

File # USB-250203-00281-1

Fannie Mae Form 1073 March 2005

Individual Condominium Unit Appraisal Report

File # USB-250203-00281-1

PROJECT INFORMATION

Describe the condition of the project and quality of construction.

The subject project is good quality construction and is in good condition.

Describe the common elements and recreational facilities.

None

Are any common elements leased to or by the Homeowners' Association?

☐ Yes☒ No

If Yes, describe the rental terms and options.

Is the project subject to ground rent?

☐ Yes☒ No

If Yes, \$ per year (describe terms and conditions)

Are the parking facilities adequate for the project size and type?

☒ Yes☐ No

If No, describe and comment on the effect on value and marketability.

PROJECT ANALYSIS

I ☐ did☒ did not analyze the condominium project budget for the current year. Explain the results of the analysis of the budget (adequacy of fees, reserves, etc.), or why the analysis was not performed.

The appraiser did not review the budget, cc&r's or by-laws.

Are there any other fees (other than regular HOA charges) for the use of the project facilities?

☐ Yes☒ No

If Yes, report the charges and describe.

Compared to other competitive projects of similar quality and design, the subject unit charge appears

☐ High☒ Average☐ Low

If High or Low, describe.

Are there any special or unusual characteristics of the project (based on the condominium documents, HOA meetings, or other information) known to the appraiser?

☐ Yes☒ No

If Yes, describe and explain the effect on value and marketability.

UNIT DESCRIPTION

Unit Charge \$ 600 per month X 12 = \$ 7,200.00 per year Annual assessment charge per year per square feet of gross living area = \$ 3.58

Utilities included in the unit monthly assessment ☒ None☐ Heat☐ Air Conditioning☐ Electricity☐ Gas☐ Water☐ Sewer☐ Cable☐ Other (describe)

None

General Description	Interior materials/condition	Amenities	Appliances	Car Storage
Floor # 1	Floors Hardwood/gd	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Refrigerator	<input type="checkbox"/> None
# of Levels 3	Walls Drywall/gd	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Garage <input type="checkbox"/> Covered <input type="checkbox"/> Open
Heating Type Fau Fuel Gas	Trim/Finish Wood/gd	<input checked="" type="checkbox"/> Deck/Patio Decks	<input checked="" type="checkbox"/> Disp <input checked="" type="checkbox"/> Microwave	# of Cars 2
<input type="checkbox"/> Central AC <input type="checkbox"/> Individual AC	Bath Wainscot Ceramic/gd	<input type="checkbox"/> Porch/Balcony None	<input checked="" type="checkbox"/> Dishwasher	<input type="checkbox"/> Assigned <input checked="" type="checkbox"/> Owned
<input checked="" type="checkbox"/> Other (describe) None	Doors Wood/gd	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Washer/Dryer	Parking Space # n/a

Finished area above grade contains: 7 Rooms 3 Bedrooms 2.1 Bath(s) 2,013 Square Feet of Gross Living Area Above Grade

Are the heating and cooling for the individual units separately metered? ☒ Yes☐ No

If No, describe and comment on compatibility to other projects in the market area.

Additional features (special energy efficient items, etc.)

See attached addendum

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).

C3;Kitchen-remodeled-one to five years ago;Bathrooms-remodeled-one to five years ago;Subject property has been remodeled over the years (see attached photos).

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.

PROJECT RESEARCH HISTORY

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) Realquest, data express, mls

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) Realquest, data express, mls

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	03/10/2023			
Price of Prior Sale/Transfer	\$1,320,000			
Data Source(s)	Doc #18471	RealQuest, Data Express	RealQuest, Data Express	RealQuest, Data Express
Effective Date of Data Source(s)	02/07/2025	02/07/2025	02/07/2025	02/11/2025

Analysis of prior sale or transfer history of the subject property and comparable sales.

The subject property was sold on 03/10/2023 for \$1,320,000 Doc #18471. Prior sale was an arms length sale. Current market value is higher then the prior sale because the property was completely remodeled after the prior sale.

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There are0comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0to \$ 0.

There are5comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,450,000to \$ 1,775,000.

FEATURE	SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	117 Topaz Way			30 Topaz Way			65 Digby St			118 Gold Mine Dr		
Unit #	-, San Francisco, CA 94131			-, San Francisco, CA 94131			-, San Francisco, CA 94131			-, San Francisco, CA 94131		
Project Name and Phase	Topaz Way Townhomes 1			Topaz Way Townhomes 1			Diamond Heights HOA 1			Gold Mine Terrace 1		
Proximity to Subject				0.11 miles NW			0.20 miles SE			0.17 miles NW		
Sale Price	\$			\$ 1,605,000			\$ 1,460,000			\$ 1,450,000		
Sale Price/Gross Liv. Area	\$ sq. ft.			\$ 859.21 sq. ft.			\$ 768.42 sq. ft.			\$ 946.48 sq. ft.		
Data Source(s)				SFMLS#424003365;DOM 13			SFMLS#424000409;DOM 12			SFMLS#81979161;DOM 8		
Verification Source(s)				Doc#16043			Doc#15374			Doc#76622		
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment		
Sale or Financing Concessions				ArmLth Conv;0			ArmLth Conv;0			ArmLth Conv;0		
Date of Sale/Time				s02/24;c01/24			s02/24;c01/24			s10/24;c09/24		
Location	N;Res;			N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple			Fee Simple			Fee Simple			Fee Simple		
HOA Mo. Assessment	600			0			745			20		
Common Elements and Rec. Facilities	None None			None None			None None			None None		
Floor Location	1			1			1			1		
View	B;CtySky;Wtr			B;CtySky;			B;CtySky;Wtr			B;CtySky;		
Design (Style)	RT3L;Twnhse			RT2L;Twnhse			RT2L;Twnhse			RT2L;Twnhse		
Quality of Construction	Q3			Q3			Q3			Q3		
Actual Age	47			56			52			52		
Condition	C3			C3			C4			C3		
Above Grade Room Count	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
	7	3	2.1	7	3	2.1	6	3	3.0	6	3	2.0
Gross Living Area	2,013		sq. ft.	1,868		sq. ft.	1,900		sq. ft.	1,532		sq. ft.
Basement & Finished Rooms Below Grade	0sf			0sf			0sf			0sf		
Functional Utility	Good			Good			Good			Good		
Heating/Cooling	Fau/No Ac			Fau/No Ac			Fau/No Ac			Fau/No Ac		
Energy Efficient Items	Updated			Updated			Updated			Updated		
Garage/Carport	2g;Owned			2g;Owned			2g;Owned			2g;Owned		
Porch/Patio/Deck	Decks			Decks			Decks			Decks		
Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> -			<input checked="" type="checkbox"/> + <input type="checkbox"/> -			<input checked="" type="checkbox"/> + <input type="checkbox"/> -		
Adjusted Sale Price of Comparables				Net Adj. 2.3 %			Net Adj. 11.9 %			Net Adj. 8.6 %		
				Gross Adj. 2.3 %			Gross Adj. 12.6 %			Gross Adj. 8.6 %		

Summary of Sales Comparison Approach

The displayed comparables are considered to be the most comparable, most proximate, the best available and the best indicators of value for the subject property.

Indicated Value by Sales Comparison Approach \$ 1,640,000

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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

Indicated Value by: Sales Comparison Approach \$ 1,640,000Income Approach (if developed) \$

In appraisers opinion the most reliable approach for determining the value of the subject property is the sales comparison approach. The cost approach is not applicable since the subject is a condo project. Income approach was not developed due to lack of rental data in subject's market area. Agents and owners tend to not disclose rental information.

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 \$ 1,640,000, as of 02/07/2025, which is the date of inspection and the effective date of this appraisal.

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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.

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 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.
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.

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 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) as 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.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER

Signature 

Name Rita Katz

Company Name Ker Global Inc.

Company Address 587 39th Ave
San Francisco, CA 94121

Telephone Number (415) 505-6939

Email Address pacappraisal@yahoo.com

Date of Signature and Report 02/11/2025

Effective Date of Appraisal 02/07/2025

State Certification # AR043200

or State License # _____

or Other _____ State # _____

State CA

Expiration Date of Certification or License 10/18/2025

ADDRESS OF PROPERTY APPRAISED

117 Topaz Way
_____, San Francisco, CA 94131

APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,640,000

LENDER/CLIENT

Name Red Sky Risk Services

Company Name U.S. Bank, N.A.

Company Address 200 South 6th St, Minneapolis, MN 55402

Email Address _____

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 _____

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 _____

Individual Condominium Unit Appraisal Report

File # USB-250203-00281-1

S A L E S C O M P A R I S O N A P P R O A C H	FEATURE		SUBJECT			COMPARABLE SALE # 4				COMPARABLE SALE # 5				COMPARABLE SALE # 6			
	Address 117 Topaz Way Unit # -, San Francisco, CA 94131					17 Miguel St -, San Francisco, CA 94131											
	Project Name and Phase Topaz Way Townhomes 1					Miguel Street HOA 1											
	Proximity to Subject					0.32 miles E											
	Sale Price		\$					\$ 1,700,000				\$				\$	
	Sale Price/Gross Liv. Area		\$ sq. ft.			\$ 824.44 sq. ft.				\$ sq. ft.				\$ sq. ft.			
	Data Source(s)					SFMLS#424020800;DOM 37											
	Verification Source(s)					Doc#42551											
	VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment	
	Sale or Financing Concessions					ArmLth Conv;0											
	Date of Sale/Time					s06/24;c05/24											
	Location		N;Res;			N;Res;											
	Leasehold/Fee Simple		Fee Simple			Fee Simple											
	HOA Mo. Assessment		600			0		0									
	Common Elements and Rec. Facilities		None None			None None											
	Floor Location		1			1											
	View		B;CtySky;Wtr			B;CtySky;Wtr											
	Design (Style)		RT3L;Twnhse			RT3L;Twnhse											
	Quality of Construction		Q3			Q3											
	Actual Age		47			47											
	Condition		C3			C4		+150,000									
	Above Grade Room Count		Total	Bdrms.	Baths	Total	Bdrms.	Baths	+15,000	Total	Bdrms.	Baths		Total	Bdrms.	Baths	
	Gross Living Area		7	3	2.1	7	2	2.0	+5,000								
	Basement & Finished Rooms Below Grade		2,013 sq. ft.			2,062 sq. ft.			0	sq. ft.				sq. ft.			
	Functional Utility		0sf			0sf											
	Heating/Cooling		Good			Good											
	Energy Efficient Items		Fau/No Ac			Fau/No Ac											
	Garage/Carport		Updated			Updated											
	Porch/Patio/Deck		2g;Owned			1g;Owned			+15,000								
			Decks			Decks											
	Net Adjustment (Total)					<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 185,000	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$			
	Adjusted Sale Price of Comparables					Net Adj. 10.9 % Gross Adj. 10.9 %		\$ 1,885,000	Net Adj. % Gross Adj. %	\$	Net Adj. % Gross Adj. %	\$					

A N A L Y S I S / C O M M E N T S	ITEM		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
	Date of Prior Sale/Transfer		03/10/2023							
	Price of Prior Sale/Transfer		\$1,320,000							
	Data Source(s)		Doc #18471		RealQuest, Data Express					
	Effective Date of Data Source(s)		02/07/2025		02/07/2025					
	Summary of Sales Comparison Approach									
	Analysis of prior sale or transfer history of the subject property and compareable sales: Analysis and Comments:									

TEXT ADDENDUM

File # USB-250203-00281-1

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.				

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

RE: LEGAL DESCRIPTION
LEGAL DESCRIPTION AND APN PER REALQUEST. THE SUBJECT'S FULL LEGAL DESCRIPTION WAS NOT AVAILABLE FROM THE PUBLIC OR TAX RECORD DATA SOURCES AVAILABLE TO THE APPRAISER. IN THE SUBJECT'S MARKET AREA LEGAL DESCRIPTIONS ARE NOT TYPICALLY AVAILABLE FROM THE PUBLIC OR TAX RECORDS DATA SOURCES. THE APPRAISER WAS NOT PROVIDED A COPY OF THE SUBJECT'S PRELIMINARY TITLE REPORT, AND THEREFORE, UNABLE TO PROVIDE THE SUBJECT'S FULL LEGAL DESCRIPTION. THE SUBJECT WAS IDENTIFIED BY ITS PHYSICAL ADDRESS AND PARCEL NUMBER AVAILABLE FROM PUBLIC RECORDS.

RE: SMOKE DETECTORS
SUBJECT PROPERTY HAS SMOKE DETECTORS AND CARBON MONOXIDE (CO) DETECTORS.

RE: WATER HEATER
SUBJECT PROPERTY WATER HEATER IS DOUBLE STRAPPED.

RE: PREDOMINANT VALUE
SUBJECT PROPERTY MARKET VALUE IS HIGHER THEN THE PREDOMINANT VALUE OF THE NEIGHBORHOOD BECAUSE OF IT'S LARGER LIVING AREA.

SALES COMPARISON COMMENTS:
ALL SALES ARE CLOSED AND VERIFIED. ALL OF THE COMPARABLES ARE CONSIDERED TO BE THE BEST INDICATORS OF RECENT MARKET ACTIVITY. CLOSED SALES DISPLAYED ARE CONSIDERED TO BE THE MOST COMPARABLE, MOST RECENT, MOST PROXIMATE AND THE BEST INDICATORS OF VALUE FOR THE SUBJECT PROPERTY.

NO AGE ADJUSTMENTS ARE WARRANTED, DUE TO THE FACT THAT THE MARKET DOES NOT RECOGNIZE THE DIFFERENCE.

MOST WEIGHT WAS GIVEN TO CLOSED COMPARABLES #1, #2, #3. COMPARABLE #1 HAS A SIMILAR LIVING AREA, SAME BEDROOM/BATH COUNT, AND SIMILAR CONDITION. COMPARABLE #2 HAS A SIMILAR LIVING AREA AND SAME BEDROOM COUNT. COMPARABLE #3 IS A RECENT SALE, HAS SAME BEDROOM COUNT AND HAS A SIMILAR CONDITION. LESS WEIGHT WAS GIVEN TO COMPARABLE #4 BECAUSE IT HAS AN INFERIOR CONDITION AND HAS TWO BEDROOMS. FOR SOME REASON THIS PROPERTY SOLD HIGHER THEN PROPERTIES IN THE AREA.

USPAP ADDENDUM

File No. USB-250203-00281-1

Borrower Ammar Husain

Property Address 117 Topaz Way

City San Francisco County San Francisco State CA Zip Code 94131

Lender U.S. Bank, N.A.

This report was prepared under the following USPAP reporting option:

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

Reasonable Exposure Time

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

Additional Certifications

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

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

- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

- My engagement in this assignment was not contingent upon developing or reporting predetermined results.

- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.


- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.

- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.

- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER:



Signature: _____

Name: Rita Katz

Date Signed: 02/11/2025

State Certification #: AR043200

or State License #: _____

or Other (describe) _____ State # _____

State: CA

Expiration Date of Certification or License: 10/18/2025

Effective Date of Appraisal: 02/07/2025

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

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 either are 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.

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.

Abbreviations Used in Data Standardization Text

File # USB-250203-00281-

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

SUBJECT PHOTOGRAPH ADDENDUM

File #USB-250203-00281-1

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.				



FRONT OF SUBJECT PROPERTY

Subject Front

117 Topaz Way



REAR OF SUBJECT PROPERTY

Subject Rear

117 Topaz Way



STREET SCENE

Subject Street

117 Topaz Way

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.				



ADDITIONAL SUBJECT PHOTO

Subject Street



ADDITIONAL SUBJECT PHOTO

Subject Entry



ADDITIONAL SUBJECT PHOTO

Subject Bath

ADDITIONAL PHOTOGRAPH ADDENDUM

File # USB-250203-00281-1

Borrower/Client	Ammar Husain				
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City	San Francisco	County	San Francisco	State	CA
				Zip Code	94131
Lender	U.S. Bank, N.A.				



Additional Subject Photo

Subject Bedroom



Additional Subject Photo

Subject Living Room



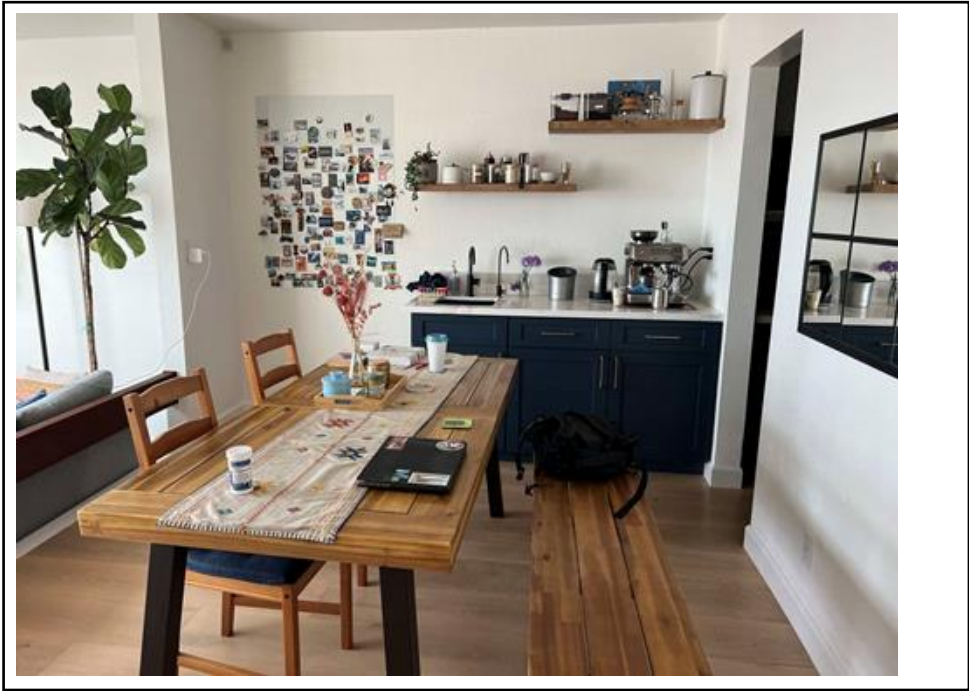
Additional Subject Photo

Subject Laundry

ADDITIONAL PHOTOGRAPH ADDENDUM

File # USB-250203-00281-1

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.				



Additional Subject Photo

Subject Dining



Additional Subject Photo

Subject Co/Smoke Detector



Additional Subject Photo

Subject View

ADDITIONAL PHOTOGRAPH ADDENDUM

File # USB-250203-00281-1

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.				



Additional Subject Photo
Subject View



Additional Subject Photo
Subject View



Additional Subject Photo
Subject Family Room

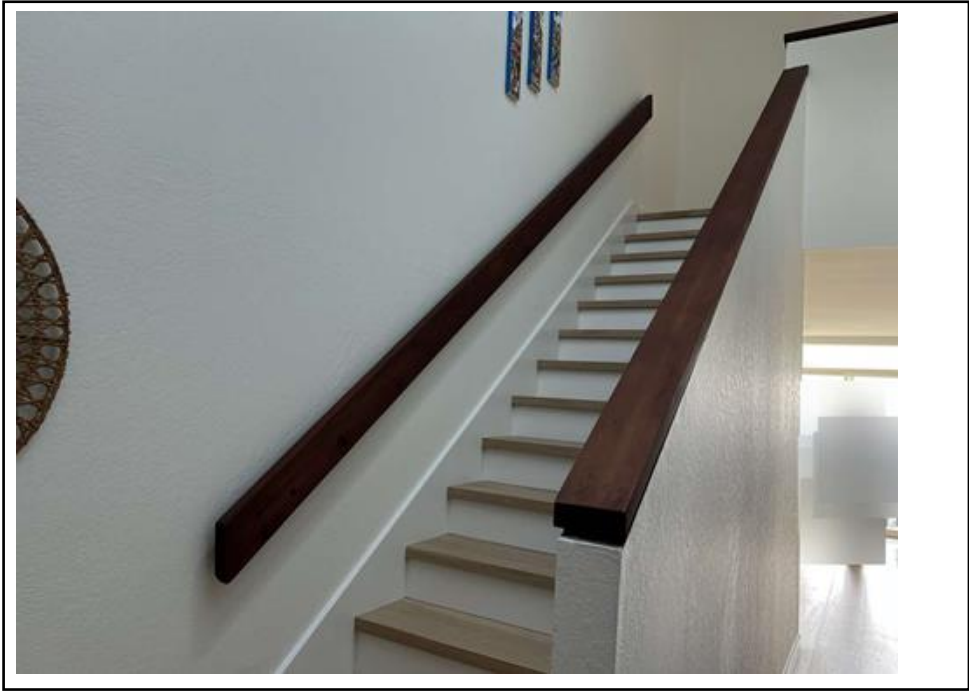
ADDITIONAL PHOTOGRAPH ADDENDUM

File # USB-250203-00281-1

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.				



Additional Subject Photo
Subject Kitchen



Additional Subject Photo
Subject Strairs

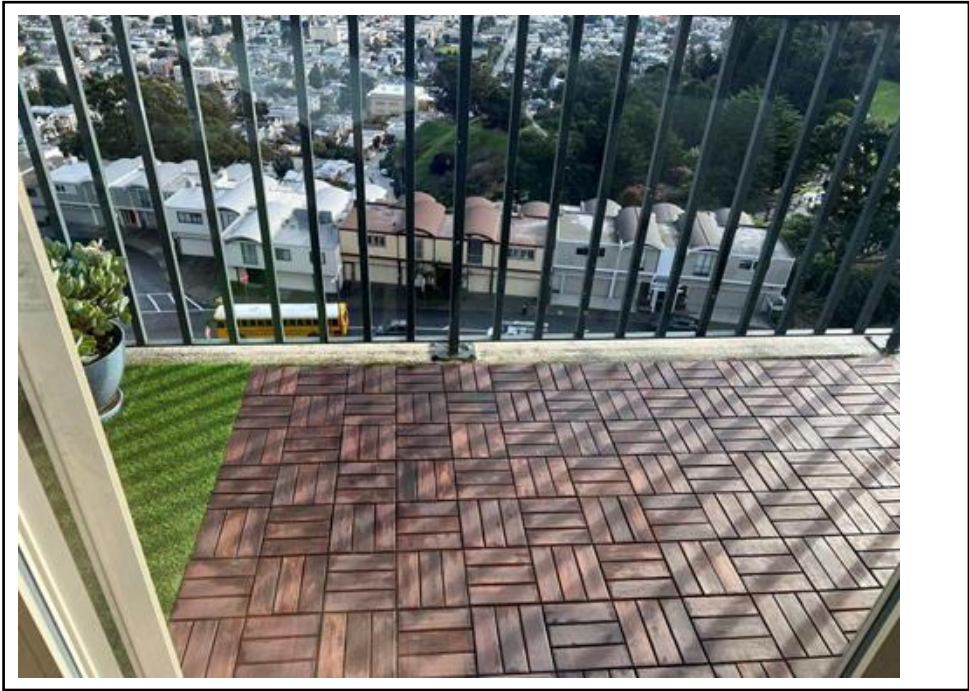


Additional Subject Photo
Subject Half Bath

ADDITIONAL PHOTOGRAPH ADDENDUM

File # USB-250203-00281-1

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.				



Additional Subject Photo
Subject Deck



Additional Subject Photo
Subject Bedroom



Additional Subject Photo
Subject Bedroom

ADDITIONAL PHOTOGRAPH ADDENDUM

File # USB-250203-00281-1

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.				



Additional Subject Photo

Subject Bath



Additional Subject Photo

Subject Water Heater



Additional Subject Photo

Subject Garage

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.				



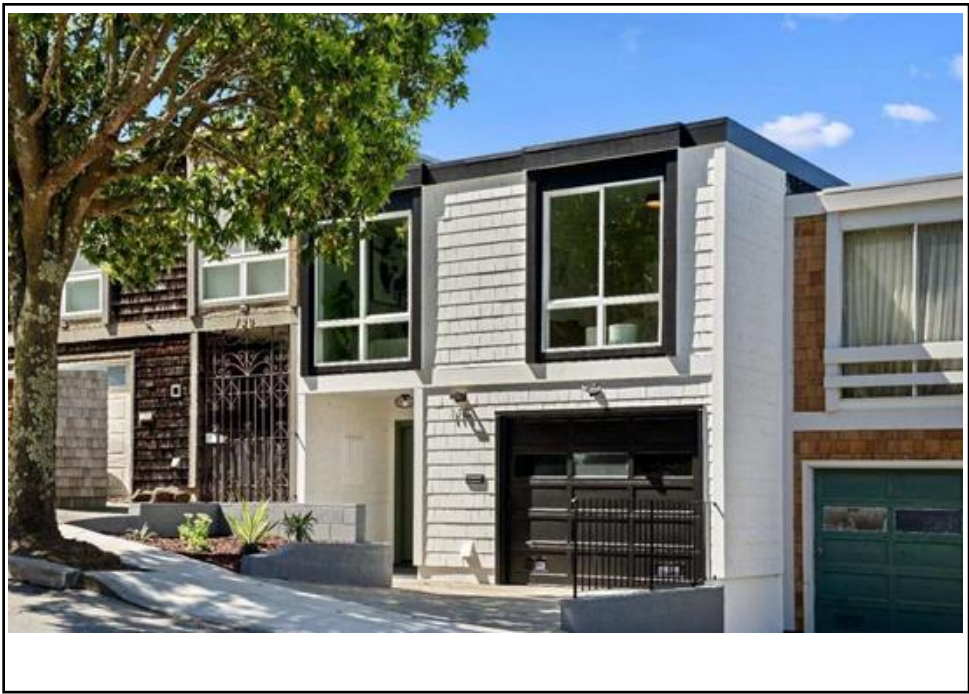
Comparable Sale 1

30 Topaz Way
San FranciscoCA94131
Date of Sale: s02/24;c01/24
Sale Price: 1,605,000
Sq. Ft.: 1,868
\$ / Sq. Ft.: 859.21



Comparable Sale 2

65 Digby St
San FranciscoCA94131
Date of Sale: s02/24;c01/24
Sale Price: 1,460,000
Sq. Ft.: 1,900
\$ / Sq. Ft.: 768.42



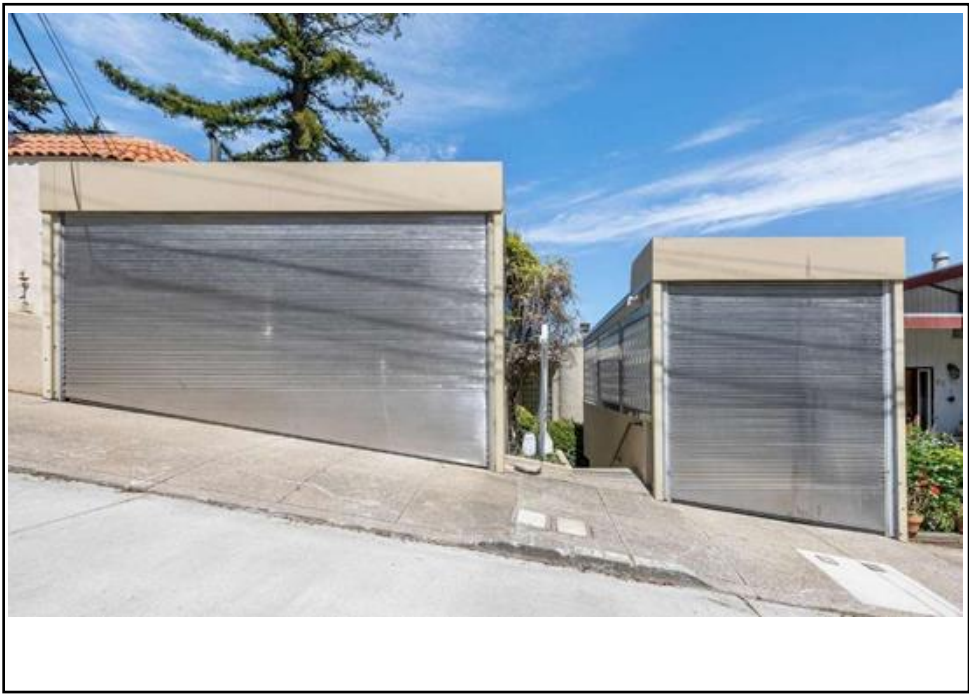
Comparable Sale 3

118 Gold Mine Dr
San FranciscoCA94131
Date of Sale: s10/24;c09/24
Sale Price: 1,450,000
Sq. Ft.: 1,532
\$ / Sq. Ft.: 946.48

COMPARABLES PHOTOGRAPH ADDENDUM

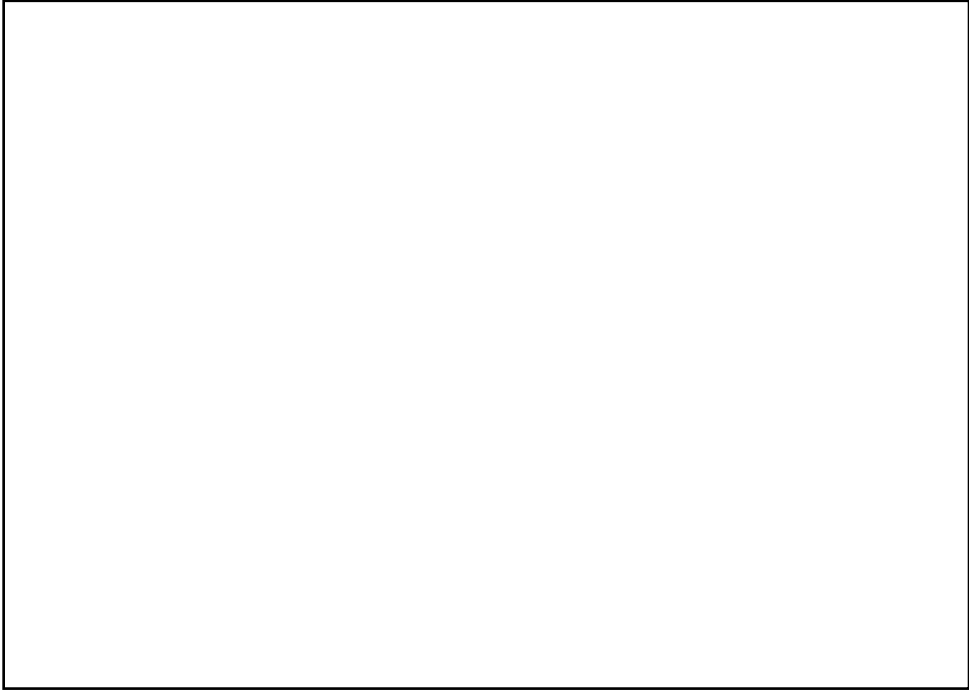
File # USB-250203-00281-1

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.				



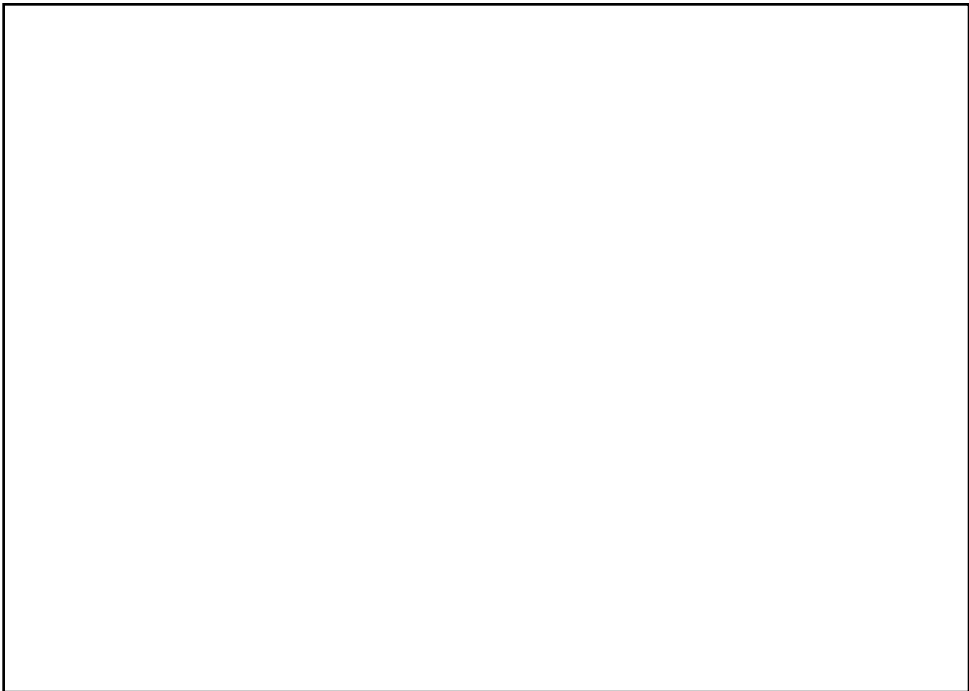
Comparable Sale 4

17 Miguel St		
San Francisco	CA	94131
Date of Sale:	s06/24;c05/24	
Sale Price:	1,700,000	
Sq. Ft.:	2,062	
\$ / Sq. Ft.:	824.44	



Comparable Sale 5

Date of Sale:		
Sale Price:		
Sq. Ft.:		
\$ / Sq. Ft.:		



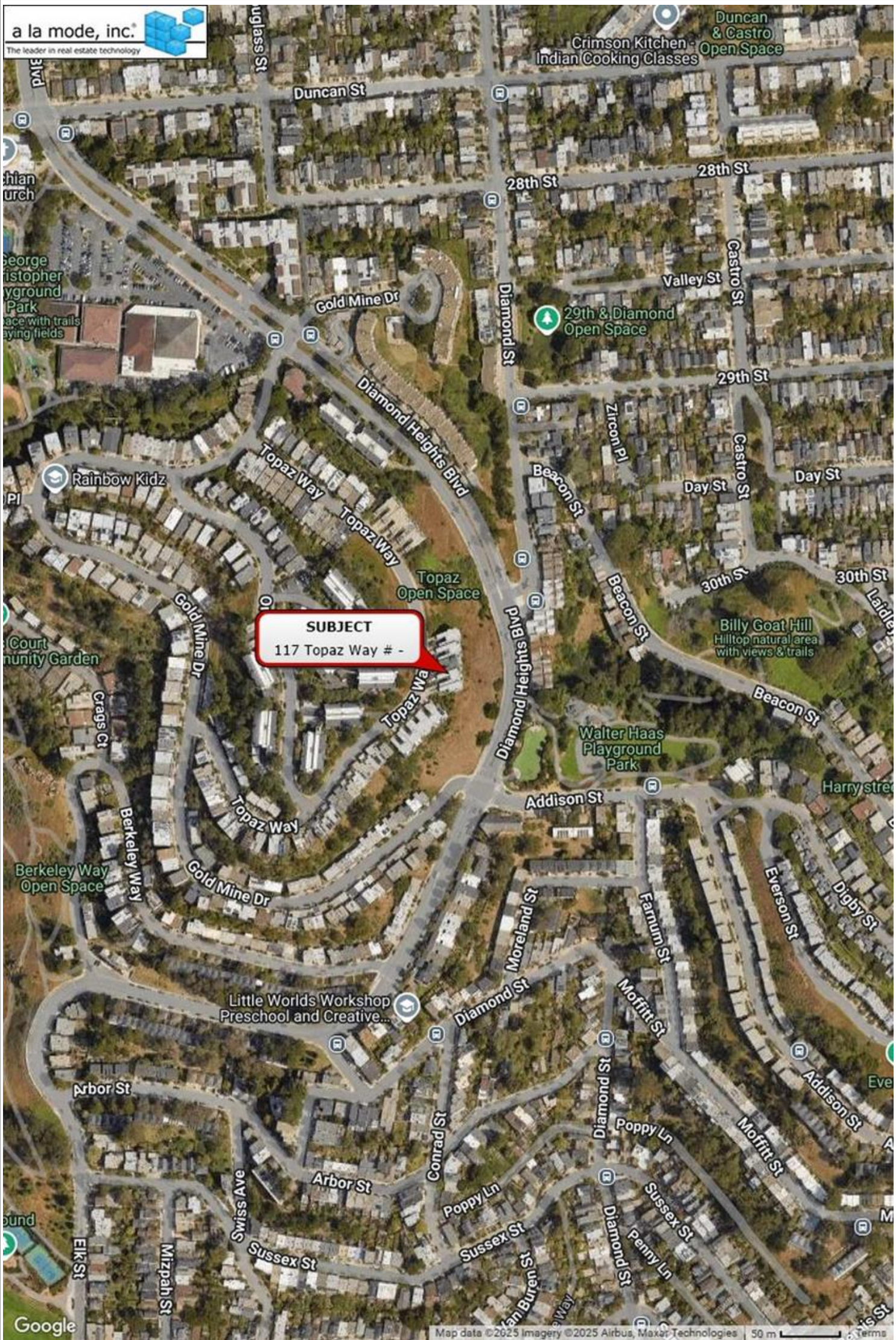
Comparable Sale 6

Date of Sale:		
Sale Price:		
Sq. Ft.:		
\$ / Sq. Ft.:		

LOCATION MAP ADDENDUM

File # USB-250203-00281-1

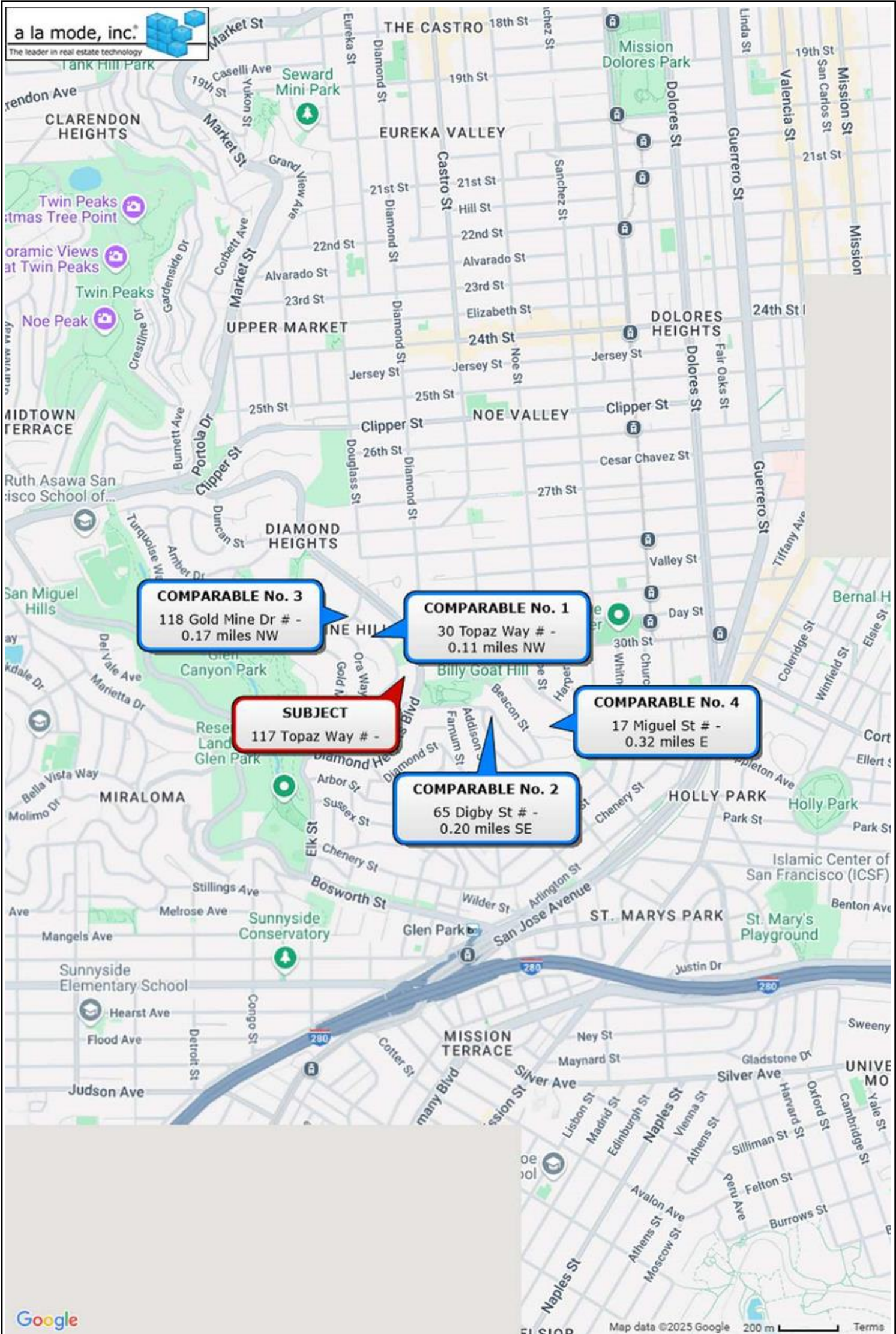
Borrower/Client	Ammar Husain				
Property Address	117 Topaz Way				
City	San Francisco	County	San Francisco	State	CA
				Zip Code	94131
Lender	U.S. Bank, N.A.				



LOCATION MAP ADDENDUM

File # USB-250203-00281-1

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.				



SKETCH ADDENDUM

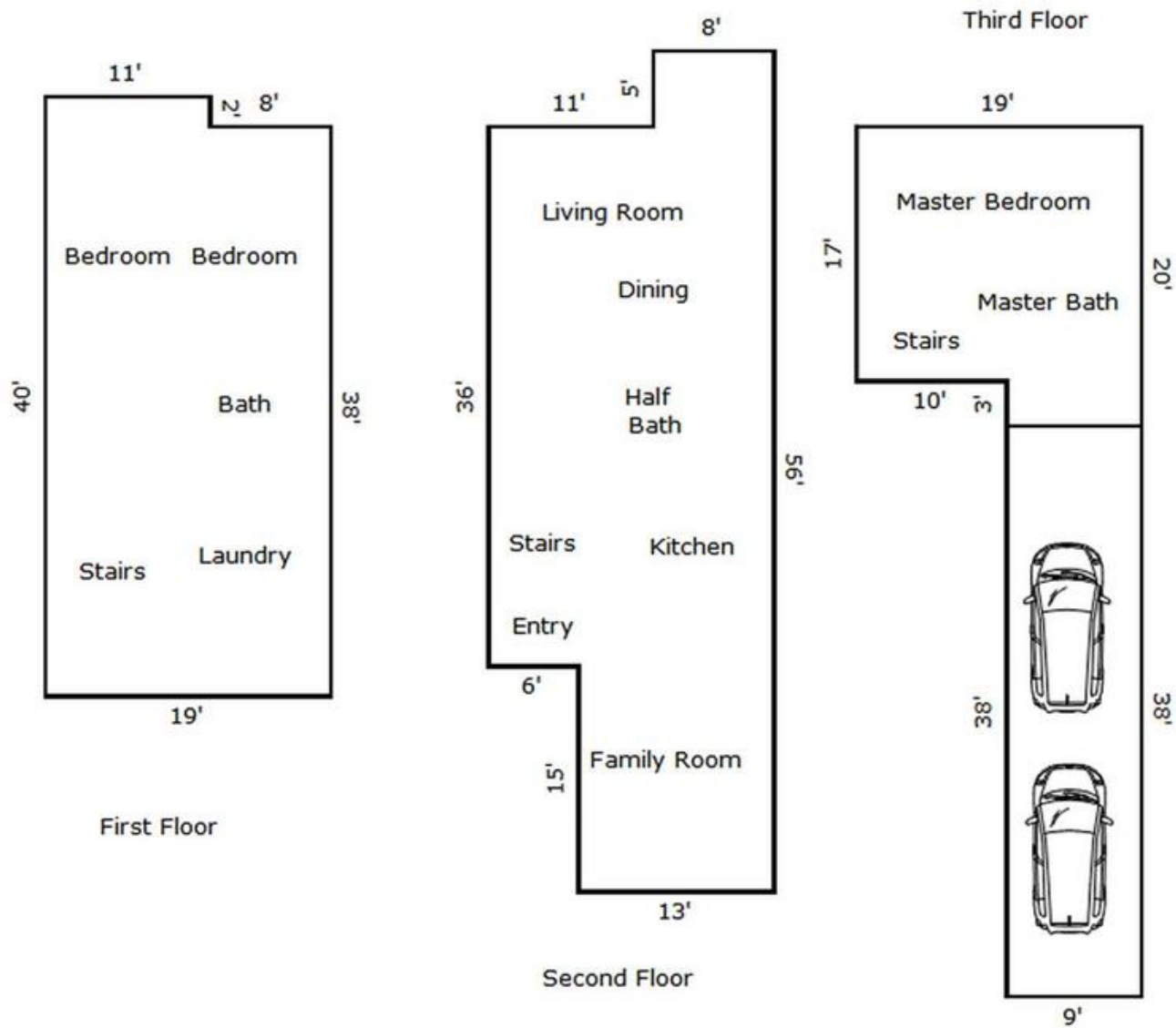
File # USB-250203-00281-1

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.



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		Calculation Details	
First Floor	744 Sq ft	$19 \times 38 = 722$	$2 \times 11 = 22$
Second Floor	919 Sq ft	$13 \times 15 = 195$	$8 \times 5 = 40$
		$36 \times 19 = 684$	
Third Floor	350 Sq ft	$10 \times 17 = 170$	$9 \times 20 = 180$
Total Living Area (Rounded):		2013 Sq ft	
Non-living Area			
2 Car Garage	342 Sq ft	$9 \times 38 = 342$	

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Lender U.S. Bank, N.A.

