

Client Information

Client	U.S. Bank, N.A.	Order Date	01/27/2025	Inspection Date	01/29/2025
File Number	17932296	Client Ref ID	00000750046693		

Subject Property Data

Property Type	Single Family	Property Location	Urban		
Address	117 TOPAZ WAY	City	SAN FRANCISCO	State	CA Zip 94131
County	SAN FRANCISCO				

Value

Market Value	Effective Date
1750000	01/29/2025

Property Condition

The Subject Property is in Equal condition compared to the neighborhood. The Subject Property is observed to be in C3 condition.

Subject Property



File Number17932296

Client Reference ID00000750046693

Client Information

ClientU.S. Bank, N.A.

BranchU.S. Bank, N.A.

Client Ref ID00000750046693

Subject Property Data

BorrowerAmmar Husain

Owner of RecordHUSAIN, AMMAR IMTIAZ;  
YUSUF, SANA

Current UseSingle Family

Address117 TOPAZ WAY

Property TypeSingle Family

Attached/DetachedAttached

CitySAN FRANCISCO

Subject LocationUrban

# of Units1

StateCA

# Prop for Sale on Street0

Property Interest AppraisedFee Simple

Zip94131

APN7533 -006

# of Properties Sold in the Last 3 Months2

CountySAN FRANCISCO

Highest and Best UseResidential-Condominium

ZoningRM1

Area Price TrendSTABLE

Located in PUDNo

HOA IndicatorYes☒ No☐

HOA Fees500

HOA NameUnknown

HOA DurationPERMONTH

Comparable Sales Data															
	Address	Type	Sale Price	Date	Dist- (mi)	Site (ac)	Age	Bed	Bath (F H)	GLA	Bsmt	Pool	Sale Type	Source	
Sub	117 TOPAZ WAY	CND	1320000	03/10/2023		0	1978	3	2	1	2047	No	No		OTHER
1	30 TOPAZ WAY	CND	1605000	02/21/2024	0.11	0	1968	3	2	1	1868	No	No	ARMSLEN GTH	San Francisco Association# 424000005
2	17 MIGUEL ST	CND	1700000	05/31/2024	0.33	0	1978	2	2	0	2062	No	No	ARMSLEN GTH	San Francisco Association# 424000005
3	4465 24TH ST	CND	1800000	11/13/2024	0.74	0	1963	4	3	0	2133	No	No	ARMSLEN GTH	San Francisco Association# 424000005
4	1819 DIAMOND ST	CND	1925000	10/18/2024	0.13	0.14	1949	3	2	1	2464	No	No	ARMSLEN GTH	San Francisco Association# 424000005
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															

File Number 17932296  
Client Reference ID 00000750046693

Comparable Analysis Grid												
	Subject			Comparable 1			Comparable 2			Comparable 3		
Street Address	117 TOPAZ WAY			30 TOPAZ WAY			17 MIGUEL ST			4465 24TH ST		
City	SAN FRANCISCO			SAN FRANCISCO			SAN FRANCISCO			SAN FRANCISCO		
State/Zip	CA 94131			CA 94131			CA 94131			CA 94114		
Data Source	OTHER			San Francisco Association#424003365			San Francisco Association#424020800			San Francisco Association#424064005		
Price	1320000			1605000			1700000			1800000		
Date	03/10/2023			02/21/2024			05/31/2024			11/13/2024		
Location	Urban			Urban		0	Urban		0	Urban		0
Distance (mi)				0.11		0	0.33		0	0.74		0
Site Size (acres)	0			0			0			0		
View	Yes			Yes		100000	Yes		0	Yes		0
Age (Years)	47			57			47			62		
Condition	C3 - Good			C3 - Good		0	C3 - Good		0	C3 - Good		0
Bedrooms	3			3			2		25000	4		-25000
Baths (F H)	2	1		2	1		2	0	15000	3	0	-15000
Living Area (s.f.)	2047			1868		18000	2062		0	2133		0
Basement	No			No			No			No		
Pool	No			No			No		0	No		
Garage	1CAR			2CAR		-15000	1CAR			2CAR		-15000
Adjusted Values	Net Adj (%)			6.42		1708000	2.35		1740000	-3.06		1745000
	Gross Adj (%)			8.29			2.35			3.06		

	Subject			Comparable 4			Comparable 5			Comparable 6		
Street Address	117 TOPAZ WAY			1819 DIAMOND ST								
City	SAN FRANCISCO			SAN FRANCISCO								
State/Zip	CA	94131		CA	94131							
Data Source	OTHER			San Francisco Association#424060204								
Price	1320000			1925000								
Date	03/10/2023			10/18/2024								
Location	Urban			Urban		0						
Distance (mi)				0.13		0						
Site Size (acres)	0			0.14								
View	Yes			Yes		0						
Age (Years)	47			76								
Condition	C3 - Good			C3 - Good		0						
Bedrooms	3			3								
Baths (FIH)	2		1	2	1							
Living Area (s.f.)	2047			2464		-42000						
Basement	No			No								
Pool	No			No								
Garage	1CAR			2CAR		-15000						
Adjusted Values	Net Adj (%)			-2.96		1868000						
	Gross Adj (%)			2.96								

Analysis of Current Listing											

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Current Listing Information

Subject currently listed?	No	DOM	MLS#	Listing Date	Listing Price
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Listed in last 12 mos.? No

Subject 3 Year Transaction History

List Price	List Date	Sale Price	Sale Date	Buyer/Seller	Transfer Type
1					
2					
3					
4					
5					
6					

Analysis of Prior Sales

There have not been any reported sales or transfers of the subject property within three years of the effective appraisal date.

Appraiser Reconciliation

\* OVERFLOW - SEE "ADDITIONAL FIELD TEXT ADDENDA" \*

Based on this desktop analysis, our Opinion of Value for the subject property is:	1750000
Effective Date of Appraisal: 01/29/2025	Date Of Report: 01/30/2025
Exposure Time: 30to60days	Marketing Time: 30to60days

Prior Services Disclosure

I have ☐ / have not ☒ performed a service for the subject property in the past 3 years

Services Provided:

I have not performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the 3 year period preceding acceptance of this assignment.

Subject Property Observations (Source: Property Condition Report)

In Gated Community	No	Appears Habitable	Yes	Broken Windows/Doors	No
Property Maintenance	Good	Appears Occupied	Yes	Evidence of Roof Damage	No
Conforms to Neighborhood	Yes	For Sale Sign	No	Evidence of Structural Damage	No
Condition Compared to Neighborhood	Equal	Bank Owned Sale	No	Evidence of Siding Damage	No
Garage	Attached	Construction in Progress	No	Evidence of Fire Damage	No
Garage Condition	Average or Above	Safety Concerns	No	Evidence of Water Damage	No
Condition of Interior	Good	Quality of Interior	Good		

Neighborhood Observations

Overhead Power lines	No	Freeway/Highway	No	Railroad Tracks	No
Commercial Uses	Yes	Airport/Flight Path	No		
Boarded up Homes	No	Waste Management Facility	No		

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STATEMENT OF LIMITING CONDITIONS AND APPRAISER CERTIFICATION

**INTENDED USER:** The client is the only intended user of this report. NO ONE OTHER THAN THE CLIENT IS AUTHORIZED TO USE THIS APPRAISAL REPORT.

**INTENDED USE:** This report is intended to be used by the identified client/user solely for internal risk assessment as it relates to the value of the subject property. No other use is intended.

**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 and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and acting in what they consider their own best 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. (Source: Office of the Comptroller of the Currency, under 12CFR, Part 34, Subpart C - Appraisals, 34.42 Definitions (g).)

**SCOPE OF WORK:** The client in this appraisal report has engaged the appraiser to provide an opinion of market value. Within the context of the identified intended use, the appropriate research and analysis for credible assignment results has been determined and defined by the appraiser. **1) Inspection:** The data source used for the inspection is a property condition report performed by a local real estate professional. **2) Market research:** The appraiser has relied upon data believe to be accurate, provided by public records, Multiple Listing Services and other online resources cited in the report. There is no personal property, fixtures or intangible items included in the opinion of value. **3) Approach to Value:** The appraiser has relied upon the "Sales Comparison Approach" to value, selecting similar comparable sales to demonstrate the actions of buyers and sellers in the market.

**ASSUMPTIONS:** The appraiser has made the following extraordinary assumptions:

- 1) Relevant physical characteristics for the subject and comparable properties provided by cited data sources are accurate.
- 2) 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 by the inspecting professional during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 3) Unless noted otherwise within the body of this report, the appraiser is unaware of any proposed changes to the current zoning.
- 4) There are no easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances, or other items of similar nature. Should any of these assumptions be discovered to be false, it may have a material impact on the opinion of value.

**APPRAISAL METHODS/RECONCILIATION:** The appraiser only utilized the sales comparison approach to value, as this approach most accurately reflects the activity of buyers and sellers, unless otherwise specified. The income approach and cost approach were not required for credible results within the context of the intended use.

If the subject property is in Michigan, the following applies: Appraisers are required to be licensed and are regulated by the Michigan Department of Labor and Economic Growth, P.O. Box 30018, Lansing, Michigan 48909.

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The reported 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.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or the specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to 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.
- I have not made a personal inspection of the property that is the subject of this report.
- No other appraisers provided any assistance in the development of the appraisal results. A local real estate professional, , # (not an appraiser) did assist in the process by viewing the property from the street and providing the Desktop Valuation Interior Inspection - Advan , attached to this appraisal report, for the appraiser to consider in the analysis.
- Unless otherwise specified in this report, I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment.
- If the subject property is in Alabama and completed by a trainee real property appraiser or state registered real property appraiser, the following "Appraiser's Certification" applies - This assignment was made subject to regulations of the State of Alabama Real Estate Appraisers Board.
- If the subject property is in Alabama and completed by a licensed real estate appraiser other than a trainee real property appraiser or a registered real property appraiser, the following "Appraiser's Certification" applies - This assignment was made subject to regulations of the State of Alabama Real Estate Appraisers Board. The undersigned state licensed real estate appraiser has met the requirements of the board that allow this report to be regarded as a 'certified appraisal.'
- If the subject property is in Georgia, the following "Appraiser's Certification applies" - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Georgia Real Estate Appraiser Classification and Regulation Act and the Rules and Regulations of the Georgia Real Estate Appraisers Board.
- If the subject property is in Illinois, the following "Appraiser's Certification" applies - The comments by the licensed real estate appraiser contained within this appraisal report on the condition of the property do not address "standards of practice" as defined in the Home Inspector License Act [225 ILCS 441] and 68 Ill. Adm. Code 1410 and are not to be considered a home inspection or home inspection report.

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Client Reference ID 00000750046693

Contingent and Limiting Conditions

- 1. The appraiser used data that was obtained from sources deemed to be reliable. The appraiser is not responsible for any errors in information obtained from data reporting services.
- 2. The appraiser will not be liable for any consequential damages or lost profits, even if advised of their possibility, in connection with the report. The appraiser and ServiceLink's liability for any and all losses, damages or injuries arising out of any act or omission in connection with the report, shall be limited to the amount of the fee received by ServiceLink for such report.
- 3. All photographs for this report were taken by the field agent who completed the Property Condition Report.

FEE DISCLOSURE

If the subject property is in Arizona, the following fee disclosure applies: SCOPE OF WORK- The compensation for this appraisal assignment is included in the appraiser's compensation as an employee of ServiceLink IP Holding Company, LLC, and/or an affiliate, and cannot be expressed as a dollar amount. The fee retained by ServiceLink for appraisal services related to this appraisal report is \$ less the compensation apportioned to the appraiser.

If the subject property is in Illinois, the following disclosure applies: Certification - I certify that, to the best of my knowledge and belief, the appraiser is a salaried employee and received no appraisal fee for the assignment. The appraisal management company's Illinois registration number is and it expires on .

If the subject property is in any state other than AZ or IL, the following disclosure applies: The compensation for this appraisal assignment is included in the appraiser's compensation as an employee of ServiceLink IP Holding Company, LLC, and/or an affiliate, and cannot be expressed as a dollar amount. The fee retained by ServiceLink for appraisal services related to this appraisal report is \$ 250.0000 less the compensation apportioned to the appraiser.

Appraiser Name: Portia Redic  
Date of Appraisal/Signature Date: 01/30/2025  
License/Certification Number: AR009529  
License/Certification Expiration Date: 11/01/2026  
Effective Date of Report: 01/29/2025

Signature:   
Title: Certified Residential Appraiser  
State of License/Certification: CA

ServiceLink Valuation Solutions, LLC's, CA AMC License Number is 1273

ADDITIONAL FIELD TEXT

File # 17932296

Borrower/Client	Ammar Husain				
Property Address	117 TOPAZ WAY				
City	SAN FRANCISCO	County	SAN FRANCISCO	State	CA
				Zip Code	94131
Lender	U.S. Bank, N.A.				

FINAL RECONCILIATION

Subject Data: Subject is a 3 story attached condo with city light and bay views west of the 101 Freeway in the Diamond Heights neighborhood in San Francisco. Subject conforms to the surrounding area but backs to a steep downslope with feeder street beyond, however no impact on marketability due to lot elevation above feeder street.

- Address Verification Photo Reviewed (yes/no): Yes Google
- External Factors (favorable, neutral or unfavorable): Favorable: Subject features city light and bay views
- Repairs/budget provided (None Observed, Repairs Needed): None Observed
- Additional Items (Outbuildings, Guest Quarters, etc.): None noted.

Highest/Best Use: Residential-Condominium - The subject is a legally permissible use based on its current zoning. Based on current market conditions, the existing structure as a condominium residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct condominiums.

Neighborhood/Current Market Conditions: Subject is located within a neighborhood of average quality single family homes and condos in the Diamond Heights neighborhood north of Interstate 280 and west of Interstate 101 in San Francisco. Schools, shopping and other support services are within a 1 mile radius and employment centers are accessed via Interstates 280 and 101 as well. The housing market within subjects neighborhood has been fairly stable. The typical price range for comparable properties in the area is from \$1,500,000-\$2,500,000 with 0-2 months marketing time.

- Adjustments/Analysis: All sales are proximate within a 1 mile radius however due to limited turn over in the area, date of sale parameters exceed preferred guidelines. Sale 1 has city view, whereas the subject has city light and bay views, thus adjusted for view at \$100,000. Bedroom adjustment applied at \$25,000, 1/2 bath adjustment applied at \$15,000. GLA adjustment applied at \$100/sqft for variances in excess of 100 square feet. Garage parking applied at \$15,000. All adjustments were based upon paired analysis.
- Are the adjustments in the grid consistent and the amounts supportable considering the price range of the sales (if yes, please explain): Yes,
  - Excessive Line (greater than 10%), net (greater than 15%) or gross (greater than 25%) adjustments (if no, please explain): No,
  - Is the adjusted price range for Sales 1-3 & Sales 4-6 wider (greater than 20%) than what is found in prudent appraisal practice (if no, please explain): No,
  - Conclusion outside range of unadjusted price of the sales (if no, please explain): No,

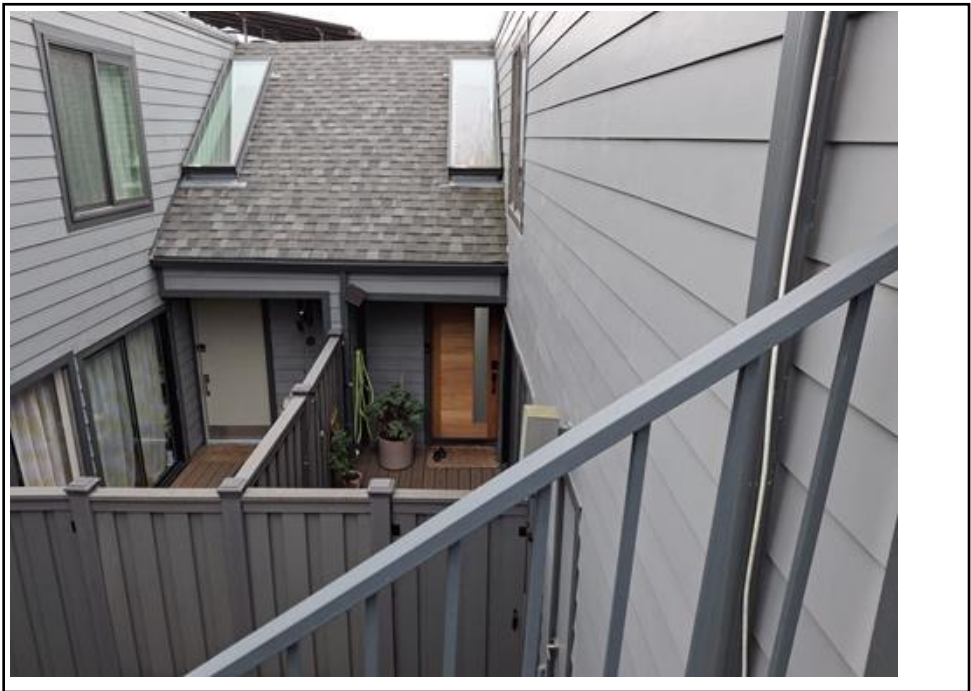
As-Is Comparables/Reconciliation: Greatest emphasis is placed on sales 1-3 as they are most similar in GLA and sales 2-4 are most similar in view. Based upon the closed sales noted on market grid, a value of \$1,750,000 is reasonable.



SUBJECT PHOTOGRAPH ADDENDUM

File # 17932296

Borrower/Client	<u>Ammar Husain</u>				
Property Address	<u>117 TOPAZ WAY</u>				
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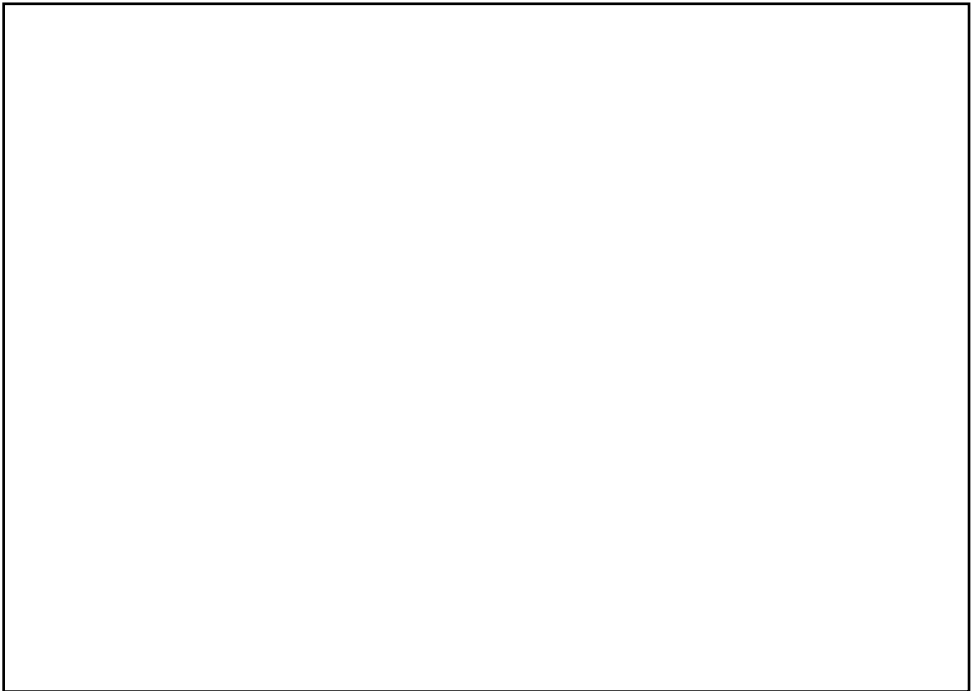


FRONT OF SUBJECT PROPERTY

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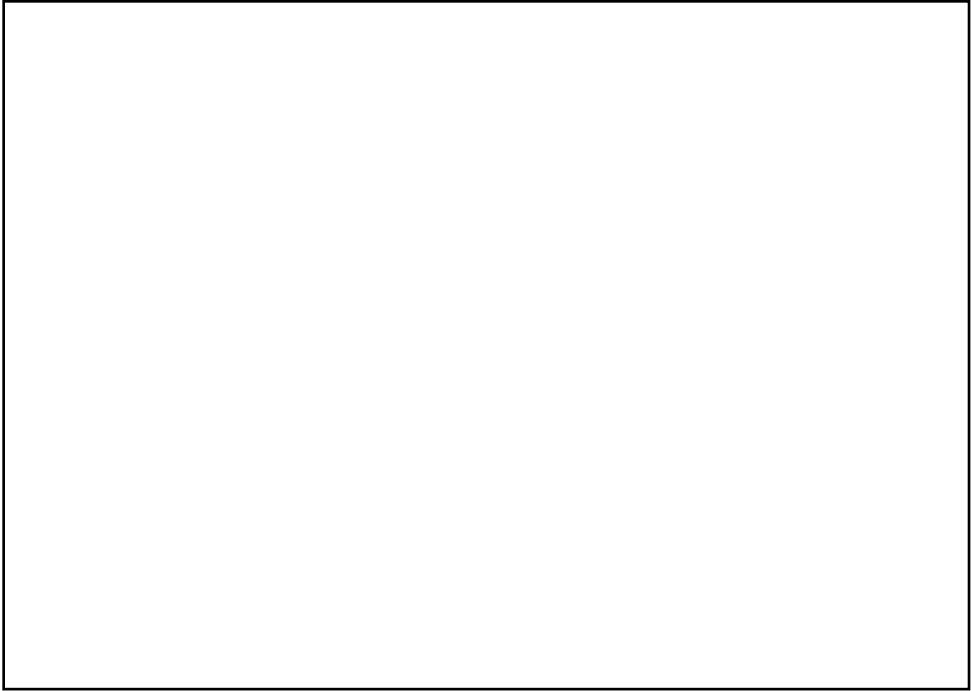


REAR OF SUBJECT PROPERTY

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STREET SCENE

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 17932296

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subject Kitchen

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subject Living Area

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subject Bathroom

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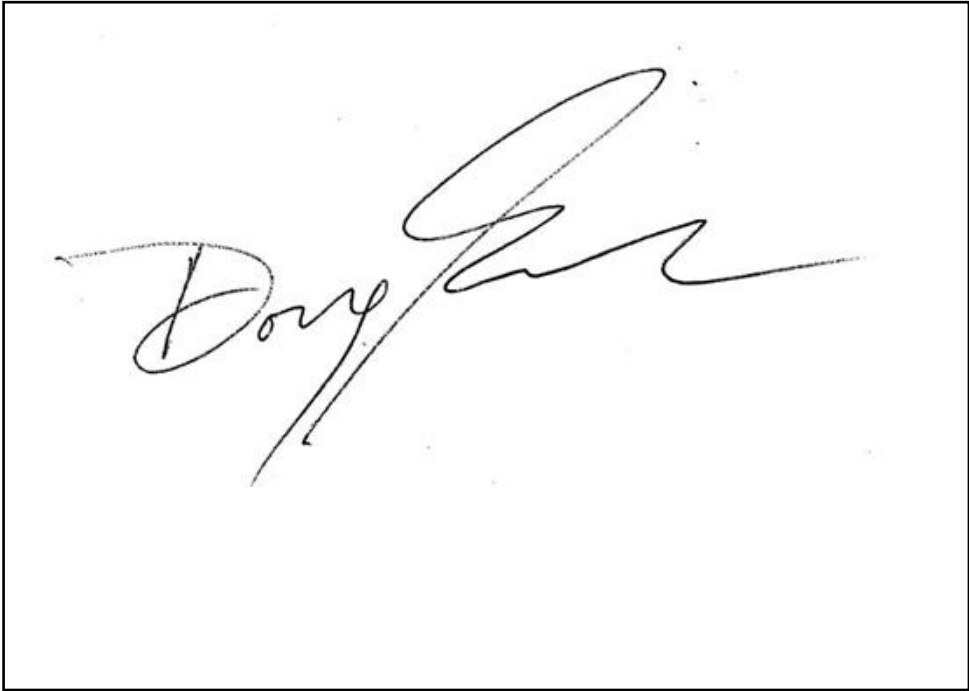
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Signature

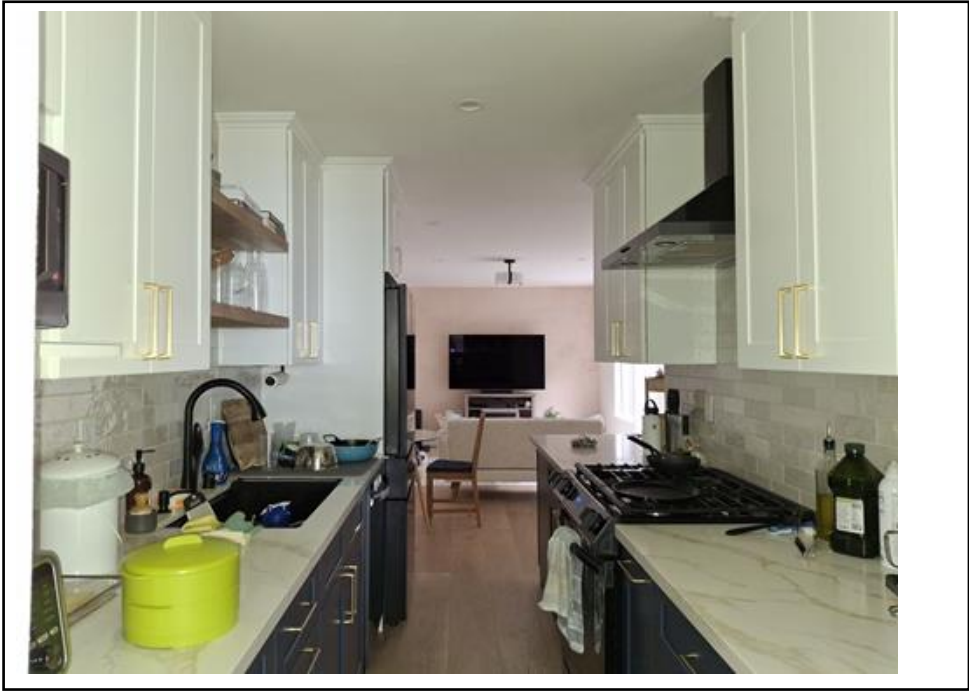
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kitchen

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garage

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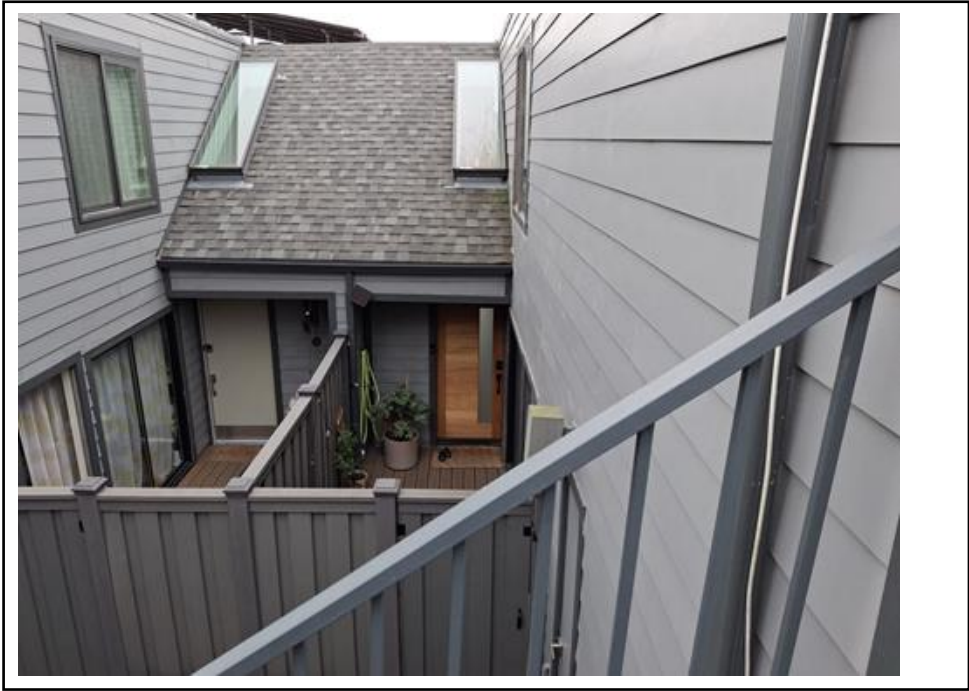
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kitchen



Primary Picture of Subject



Subject Street View (Left)



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Subject Address Verification

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Subject Street View (Right)

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Subject Street View (Across Street)

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Subject (Angled)

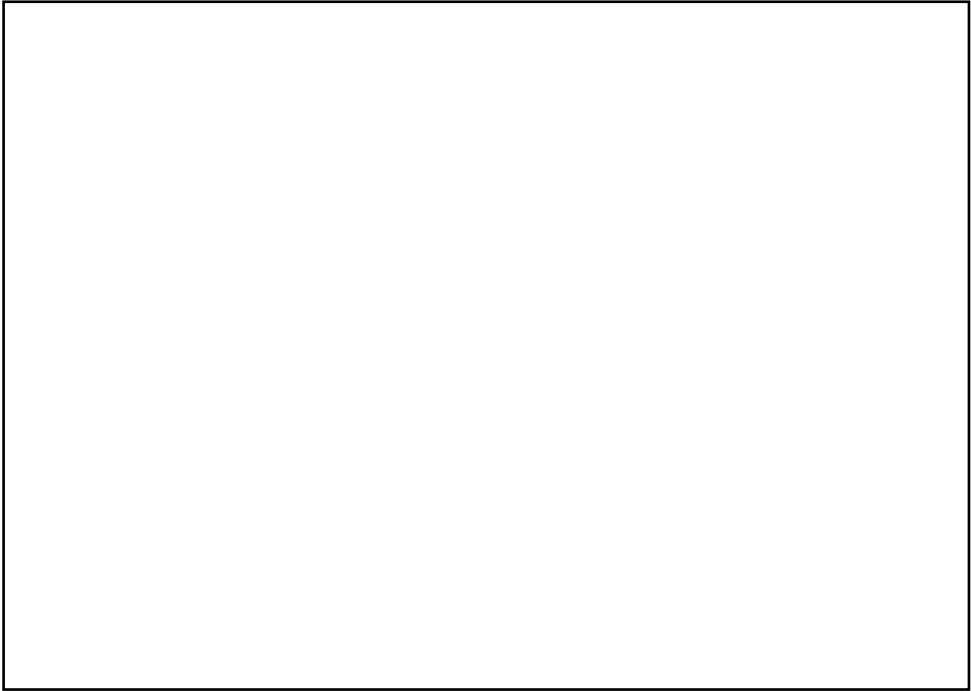
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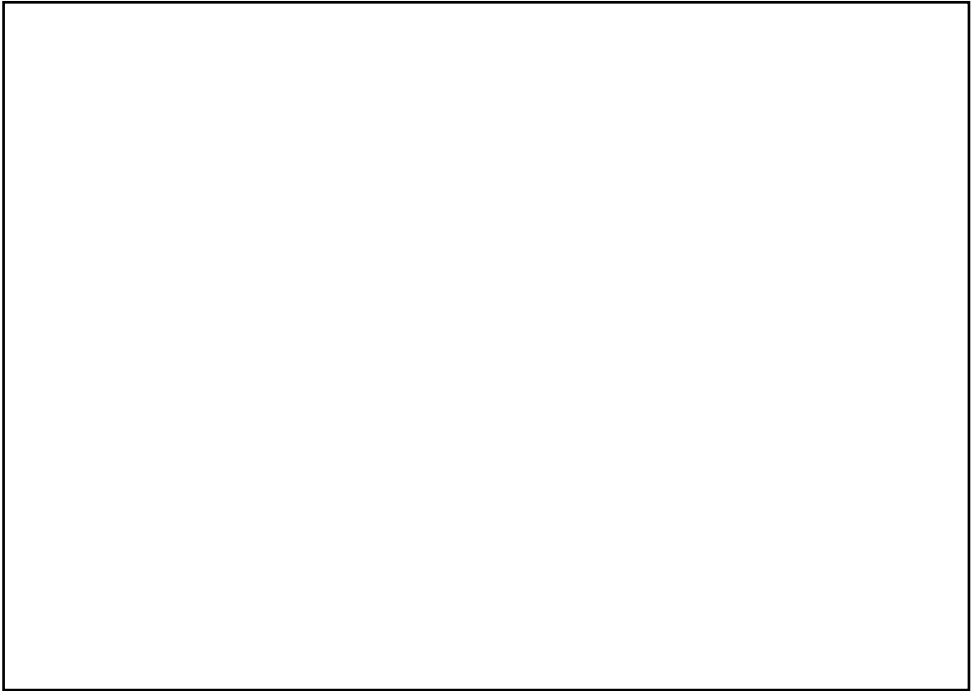
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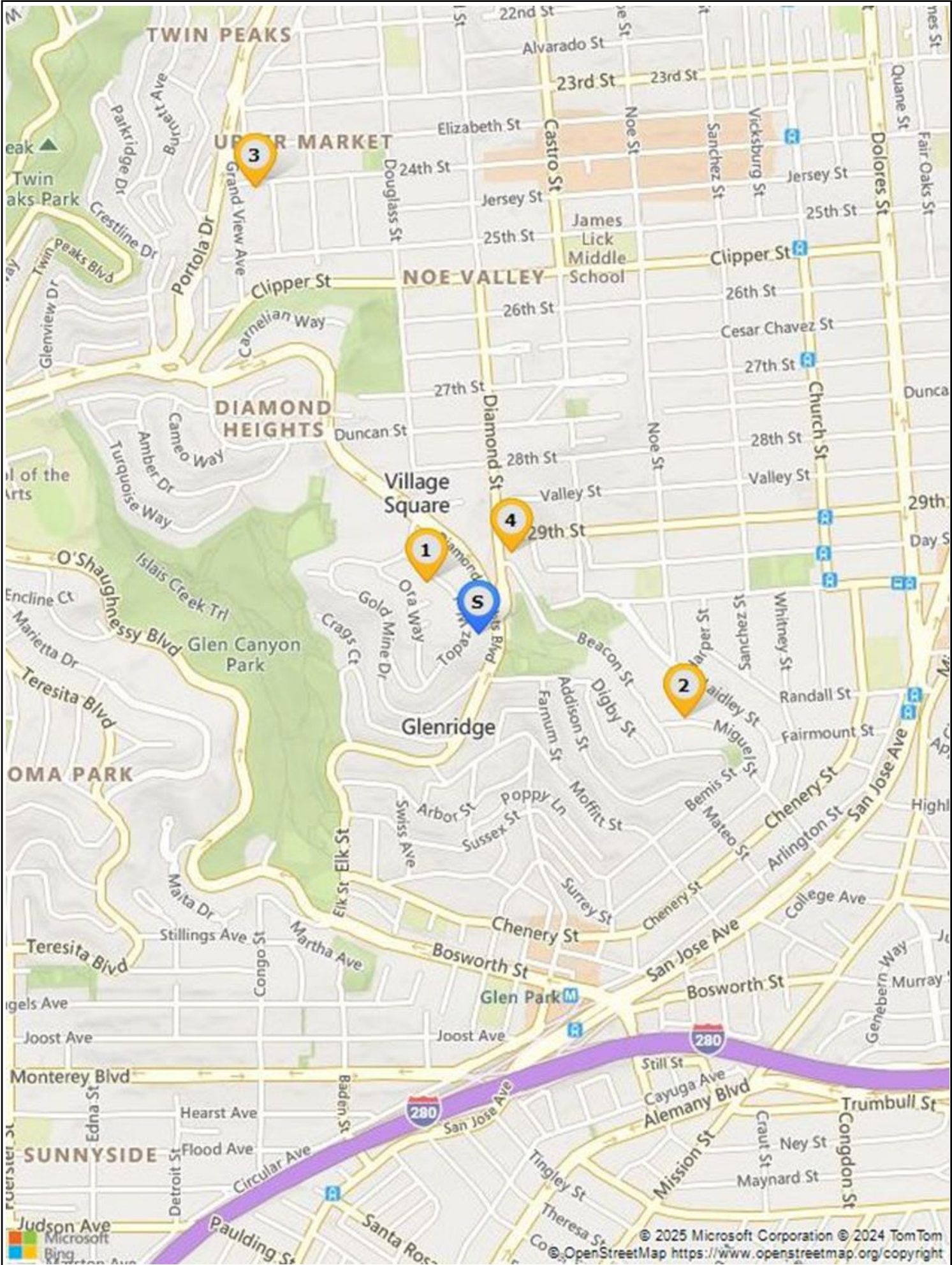
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LOCATION MAP ADDENDUM

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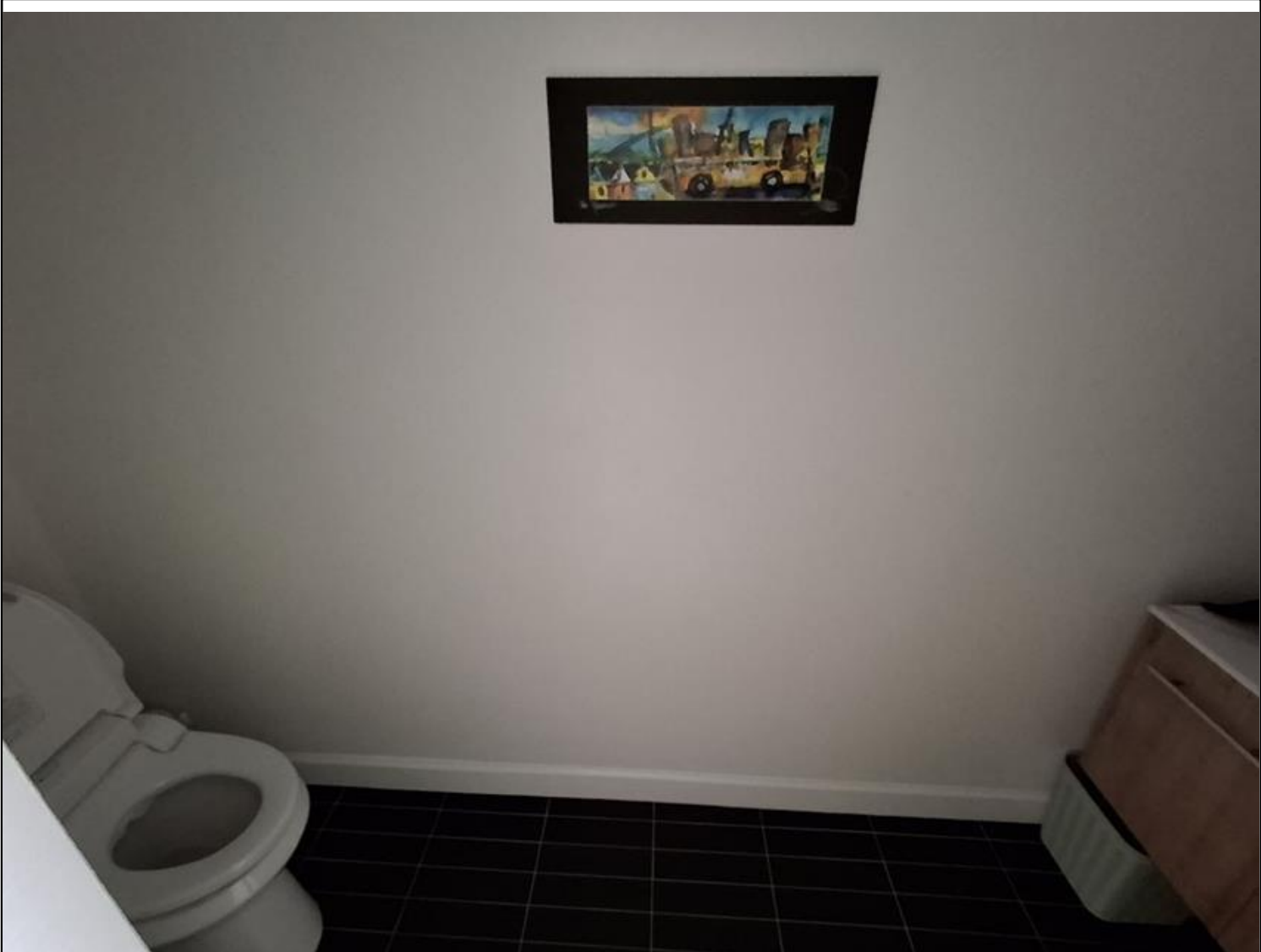
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Borrower/Client	Ammar Husain				
Property Address	117 TOPAZ WAY				
City	SAN FRANCISCO	County	SAN FRANCISCO	State	CA
				Zip Code	94131
Lender	U.S. Bank, N.A.				

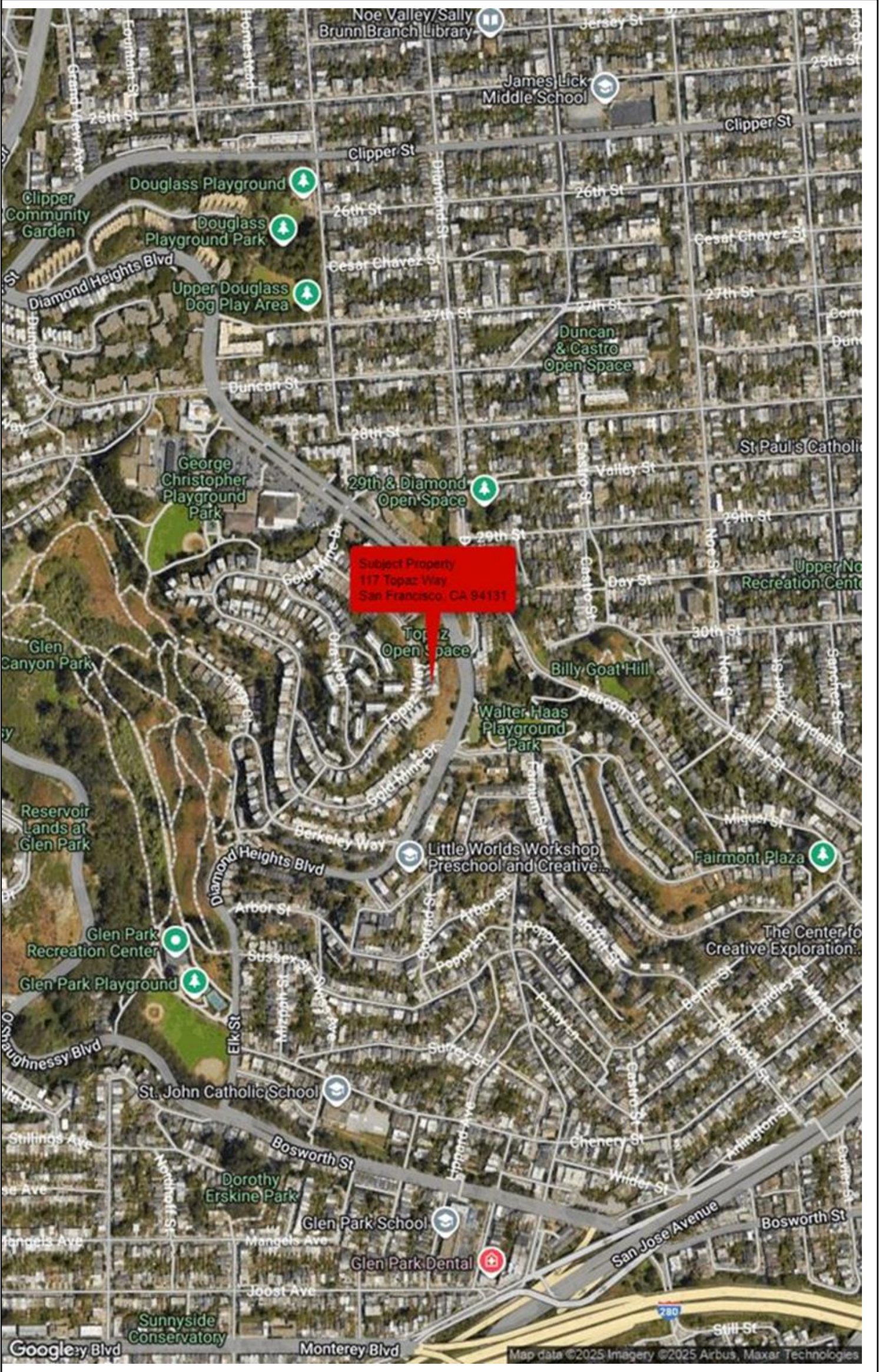


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