Individual Condominium Unit Appraisal Report

File # USB-250203-00281-1

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	Property Address 117 Top		c icrider/ellerit with		nit# -			ancisco	market var				4424
	<u>'</u>	,									CA	Zip Code 9	4131
	Borrower Ammar Husain	i	Owner of Publ	ic Record	Husair	n Ammar II	mtiaz &	Yusuf Sa		Coun	ity San F	rancisco	
	Legal Description Map B5	5 14											
S	Assessor's Parcel # 7533					Tax Ve	ear 202	24		D.F.	Taxes \$	16,619	
U				DI // 4					05				
В	Project Name Topaz Way			Phase # 1	l	імар ғ	kererence	e TB: 667-	G5		sus Tract (
J	Occupant X Owner	Tenant	Special F	Assessmen	ts \$ 0					HOA\$	600	per year	per month
Ε	Property Rights Appraised	Fee Simple Leaseh	old Other (describe)									
С	Assignment Type Purch		ance Transaction		ar (doscrih	اما							
Т													
	Lender/Client U.S. Bank							polis, MN 5					
	Is the subject property current		en offered for sale	in the twel	ve months	prior to the	effective	date of this a	ppraisal?		Yes	X No	
	Report data source(s) used, o	ffering price(s), and date(s).											
	Subject property has not be	en listed in the past 12 mor	oths prior to the e	ffective da	te of this	appraisal ac	ccordina	to a review o	of public re	cords an	d multiple	listing service. (RealQuest.
	Data Express, MLS)	·	•				Ü		•			· ·	•
	I did did not analyze	the contract for sale for the si	phioet nurchaeo tre	neaction [-valain the	roculte of th	no analys	cic of the contr	act for calc	or why t	ho analycic	was not porforms	<u> </u>
	I ulu ulu ilot ariatyze	the contract for sale for the st	ibject purchase tra	IIISaction. E	zxpiaiii iiie	results of th	ie ariarys	sis of the conti	act for Sale	OI WITY I	ne anaiysis	was not penonne	u.
С													
0													
N	Contract Price \$	Date of Contract	Is the r	roperty sel	ller the ow	ner of public	record?	☐ Yes	☐ No	Data Sou	rce(s)		
IT.	Is there any financial assistan			. ,								Yes	No.
l _R				іраушені а	issisiance,	etc.) to be p	dalu by al	ny party on be	enall of the	borrower	!	res	INO
A	If Yes, report the total dollar a	mount and describe the items	to be paid.										
С													
ΙŤ													
'													
	Note: Race and the racial co	mposition of the neighborh	nood are not app	raisal facto	ors.								
	Neighborhood C					lousing Tre	nds		Condon	ninium F	lousina	Present Lar	ıd Use %
١,,										iii ii diii i			
IN	Location X Urban	Suburban Rural	Property Values	Incre	asing	X Stable		Declining	PRICE		AGE	One-Unit	65 %
E	Built-Up X Over 75%	25-75% Under 25%	Demand/Supply	X Shor	tage	☐ In Balar	nce 🖂 (Over Supply	\$(000)		(yrs)	2-4 Unit	10 %
11.										1			
G		Stable Slow	Marketing Time	X Unde	er 3 mins	3-6 mth	s 🔲 (Over 6 mths	213	Low	45	Multi-Family	20 %
Н	Neighborhood Boundaries								1,605	High	62	Commercial	5 %
В	Diamond Heights to the East	st, Bosworth St to the South	ı, O'shaughnessy	to the We	st, Portol	a Dr to the N	North.	ŀ	-				
0									800	Pred.	52	Other	%
R	Neighborhood Description												
H		Patrick		45		<u> </u>							
0	San Francisco downtown c	entral business district is ap	proximately a 10-	-15 minute	commute	e. Convenie	nce to e	employment, s	schools an	d shoppi	ng are goo	od.	
0													
D													
	Market Conditions (including s	support for the above conclusi	.ons)										
	There is a shortage in supp	ly. Values of the properties	have stabilized.	Under thre	e month	marketing p	eriod is	considered a	verage at	this time	. When co	oncessions are m	ade they
	are typically for nonrecurrin	g closing costs, termite/con	tractor inspection	work, and	credits b	y agent's co	ommissio	ons to sales p	orices.				
	Topography Level		5	Size 1,12	6 sf		Dens	sity Mediur	n Density	,	View B;C	CtySky;Wtr	
	Specific Zoning Classification	RM-1			escription	Pacida	otial_Mi	xed, Low D			, -	- , - , -	
P			Do the zenine					<u> </u>		☐ No			
R		egal 🗌 Legal Nonconformir	ig - Do the zoning	regulation	s permit re	ebullaling to c	urrent de	ensity?	Yes	□ №			
0	No Zoning 🔲 Illegal ((describe)											
Ĭ,	Is the highest and best use of	subject property as improved	(or as proposed r	er plans ar	nd specific	ations) the p	resent us	se?	X	'es 🗌	No If No, o	describe	
E			(5. 5.5 1.5 1.5 1.5										
C													
T	Utilities Public Other (d	lescribe)		Public (Other (des	scribe)		Of	f-site Impr	ovement	s-Type	Public	Private
1			Water	X	<u> </u>	, o. 1.5 o,					.5 .) 0	X	
					<u> </u>					phalt			
5	Gas 🗶		Sanitary Sewe	er 🗶				All	ey N c	ne			
5	FEMA Special Flood Hazard A	Area 🗌 Yes 🗶 No FI	EMA Flood Zone	Χ		FEMA N	Иар #	060298023	1A		FEMA Ma	p Date 03/23/	2021
T		nica 🗀 ies 🛌 ino i		X Yes	□ No If N	o, describe.							
S I T E	Are the utilities and off-site im		rket area?		_		c land us	sos oto 12		Пу	oc X No	If Yes, describe.	
S I T E	Are the utilities and off-site im	provements typical for the ma			MINITELL	tai coriuitiori	s, iaiiu u:					•	
S I T E	Are there any adverse site cor	provements typical for the manditions or external factors (ea	asements, encroad					igh where the	re is no im	pact on	subject's n	narketability.	
S I T E		provements typical for the manditions or external factors (ea	asements, encroad		opinion i	t is located	far enou						
S I T E	Are there any adverse site cor	provements typical for the manditions or external factors (ea	asements, encroad		opinion i	t is located	far enou						
S I T E	Are there any adverse site cor	provements typical for the manditions or external factors (ea	asements, encroad		opinion i	t is located	far enou						
T E	Are there any adverse site cor	provements typical for the ma nditions or external factors (ea close a busy street, park, an	asements, encroad nd a freeway. In	appraisers	opinion i	t is located	far enou						
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Individual Condominium Unit Appraisal Report

File # USB-250203-00281-1

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	Describe the condition of the project and q	quality of construction.						
Р	The subject project is good quality cons	struction and is in good condition						
R	The subject project is good quality cons	struction and is in good condition.						
0								
P R O J								
-	Describe the common elements and recrea	ational facilities						
E	Describe the common elements and recre	ational racinites.						
С	None							
1								
1	Are any common elements leased to or by the Homeowners' Association?							
Ν	The drift definition elements leaded to or by	the Homeowners 713300iditori.	103 10 11 103, 403	ionbo the rental terms and option				
F								
0								
R								
М	Is the project subject to ground rent?	Yes X No If Yes, \$	per year (describe term	s and conditions)				
Α	is the project carry grammer carry		p =					
T								
l¦								
0	Are the parking facilities adequate for the	project size and type?	s No If No. describe and com	ment on the effect on value and	marketability.			
N		ризуссия ден 🗀 из			··· ·			
	I did X did not analyze the condo	minium project budget for the curren	t year. Explain the results of the analy	sis of the budget (adequacy of fe	ees, reserves, etc.), or why			
	the analysis was not performed.	, , , , , , , , , , , , , , , , , , , ,	., ,	3 ()	, , , , , , , , , , , , , , , , , , ,			
Р	, i							
R	The appraiser did not review the budge	et, cc&r's or by-laws.						
0 J E								
J								
E	Are there any other fees (other than regula	ar LOA chargos) for the use of the pr	roject facilities? Yes	No If Yes, report the charges	and describe			
C	Are there any other rees (other than regula	ar from charges) for the use of the pr	roject raciilites : L Yes 🔼	Tivo ii res, report the charges	and describe.			
C T								
٨								
V	Compared to other competitive projects of	similar quality and design the subje	ct unit charge appears	gh 🗶 Average 🗌 Lov	If High or Low, describe.			
IN	Compared to other competitive projects or	similar quality and design, the subje	ct unit charge appears	gii 🙀 /weiage 🗀 Eov	in riight of Low, describe.			
Α								
L								
Υ	Are there any special or unusual character	ristics of the project (based on the co	ondominium documents, HOA meetings	s, or other information) known to	the appraiser?			
S	Yes X No If Yes, describe and exp	plain the effect on value and marketa	ability.					
П			,					
S								
	Unit Charge \$ 600 per mor	nth X 12 = \$ 7,200.00 per ye	ear Annual assessment charge pe	er year per square feet of gross li	ving area = \$ 3.58			
	Utilities included in the unit monthly assess	sment X None Heat	Air Conditioning Lelectricity	☐ Gas ☐ Water ☐ S	ewer			
	None							
	General Description	Interior materials/condit	ion Amenities	Appliances	Car Storage			
	Floor # 1	Floors Hardwood/gd	Fireplace(s) # 1	X Refrigerator	None			
	·			- 0				
	# of Levels 3	Walls Drywall/gd	Woodstove(s) # 0	Range/Oven				
ш	" OI LCVCI3 3	walls Drywall/gu	woodstove(s)	Tem rianger e ren	E			
U	-	,						
U N	Heating Type Fau Fuel Gas	Trim/Finish Wood/gd	Deck/Patio Decks	✗ Disp ✗ Microwave	# of Cars 2			
U N I	Heating Type Fau Fuel Gas Central AC Individual AC	,		Disp Microwave Dishwasher	# of Cars 2 Assigned X Owned			
U N I T	Heating Type Fau Fuel Gas	Trim/Finish Wood/gd	Deck/Patio Decks	Disp Microwave Dishwasher	# of Cars 2			
T	Heating Type Fau Fuel Gas Central AC Individual AC Other (describe) None	Trim/Finish Wood/gd Bath Wainscot Ceramic/gd Doors Wood/gd	Deck/Patio Decks Porch/Balcony None Other None	Disp Microwave Dishwasher Washer/Dryer	# of Cars 2 Assigned Owned Parking Space # n/a			
I T	Heating Type Fau Fuel Gas Central AC Individual AC MOther (describe) None Finished area above grade contains:	Trim/Finish Wood/gd Bath Wainscot Ceramic/gd Doors Wood/gd 7 Rooms	Porch/Balcony None Other None 3 Bedrooms Decks None	Disp Microwave Dishwasher Washer/Dryer Bath(s) 2,013 Squa	# of Cars 2 Assigned Owned Parking Space # n/a re Feet of Gross Living Area Above Grade			
I T D E	Heating Type Fau Fuel Gas Central AC Individual AC Other (describe) None	Trim/Finish Wood/gd Bath Wainscot Ceramic/gd Doors Wood/gd 7 Rooms	Deck/Patio Decks Porch/Balcony None Other None 3 Bedrooms 2.1	Disp Microwave Dishwasher Washer/Dryer	# of Cars 2 Assigned Owned Parking Space # n/a re Feet of Gross Living Area Above Grade			
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Individual Condominium Unit Appraisal Report File # USB-250203-00281-1

	There are 0 com	parable p	roperties	currently	offered for	r sale in	the subje	ct neighborhood ra	nging in p	orice from	\$ 0		to \$ C)		
	There are 5 com	parable s	ales in the	e subject	neighborh	ood with	in the pa	st twelve months ra	nging in s	sale price	from \$	1,450,000	to \$	1,775,000		
	FEATURE		SUBJEC	T .		COMP	ARABI F	SALE # 1		COMP	ARABI F	SALE # 2		COMPARABI	F SA	1 F # 3
	Address 117 Topaz Wa		OODSEO	<u> </u>	30 Topaz Way			65 Did	65 Digby St				118 Gold Mine Dr			
	Unit # -, San Francis	-	94131				sco, CA	94131	-, San Francisco, CA 94131				-, San Francisco, CA 94131			
	Project Name and Topaz	Way To	ownhom	nes	Topaz	opaz Way Townhomes		Diamond Heights HOA			Gold Mine Terrace					
S	Phase 1				1		A.		1	" 05	_		1	1		
A	Proximity to Subject	\$			0.11 m	nies N	/V	\$ 1,605,000	0.20 r	miles SE		\$ 1.460.000	0.17 m	niles NW		1,450,000
L	Sale Price Sale Price/Gross Liv. Area	\$		sq ft.	\$	850 2	1 sq. ft.	\$ 1,605,000	\$	768 42	2 sq. ft.	\$ 1,460,000	\$	946.48 sq		1,450,000
S	Data Source(s)	•		39 11.	<u> </u>			DOM 13	-			DOM 12		S#81979161		M 8
	Verification Source(s)				Doc#1		,			15374	,	-	Doc#7		, -	
O	VALUE ADJUSTMENTS	DE	SCRIPTI	ION		SCRIPTI	ON	+ (-) \$ Adjustment		ESCRIPT	ION	+ (-) \$ Adjustment		SCRIPTION	+ (-) \$ Adjustment
M P	Sale or Financing Concessions				ArmLt Conv;				ArmLt				ArmLt			
A	Date of Sale/Time					u 4;c01/2	4			,u 4;c01/2	4			1;c09/24	+	
R	Location	N;Res	;;		N:Res	-	•		N;Res				N:Res	•		
I I	Leasehold/Fee Simple	Fee S	imple		Fee S	imple			Fee S	Simple			Fee S	imple		
0	HOA Mo. Assessment	600			0			0	745			0	20			0
N	Common Elements and Rec. Facilities	None			None				None				None			
Α	Floor Location	None 1			None 1				None 1				None 1			
P P	View	-	Sky;Wtr		B;Cty	Sky:		0	-	Sky;Wtr			B;CtyS	Sky:		0
R	Design (Style)		Twnhse			Twnhs	e	0		;Twnhse		0		Twnhse		0
0	Quality of Construction	Q3			Q3				Q3				Q3			
C	Actual Age	47			56			0	52			0	52			0
Н	Condition	C3			C3				C4	1		+150,000	C3			
	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms. Bath	6	
	Room Count	7	3	2.1	7	3	2.1		6	3	3.0	-5,000	6	3 2.0		+5,000
	Gross Living Area	2,013 0sf		sq. ft.	1,868		sq. ft.	+36,250	1,900 0sf		sq. ft.	+28,250	1,532 0sf	sq.	ft.	+120,250
	Basement & Finished Rooms Below Grade	USI			0sf				USI				USI			
	Functional Utility	Good			Good				Good				Good			
	Heating/Cooling	Fau/N	lo Ac		Fau/N	o Ac			Fau/N	lo Ac			Fau/N	о Ас		
	Energy Efficient Items	Updat			Updat				Updat				Updat			
	Garage/Carport	2g;Ow			2g;Ow				2g;Ov				2g;Ow		_	
	Porch/Patio/Deck	Decks	S		Decks	i			Decks	S			Decks	<u> </u>	+	
															+	
	Net Adjustment (Total)				X	+] -	\$ 36,250	X] +] -	\$ 173,250	X] +	1	125,250
	Adjusted Sale Price				Net Adj.	2.3	%		Net Adj		%		Net.Adj.		%	
	of Comparables				Gross A	^{aj.} 2.3	%	\$ 1,641,250	Gross A	^{Adj.} 12.6	%	\$ 1,633,250	Gross A	^{.aj.} 8.6	% \$	1,575,250
	Summary of Sales Comparis	- ''														
	The displayed comparable	es are co	nsidered	I to be the	e most co	mparab	le, most	proximate, the bes	st availab	ole and th	ne best ir	ndicators of value	for the su	bject property		
			•		10.000											
	Indicated Value by Sales Co	mparison	Approac	:n \$ 1,64		OME A	.DDD∩Λ(CH TO VALUE (no	t roquiro	d hy Fan	nio Maol					
I N	Estimated Monthly Market R	ent \$					Rent Mu		require	a by rair	riic iviac)	= \$	Indic	ated Value by I	ncom	e Approach
С	Summary of Income Approa		ding supp	ort for ma				p.ioi				<u> </u>		atou value aj l		o 7 (pp. 000)
C O M																
E																
	Indicated Value by: Sales (Comparis	son Appr	oach \$	1,640,00	00						Income Approach	h (if deve	loped) \$		
	In appraisers opinion the r															
	The cost approach is not a tend to not disclose rental			he subjed	ct is a con	ido proje	ect. Inco	me approach was	not deve	eloped du	ue to laci	k of rental data in s	subject's	market area. A	gent	s and owners
D																
RECONCILI																
C																
N																
С																
L																
A T	This count of the second	a						!6 !	l ! £ .	- 1		Ditter all all the trees		h h		
1	This appraisal is made completed, subject to the	as is", e followir										dition that the impro				
O N	following required inspection		0 .				, ,						.ou, ∪i ∟	_ sasjeet to tile		
	,			,	•			,								
	Based on a complete visua													nd limiting		
	conditions, and appraiser's 1.640.000		ation, my 02/07/20		лгиОП 01 T							subject of this rep of this appraisal.	UI 1 15			

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.

Individual Condominium Unit Appraisal Report

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

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Rita Katz	Name
Company Name Ker Global Inc.	Company Name
Company Address 587 39th Ave	Company Address
San Francisco , CA 94121	
Telephone Number (415) 505-6939	Telephone Number
Email Addresspacappraisal@yahoo.com	Email Address
Date of Signature and Report 02/11/2025	Date of Signature
Effective Date of Appraisal 02/07/2025	State Certification #
State Certification # AR043200	or State License #
or State License #	State
or Other State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 10/18/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
117 Topaz Way	☐ Did inspect exterior of subject property from street
- , San Francisco , CA 94131	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,640,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Red Sky Risk Services	COMPARABLE SALES
Company Name U.S. Bank, N.A.	☐ Did not inspect exterior of comparable sales from street
Company Address 200 South 6th St, Minneapolis, MN 55402	☐ Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Individual Condominium Unit Appraisal Report File # USB-250203-00281-1 COMPARABLE SALE # 4 COMPARABLE SALE # 5 FEATURE SUBJECT COMPARABLE SALE # 6 Address 117 Topaz Way 17 Miguel St -, San Francisco, CA 94131 -, San Francisco, CA 94131 Unit # Project Name and Topaz Way Townhomes Miguel Street HOA Phase 0.32 miles E Proximity to Subject \$ 1,700,000 \$ \$ Sale Price sq ft. 824.44 sq. ft. sq. ft. sq. ft. Sale Price/Gross Liv. Area \$ \$ Data Source(s) SFMLS#424020800;DOM 37 Verification Source(s) Doc#42551 VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION + (-) \$ Adjustment DESCRIPTION + (-) \$ Adjustment DESCRIPTION + (-) \$ Adjustment ArmLth Sale or Financing Conv:0 Concessions 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 None None Common Elements and Rec. Facilities None None Floor Location 1 B;CtySky;Wtr B;CtySky;Wtr View Design (Style) RT3L;Twnhse RT3L;Twnhse Q3 Q3 **Quality of Construction** 47 47 Actual Age Condition СЗ C4 +150,000 +15.000 Bdrms. Total Bdrms. Baths Total Bdrms. Baths Total Baths Total Bdrms. Baths Above Grade 3 2.1 2 2.0 +5,000 Room Count Gross Living Area 2,013 sq. ft. 2,062 sq. ft. 0 sq. ft. sq. ft. Basement & Finished 0sf 0sf Rooms Below Grade **Functional Utility** Good Good Fau/No Ac Fau/No Ac Heating/Cooling **Energy Efficient Items** Updated Updated +15,000 Garage/Carport 2g;Owned 1g;Owned Decks Porch/Patio/Deck Decks X 185,000 Net Adjustment (Total) Net Adj. 10.9 % Net Adj. Net.Adj. Adjusted Sale Price Gross Adj. 1,885,000 Gross Adj. Gross Adj % 10.9 % of Comparables 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.	_ ,		
e.e. Bank, N.A.			
This report was prepared under the	following USPAP reporting	option:	
Approisal Papart	report was prepared in assertance with	LICDAD Standarda Dula 2 2(a)	
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 t	he subject property at the market value	stated in this report is: within 90) days
Additional Certifications			
	II - f.		
I certify that, to the best of my knowledge and b			
I have NOT performed services, as an		, regarding the property that	t is the subject of this report within the
three-year period immediately precedi	• .		
I HAVE performed services, as an approper period immediately preceding accepta			e subject of this report within the three-year
, , , , , , , , , , , , , , , , , , , ,	· ·	vices are described in the c	oninents below.
The statements of fact contained in this report The reported analyses, opinions, and conclusions.		umptions and limiting conditions	s and are my personal, impartial, and unbiased
professional analyses, opinions, and conclusion	S.		
- Unless otherwise indicated, I have no present involved.	or prospective interest in the property th	at is the subject of this report a	nd no personal interest with respect to the parties
- I have no bias with respect to the property that			
- My engagement in this assignment was not co			ned value or direction in value that favors the cause of
			nt directly related to the intended use of this appraisal.
		pared, in conformity with the Ur	niform Standards of Professional Appraisal Practice
that were in effect at the time this report was pre - Unless otherwise indicated, I have made a per		he subject of this report.	
- Unless otherwise indicated, no one provided s	ignificant real property appraisal assista	nce to the person(s) signing this	s certification (if there are exceptions, the name of
each individual providing significant real propert	y appraisal assistance is stated elsewhe	ere in this report).	
Additional Comments			
APPRAISER:		SUPERVISORY APPR	AISER: (only if required)
Peter			· · · ·
JAN -			
Signature:		Signature:	
Name: Rita Katz		•	
Date Signed: 02/11/2025		Data Cianada	
State Certification #: AR043200			
		or State License #	
or State License #:			
, ,	tate #	State:	
State: CA		Expiration Date of Certification	ation or License:
Expiration Date of Certification or License: _1	0/18/2025	Supervisory Appraiser Ins	pection of Subject Property:
Effective Date of Appraisal: 02/07/2025		Did Not Exterio	r-only from Street Interior and Exterior

USPAP 2014 Al Ready

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

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

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).

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.

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.

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.

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

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.

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.

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.

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.

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.

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

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.

3.2 indicates three full baths and two half baths.

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
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)
В	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
ср	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
е	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
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
00	· · · · · · · · · · · · · · · · · · ·	
	Open	Garago/Carport
ор	Open	Garage/Carport
Prk	Open Park View	Garage/Carport View
	· ·	
Prk Pstrl	Park View Pastoral View	View View
Prk Pstrl PwrLn	Park View Pastoral View Power Lines	View View View
Prk Pstrl	Park View Pastoral View	View View
Prk Pstrl PwrLn	Park View Pastoral View Power Lines	View View View
Prk Pstrl PwrLn PubTrn	Park View Pastoral View Power Lines Public Transportation	View View View Location
Prk Pstrl PwrLn PubTrn Relo REO	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale	View View View Location Sale or Financing Concessions Sale or Financing Concessions
Prk Pstrl PwrLn PubTrn Relo REO Res	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential	View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View
Prk Pstrl PwrLn PubTrn Relo REO	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing	View View View Location Sale or Financing Concessions Sale or Financing Concessions
Prk Pstrl PwrLn PubTrn Relo REO Res	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential	View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View
Prk Pstrl PwrLn PubTrn Relo REO Res RH	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT S	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA -Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style)
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA -Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style)
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA -Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA -Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA -Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo Woods Wtr	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo Woods Wtr	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo Woods Wtr	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo Woods Wtr	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo Woods Wtr	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo Woods Wtr	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo Woods Wtr	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo Woods Wtr	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View View Location
Prk Pstrl PwrLn PubTrn Relo REO Res RH rr RT s SD Short sf sqm Unk VA w wo Woods Wtr	Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	View View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location



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



ADDITIONAL SUBJECT PHOTO

Subject Street



ADDITIONAL SUBJECT PHOTO

Subject Entry



ADDITIONAL SUBJECT PHOTO

Subject Bath



Additional Subject Photo
Subject Bedroom



Additional Subject Photo
Subject Living Room



Additional Subject Photo
Subject Laundry



Additional Subject Photo
Subject Dining

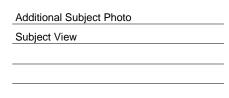


Additional Subject Photo
Subject Co/Smoke Detector



Additional Subject Photo
Subject View







Additional Subject Photo
Subject View



Additional Subject Photo
Subject Family Room



Additional Subject Photo
Subject Kitchen

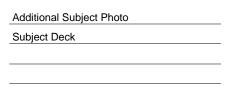


Additional Subject Photo
Subject Strairs



Additional Subject Photo
Subject Half Bath







Additional Subject Photo
Subject Bedroom



Additional Subject Photo
Subject Bedroom

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



Additional Subject Photo
Subject Bath



Additional Subject Photo
Subject Water Heater



Additional Subject Photo
Subject Garage



Comparable Sale 1

 30 Topaz Way

 San Francisco
 CA
 94131

 Date of Sale:
 \$02/24;c01/24

 Sale Price:
 1,605,000

 Sq. Ft.:
 1,868

 \$ / Sq. Ft.:
 859.21



Comparable Sale 2

65 Digby St

San Francisco CA 94131

Date of Sale: \$02/24;c01/24

Sale Price: 1,460,000

Sq. Ft.: 1,900

\$ / Sq. Ft.: 768.42



Comparable Sale 3

 118 Gold Mine Dr

 San Francisco
 CA
 94131

 Date of Sale:
 \$10/24;c09/24

 Sale Price:
 1,450,000

 Sq. Ft.:
 1,532

 \$ / Sq. Ft.:
 946.48

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



Comparable Sale 4

17 Miguel St					
San Francisco	o	CA	94131		
Date of Sale:	s06/2	24;c05	/24		
Sale Price: 1,70		00,000			
Sq. Ft.:	2,062	2			
\$ / Sq. Ft.:	824.4	14			

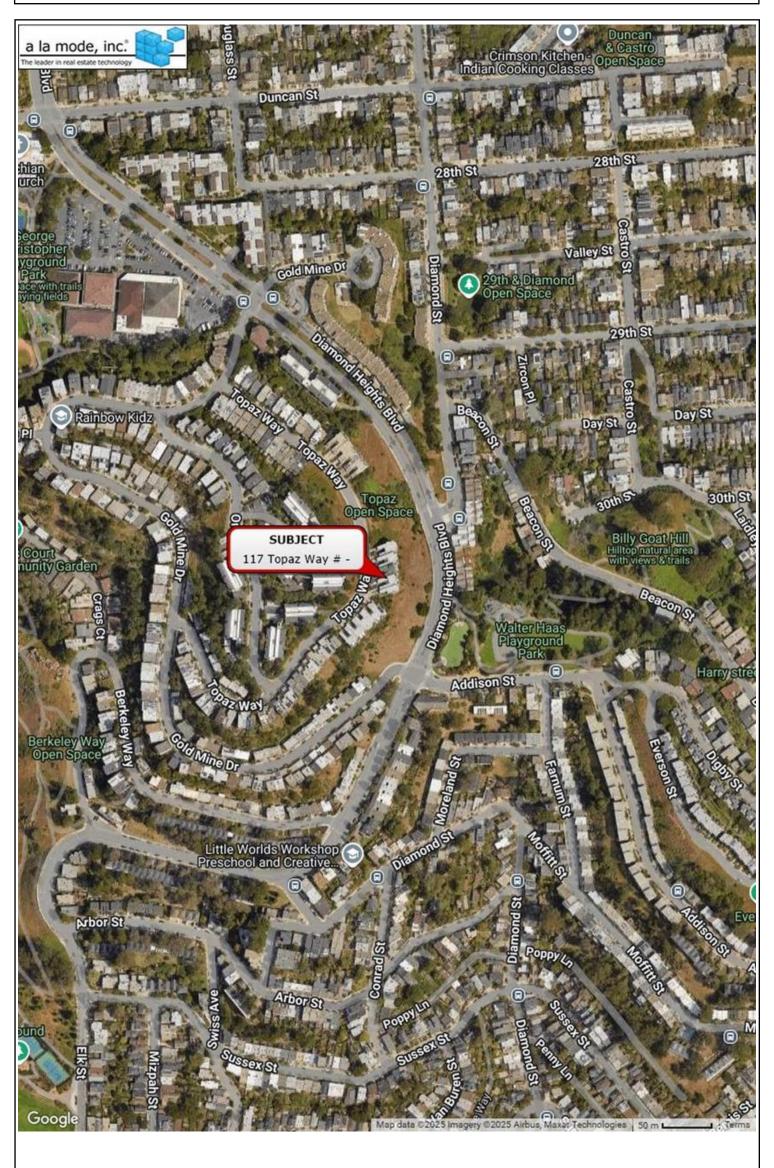
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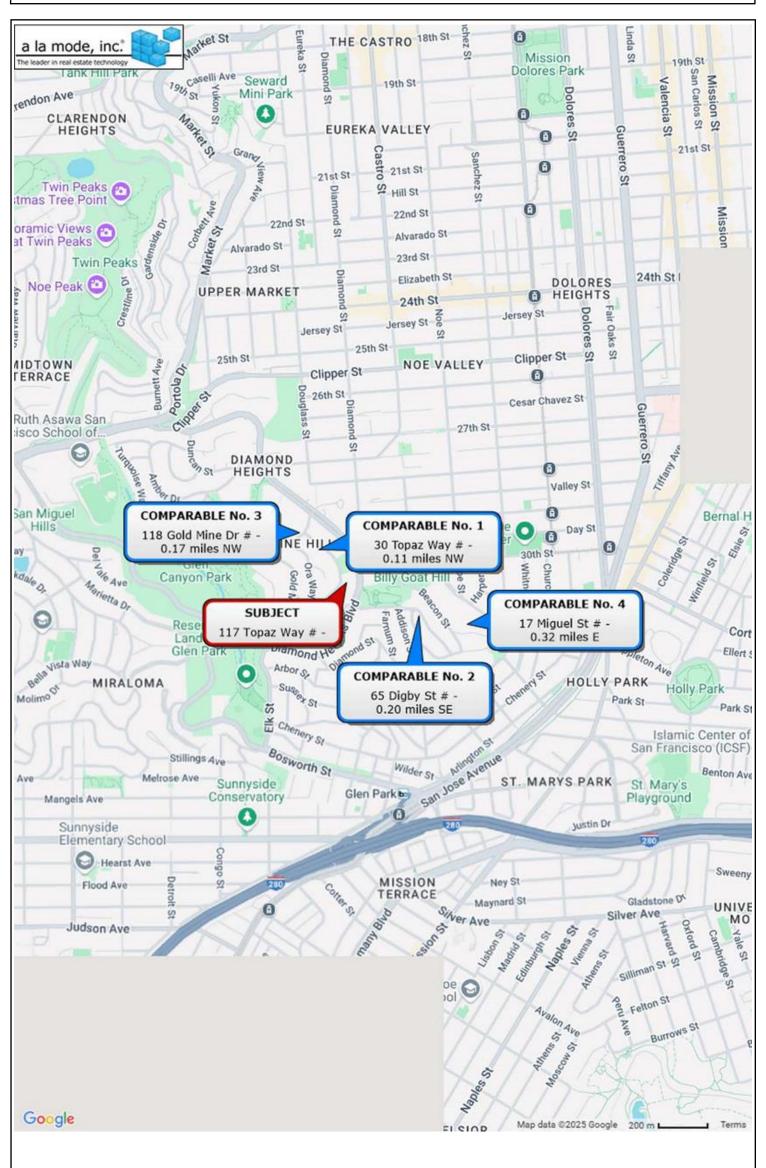
Comparable Sale 5

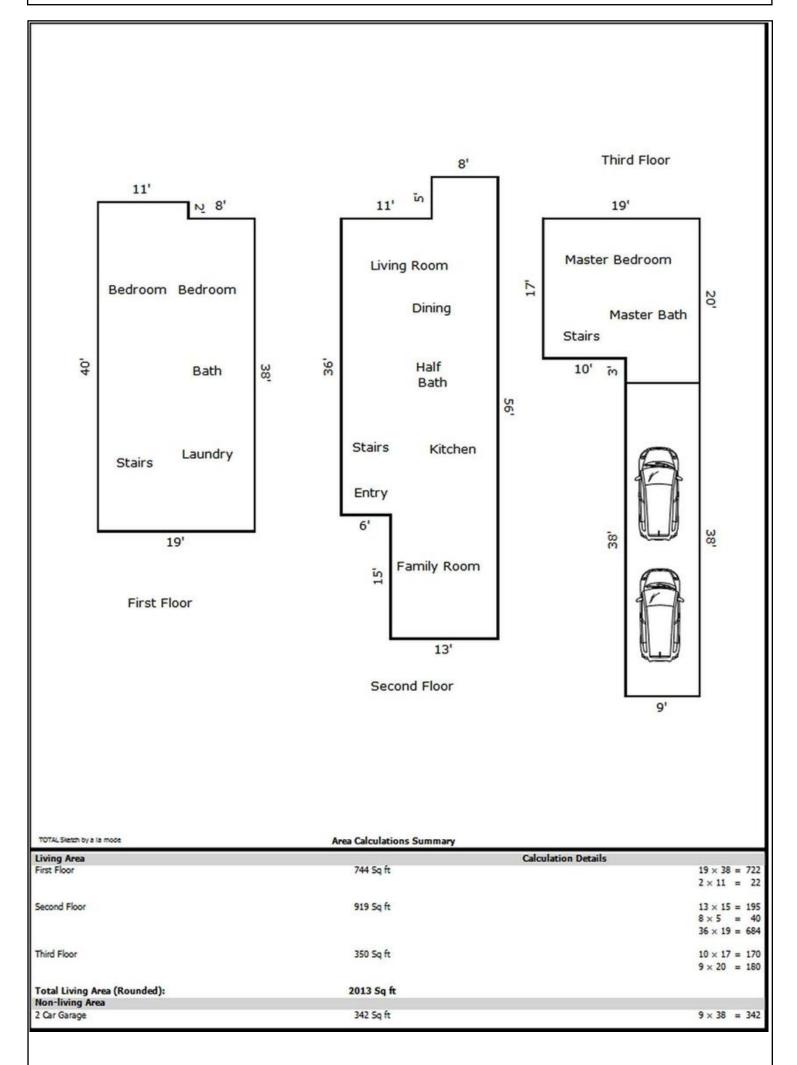
Date of Sale:		
Sale Price:		
Sq. Ft.:		
\$ / Sq. Ft.:		

Comparable Sale 6

Date of Sale:		
Sale Price:		
Sq. Ft.:		
¢ / Sa Et ·		







License

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



Rita Katz

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 043200

Effective Date:

October 19, 2023

Date Expires:

October 18, 2025

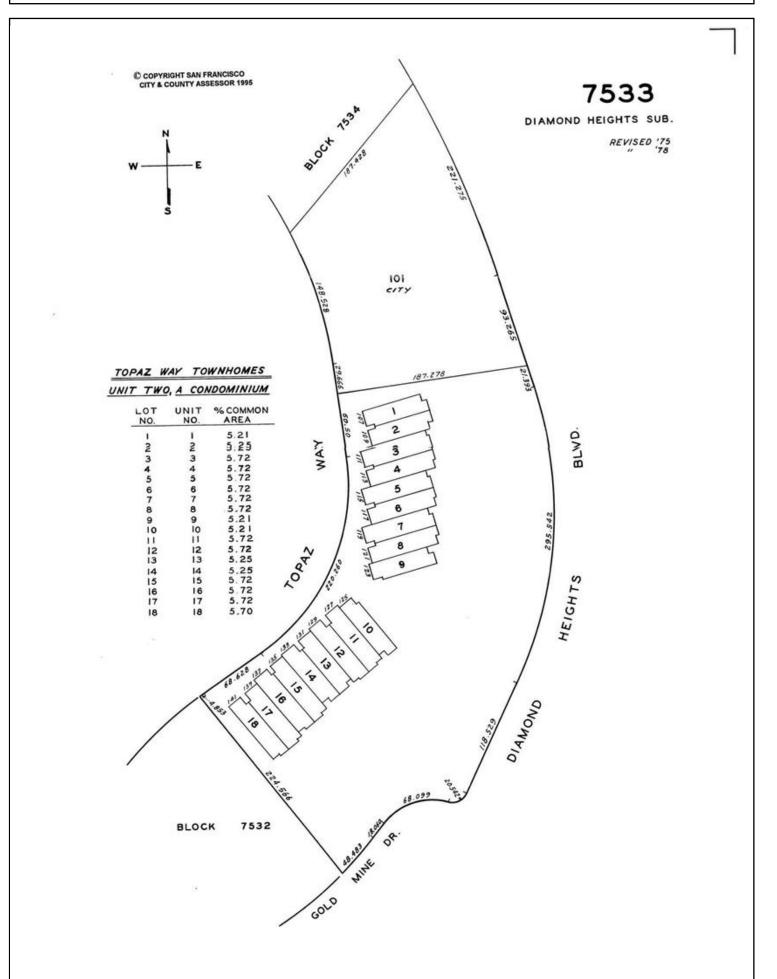
Angela Jemmott, Bureau Chief, BREA

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3073187

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

SQ. FT. BLK. TOTAL 116,850 SQ. FT.



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