



APPRAISAL OF REAL PROPERTY

LOCATED AT:

37707 Colebridge St
LOT 66 MB 260/030 TR 28258
Palm Desert, CA 92211

FOR:

See attached addenda.
37707 Colebridge St
Palm Desert, CA 92260

AS OF:

03/26/2024

BY:

SHIRLEY KEECHLER

Uniform Residential Appraisal Report

APPRAISAL REPORT
File # 37707 Colebridge St

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

SUBJECT

Property Address 37707 Colebridge St City Palm Desert State CA Zip Code 92211
 Borrower See attached addenda. Owner of Public Record See attached addenda. County RIVERSIDE
 Legal Description LOT 66 MB 260/030 TR 28258
 Assessor's Parcel # 694-374-001 Tax Year 2023 R.E. Taxes \$ 3,545
 Neighborhood Name KAUFMAN/BROAD Map Reference 40140 Census Tract 0449.22
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 0 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client See attached addenda. Address 37707 Colebridge St
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). SUBJECT HAS NOT BEEN LISTED ON DESERT AREA MLS IN THE PAST TWELVE MONTH(S).

CONTRACT

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

NEIGHBORHOOD

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

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %			
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	75 %	
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %	
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	500	Low	5	Multi-Family	5 %
Neighborhood Boundaries	NEIGHBORHOOD IS BORDERED BY: 10 FRWY (NORTH), COUNTRY CLUB DR. (SOUTH), COOK ST. (EAST), BOB HOPE DR. (WEST).						1,510	High	75	Commercial	10 %	
Neighborhood Description	See attached addenda.						855	Pred.	35	Other	5 %	

MARKET

Market Conditions (including support for the above conclusions) IN THE PAST FEW YEARS AN INCREASE IN VALUES HAS DOMINATED THE MARKET. THIS TREND HAS STABILIZED WITH A SLIGHT DECREASE WITH AN DECREASED NUMBER OF LISTINGS AND LONGER DAYS ON THE MARKET. MARKETING TIME OF REASONABLY PRICED HOMES IS ZERO TO THREE MONTHS PLUS BASED UPON CURRENT MLS DATA.

DIMENSIONS

Dimensions 100 x 78.40 Area 7840 sf Shape RECTANGULAR View N;Res;Mtn
 Specific Zoning Classification R1 Zoning Description SINGLE FAMILY RESIDENCE

ZONING

Zoning Compliance 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? Yes No If No, describe THE
 HIGHEST AND BEST USE FOR THE SUBJECT IS AS IMPROVED.

UTILITIES

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/> EDISON	Water	<input checked="" type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/> SO. CAL GAS	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>

FEMA

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 06065C1595G FEMA Map Date 08/28/2008

ADVERSE

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 NO APPARENT ADVERSE EASEMENTS OR ENCROACHMENTS NOTED. TITLE REPORT(SOILS & GEOLOGICAL, IF PREPARED) NOT REVIEWED BY THE APPRAISER. OTHER FOR LAND USE IS VACANT.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CONCRETE/AVG	Floors	WOOD/TILE/AVG
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	STUCCO/AVG	Walls	DW/PAINTED/AVG
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	TILE/AVG	Trim/Finish	WD-PAINTED/AVG
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	EAVES/AVG	Bath Floor	TILE/AVG
Design (Style) RANCH	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	ALUM/SLIDER/AVG	Bath Wainscot	CERAMIC/AVG
Year Built 1997	Evidence of <input type="checkbox"/> Infestation NONE NOTED	Storm Sash/Insulated	N/A	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 14	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	YES/AVG	<input checked="" type="checkbox"/> Driveway # of Cars 2	
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	CONCRETE
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel GAS	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence BLOCK	<input checked="" type="checkbox"/> Garage # of Cars 2	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck CON	<input type="checkbox"/> Porch NONE	<input type="checkbox"/> Carport # of Cars 0	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool NONE	<input checked="" type="checkbox"/> Other SHED	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					
Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,898 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.). See attached addenda.					

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;Kitchen-updated-less than one year ago;Bathrooms-updated-one to five years ago;SUBJECT PROPERTY IS WELL MAINTAINED. NO MAJOR REPAIRS NEEDED AT THIS TIME. NO EXTERNAL OBSOLESCENCE NOTED. PHYSICAL DEPRECIATION IS DUE TO NORMAL USE AND IS CONSIDERED TO BE TYPICAL OF SIMILAR PROPERTIES IN THE AREA. UTILITIES ARE ON AND IN PROPER WORKING ORDER. WATER HEATER IS PROPERLY DOUBLE STRAPPED. SMOKE AND CO DETECTOR ARE WORKING PROPERLY. MEASUREMENTS WERE OBTAINED USING THE ANSI METHOD MEASURED TO THE NEAREST FOOT.
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

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There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 650,000 to \$ 699,800		There are 7 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 580,000 to \$ 625,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	37707 Colebridge St Palm Desert, CA 92211	74403 Millennia Way Palm Desert, CA 92211	73533 Heatherwood Dr Palm Desert, CA 92211	37624 Colebridge St Palm Desert, CA 92211	
Proximity to Subject		1.19 miles NE	0.14 miles S	0.05 miles NE	
Sale Price	\$	\$ 596,000	\$ 620,000	\$ 625,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 360.77 sq.ft.	\$ 322.08 sq.ft.	\$ 362.53 sq.ft.	
Data Source(s)		DAMLS ML#219099242;DOM 88	DAMLS ML#219103779;DOM 35	DAMLS ML#219101051;DOM 123	
Verification Source(s)		NDC DATA DOC#18818	NDC DATA DOC. #22633	NDC DATA DOC. #50159	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s01/24;c01/24		s01/24;c01/24	
Location	N;Res;	N;Res;GATED	0 N;Res;	N;Res;	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE	
Site	7840 sf	6534 sf	0 7405 sf	0 7405 sf	0
View	N;Res;Mtn	N;Res;Mtn		N;Res;Mtn	
Design (Style)	DT1;RANCH	DT1;RANCH		DT1;RANCH	
Quality of Construction	Q4	Q4		Q4	
Actual Age	27	7	0 28	0 27	
Condition	C4	C3	-30,000	C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	+10,000	Total Bdrms. Baths	
Room Count	7 4 2.0	5 2 2.0	0	7 4 2.0	
Gross Living Area	1,898 sq.ft.	1,652 sq.ft.	+12,300	1,925 sq.ft.	0 1,724 sq.ft. +8,700
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	AVERAGE	AVERAGE		AVERAGE	
Heating/Cooling	FAU/CENT A/C	FAU/CENT A/C		FAU/CENT A/C	
Energy Efficient Items	NONE	NONE		NONE	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw	
Porch/Patio/Deck	PATIO	PATIO		PATIO	
FIREPLACE	1 FIREPLACE	1 FIREPLACE		1 FIREPLACE	
POOL/SPA	NONE	NONE		POOL/NO SPA	-25,000
POOL/SPA				POOL/SPA	-30,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -7,700		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -25,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -21,300
Adjusted Sale Price of Comparables		Net Adj. 1.3 % Gross Adj. 8.8 % \$ 588,300		Net Adj. 4.0 % Gross Adj. 4.0 % \$ 595,000	Net Adj. 3.4 % Gross Adj. 6.2 % \$ 603,700

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) NDCDATA/REALQUEST

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

Data Source(s) NDCDATA/REALQUEST

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)	NDCDATA/REALQUEST	NDCDATA/REALQUEST	NDCDATA/REALQUEST	NDCDATA/REALQUEST
Effective Date of Data Source(s)	03/26/2024	03/26/2024	03/26/2024	03/26/2024

Analysis of prior sale or transfer history of the subject property and comparable sales A THOROUGH AND EXTENSIVE SEARCH WAS MADE IN RESEARCHING PRIOR SALES AND TRANSFERS OF SUBJECT WITHIN THE PAST THREE YEARS AND COMPARABLES WITHIN THE PAST YEAR.

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach \$ 595,000

Indicated Value by: Sales Comparison Approach \$ 595,000 Cost Approach (if developed) \$ 598,357 Income Approach (if developed) \$ 0

SALES APPROACH WAS GIVEN MOST WEIGHT AS IT REFLECTS THE ACTIONS OF BUYERS AND SELLERS IN THE MARKETPLACE AND IS CONSIDERED TO BE THE MOST RELIABLE INDICATOR OF VALUE FOR THE SFR MARKET. THE COST APPROACH IS SUPPORTIVE, BUT IS LESS RELIABLE DUE TO ABSTRACTED LAND VALUES.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 595,000 , as of 03/26/2024 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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NONE

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

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) LAND VALUE WAS OBTAINED BY THE EXTRACTION METHOD OF RECENT COMPARABLE LOT SALES AS IT REFLECTS THE ACTIONS OF BUYERS AND SELLERS IN THE MARKETPLACE AND IS CONSIDERED TO BE THE MOST RELIABLE INDICATOR OF VALUE. SEE ADDENDA FOR COMP VALUES AND CALCULATIONS.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	195,000
Source of cost data MARSHALL SWIFT RESIDENTIAL COST HANDBOOK	DWELLING 1,898 Sq.Ft. @ \$ 245.00	=\$	465,010
Quality rating from cost service AVE. Effective date of cost data CURRENT	0 Sq.Ft. @ \$	=\$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	=\$	
THE INDICATED LAND VALUE UTILIZED IN THE COST APPROACH WAS OBTAINED VIA LAND RESIDUAL METHOD AND THE RESULTING LAND VALUE TO DEPRECIATED IMPROVEMENTS IS TYPICAL FOR THIS SUBJECT NEIGHBORHOOD. THE COST APPROACH WAS DERIVED USING MARSHALL & SWIFT RESIDENTIAL HANDBOOK.	Garage/Carport 441 Sq.Ft. @ \$ 35.00	=\$	15,435
	Total Estimate of Cost-New	=\$	480,445
	Less Physical Functional External		
	Depreciation 112,088	= \$(112,088)
	Depreciated Cost of Improvements	=\$	368,357
	"As-is" Value of Site Improvements	=\$	35,000
Estimated Remaining Economic Life (HUD and VA only) 46 Years	INDICATED VALUE BY COST APPROACH	=\$	598,357

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ Gross Rent Multiplier = \$ 0 Indicated Value by Income Approach
 Summary of Income Approach (including support for market rent and GRM) THE INCOME APPROACH WAS NOT DEVELOPED.

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. _____

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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.

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.

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APPRaiser ASSURED APPRAISALS
Signature [Handwritten Signature]
Name SHIRLEY KEECHLER
Company Name ASSURED APPRAISALS
Company Address 41339 Montcalm Ct
INDIO, CA 92203
Telephone Number (760) 863-5721
Email Address skeechler@verizon.net
Date of Signature and Report 03/27/2024
Effective Date of Appraisal 03/26/2024
State Certification # AR041061
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 08/31/2024

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
37707 Colebridge St
Palm Desert, CA 92211
APPRAISED VALUE OF SUBJECT PROPERTY \$ 595,000

LENDER/CLIENT
Name HOLT, RONNIE P & CHARLENE A/THE THEO TRUST
Company Name See attached addenda.
Company Address 37707 Colebridge St
Email Address

SUBJECT PROPERTY
[] Did not inspect subject property
[] Did inspect exterior of subject property from street
Date of Inspection
[] Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES
[] Did not inspect exterior of comparable sales from street
[] Did inspect exterior of comparable sales from street
Date of Inspection

Uniform Residential Appraisal Report

APPRAISAL REPORT
File # 37707 Colebridge St

	FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
	Address	37707 Colebridge St Palm Desert, CA 92211	74342 Millennia Way Palm Desert, CA 92211			73520 Woodward Dr Palm Desert, CA 92211			73500 Sierra St Palm Desert, CA 92211		
	Proximity to Subject		1.23 miles NE			0.08 miles N			1.09 miles N		
	Sale Price	\$	\$ 580,000			\$ 699,800			\$ 650,000		
	Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 351.09 sq.ft.			\$ 369.09 sq.ft.			\$ 362.72 sq.ft.		
	Data Source(s)		DAMLS ML#219102023;DOM 67			DAMLS ML#219106818;DOM 36			DAMLS ML#219104088;DOM 105		
	Verification Source(s)		NDC DATA DOC. #9447			TRULIA LISTED \$699,800			TRULIA LISTED: \$650,000		
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
	Sales or Financing Concessions		ArmLth Conv;0			Listing			Listing		
	Date of Sale/Time		s01/24;c01/24			Active			Active 0		
	Location	N;Res;	N;Res;GATED			0 N;Res;			N;Res;GATED		
	Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE			FEE SIMPLE			FEE SIMPLE		
	Site	7840 sf	4356 sf			0 7405 sf			0 4792 sf		
	View	N;Res;Mtn	N;Res;Mtn			N;Res;Mtn			N;Res;Mtn		
	Design (Style)	DT1;RANCH	DT1;RANCH			DT1;RANCH			DT1;RANCH		
	Quality of Construction	Q4	Q4			Q4			Q4		
	Actual Age	27	3			0 27			2		
	Condition	C4	C3			-30,000 C4			C3 -30,000		
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	+10,000		Total Bdrms. Baths			Total Bdrms. Baths	+5,000	
	Room Count	7 4 2.0	5 2 2.0	0		7 4 2.0			6 3 2.0	0	
	Gross Living Area	1,898 sq.ft.	1,652 sq.ft.			+12,300 1,896 sq.ft.			0 1,792 sq.ft.		
	Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
	Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
	Heating/Cooling	FAU/CENT A/C	FAU/CENT A/C			FAU/CENT A/C			FAU/CENT A/C		
	Energy Efficient Items	NONE	NONE			NONE			NONE		
	Garage/Carport	2ga2dw	2ga2dw			2ga2dw			2ga2dw		
	Porch/Patio/Deck	PATIO	PATIO			PATIO			PATIO		
	FIREPLACE	1 FIREPLACE	1 FIREPLACE			1 FIREPLACE			1 FIREPLACE		
	POOL/SPA	NONE	SPA			-5,000 POOL/SPA			-30,000 NONE		
	Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -12,700		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -30,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -19,700	
	Adjusted Sale Price of Comparables		Net Adj. 2.2%			Net Adj. 4.3%			Net Adj. 3.0%		
			Gross Adj. 9.9%	\$ 567,300		Gross Adj. 4.3%	\$ 669,800		Gross Adj. 6.2%	\$ 630,300	
	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)	NDCDATA/REALQUEST	NDCDATA/REALQUEST			NDCDATA/REALQUEST			NDCDATA/REALQUEST		
	Effective Date of Data Source(s)	03/26/2024	03/26/2024			03/26/2024			03/26/2024		
	Analysis of prior sale or transfer history of the subject property and comparable sales										
	A THOROUGH AND EXTENSIVE SEARCH WAS MADE IN										
	RESEARCHING PRIOR SALES AND TRANSFERS OF SUBJECT WITHIN THE PAST THREE YEARS AND COMPARABLES WITHIN THE PAST YEAR.										
	Analysis/Comments										

Supplemental Addendum

File No. 37707 Colebridge St

Borrower	See attached addenda.			
Property Address	37707 Colebridge St			
City	Palm Desert	County	RIVERSIDE	State CA Zip Code 92211
Lender/Client	See attached addenda.			

• **URAR: Borrower**

HOLT, RONNIE P & CHARLENE A/THE THEO TRUST

• **URAR: Current Owner**

HOLT, RONNIE P & CHARLENE A/THE THEO TRUST

• **URAR: Lender/Client**

HOLT, RONNIE P & CHARLENE A/THE THEO TRUST

• **URAR: Neighborhood - Description**

SUBJECT IS WITHIN CLOSE PROXIMITY TO EMPLOYMENT, PARKS AND RECREATION AREAS, FREEWAY ACCESS AND LOCAL NEIGHBORHOOD SHOPPING CENTERS. TYPICAL NEIGHBORHOOD AMENITIES AND SERVICES ARE READILY AVAILABLE. SUBJECT NEIGHBORHOOD HAS GOOD MARKET APPEAL. EMPLOYMENT STABILITY IS GENERALLY CONSIDERED GOOD FOR THE NEIGHBORHOOD AREA. SUBJECT IS WITHIN FIVE MILES FROM HIGH END RETAIL, RESTAURANTS AND HOTELS, CASINO'S AND GAMING CENTER'S, WESTFIELD SHOPPING MALL, LIVING DESERT ZOO AND GARDENS, COLLEGE OF THE DESERT, TEN MILES FROM THE INDIAN WELLS TENNIS GARDENS, PALM SPRINGS INTERNATIONAL AIRPORT AND AERIAL TRAMWAY, ACRESURE ARENA, FIFTEEN MILES FROM THE RIVERSIDE COUNTY FAIRGROUNDS AND POLO GROUNDS.

• **URAR: Improvements - Additional Features**

NEW EXTERIOR/INTERIOR PAINT, NEW STAINLESS STEEL APPLIANCES, SUBJECT ALSO INCLUDES RECESSED LIGHTING, WALKIN CLOSET, ENTERTAINMENT NICHE, ART NICHE, CEILING FANS, TILE KITCHEN COUNTERTOPS, VAULTED CEILINGS, DUAL DOOR ENTRY, TILE FIREPLACE, EPOXY GARAGE FLOORS, FRONT AND REAR LANDSCAPING. "BASED ON RECENT IMPROVEMENTS FOR THE SUBJECT THE EFFECTIVE AGE IS LESS THEN THE ACTUAL AGE."

• **URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach**

EFFORTS WERE MADE IN FINDING SIMILAR COMPARABLE SALES. THE COMPARABLES SHOWN HERE WITH WERE USED ON THE BASIS OF SIMILAR GROSS LIVING AREA, LOCATION, AGE, CURB APPEAL, OVERALL VALUE AND WERE THE BEST INDICATORS OF VALUE FOR THE SUBJECT. IN ORDER TO FIND AT LEAST THREE SIMILAR SALES AND TWO LISTINGS A TWO MILE SIX MONTH SEARCH WITH DWELLINGS WITHIN 15% IN GLA AND TWENTY FIVE YEARS IN YEAR BUILT WERE APPLIED. COMPARABLE'S WITHIN A GATED COMMUNITY WITH NO AMENITIES WERE APPLIED. NO LOCATION ADJUSTMENT WAS WARRANTED. EXTERIOR ONLY EVALUATION FOR SUBJECT AND APPLIED COMPARABLE'S WAS CONDUCTED. UPGRADES AND AMENITIES WERE TAKEN FROM DATA ON DESERT AREA MLS AND CURRENT OWNER. COMPARABLE'S 1, 4, AND SIX HAVE SUPERIOR KITCHEN AND BATHROOM COUNTERTOPS AND A CONDITION ADJUSTMENT WAS APPLIED. ALL ADDITIONAL APPLIED COMPARABLE'S APPEAR TO BE IN SIMILAR CONDITION AS THE SUBJECT. DUE TO THE LIST TO SALES PRICE RATIO IN THE SUBJECT AREA AT THE TIME OF EVALUATION NO LISTING ADJUSTMENT WAS APPLIED. COMPARABLE SALES WERE WEIGHED FROM LEAST TO GREATEST NET/GROSS ADJUSTMENTS AND MOST RECENT SALES. ALL COMPARABLE'S APPLIED ARE THE MOST RECENT SIMILAR SOLD COMPARABLE'S AVAILABLE WITHIN A TWO MILE SIX MONTH SEARCH.

THE FOLLOWING ADJUSTMENTS TO COMPARABLE'S 1-6 WERE MADE AS FOLLOWS:

LOT SIZE (5,000 SQ)	\$	1.
GLA PER SQ FT (100+)	\$	50.
HALF BATH	\$	2,500.
FULL BATH	\$	5,000.
PER BEDROOM	\$	5,000.
POOL	\$	25,000.
SPA	\$	5,000.
SOLAR/OWN	\$	5,000.
CONDITION	\$	30,000.

THE MEDIAN ADJUSTED SALES PRICE FOR SOLD COMPARABLE'S 1-4 IS \$599,200. WITH A LOW OF \$547,300. AND A HIGH OF \$608,300.

BASED ON CAREFUL ANALYSIS FOR THE DERIVED DATA FOR THE SUBJECT, THE ESTIMATED VALUE OF \$595,000. IS WITHIN THE LOW/HIGH VALUE'S FOR SIMILAR RECENT SOLD COMPARABLE'S AND IN THE APPRAISER'S OPINION IS REASONABLE AND SUPPORTED AT THIS TIME. PROPER EXPOSURE TIME FOR THE SUBJECT IS APPROXIMATELY 1-90 DAYS. THE ESTIMATED VALUE FOR THE SUBJECT IS BELOW THE PREDOMINANT VALUE FOR THE SUBJECT AREA DUE TO NO POOL/SPA. SUBJECT IS NOT CONSIDERED AN UNDER IMPROVEMENT AND THIS DOES NOT AFFECT THE MARKETABILITY OF THE SUBJECT.


ONE OF THE NECESSARY STEPS AN APPRAISER MUST UNDERGO DURING THE APPRAISAL PROCESS IS RECONCILIATION OF THE VALUATION APPROACHES. THE PURPOSE IS TO ASSIST THE APPRAISER TO REACH A RATIONAL CONCLUSION REGARDING THE VALUE OF THE SUBJECT PROPERTY.

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS SUBJECT OF THIS APPRAISAL FOR VALUE ONLY PURPOSES. SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER. THE SUBJECT PROPERTY IS LOCATED APPROXIMATELY TWENTY MILES FROM MY OFFICE, WHICH IS LOCATED IN ZIP CODE 92203. THIS ASSIGNMENT REQUIRES GEOGRAPHIC COMPETENCY AS PART OF THE SCOPE OF WORK. I HAVE SPENT SUFFICIENT TIME IN THE SUBJECTS MARKET AND UNDERSTAND THE NUISANCE OF THE LOCAL MARKET AND THE SUPPLY AND DEMAND FACTORS RELATING TO THE SPECIFIC MARKET TYPE AS THE SUBJECT.

THIS APPRAISAL HAS BEEN PREPARED IN ACCORDANCE WITH THE APPRAISAL INDEPENDENCE REQUIREMENTS (AIR). THE APPRAISER CERTIFIES THAT THE LENDER OR AMC DID NOT IMPROPERLY INFLUENCE, OR ATTEMPT TO IMPROPERLY INFLUENCE, THE OUTCOME OF THIS APPRAISAL BY DOING ANY OF THE THINGS PROHIBITED BY SECTION 1(B) OF THE APPRAISER INDEPENDENT REQUIREMENTS, EFFECTIVE 10/15/2010.

I HAVE NOT PERFORMED SERVICES AS AN APPRAISER OR ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS SUBJECT OF THIS REPORT, WITHIN THE THREE-YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT. THE REAMING LIFE FOR SUBJECT ROOF IS AT LEAST FIVE YEARS. PLEASE NOTE, APPRAISER IS NOT A ROOF PROFESSIONAL AND THIS IS BASED ON AN ASSUMPTION.

esign.alamode.com/verify Serial: C0C7AE4A

Signature 
 Name SHIRLEY KEECHLER
 Date Signed 03/27/2024
 State Certification # AR041061 State CA
 Or State License # _____ State _____

Signature _____
 Name _____
 Date Signed _____
 State Certification # _____ State _____
 Or State License # _____ State _____



Market Conditions Addendum to the Appraisal Report

APPRAISAL REPORT
File No. 37707 Colebridge St

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 **37707 Colebridge St** City **Palm Desert** State **CA** ZIP Code **92211**

Borrower **See attached addenda.**

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)	3	2	2	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.50	0.67	0.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	3	2	3	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.0	3.0	4.5	<input type="checkbox"/> Declining	<input checked="" 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	585,000	645,000	625,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	92	110	79	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	585,000	600,000	650,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	80	75	30	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100%	107%	96%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **IN THE PAST SIX MONTH'S PROPERTY VALUES HAVE BEGUN TO DECREASE SLIGHTLY CREATING A CURRENT MARKET STABILIZATION.**

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).
FORECLOSURES ARE NOT A FACTOR IN THE SUBJECT AREA.

Cite data sources for above information. **Desert Area MLS/NDC Data.**

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.
ABOVE INFORMATION IN THE NEIGHBORHOOD SECTION WAS OBTAINED FROM DESERT AREA MLS. PROPERTY VALUES HAVE INCREASED 35% OVER THE PAST TWO YEARS. IN THE PAST SIX MONTH'S PROPERTY VALUE'S IN THE SUBJECT AREA HAVE BEGUN TO DECREASE SLIGHTLY CREATING A CURRENT MARKET STABILIZATION IN THE AREA. MARKET TIME FOR REASONABLY PRICED HOMES IS 0-3 MONTH'S.

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.

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Signature	Signature
Appraiser Name SHIRLEY KEECHLER	Supervisory Appraiser Name
Company Name ASSURED APPRAISALS	Company Name
Company Address 41339 Montcalm Ct, INDIO, CA 92203	Company Address
State License/Certification # AR041061 State CA	State License/Certification # State
Email Address skeechler@verizon.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.

Borrower	See attached addenda.	File No. 37707 Colebridge St
Property Address	37707 Colebridge St	
City	Palm Desert	County RIVERSIDE State CA Zip Code 92211
Lender/Client	See attached addenda.	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

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

Comments on Standards Rule 2-3

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

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

Reasonable Exposure Time

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

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 0-3 MONTH'S


Comments on Appraisal and Report Identification

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

CLARIFICATION OF INTENDED USE AND INTENDED USER. THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE STATED SCOPE OF WORK, THE PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

esign.alamode.com/verify Serial:C0C7AE4A

APPRAISER:

Signature: 
 Name: SHIRLEY KEECHLER
 State Certification #: AR041061
 or State License #: _____
 State: CA Expiration Date of Certification or License: 08/31/2024
 Date of Signature and Report: 03/27/2024
 Effective Date of Appraisal: 03/26/2024
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): 03/26/2024

SUPERVISORY or CO-APPRAISER (if applicable):

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

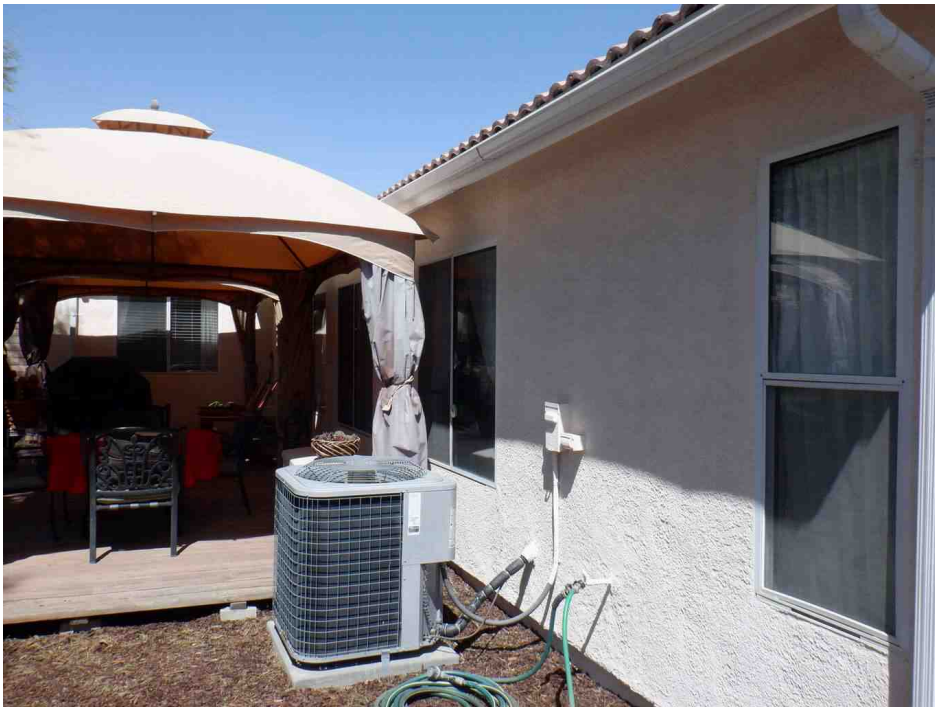
SUBJECT PHOTO PAGE

Borrower	See attached addenda.				
Property Address	37707 Colebridge St				
City	Palm Desert	County	RIVERSIDE	State	CA Zip Code 92211
Lender/Client	See attached addenda.				



SUBJECT FRONT

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27



SUBJECT REAR



SUBJECT STREET

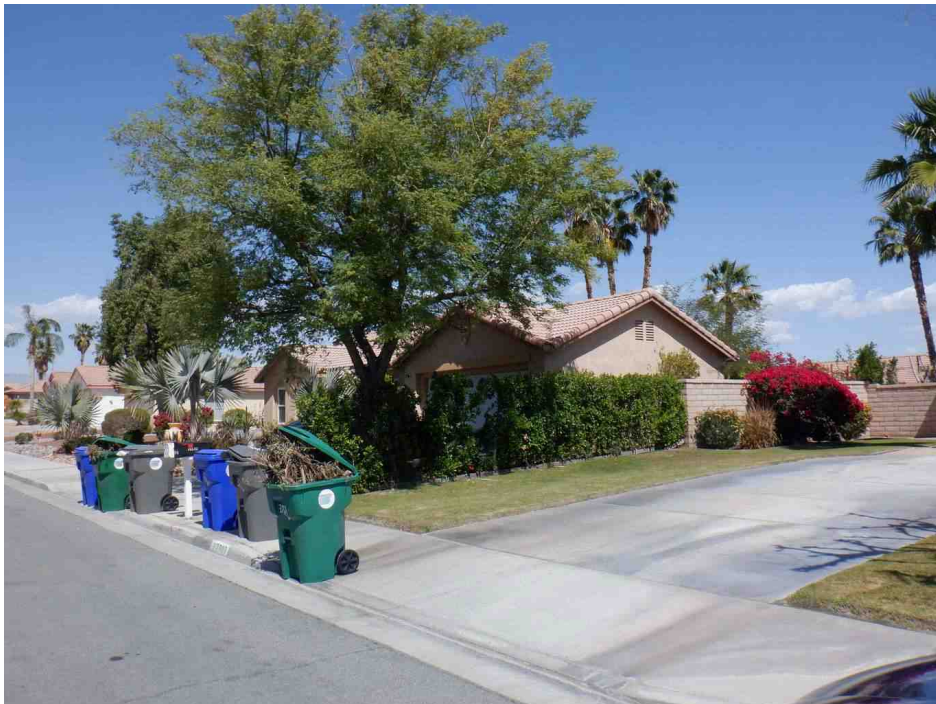
SUBJECT PHOTO PAGE

Borrower	See attached addenda.				
Property Address	37707 Colebridge St				
City	Palm Desert	County	RIVERSIDE	State	CA Zip Code 92211
Lender/Client	See attached addenda.				



SUBJECT STREET

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27



ACROSS FROM SUBJECT



SUBJECT ADDRESS

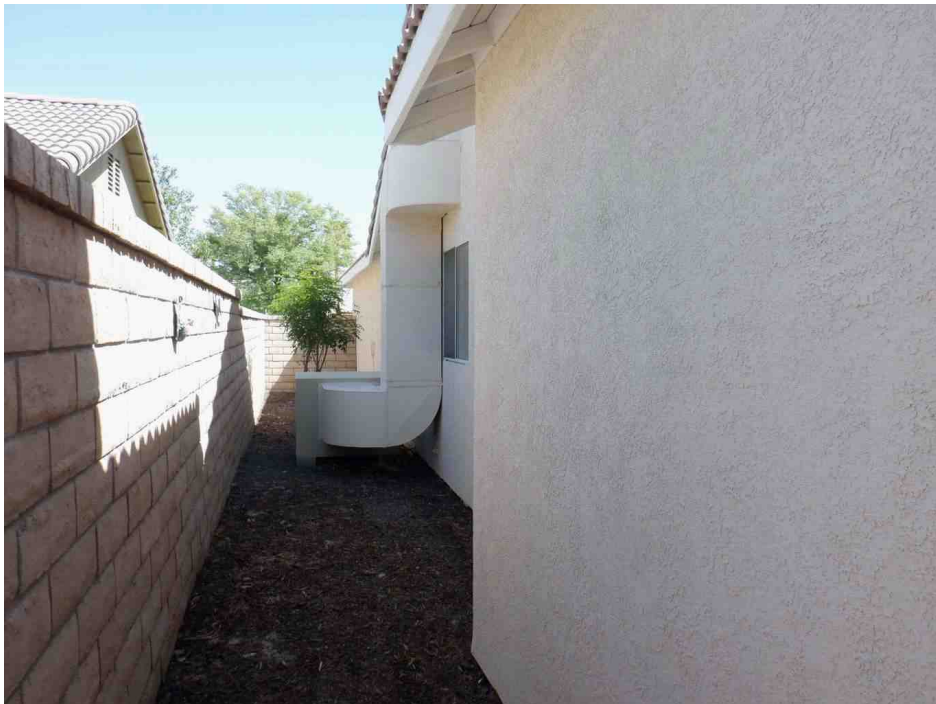
SUBJECT PHOTO PAGE

Borrower	See attached addenda.						
Property Address	37707 Colebridge St						
City	Palm Desert	County	RIVERSIDE	State	CA	Zip Code	92211
Lender/Client	See attached addenda.						

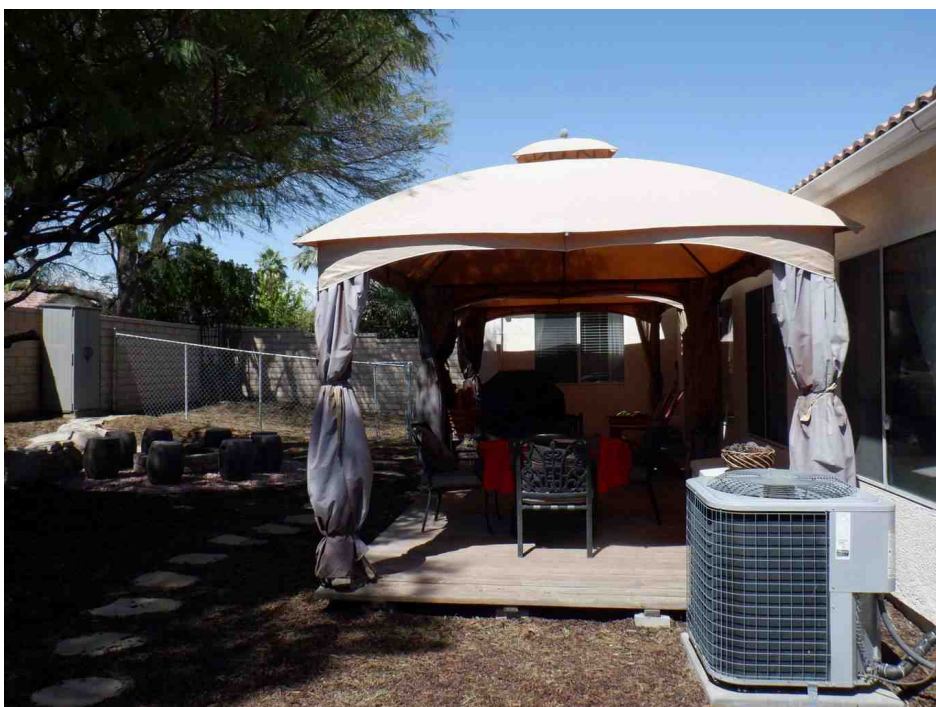


EAST SIDE

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27



WEST SIDE



REAR YARD

SUBJECT PHOTO PAGE

Borrower	See attached addenda.				
Property Address	37707 Colebridge St				
City	Palm Desert	County	RIVERSIDE	State	CA Zip Code 92211
Lender/Client	See attached addenda.				



LIVING ROOM

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27



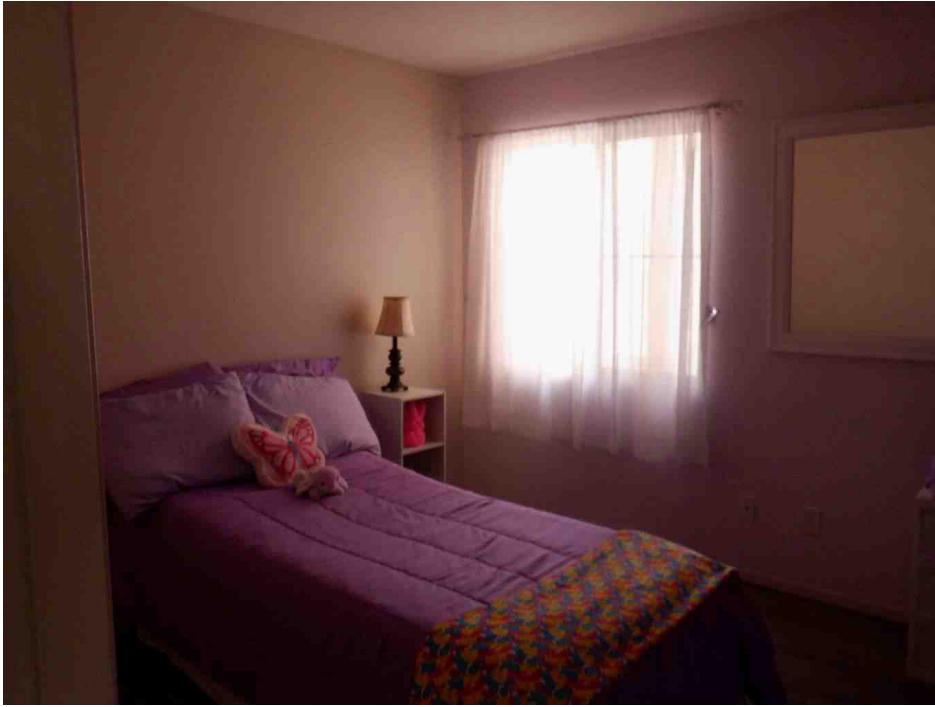
DINING AREA



KITCHEN

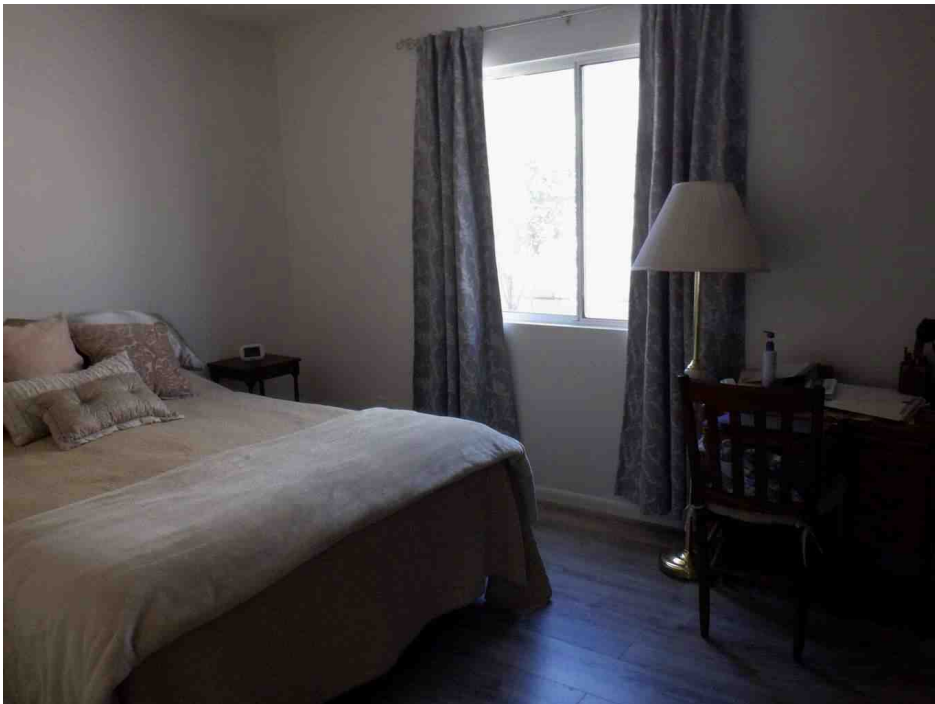
SUBJECT PHOTO PAGE

Borrower	See attached addenda.				
Property Address	37707 Colebridge St				
City	Palm Desert	County	RIVERSIDE	State	CA Zip Code 92211
Lender/Client	See attached addenda.				

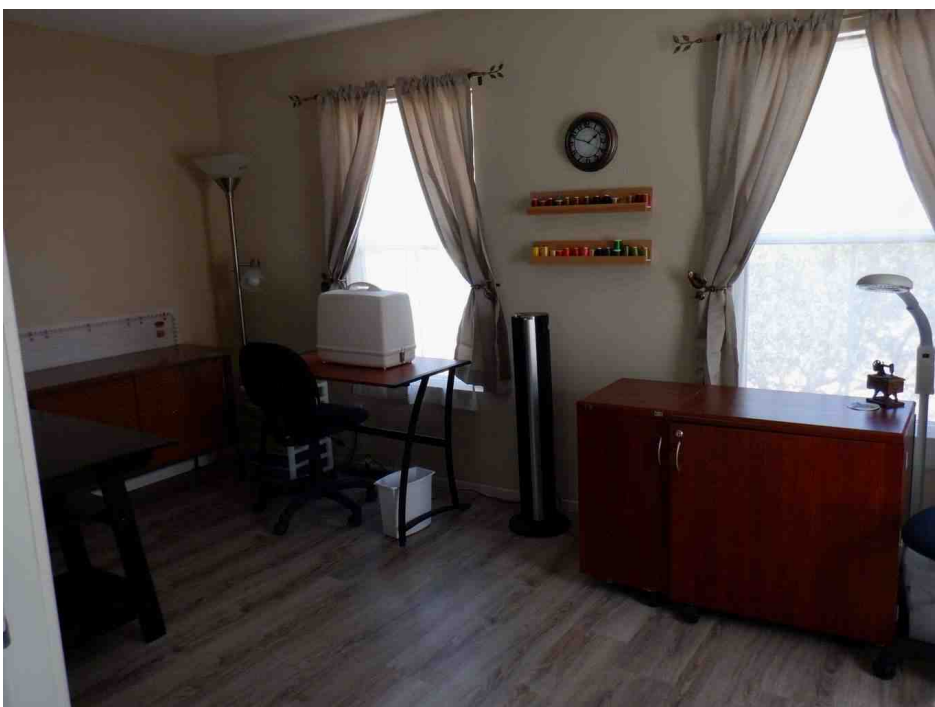


BEDROOM 1

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27



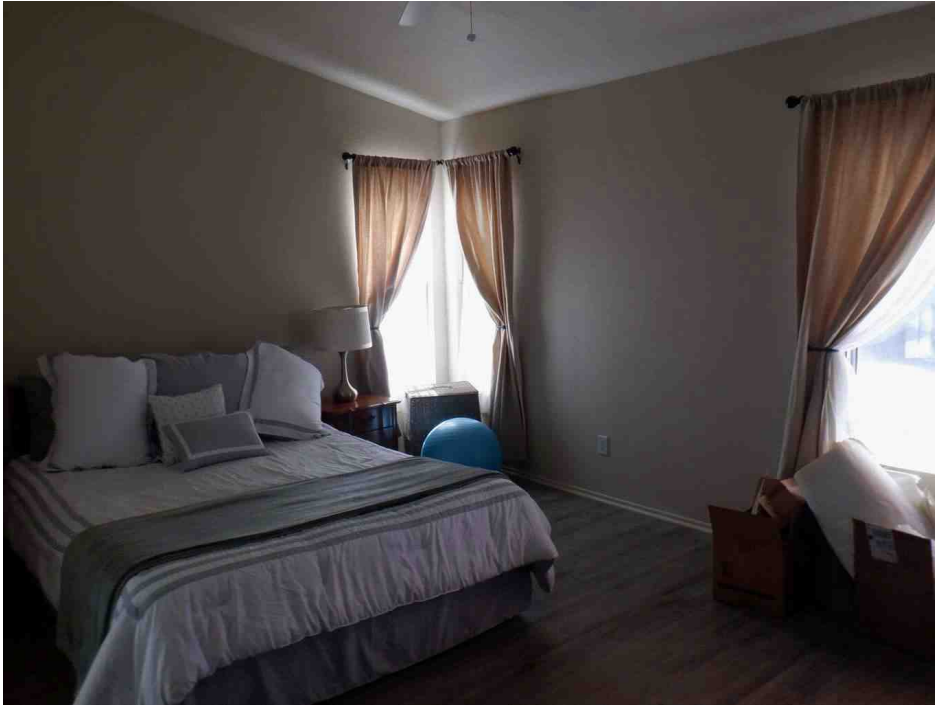
BEDROOM 2



BEDROOM 3

SUBJECT PHOTO PAGE

Borrower	See attached addenda.				
Property Address	37707 Colebridge St				
City	Palm Desert	County	RIVERSIDE	State	CA Zip Code 92211
Lender/Client	See attached addenda.				

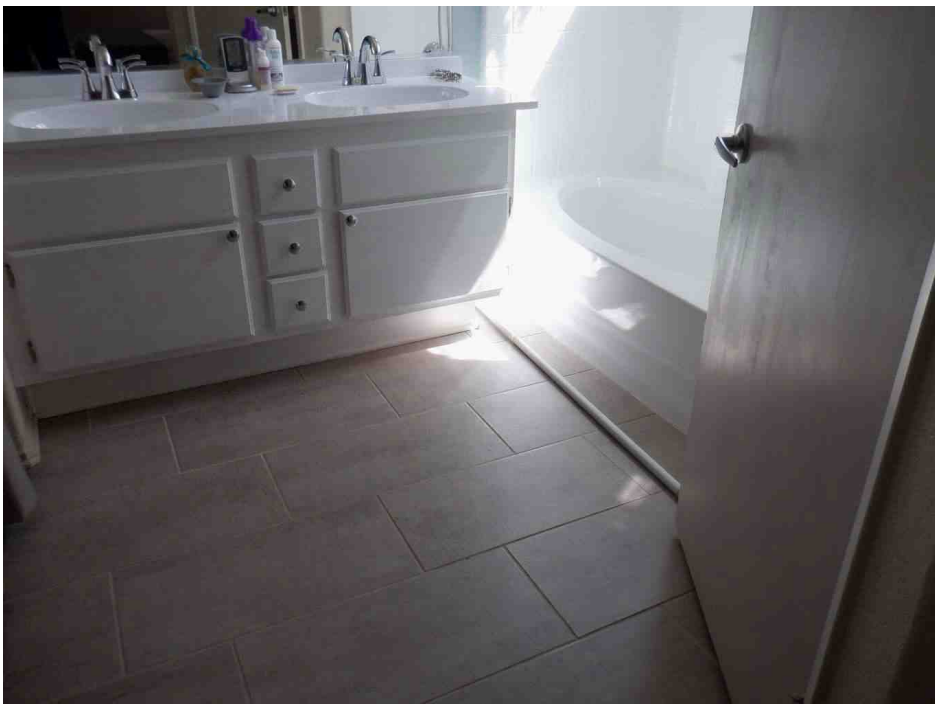


BEDROOM 4

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27



BATHROOM 1



BATHROOM 2

SUBJECT PHOTO PAGE

Borrower	See attached addenda.				
Property Address	37707 Colebridge St				
City	Palm Desert	County	RIVERSIDE	State	CA Zip Code 92211
Lender/Client	See attached addenda.				



BATHROOM 2 CONT

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27



LAUNDRY ROOM



GARAGE

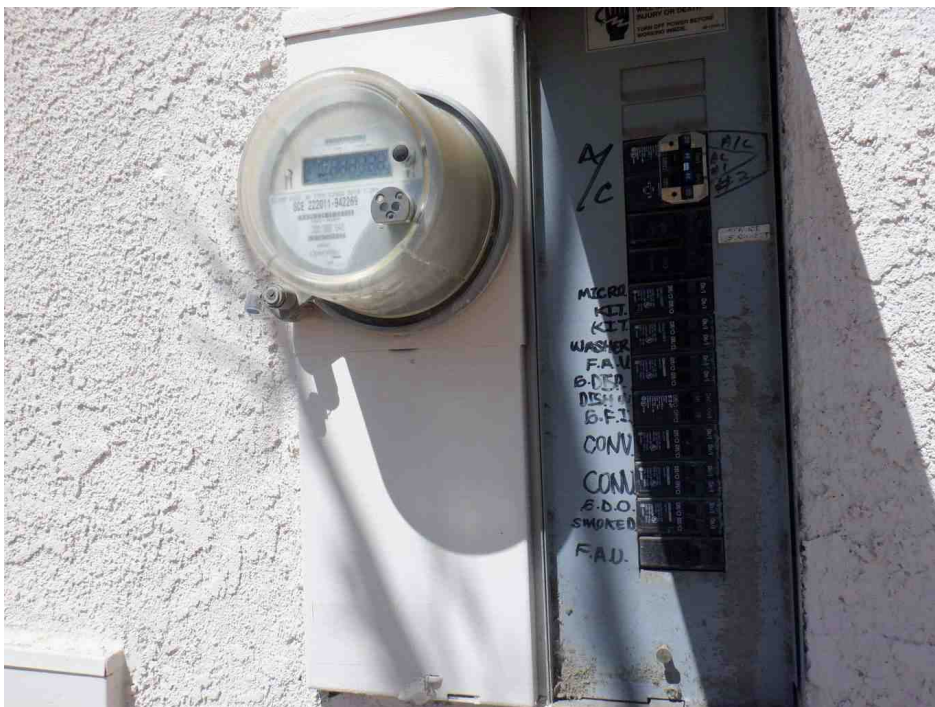
SUBJECT PHOTO PAGE

Borrower	See attached addenda.			
Property Address	37707 Colebridge St			
City	Palm Desert	County RIVERSIDE	State CA	Zip Code 92211
Lender/Client	See attached addenda.			



WATER HEATER

37707 Colebridge St
 Sales Price
 Gross Living Area 1,898
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;Mtn
 Site 7840 sf
 Quality Q4
 Age 27
 PROPERLY DOUBLE
 STRAPPED



ELECTRIC BOX



SMOKE DETECTOR

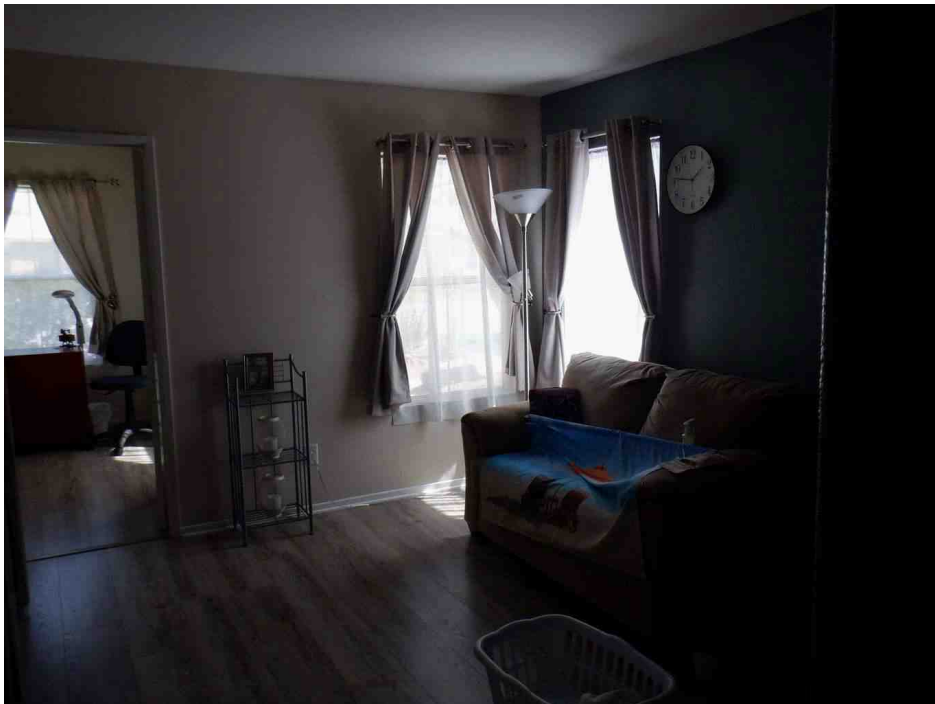
SUBJECT PHOTO PAGE

Borrower	See attached addenda.						
Property Address	37707 Colebridge St						
City	Palm Desert	County	RIVERSIDE	State	CA	Zip Code	92211
Lender/Client	See attached addenda.						

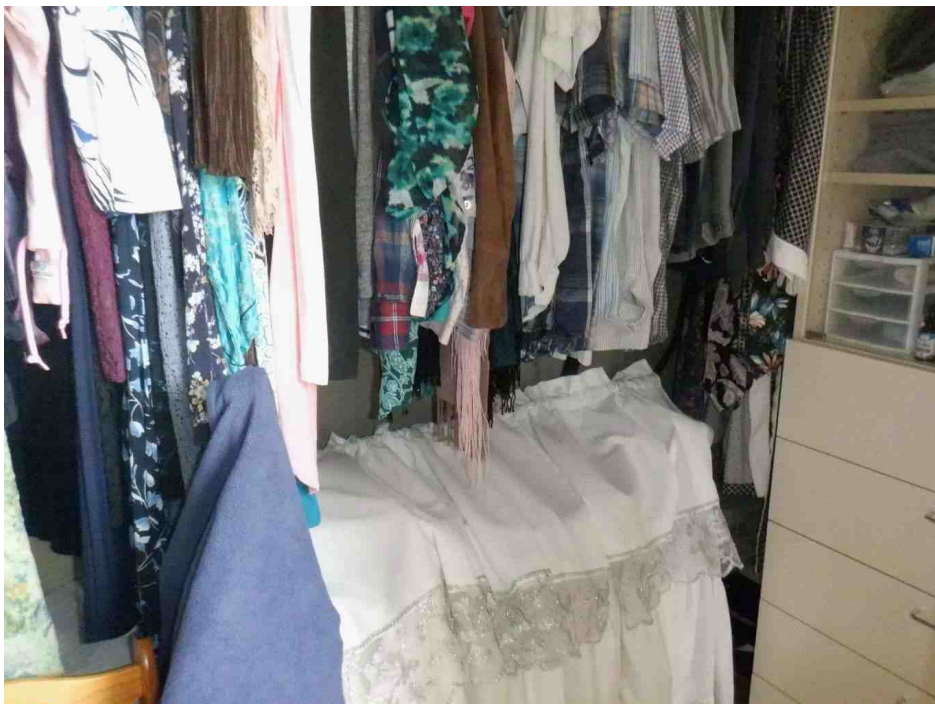


CARBON MONOXIDE

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27



DEN



WALKIN CLOSET

SUBJECT PHOTO PAGE

Borrower	See attached addenda.				
Property Address	37707 Colebridge St				
City	Palm Desert	County	RIVERSIDE	State	CA Zip Code 92211
Lender/Client	See attached addenda.				



ENTRY EXTERIOR

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27



STORAGE



STORAGE

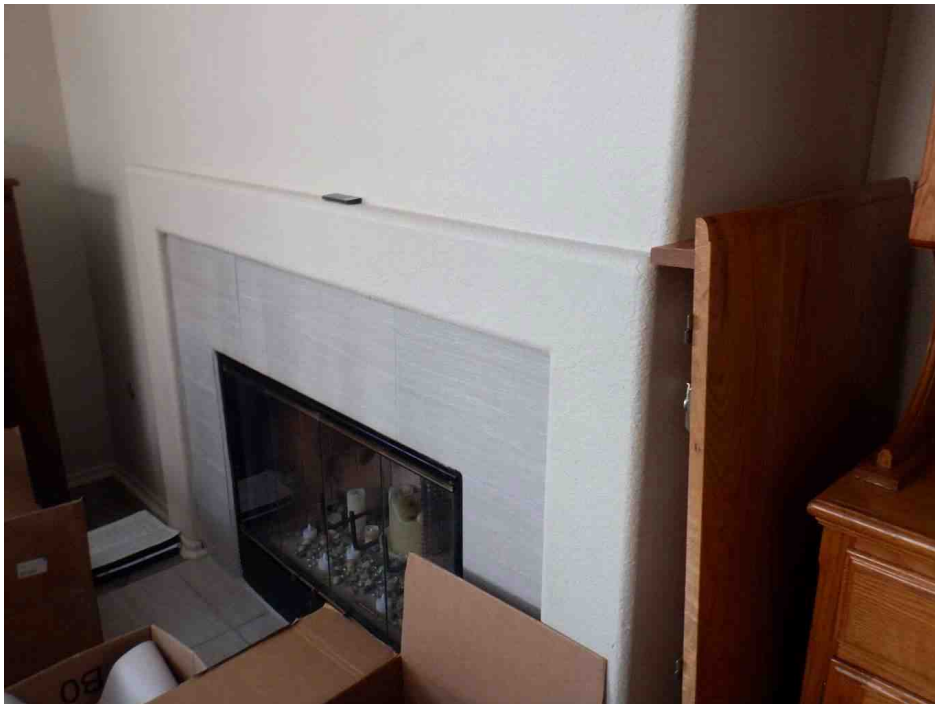
SUBJECT PHOTO PAGE

Borrower	See attached addenda.				
Property Address	37707 Colebridge St				
City	Palm Desert	County	RIVERSIDE	State	CA Zip Code 92211
Lender/Client	See attached addenda.				



ENTRY INTERIOR

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27



FIREPLACE



CEILING FAN

SUBJECT PHOTO PAGE

Borrower	See attached addenda.						
Property Address	37707 Colebridge St						
City	Palm Desert	County	RIVERSIDE	State	CA	Zip Code	92211
Lender/Client	See attached addenda.						



CONCRETE PATIO

37707 Colebridge St
Sales Price
Gross Living Area 1,898
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 7840 sf
Quality Q4
Age 27

COMPARABLE PHOTO PAGE

Borrower	See attached addenda.			
Property Address	37707 Colebridge St			
City	Palm Desert	County RIVERSIDE	State CA	Zip Code 92211
Lender/Client	See attached addenda.			



COMPARABLE 1

74403 Millennia Way
 Prox. to Subject 1.19 miles NE
 Sale Price 596,000
 Gross Living Area 1,652
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location N;Res;GATED
 View N;Res;Mtn
 Site 6534 sf
 Quality Q4
 Age 7



COMPARABLE 2

73533 Heatherwood Dr
 Prox. to Subject 0.14 miles S
 Sale Price 620,000
 Gross Living Area 1,925
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;Mtn
 Site 7405 sf
 Quality Q4
 Age 28



COMPARABLE 3

37624 Colebridge St
 Prox. to Subject 0.05 miles NE
 Sale Price 625,000
 Gross Living Area 1,724
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;Mtn
 Site 7405 sf
 Quality Q4
 Age 27

John Smith

COMPARABLE PHOTO PAGE

Borrower	See attached addenda.			
Property Address	37707 Colebridge St			
City	Palm Desert	County RIVERSIDE	State CA	Zip Code 92211
Lender/Client	See attached addenda.			



COMPARABLE 4

74342 Millennia Way
 Prox. to Subject 1.23 miles NE
 Sale Price 580,000
 Gross Living Area 1,652
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location N;Res;GATED
 View N;Res;Mtn
 Site 4356 sf
 Quality Q4
 Age 3



COMPARABLE 5

73520 Woodward Dr
 Prox. to Subject 0.08 miles N
 Sale Price 699,800
 Gross Living Area 1,896
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;Mtn
 Site 7405 sf
 Quality Q4
 Age 27



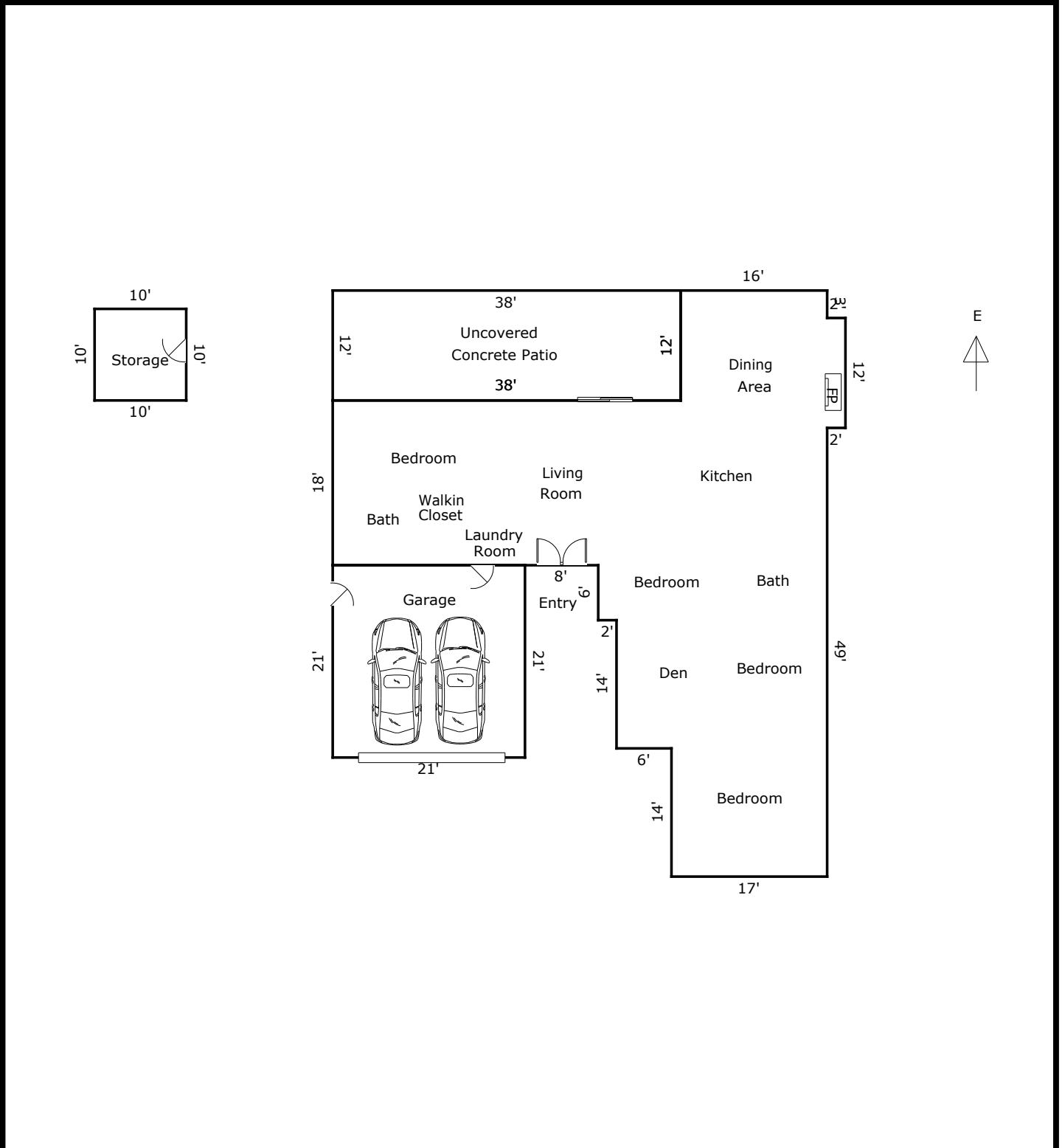
COMPARABLE 6

73500 Cierra St
 Prox. to Subject 1.09 miles N
 Sale Price 650,000
 Gross Living Area 1,792
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;GATED
 View N;Res;Mtn
 Site 4792 sf
 Quality Q4
 Age 2

John Smith

BUILDING SKETCH

Borrower	See attached addenda.			
Property Address	37707 Colebridge St			
City	Palm Desert	County RIVERSIDE	State CA	Zip Code 92211
Lender/Client	See attached addenda.			

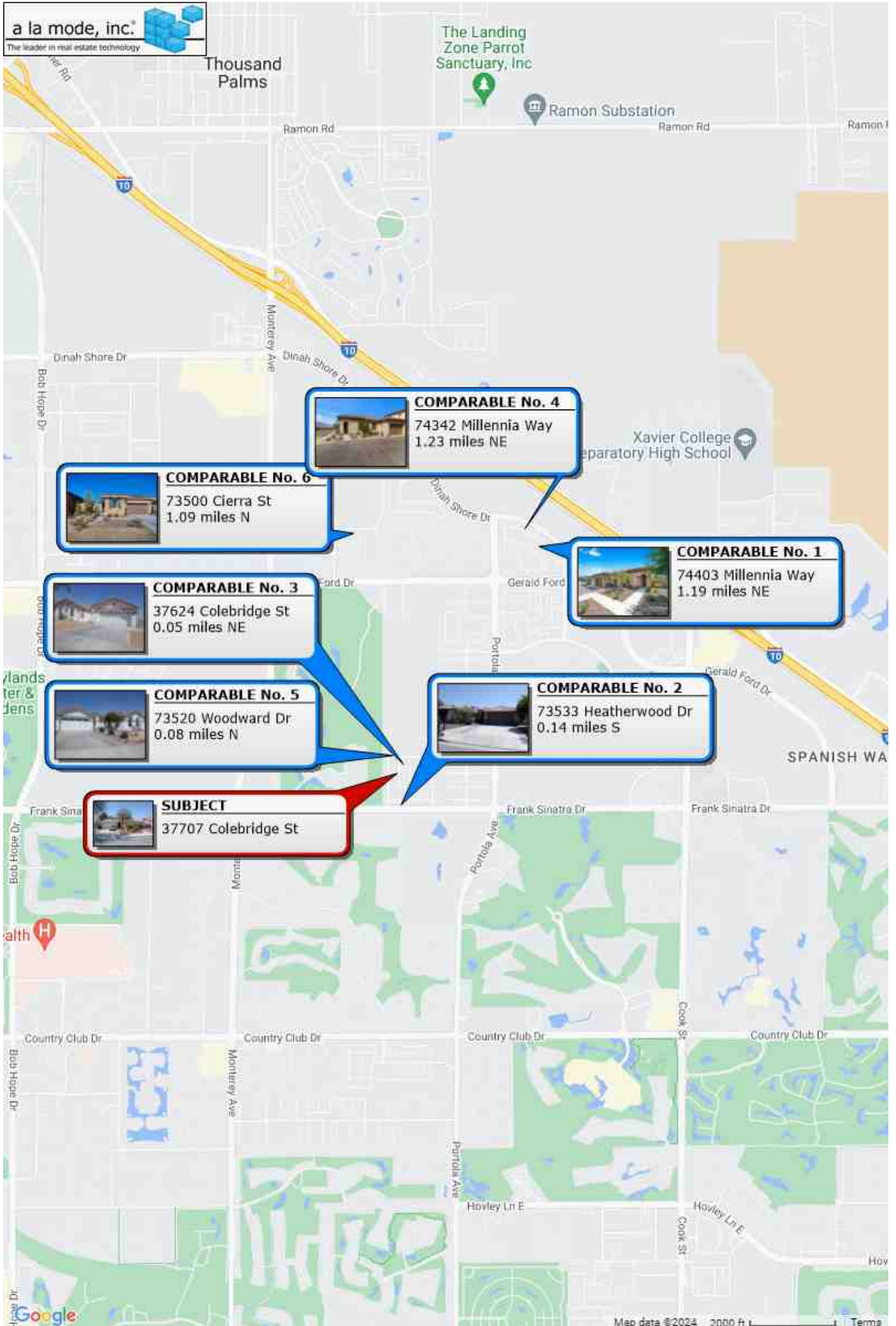


Area Calculations Summary

Living Area	Calculation Details	
First Floor	1898 Sq ft	$12 \times 2 = 24$ $17 \times 14 = 238$ $16 \times 12 = 192$ $18 \times 29 = 522$ $25 \times 24 = 600$ $14 \times 23 = 322$
Total Living Area (Rounded):	1898 Sq ft	
Non-living Area		
2 Car Attached	441 Sq ft	$21 \times 21 = 441$
Concrete Patio	456 Sq ft	$12 \times 38 = 456$
Shed	100 Sq ft	$10 \times 10 = 100$

LOCATION MAP

Borrower	See attached addenda.			
Property Address	37707 Colebridge St			
City	Palm Desert	County	RIVERSIDE	State CA Zip Code 92211
Lender/Client	See attached addenda.			




PLAT MAP

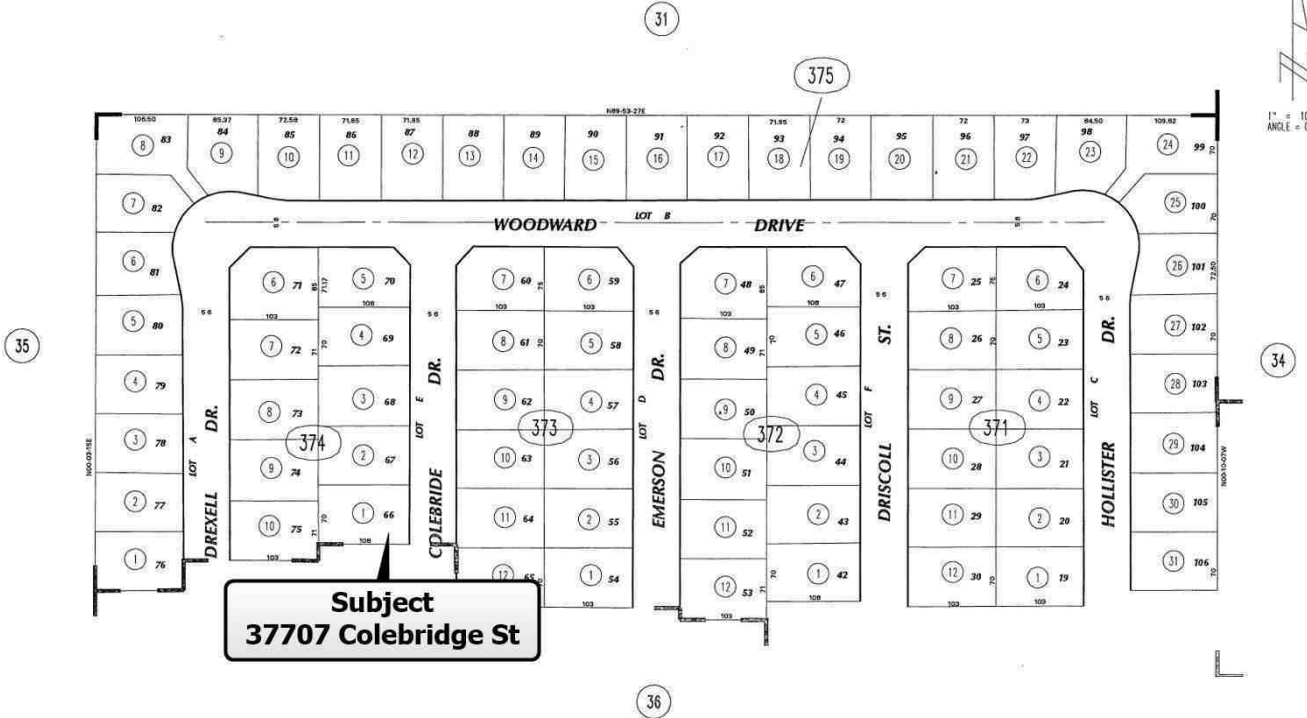
Borrower	See attached addenda.		
Property Address	37707 Colebridge St		
City	Palm Desert	County RIVERSIDE	State CA Zip Code 92211
Lender/Client	See attached addenda.		

THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ASSESSOR'S PARCEL MAP MAY NOT COMPLY WITH LOCAL LOT-SPLIT OR BUILDING SITE ORDINANCES.
OCT 10 2007

POR. S 32 T. 4S., R. 6E
 CITY OF PALM DESERT

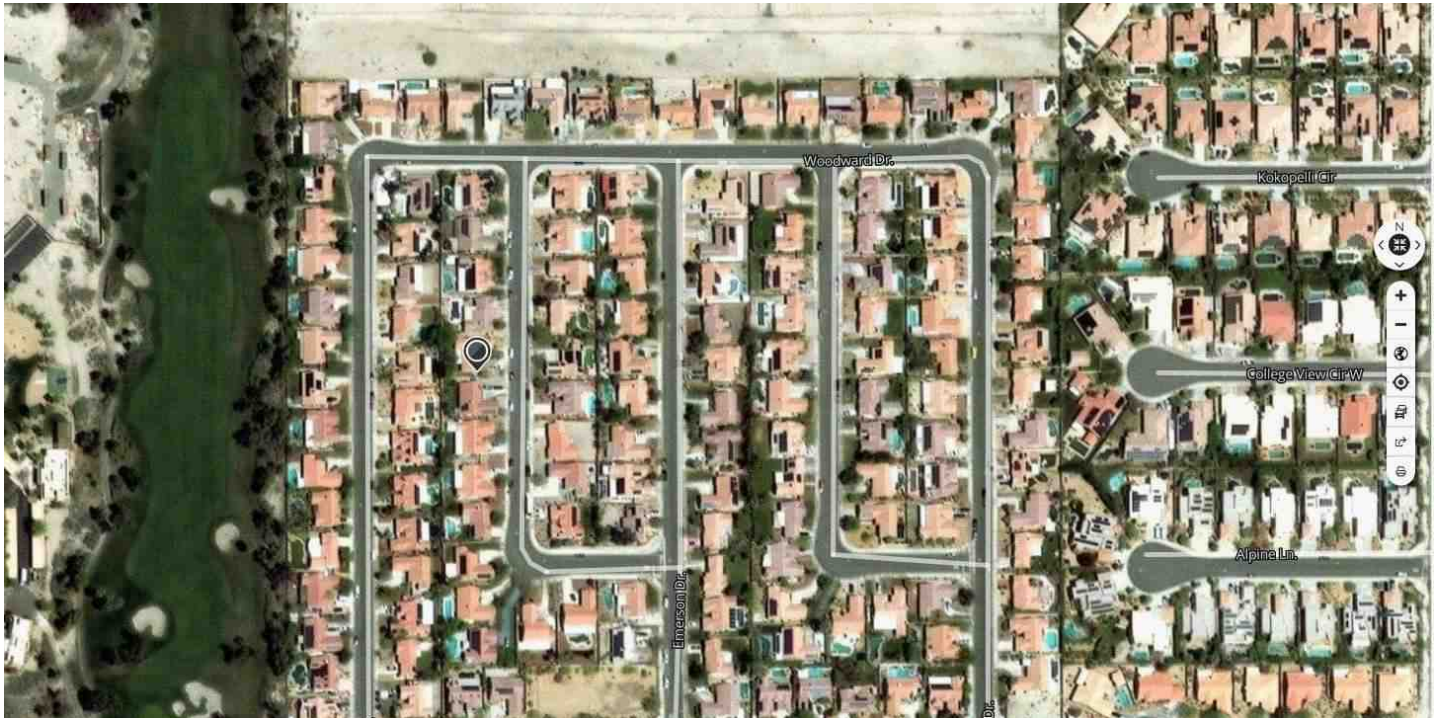
T.R.A. 018-302

694-3/
 653-68

 1" = 100'
 ANGLE = 0



AERIAL MAP

Borrower	See attached addenda.						
Property Address	37707 Colebridge St						
City	Palm Desert	County	RIVERSIDE	State	CA	Zip Code	92211
Lender/Client	See attached addenda.						



LISTINGS MAP

Borrower	See attached addenda.				
Property Address	37707 Colebridge St				
City	Palm Desert	County RIVERSIDE	State CA	Zip Code 92211	
Lender/Client	See attached addenda.				

Residential CMA

Listings as of 03/27/24 at 9:27 PM
 Property type Residential: Inside 1.00 mi. radius search from 37707 Colebridge St, Palm Desert, CA 92211, USA; Inside 2.00 mi. radius search from 37579 Colebridge St, Palm Desert, CA 92211, USA; Status of 'Active', 'Closed', 'Coming Soon', 'Pending' / Active Under Contract; Property Sub-Type of 'Single Family Residence'; Zip Code of '92211'; Approx. SqFt between 1600 and 2200. Pending Date relative 387 days back: Closed Date between '09/27/2023' and '03/27/2024'

Active Properties													
Listing #	Address	City	Year	P/S/C	Date	BD	Bth	SqFt	LotSz	LP/SqFt	Orig LP	LP	DM
219104388	73500 Sierra Street	Palm Desert	2022	No/No/Yes	02/14/2023	3	2	1,792	4,792	\$362.72	\$950,000	\$950,000	104
219106405	73909 Mondrian Place	Palm Desert	2012	No/No/Yes	02/05/2024	3	3	1,946	9,583	\$346.87	\$675,000	\$675,000	51
219103492	73680 Caccagna Drive	Palm Desert	2010	No/No/Yes	12/01/2023	3	3	1,946	9,583	\$346.92	\$695,000	\$679,000	117
219109145	73654 Henri Drive	Palm Desert	2023	Yes/Yes/Yes	03/09/2024	2	2	1,757	5,900	\$336.97	\$666,632	\$679,900	69
219107436	73569 Travers Street	Palm Desert	2022	No/No/Yes	02/24/2024	3	2	1,792	5,227	\$337.83	\$695,000	\$695,000	32
219106619	73520 Woodward Drive	Palm Desert	1997	Yes/Yes/Yes	02/19/2024	4	2	1,896	7,405	\$369.09	\$699,900	\$699,900	43
219106664	73745 Henri Drive	Palm Desert	2023	Yes/Yes/Yes	03/14/2024	3	3	1,950	11,445	\$399.93	\$766,220	\$766,220	13
Total # of Listings: 7						Average	3	2.43	1,856.43	7,705	\$695,378.66	\$692,131.43	54.14
						Min	2	2	1,757	4,792	\$650,000	\$699,000	15
						Max	4	3	1,950	11,445	\$766,220	\$766,220	117
						Median	3	2	1,896	7,405	\$699,000	\$679,900	43

Active Under Contract Properties													
Listing #	Address	City	Year	P/S/C	Date	BD	Bth	SqFt	LotSz	LP/SqFt	Orig LP	LP	DM
219105280	37648 Emerson Drive	Palm Desert	1998	No/No/Yes	03/31/2024	2	2	1,643	7,405	\$275.41	\$452,500	\$452,500	11
Total # of Listings: 1						Average	2	2	1,643	7,405	\$452,500	\$452,500	11
						Min	2	2	1,643	7,405	\$452,500	\$452,500	11
						Max	2	2	1,643	7,405	\$452,500	\$452,500	11
						Median	2	2	1,643	7,405	\$452,500	\$452,500	11

Closed Properties																
Listing #	Address	City	Year	P/S/C	Date	BD	Bth	SqFt	LotSz	LP/SqFt	Orig LP	LP	SP	SP/SqFt	SP/LP	DM
219102023	74342 Millennia Way	Palm Desert	2021	Yes/No/Yes	01/10/2024	2	2	1,852	4,358	\$388.54	\$599,000	\$599,000	\$599,000	\$321.09	0.98	67
219099242	74403 Millennia Way	Palm Desert	2017	No/No/Yes	12/28/2023	2	2	1,852	6,534	\$369.77	\$636,000	\$696,000	\$369,77	1.00	88	
219103779	73533 Heatherwood Drive	Palm Desert	1996	Yes/No/Yes	01/24/2024	4	2	1,925	7,405	\$329.87	\$645,000	\$630,000	\$322.08	0.96	35	
219101651	37624 Colebridge Street	Palm Desert	1997	Yes/Yes/Yes	02/25/2024	4	2	1,724	7,405	\$368.33	\$643,000	\$635,000	\$362.53	0.98	123	
219104037	35464 Core Drive	Palm Desert	2019	Yes/Yes/Yes	01/31/2024	3	3	2,028	4,792	\$338.23	\$685,000	\$645,000	\$318.36	0.97	47	
Total # of Listings: 5						Average	3	2.2	1,795.6	6,066.4	\$348.76	\$627,400	\$613,200	\$342.97	0.98	72
						Min	2	2	1,825	4,358	\$329.87	\$599,000	\$599,000	\$318.36	0.97	35
						Max	4	3	2,028	7,405	\$368.33	\$645,000	\$645,000	\$362.53	1.00	123
						Median	3	2	1,724	6,534	\$368.54	\$642,000	\$635,000	\$351.09	0.98	67

Property Type Count	13	Averages	Sqft: 1,823	\$/Sqft: 352.74	DIM: 50	Original List Price: 654,396	List Price: 647,494	Closed Price: 613,200
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* Price statistics for closed listings based on sold price. All other statistics and Totals based on current list price. Information is deemed to be reliable, but is not guaranteed. © 2024 MLS and EBS. Prepared by Shirley Keebler on Wednesday, March 27, 2024 9:27 PM. DREA

Shirley Keebler

PROPERTY CARD

Borrower	See attached addenda.			
Property Address	37707 Colebridge St			
City	Palm Desert	County RIVERSIDE	State CA	Zip Code 92211
Lender/Client	See attached addenda.			

Address:	37707 COLEBRIDGE ST	City:	PALM DESERT	Zip:	92211-2027
APN#:	694-374-001	Use Code:	Single Family Residence	County:	Riverside
Google Directions	Google Satellite	Tract:	28258	Census Tract:	449.22
Map Page/Grid:	/	Legal Desc:	LOT 66 MB 260/030 TR 28258		
Total Assessed Value:	217,593	Tax Amount:	3,545.18		
Percent Improvement:	0.85	Tax Year / Assessor Year:	2023 / 2023		
Current Owner Information					
Current Owner:	HOLT, RONNIE P & CHARLENE A/THE THEO TRUST			Owner Address:	37707 COLEBRIDGE ST
City, State, Zip:	PALM DESERT, CA, 92211-2027			Owner Occupied:	Yes
Last Transaction:	02/16/2021			Deed Type:	quitclaim/deed of trust
Amount:				Document	000096213
Last Sale Information					
Transferred From:	MCAULIFFE, MICHAEL T			Seller Address:	
Recording / Sale Date:	05/14/2019 / 04/02/2019			Prior Recording / Sale Date:	07/25/1997 /
Most Recent Sale Price:	373,000			Prior Sale Price:	158,000
Document Number:	0000167738			Prior Document No.:	0000263713
Document Type:	grant deed/deed of trust			Prior Document Type:	grant deed/deed of trust
Lender Information					
Lender:	FINANCIAL PTRS CU			Full/Partial:	F
Loan Amount / 2nd Trust Deed:	354,350 /			Loan Type:	conventional
Physical Information					
Building Area:	1,896	# of Bedrooms:	4	Lot Size: sqft / acreage	7,840 / 0.18
Additional:	0	# of Bathrooms:	2.00	Year Built / Effective:	1997 / 1998
Garage:	440	# of Stories:	1	Heating:	Central
First Floor:	0	Total Rooms:	0	Cooling:	Central Air
Second Floor:	0	# of Units:	0	Roof Type:	Tile
Third Floor:	0	Garage/Carport:	Attached Garage	Construction/Quality:	/ 0
Basement Finished:	0	Fireplaces:	0	Building Shape:	
Basement Unfinished:	0	Pool/Spa:		View:	
Flood Data and Map					
Flood Data					
Flood Zone:	X ⓘ				
In SFHA:	NO				
NFIP Community Name:	City of Palm Desert				
Participation Status:	TRUE				
Panel Number:	06065C1595G				
Panel Date:	2008-08-28				
Community Number:	060629				
Census Block:	060650449224				

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APPRAISAL LICENSE



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

Shirley E. Keechler

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 041061

Effective Date: September 1, 2022
Date Expires: August 31, 2024


Loretta Dillon, Deputy Bureau Chief, BREA

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THIS DOCUMENT CONTAINS A TRADE MARK AND IS NOT TO BE REPRODUCED WITHOUT PERMISSION