OF FAIR MARKET VALUE FOR THE SUBJECT PROPERTY. THIS APPRAISAL REPORT IS INTENDED FOR USE BY THE LENDER/CLIENT FOR THIS PURPOSE ONLY. THIS REPORT IS NOT INTENDED FOR ANY OTHER USE.

THE EXTENT OF COLLECTING, ANALYZING AND REPORTING OF THE DATA HEREIN INCLUDED THE FOLLOWING STEPS: A PHYSICAL INSPECTION OF THE SUBJECT PROPERTY WAS PERFORMED BY THE APPRAISER. ALTHOUGH DUE DILIGENCE WAS EXERCISED DURING THE INSPECTION, THIS APPRAISER IS NOT AN EXPERT IN SUCH MATTERS AS INFESTATION, ENGINEERING OR HAZARDOUSEWASTE AND TOXIC MATERIAL. NO RESPONSIBILITY IS ASSUMED FOR DEFECTS OF CONDITIONS THAT WERE NOT DISCLOSED OR READILY APPARENT IN THE COURSE OF A NORMAL APPRAISAL INSPECTION. FINALLY, ESCROW INSTRUCTIONS AND PRELIMINARY TITLE REPORTS ARE GENERALLY NOT PROVIDED FOR REVIEW.

DATA SOURCES CONSULTED IN COLLECTING DATA INCLUDED THE FOLLOWING: REAL ESTATE MULTIPLE LISTING SERVICE (MLS), PUBLIC RECORDS, MARSHALL AND SWIFTS "RESIDENTIAL COST HANDBOOK", AND OFFICE FILES.

DATA GATHERED FROM THE ABOVE SOURCES WAS ANALYZED USING THE DIRECT SALES COMPARISON APPROACH, THE INCOME APPROACH AND COST APPROACH AS APPROPRIATE. THE RESULTING VALUE ESTIMATES WERE THEN RECONCILED INTO A FINAL VALUE CONCLUSION.

MARKETING TIME/GENERAL MARKET CONDITIONS:

THE ESTIMATED MARKET TIME FOR THE SUBJECT PROPERTY UNDER CURRENT MARKET CONDITIONS IS APPROXIMATELY ONE TO THREE MONTHS. THIS ESTIMATE IS BASED ON AN ANALYSIS OF CURRENT MARKET TRENDS IN THE GENERAL AREA AND TAKES INTO ACCOUNT THE SIZE, CONDITION AND PRICE RANGE OF THE SUBJECT AND SURROUNDING PROPERTIES.

THERE HAS BEEN SOME IMPROVEMENT IN MARKET VALUES OVER THE PAST SEVERAL YEARS. AT THIS TIME, HOME PRICES APPEAR TO BE FAIRLY LEVEL IN THE SUBJECT AREA BUT MAY BE TRENDING LOWER AS INTEREST RATES HAVE RISEN. IN ORDER TO BEST REFLECT CURRENT MARKET CONDITIONS, SPECIAL EMPHASIS HAS BEEN PLACED ON BOTH SELECTING AND WEIGHING THE MOST RECENT COMPARABLES SALES IN THE AREA. LISTINGS OF COMPARABLE HOMES IN THE NEIGHBORHOOD HAVE ALSO BEEN REVIEWED AND CONSIDERED IN THE FINAL

Supplemental Addendum

File No. 11909.BOS

Borrower	N/A						
Property Address	3453 Via Loma Vis						
City	Escondido	County	San Diego	State	CA	Zip Code	92029
Lender/Client	[REDACTED]						

VALUE CONCLUSION.

APPRAISER COMPETENCE:

THE APPRAISER ATTESTS THAT HE/SHE HAS THE APPROPRIATE KNOWLEDGE AND EXPERIENCE NECESSARY TO COMPLETE THIS ASSIGNMENT COMPETENTLY.

DIGITAL SIGNATURES:

THE SIGNATURE(S) AFFIXED TO THIS REPORT, AND CERTIFICATION, WERE APPLIED BY THE ORIGINAL APPRAISER(S) OR SUPERVISORY APPRAISER AND REPRESENT THEIR ACKNOWLEDGEMENTS OF THE FACTS, OPINIONS AND CONCLUSIONS FOUND IN THIS REPORT. EACH APPRAISER APPLIED HIS OR HER SIGNATURE ELECTRONICALLY USING A PASSWORD ENCRYPTED METHOD. HENCE, THESE SIGNATURES HAVE MORE SAFEGUARDS AND CARRY THE SAME VALIDITY AS THE INDIVIDUALS HAND APPLIED SIGNATURE. IF THE REPORT HAS A HAND APPLIED SIGNATURE, THIS COMMENT DOES NOT APPLY.

HIGHEST AND BEST USE:

THE HIGHEST AND BEST USE FOR THE SUBJECT IS "IMPROVED RESIDENTIAL". THE SUBJECT'S SIZE, LOCATION, SURROUNDING PROPERTIES, TOPOGRAPHY AND ZONING HELP TO ESTABLISH THE HIGHEST AND BEST USE OF THIS PROPERTY AS IMPROVED RESIDENTIAL.

PRIOR INSPECTIONS:

THE APPRAISER HAS NOT PREVIOUSLY INSPECTED NOR APPRAISED THE SUBJECT PROPERTY WITHIN THE PAST THREE YEARS.

INTENDED USERS:

THE INTENDED USE OF THIS APPRAISAL IS TO ASSIST THE CLIENT IN THE DETERMINATION OF FAIR MARKET VALUE FOR THE SUBJECT PROPERTY.

A REASONABLE EXPOSURE TIME IS UNDER 90 DAYS FOR THIS TYPE HOME.

THE "AS IS" VALUE OF THIS REPORT ON JANUARY 24, 2025 IS \$1,950,000. THIS INCLUDES NO HYPOTHETICAL CONDITIONS, ASSUMPTIONS, OR QUALIFICATIONS AS OF THE DATE OF INSPECTION.

MARKET VALUE:

PER USPAP 2020-21

A TYPE OF VALUE, STATED AS AN OPINION, THAT PRESUMES THE TRANSFER OF A PROPERTY (i.e., A RIGHT OF OWNERSHIP OR A BUNDLE OF SUCH RIGHTS) AS OF A CERTAIN DATE, UNDER SPECIFIC CONDITIONS SET FORTH IN THE DEFINITION OF THE TERM IDENTIFIED BY THE APPRAISER AS APPLICABLE IN AN APPRAISAL.

THIS REPORT HAS BEEN COMPLETED WITHOUT REGARD TO RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS OR ANY OTHER PROHIBITED BASIS WHICH COULD BE REGARDED AS DISCRIMINATORY.

NO SURVEY OF THE AMERICANS FOR DISABILITIES ACT HAS BEEN MADE.

This is an APPRAISAL REPORT as defined by standards rule 2-2 of the Uniform Standards of Professional Appraisal Practice.

THE SUBJECT IS NOT LOCATED IN OR NEAR A CURRENT DISASTER AREA.

THE HOME WAS MEASURED TO THE MOST RECENT ANSI STANDARDS.

Predominant Value:

Although above the predominant value for the area, there is good marketability for similarly priced homes in the subject area.

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 considers his 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 judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION**CONTINGENT AND LIMITING CONDITIONS:**

The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower, the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.


SUPERVISORY APPRAISER'S CERTIFICATION:

If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED:

3453 Via Loma Vis, Escondido, CA 92029

APPRAISER:

Signature: 
 Name: R.R. Bosworth
 Date Signed: 01/29/2025
 State Certification #: AR014539
 or State License #: _____
 State: CA
 Expiration Date of Certification or License: 08/13/2025

SUPERVISORY APPRAISER (only if required):

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

Did Did Not Inspect Property

Subject Photo Page

Borrower	N/A				
Property Address	3453 Via Loma Vis				
City	Escondido	County	San Diego	State	CA Zip Code 92029
Lender/Client	[REDACTED]				

Subject Front

3453 Via Loma Vis
Sales Price
Gross Living Area 2,640
Total Rooms 9
Total Bedrooms 3
Total Bathrooms 3.0
Location N;Res;
View B;Mtn;
Site 1.33 ac
Quality Q2
Age 41



Subject Rear



Subject Street



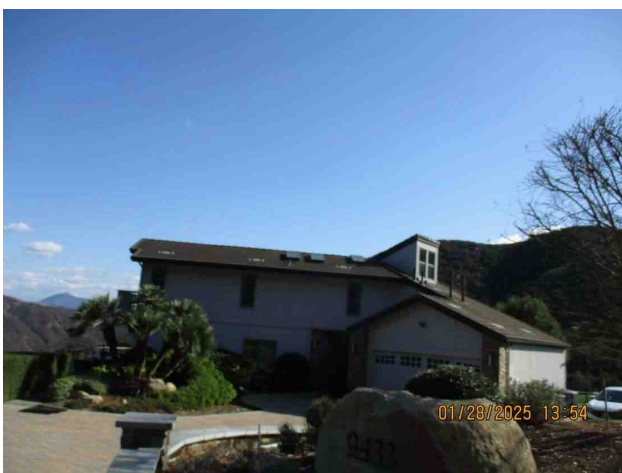
Comparable Photo Page

Borrower	N/A				
Property Address	3453 Via Loma Vis				
City	Escondido	County	San Diego	State	CA
Lender/Client	[REDACTED]	Zip Code	92029		



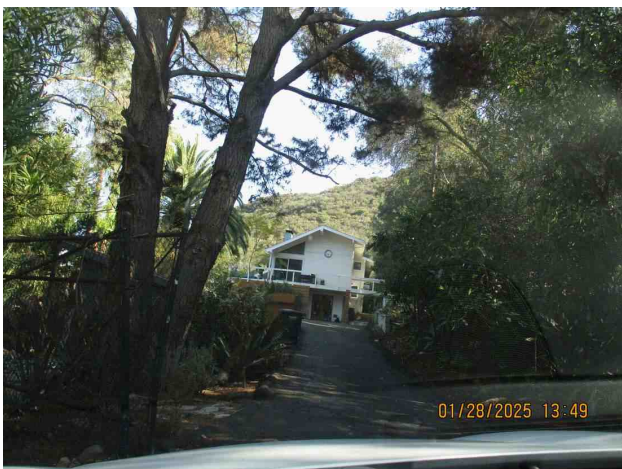
Comparable 1

1617 Skyhawk Rd
 Prox. to Subject 0.71 miles NW
 Sales Price 1,928,722
 Gross Living Area 3,163
 Total Rooms 9
 Total Bedrooms 3
 Total Bathrooms 3.1
 Location N;Res;
 View B;Wtr;Mtn
 Site 1.00 ac
 Quality Q2
 Age 49



Comparable 2

9433 Mount Israel Rd
 Prox. to Subject 1.95 miles W
 Sales Price 2,156,000
 Gross Living Area 3,189
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View B;Wtr;Mtn
 Site 4.00 ac
 Quality Q2
 Age 35



Comparable 3

9419 Mount Israel Rd
 Prox. to Subject 2.00 miles SW
 Sales Price 1,754,000
 Gross Living Area 2,250
 Total Rooms 9
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View B;Wtr;Mtn
 Site 40075 sf
 Quality Q2
 Age 46

Comparable Photo Page

Borrower	N/A				
Property Address	3453 Via Loma Vis				
City	Escondido	County	San Diego	State	CA
Lender/Client				Zip Code	92029



Comparable 4

1609 Ventana Dr
 Prox. to Subject 1.03 miles NW
 Sales Price 1,825,000
 Gross Living Area 2,283
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View B;Mtn;
 Site 31054 sf
 Quality Q2
 Age 40
 MLS Picture
 Did Not Print



Comparable 5

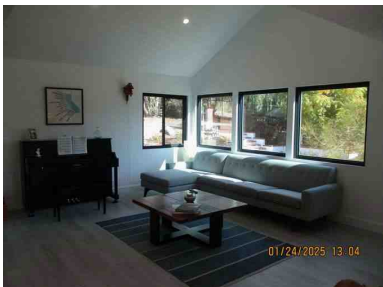
3330 Avenida Hacienda
 Prox. to Subject 1.07 miles E
 Sales Price 1,850,000
 Gross Living Area 2,709
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;
 View B;Pstrl;
 Site 20186 sf
 Quality Q2
 Age 39

Comparable 6

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

Photograph Addendum

Borrower	N/A						
Property Address	3453 Via Loma Vis						
City	Escondido	County	San Diego	State	CA	Zip Code	92029
Lender/Client	[REDACTED]						



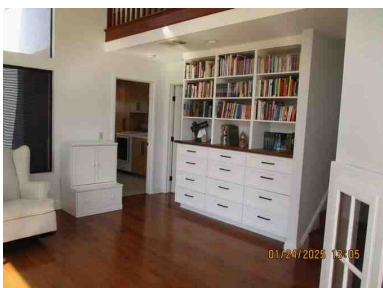
Living Room



Kitchen



Dining Room



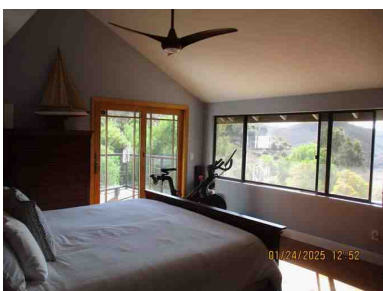
Family Room



Family Room



Bedroom



Main Bedroom



Main Bath



Main Bath



Main Walk-in Closet



Bedroom



Den



Garage



Water Heater

Photograph Addendum

Borrower	N/A						
Property Address	3453 Via Loma Vis						
City	Escondido	County	San Diego	State	CA	Zip Code	92029
Lender/Client	[REDACTED]						



Pool and Spa



View



View



View/Yard



View/Yard



Bath



Carbon/Smoke Detector



Laundry



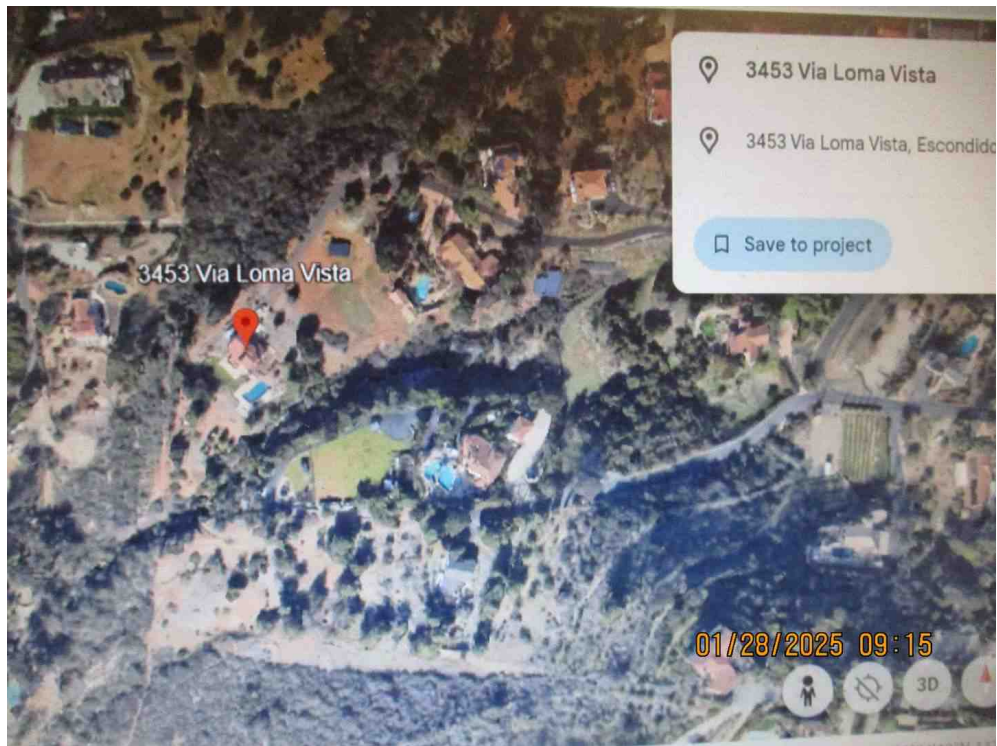
Bath



Shed



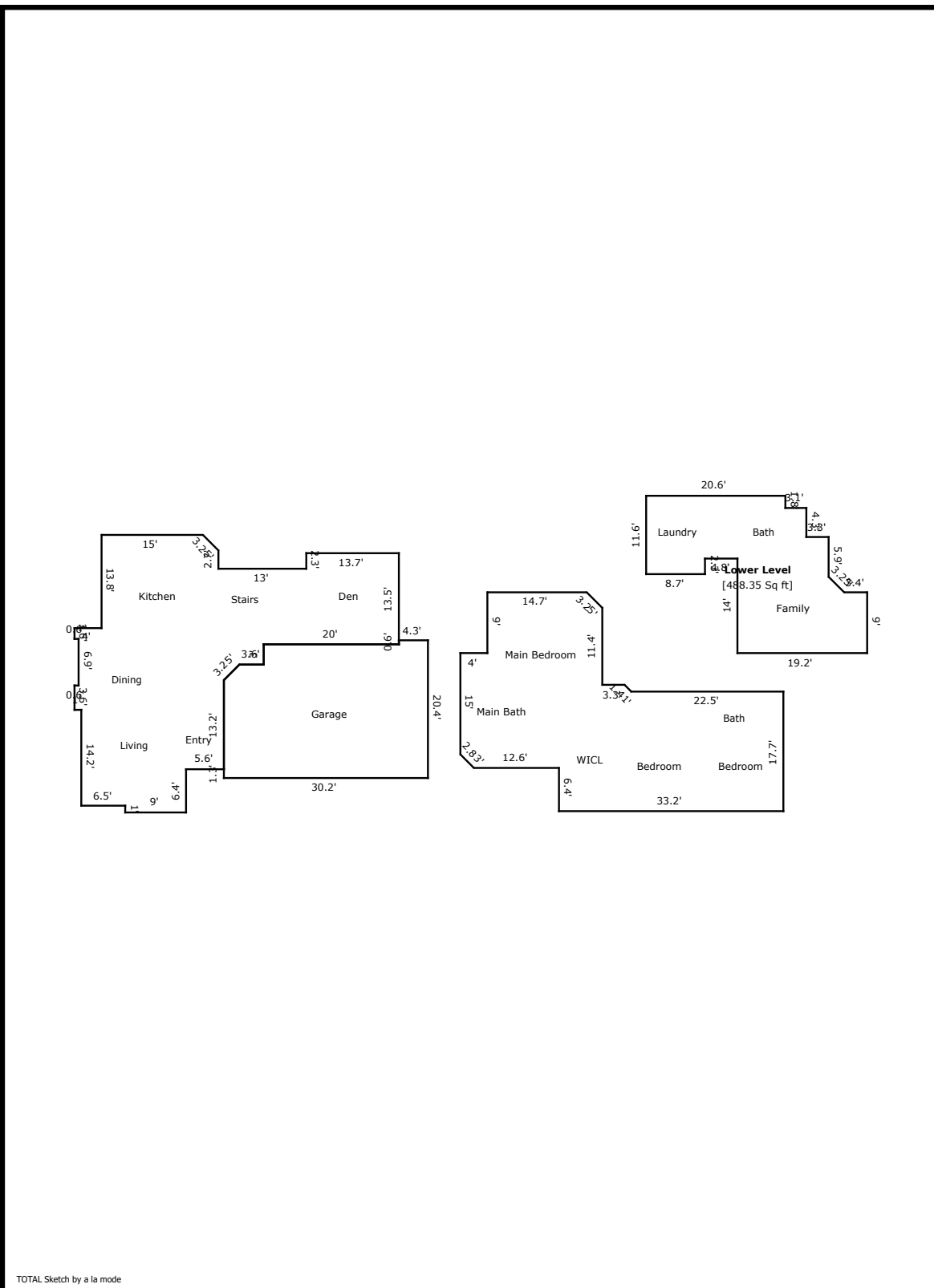
Shed



Aerial View

Building Sketch (Page - 1)

Borrower	N/A				
Property Address	3453 Via Loma Vis				
City	Escondido	County	San Diego	State	CA
Lender/Client	[REDACTED]			Zip Code	92029



TOTAL Sketch by a la mode

Building Sketch (Page - 2)

Borrower	N/A		
Property Address	3453 Via Loma Vis		
City	Escondido	County	San Diego
		State	CA
		Zip Code	92029
Lender/Client	[REDACTED]		

TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details																																																																																																																																												
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Plat Map



Location Map

Borrower	N/A				
Property Address	3453 Via Loma Vis				
City	Escondido	County	San Diego	State	CA
Lender/Client	[REDACTED]	Zip Code	92029		



License



Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

**REAL ESTATE APPRAISERS
ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL107526-01

Renewal of: NAX40PL107526-00

1. **Named Insured:** Robert R Bosworth

2. **Address:** 133 Helen Way
Escondido, CA 92025

3. **Policy Period:** **From: January 30, 2025** **To: January 30, 2026**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.

4. Limit of Liability:	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):	Each Claim	Aggregate
	5A. \$500	5B. \$1,000

6. **Policy Premium:** \$ 716

7. **Retroactive Date:** January 30, 1994

8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115

9. **Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org

10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: January 17, 2025

By: Isaac Peck
Authorized Representative

01/29/2025 11:14

Market Conditions Addendum to the Appraisal Report

File No. 11909.BOS

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 **3453 Via Loma Vis** City **Escondido** State **CA** ZIP Code **92029**

Borrower **N/A**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	1	2	1	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.17	0.67	0.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	1	1	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6	1.5	0	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> 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	\$1,825,000	\$1,955,000	\$1,928,722	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	44	59	35	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$2,250,000	\$1,999,909	0	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Median Comparable Listings Days on Market	66	35	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	93.59	95.34	96.44	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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.). **The data used in the grid above does not indicate there were any concessions associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some transactions that do include concessions, but have not been reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.**

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).
The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

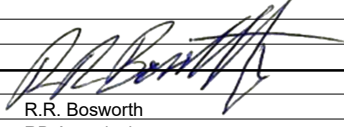
Cite data sources for above information. **SDMLS was the data source used to complete the Market Conditions Addendum. 1/24/2025. Pending sales and contingent listings were also considered in the analysis.**

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 subject market has been improving over the past few years. It is currently fairly stable with interest rates at a 4 year high which may have a negative effect going forward, however, rates appear to have peeked and lowered some recently.

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

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> 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.

Signature 	Signature
Appraiser Name R.R. Bosworth	Supervisory Appraiser Name
Company Name RB Appraisals	Company Name
Company Address 133 Helen Way, Escondido, CA 92025	Company Address
State License/Certification # AR014539 State CA	State License/Certification # State
Email Address rbappraisals@cox.net	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

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.

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Self Contained (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
 Summary (A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
 Restricted Use (A written report prepared under Standards Rule 2-2(c) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

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

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


Reasonable Exposure Time

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

Comments on Appraisal and Report Identification

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

APPRAISER:

Signature: 
Name: R.R. Bosworth
Title: R.R. Bosworth
Date Signed: 01/29/2025
State Certification #: AR014539
or State License #: _____
State: CA
Expiration Date of Certification or License: 08/13/2025
Effective Date of Appraisal: 01/24/2025

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:
 Did Not Exterior-only from street Interior and Exterior

Owner Updates

Property Improvements

General Updates

- Updated interior electrical
- Plumbing updates
- New pool heater

Interior/Exterior

- Fresh paint throughout the property
- Demo and drywall work in entry and upper living room
- Filled in sunken living room
- Installed insulation
- Demo of fireplace
- Installed can lighting
- Installed Simonton windows
- HVAC updates
- Concrete/foundation work
- Installed LVT flooring
- Installed baseboards

Kitchen

- Demo of interior walls and drywall
- Installed insulation
- Installed Simonton windows
- La Cantina window installation
- Installed Milgard French doors
- Custom cabinetry and new island
 - Arizona tile quartz countertops
 - Marble penny tile with marble trim
- Plumbing updates with new Kohler fixtures
- Electrical updates with installed can lighting and three blown glass pendant lights

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Owner Updates

- New appliances:

- Wolf range
- New hood (stucco patch exterior)
- Subzero refrigerator
- Fisher Paykel dishwasher drawers

Master Bath

- Demo and re-frame work
- Updated electrical with installed can lights and wall lighting
- Plumbing updates with new Kohler fixtures (shower head, rain head, body jets)
 - New Kohler sinks and fixtures
 - New soaking tub with waterfall spout
 - New Toto toilet
- Tile flooring and shower (porcelain large format wall tile, hexagon floor)
- Custom vanity with pull-out hair dryer drawer and Arizona tile quartz countertops
- New mirrors and installed baseboards

Laundry Room

- Demo and reframe work
- Installed new exterior door and Simonton window
- Custom cabinetry with full wall closet and cubbies
 - Pull-out ironing board with built-in electrical
- Plumbing updates:
 - Moved washer hookups to adjacent wall
 - New oversized sink, faucet, and fixtures
 - New Toto toilet

- Tile floor and backsplash installation
- Installed baseboards

Lower Level Living Room & Bathroom

- Custom built-in cabinetry and shelving in lower level living room

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Owner Updates

- Updated fireplace
- Lower level bathroom demo:
 - Tile shower and flooring installation
 - Installed shower glass
 - Plumbing updates with new fixtures (Native Trails vessel sink, new Kohler toilet)
 - Electrical updates with new fixtures

Office & Master Bedroom

- Office:
 - Installed new door
 - Updated electrical
 - Installed chandelier
 - New baseboards
- Master Bedroom:
 - Custom California Closet
 - Custom built-in cabinets with Zephyr refrigerator

Upstairs Areas & Kid's Bedrooms

- Upstairs Bathroom:
 - Demo and reframe work
 - Plumbing updates with new Kohler sinks and fixtures, Kohler shower fixtures
 - Electrical updates with new can and wall lighting
 - Tile shower and flooring installation
 - Installed shower glass
 - Custom vanity with quartz countertop
- Upstairs Hallway:
 - Demo of crown molding
 - Updated electrical
 - Custom built-in cabinetry

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Owner Updates

- Kid's Bedrooms:

- Demo and installation of custom closets

Exterior Improvements

- Upgraded landscaping

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