Uniform Residential Appraisal Report

File # PNF20023896

The purpose of this summary appraisal repo	ort is to provide	e the lende	r/client with an ac	curate and adequate	ely supported oni	inion of the	market value	of the subject	nroperty
	nt lo to provide	0 1110 101140	in an an	•	ory cupportou, opi				
Property Address 43180 Sentiero Dr			(0.11.5	City Indio				Zip Code 922	u3-2934
Borrower WAHDATTULLAH AMINI			er of Public Record	COPPLE BIANCA	A; COPPLE GEOR	RGE CO	ounty RIVE	RSIDE	
Legal Description TR#:31601-4 LOT 6	<u>) SUB</u> DIVISI	ONNAME	ETR 31601-4 A	CRES 000.20					
Assessor's Parcel # 696-100-005				Tax Year 2019		R	.E. Taxes \$ 7	.490	
Neighborhood Name TERRA LOGO				Map Reference 2	10140		ensus Tract O		
		Cno	oial Assassments ¢		+0140 X PUI				per month
Occupant Owner Tenant Vac			cial Assessments \$	0	Z Pui	D HOA\$	269	per year 🔀	per monun
Property Rights Appraised 🔀 Fee Simple	Leasehold		er (describe)						
Assignment Type	Refinanc	ce Transactio	on 🔲 Other (de	escribe)					
Lender/Client SEE PAGE 3		P	Address SEE PA	AGF 3					
Is the subject property currently offered for sale	or has it heen off				date of this annrais	212		Yes 🔀 No	
					date of this appraise	ai:		103 🔼 110	
Report data source(s) used, offering price(s), and	i date(s).	DAMLS	THIS IS A NON	MLS SALE					
I X did did not analyze the contract for	sale for the subje	ect purchase	transaction. Explain	the results of the analy	ysis of the contract	for sale or wh	y the analysis	was not	
performed. Arms length sale;THERE									
- The longer care, The letter	1011011011	(01), (02	00111111101011						
Contract Drice (Contract Contract Contr			the annual and a sell and the		d0 \\\	□ Na Dat	- C(-)		
	ntract 02/22/2			e owner of public reco				REALIST	
Is there any financial assistance (loan charges, s	ale concessions,	gift or down	ipayment assistance,	etc.) to be paid by an	y party on behalf of	f the borrower'	?	Yes	X No
If Yes, report the total dollar amount and describe	e the items to be	paid.	\$0::						
			, ,,						
Note: December and the second of the second									
Note: Race and the racial composition of the	neignborhood a	are not appi							
Neighborhood Characteristics			One-Unit I	lousing Trends		One-Unit	t Housing	Present Lan	d Use %
Location Urban Suburban	Rural P	roperty Value	es Increasing	★ Stable	Declining	PRICE	AGE	One-Unit	100 %
Built-Up X Over 75% 25-75%		emand/Supp		In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	%
						. ,	(,		
Growth Rapid Stable		Narketing Tim			Over 6 mths		ow 1	Multi-Family	%
Neighborhood Boundaries NORTH TO T	ERRA LAGO I	<u>PARKWA</u> Y	, EAST TO SENT	TIERO DR, WEST	TO GOLF	618 Hi	gh 15	Commercial	%
CENTRE PARKWAY AND SOUTH TO A						295 Pr	ed. 11	Other	%
Najahhauhaad Daasujutian		COLE COLIE	SE COMMUNITY KNOW	NIAS TERRA LACO TU	E COMMUNITY COM				
				/N AS TERRA LAGO. TH					
LOCATION AND WATERFRONT LOCATIONS. HOMES	3 ARE OF AVERAG	SE QUALITY A	ND CONDITION. COM	MERCIAL PROPERTY CO	ONSIST OF RETAIL S	SHOPPING AND	OFFICE SPACE	. SUBJECT HAS A	VERAGE
ACCESS TO SCHOOLS, SHOPPING, EMPLOYM		RTATION AN	D PUBLIC AMENITIE	S WITHIN 2 MILES.					
Market Conditions (including support for the abo	ve conclusions)	SE	E ATTACHED	1004MC ADDEN	IDUM				
Dimensions 70 X 120		Δr	rea 8400 sf	Shar	pe RECTANG	III AD	View N;	Pos:	
							VICW IN,	res,	
Specific Zoning Classification SFR				SINGLE FAMILY		_			
	nconforming (Gran			<u> </u>	be)				
Is the highest and best use of subject property as	e improved for								
is the highest and best use of subject property a	o iiiipioveu (or as	s proposed p	er plans and specific	ations) the present use	e? 🔀	Yes 🔲 N	lo If No, des	cribe THE SI	JBJECT
									JBJECT
HIGHEST & BEST USE IS AS A SINGLE FA			SUBJECT IMPRO	VEMENT IS STILL	CONTRIBUTING	VALUE TO 1	THE SUBJEC	TS SITE.	
HIGHEST & BEST USE IS AS A SINGLE FAULUTION OF THE PROPERTY OF	AMILY HOME S	SINCE THE	SUBJECT IMPRO Public Other (de	VEMENT IS STILL	CONTRIBUTING Off-site Impro	VALUE TO 1	THE SUBJEC	TS SITE.	Private
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	AMILY HOME S	SINCE THE	SUBJECT IMPRO Public Other (de	VEMENT IS STILL	CONTRIBUTING Off-site Impro	VALUE TO 1 ovements - Ty PHALT (SE	THE SUBJEC	TS SITE.	
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	AMILY HOME S Wa Sar	SINCE THE ater nitary Sewer	SUBJECT IMPRO Public Other (de	VEMENT IS STILL (scribe)	CONTRIBUTING Off-site Impro	VALUE TO 1 ovements - Ty PHALT (SE	PHE SUBJEC PE E PG 3)	TS SITE. Public	Private
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	AMILY HOME S Wa Sar	SINCE THE	SUBJECT IMPRO Public Other (de	VEMENT IS STILL (scribe)	CONTRIBUTING Off-site Impro	VALUE TO 1 ovements - Ty PHALT (SE	THE SUBJEC	TS SITE. Public	Private
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	AMILY HOME S Wa Sar No FEMA	SINCE THE ater nitary Sewer A Flood Zone	SUBJECT IMPRO Public Other (de	VEMENT IS STILL (scribe)	CONTRIBUTING Off-site Impro Street ASP Alley NON	VALUE TO 1 ovements - Ty PHALT (SE	PHE SUBJEC PE E PG 3)	TS SITE. Public	Private
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	AMILY HOME S Wa Sar No FEMA	SINCE THE ater nitary Sewer A Flood Zone rea?	SUBJECT IMPRO Public Other (de	VEMENT IS STILL (scribe) FEMA Map # 060 o If No, describe	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H	VALUE TO 1 ovements - Ty PHALT (SE	FEMA Map	TS SITE. Public Date 03/06/2	Private
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	Wa Sar No FEMA I for the market ar factors (easemen	since the ater nitary Sewer A Flood Zone rea? nts, encroach	SUBJECT IMPRO Public Other (de X	VEMENT IS STILL (scribe) FEMA Map # 060 o If No, describe al conditions, land use	ONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H	VALUE TO Toperate To Toperate	FEMA Map	TS SITE. Public Date 03/06/2	Private
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen	ester A Flood Zone rea? nts, encroach	SUBJECT IMPRO Public Other (de X	VEMENT IS STILL (scribe) FEMA Map # 06(o If No, describe al conditions, land use E OBSERVED. T	ONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H	VALUE TO Toperate To Toperate	FEMA Map	TS SITE. Public Date 03/06/2	Private
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen	ester A Flood Zone rea? nts, encroach	SUBJECT IMPRO Public Other (de X	VEMENT IS STILL (scribe) FEMA Map # 06(o If No, describe al conditions, land use E OBSERVED. T	ONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H	VALUE TO Toperate To Toperate	FEMA Map	TS SITE. Public Date 03/06/2	Private
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen	since the ster initary Sewer A Flood Zone rea? ints, encroach NCROAC	SUBJECT IMPRO Public Other (de X	VEMENT IS STILL (scribe) FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. T ON DESIGN.	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H es, etc.)?	VALUE TO Toperate Top	FEMA Map	TS SITE. Public Date 03/06/2	Private
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen	ester A Flood Zone rea? nts, encroach	SUBJECT IMPRO Public Other (de X	VEMENT IS STILL (scribe) FEMA Map # 06(o If No, describe al conditions, land use E OBSERVED. T	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H es, etc.)?	VALUE TO Toperate Top	FEMA Map S NO	TS SITE. Public Date 03/06/2 If Yes, describe	Private
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	Wa Sar No FEMA I for the market au factors (easemen ENTS OR EN D THE QUAL	ater nitary Sewer A Flood Zone rea? nts, encroach NCROAC ITY AND	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description	CONTRIBUTING Off-site Impro Street ASP Alley NON D65C2260H SS, etc.)? THE SUBJECT m material	VALUE TO TOP VALUE	FEMA Map S NO MS TO TH	TS SITE. Public Date 03/06/2 If Yes, describe materials	Private C018
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	Wa Sar No FEMA I for the market au factors (easemen ENTS OR EN D THE QUAL	atter nitary Sewer A Flood Zone rea? nts, encroach NCROAC LITY AND Foundatic	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H IS, etc.)? THE SUBJECT m material CONCRETE	VALUE TO TOP OVERHEAD TO TOP O	FEMA Map S NO MS TO TH Interior Floors	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF	Private 2018 Condition
HIGHEST & BEST USE IS AS A SINGLE FAUTILITIES Public Other (describe) Electricity	Wa Sar No FEMA I for the market an factors (easemen ENTS OR END THE QUAL Concrete SI.	atter nitary Sewer A Flood Zone rea? nts, encroach NCROAC LITY AND Foundatic	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. T ON DESIGN. Exterior Description Foundation Walls Exterior Walls	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT m material CONCRETE STUCCO/A	VALUE TO TOP OVERHEAD TO TOP O	FEMA Map S NO MS TO TH Interior Floors Walls	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL	Private Private Private Private
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typica Are there any adverse site conditions or external NO APPARENT ADVERSE EASEM NEIGHBORHOOD IN REGARDS TO General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit	Wa Sar No FEMA I for the market an factors (easement ENTS OR END THE QUAL Concrete SI. Full Basement Basement Area	ster nitary Sewer A Flood Zone rea? nts, encroach NCROAC LITY AND Foundatio	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT m material CONCRETE STUCCO/A TILE/AVG	VALUE TO TO TO TO TO THE TO T	FEMA Map FEMA TO TH Interior Floors Walls Trim/Finish	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD	Private Private Private Private
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typica Are there any adverse site conditions or external NO APPARENT ADVERSE EASEM NEIGHBORHOOD IN REGARDS TO General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit	Wa Sar No FEMA I for the market an factors (easemen ENTS OR END THE QUAL Concrete SI.	ster nitary Sewer A Flood Zone rea? nts, encroach NCROAC LITY AND Foundatio	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. T ON DESIGN. Exterior Description Foundation Walls Exterior Walls	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT m material CONCRETE STUCCO/A TILE/AVG	VALUE TO TO TO TO TO THE TO T	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD	Private Private Private Private
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typica Are there any adverse site conditions or external NO APPARENT ADVERSE EASEM NEIGHBORHOOD IN REGARDS TO General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit	Wa Sar No FEMA I for the market an factors (easement ENTS OR END THE QUAL Concrete SI. Full Basement Basement Area	ster nitary Sewer A Flood Zone rea? nts, encroach NCROAC LITY AND Foundation lab ent	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT m material CONCRETE STUCCO/A TILE/AVG	VALUE TO TO TO TO TO THE TO T	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD	Private Private Private Private
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEMA I for the market an factors (easemen ENTS OR END THE QUAL I Full Basemen Basement Area Basement Finish United States of the Sarenet Finish United States of the	ster nitary Sewer A Flood Zone rea? nts, encroach NCROAC ITY AND Foundation lab ent nry/Exit	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. T ON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT m material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM	VALUE TO TOVERNET SHALT (SENE) CONFOR S/CONGITION E/AVG N/AVG	FEMA Map S NO MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD TILE/GD	Private Private Private Private
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEMA I for the market ar factors (easemen ENTS OR EN O THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Entr	since the ster initary Sewer A Flood Zone rea? ints, encroach NCROAC ITY AND Foundatic lab ent n ry/Exit Infestatic	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. T ON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT Material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE	VALUE TO TOVERNET OF THALT (SENE) TOO TOWN TO THE TOWN TOWN THE TOWN TOWN THE TOWN	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD TILE/GD None	Private Construction Private
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEMA I for the market ar factors (easemen ENTS OR EN O THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Entr	since the ster initary Sewer A Flood Zone rea? ints, encroach NCROAC ITY AND Foundatic lab ent n ry/Exit Infestatic Settle	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. T ON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT m material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/	VALUE TO TOVERNET SHALT (SENSE SENSE	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars	Private No.018 //condition P/GD //GD
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEMA I for the market ar factors (easemen ENTS OR EN O THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Entr Evidence of Dampness Heating	ater nitary Sewer A Flood Zone rea? nts, encroach NCROAC ITY AND Foundation lab ent ny/Exit Infestatic Settle NA H	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H IS, etc.)? THE SUBJECT IN Material CONCRETE STUCCO/A TILE/AVG IS NONE ALUMINUM NONE YES/AVER/ Woodston	VALUE TO TOVERNET SET OF THE SET	FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Surfa	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG	Private Colla Condition P/GD CRETE
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity Gas	Wa Sar No FEM/ I for the market ar factors (easemen ENTS OR END THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Enti Evidence of Dampness Heating FV Other	since the ster siter nitary Sewer A Flood Zone rea? nts, encroach NCROAC LITY AND Foundation lab	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) #	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT M material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstor 1 Fence N	VALUE TO TOVERNET SET OF THE SET	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars	Private No.018 //condition P/GD //GD
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen ENTS OR END THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Enti Evidence of Dampness Heating FV Other	ater nitary Sewer A Flood Zone rea? nts, encroach NCROAC ITY AND Foundation lab ent ny/Exit Infestatic Settle NA H	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT M material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstor 1 Fence N	VALUE TO TO TO TO TO THE TO TO TO THE TO TO TO THE TO TO TO THE TO TO THE TO TO THE THE TO TH	FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Surfa	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG	Private Colla Condition P/GD CRETE
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen ENTS OR END THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Enti Evidence of Dampness Heating FV Other	since the ster siter nitary Sewer A Flood Zone rea? nts, encroach NCROAC LITY AND Foundation lab	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT Material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstoo 1 Fence Nov	VALUE TO TO TO TO TO THE TO T	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Surfa	Public Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG # of Cars	Private Colla Condition Condit
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typica Are there any adverse site conditions or external NO APPARENT ADVERSE EASEM NEIGHBORHOOD IN REGARDS TO General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) RANCH Year Built 2005 Effective Age (Yrs) 12 Attic None Drop Stair Stairs Floor Scuttle Finished Heated	Wa Sar No FEMALY HOME S NO THE QUAL Concrete SI Full Basement Area Basement Area Basement Finish Outside Entire Vidence of Dampness Heating FV Other Cooling (Cooling (Cooling)) Individual	ster Interpolation Toundation Toundatio	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. T ON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H IS, etc.)? THE SUBJECT IN Material CONCRETE STUCCO/A TILE/AVG IS NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence NOV Porch C	VALUE TO TO TO EVENTE TO TO EVENTE TO TO EVENTE TO TO EVENTE EVENTE TO EVENTE EVE	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Surfi	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG # of Cars # of Cars	Private Colla Condition Condit
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEMA I for the market ar factors (easemen ENTS OR END THE QUAL I STAND THE QUAL I SAR WALL I SAR WAL	since the ster ster ster ster ster ster ster ste	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA Avave Washer/D	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT Material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVERA Woodstov 1 Fence Nov Other Noryer Other (of the control of the con	VALUE TO TO TO EVENTE TO TO EVENTE TO TO EVENTE TO TO EVENTE E	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Surfa Garage Carport Att.	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD TILE/GD Of Cars ace CONO # of Cars # of Cars # of Cars Det.	Private Condition
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar Sar No FEMA I for the market ar factors (easement ENTS OR END THE QUAL I SAR	since the ster services and services are services and services are services and services and services and services and services are services and services are services and ser	SUBJECT IMPRO Public Other (de	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. T ON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT Material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVERA Woodstov 1 Fence Nov Other Noryer Other (of the control of the con	VALUE TO TO TO EVENTE TO TO EVENTE TO TO EVENTE TO TO EVENTE E	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Surfa Garage Carport Att.	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG # of Cars # of Cars	Private Condition
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar Sar No FEMA I for the market ar factors (easement ENTS OR END THE QUAL I SAR	ster Interpolation Toundation Toundatio	SUBJECT IMPRO Public Other (de	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA Avave Washer/D	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT Material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVERA Woodstov 1 Fence Nov Other Noryer Other (of the control of the con	VALUE TO TO TO EVENTE TO TO EVENTE TO TO EVENTE TO TO EVENTE E	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Surfa Garage Carport Att.	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD TILE/GD Of Cars ace CONO # of Cars # of Cars # of Cars Det.	Private Condition
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar Sar No FEMA I for the market ar factors (easement ENTS OR END THE QUAL I SAR	since the ster services and services are services and services are services and services and services and services and services are services and services are services and ser	SUBJECT IMPRO Public Other (de	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA Avave Washer/D	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT Material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVERA Woodstov 1 Fence Nov Other Noryer Other (of the control of the con	VALUE TO TO TO EVENTE TO TO EVENTE TO TO EVENTE TO TO EVENTE E	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Surfa Garage Carport Att.	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD TILE/GD Of Cars ace CONO # of Cars # of Cars # of Cars Det.	Private Condition
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar Sar No FEM/ I for the market ar factors (easement ENTS OR END THE QUAL DESCRIPTION OF THE QUAL	since the ster services of the	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA vave Washer/D 3.0 Bath(s)	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT M material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch C C C C C C C C C C C C C C C C C C C	VALUE TO TOVERNET SHALT (SENE SENE SENE SENE SENE SENE SENE SEN	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Driveway Att. et of Gross Live	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONO # of Cars do Cars To Cars Joet.	Private Pri
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen ENTS OR END THE QUAL THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Entr Evidence of Dampness Heating FV Other Cooling Individual Dishwash 6 Rooms S, etc.). SE	since the ster several	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA Vave Washer/D 3.0 Bath(s)	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT M material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch C C C C C C C C C C C C C C C C C C C	VALUE TO TOVERNET SHALT (SENE SENE SENE SENE SENE SENE SENE SEN	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Driveway Att. et of Gross Live	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD TILE/GD Of Cars ace CONO # of Cars # of Cars # of Cars Det.	Private Pri
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen ENTS OR END THE QUAL THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Entr Evidence of Dampness Heating FV Other Cooling Individual Dishwash 6 Rooms S, etc.). SE	since the ster several	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA Vave Washer/D 3.0 Bath(s)	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT M material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch C C C C C C C C C C C C C C C C C C C	VALUE TO TOVERNET SHALT (SENE SENE SENE SENE SENE SENE SENE SEN	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Driveway Att. et of Gross Live	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONO # of Cars do Cars To Cars Joet.	Private Pri
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen ENTS OR END THE QUAL THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Entr Evidence of Dampness Heating FV Other Cooling Individual Dishwash 6 Rooms S, etc.). SE	since the ster several	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA Vave Washer/D 3.0 Bath(s)	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT M material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch C C C C C C C C C C C C C C C C C C C	VALUE TO TOVERNET SHALT (SENE SENE SENE SENE SENE SENE SENE SEN	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Driveway Att. et of Gross Live	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONO # of Cars do Cars To Cars Joet.	Private Pri
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen ENTS OR END THE QUAL THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Entr Evidence of Dampness Heating FV Other Cooling Individual Dishwash 6 Rooms S, etc.). SE	since the ster several	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA Vave Washer/D 3.0 Bath(s)	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT M material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch C C C C C C C C C C C C C C C C C C C	VALUE TO TOVERNET SHALT (SENE SENE SENE SENE SENE SENE SENE SEN	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Driveway Att. et of Gross Live	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONO # of Cars do Cars To Cars Joet.	Private Pri
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen ENTS OR END THE QUAL THE QUAL Concrete SI Full Basemen Basement Area Basement Finish Outside Entr Evidence of Dampness Heating FV Other Cooling Individual Dishwash 6 Rooms S, etc.). SE	since the ster series of the ste	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA Vave Washer/D 3.0 Bath(s)	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT M material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch C C C C C C C C C C C C C C C C C C C	VALUE TO TOVERNET SHALT (SENE SENE SENE SENE SENE SENE SENE SEN	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Driveway Att. et of Gross Live	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONO # of Cars do Cars Joet. In Joet.	Private Pri
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEMA I for the market ar factors (easement ENTS OR END THE QUAL I SASSEMENT OUTSIDE TO THE QUAL I SASSEMENT OUTSIDE	since the ster ster ster ster ster ster ster ste	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Patio/Deck CO Pool & SPA vave Washer/D 3.0 Bath(s) ling, etc.). D CONDITION.	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT IN Material CONCRETE STUCCO/A TILE/AVG IS NONE ALUMINUM NONE YES/AVERA Woodstov 1 Fence Nov Porch C Other Nov Tyer Other (0 2,599	VALUE TO TOVERNET SHALT (SENE SENE SENE SENE SENE SENE SENE SEN	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscott Car Storage Driveway Driveway Surfa Garage Carport Att. et of Gross Live	TS SITE. Public Date 03/06/2 If Yes, describe E materials TILE/CARF DRYWALL WOOD/GD TILE/GD TILE/GD Of Cars ace CONO # of Cars # of Cars Det.	Private One
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEMA I for the market ar factors (easement ENTS OR END THE QUAL Concrete SI Full Basement Area Basement Area Basement Finish Outside Entrice Evidence of Dampness Heating FV Other Cooling Cooling Individual Dishwash 6 Rooms S., etc.). SE Reded repairs, de RUCTION AN	since the ster ster ster ster ster ster ster ste	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA Ave Washer/D 3.0 Bath(s) ling, etc.). D CONDITION.	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H is, etc.)? THE SUBJECT IN Material CONCRETE STUCCO/A TILE/AVG IS NONE ALUMINUM NONE YES/AVER/ Woodston 1 Fence N OV Porch C C C C C C C C C C C C C C C C C C C	VALUE TO TO OVER T	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Surfi Garage Carport Att. et of Gross Liv	TS SITE. Public Public O3/06/2 If Yes, describe E materials TILE/CARE DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG # of Cars Det. pars;THE SU In It Yes, describe	Private One
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEMA I for the market ar factors (easement ENTS OR END THE QUAL INTERPOLATION AND INTERPOLAT	since the ster ster ster ster ster ster ster ste	SUBJECT IMPRO Public Other (de	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA Ave Washer/D 3.0 Bath(s) ling, etc.). D CONDITION. uctural integrity of the	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT IN Material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodston 1 Fence N OV Porch C C C4;No upd property? VERE NOTED. TH	VALUE TO TO OVER TO OVE	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscott Car Storage Driveway Surfi Att. et of Gross Liv a prior 15 ye Were All Ti	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG # of Cars Det. pears; THE SU In It Yes, describe It Yes, desc	Private One
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen ENTS OR END THE QUAL Concrete SIL Full Basement Area Basement Area Basement Finish Outside Entrevidence of Dampness Heating FV Other Cooling Other Cooling Cother Cooling Coolin	since the ster ster ster ster ster ster ster ste	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA vave Washer/D 3.0 Bath(s) ling, etc.). D CONDITION. uctural integrity of the E THE PROPERTY WON INCLUDING THE	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT IN Material CONCRETE STUCCO/A TILE/AVG IS NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch Co Other N Tyer Other (C) 2,599 C4;No upd property? VERE NOTED. THE ELECTRICITY, W	VALUE TO TO OVER TO OVE	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscott Car Storage Driveway Surfi Att. et of Gross Liv a prior 15 ye Were All Ti	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG # of Cars Det. pears; THE SU In It Yes, describe It Yes, desc	Private One
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wa Sar No FEM/ I for the market ar factors (easemen ENTS OR END THE QUAL Concrete SIL Full Basement Area Basement Area Basement Finish Outside Entrevidence of Dampness Heating FV Other Cooling Other Cooling Cother Cooling Coolin	since the ster ster ster ster ster ster ster ste	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA vave Washer/D 3.0 Bath(s) ling, etc.). D CONDITION. uctural integrity of the E THE PROPERTY WON INCLUDING THE	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT IN Material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch C C C4;No upd property? VERE NOTED. THE EELECTRICITY, W S.	VALUE TO TO OVER TO TO OVER THE UTILITIES VATER, AC &	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscott Car Storage Driveway Surfi Att. et of Gross Liv a prior 15 ye Were All Ti	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG # of Cars Det. pears; THE SU In It Yes, describe It Yes, desc	Private One
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wasar Sar No FEM/ I for the market ar factors (easement ENTS OR END THE QUAL Concrete SIL Full Basement Area Basement Area Basement Finish Outside Entrevidence of Dampness Heating FV Other Cooling Cother Cooling C	since the ster ster ster ster ster ster ster ste	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA vave Washer/D 3.0 Bath(s) ling, etc.). D CONDITION. uctural integrity of the F THE PROPERTY WON INCLUDING THE OXIDE DETECTORS	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT IN Material CONCRETE STUCCO/A TILE/AVG IS NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch Co Other N Tyer Other (C) 2,599 C4;No upd property? VERE NOTED. THE ELECTRICITY, W	VALUE TO TO OVER TO TO OVER THE UTILITIES VATER, AC &	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscott Car Storage Driveway Surfi Att. et of Gross Liv a prior 15 ye Were All Ti	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG # of Cars Det. ing Area Above Gears; THE SU ears; THE SU lo If Yes, descri	Private One
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity	Wasar Sar No FEM/ I for the market ar factors (easement ENTS OR END THE QUAL Concrete SI. Full Basement Area Basement Area Basement Finish Outside Entre Evidence of Dampness Heating FV Other Cooling Other Cooling Other Cooling SI Other S	since The ster ster ster ster ster ster ster ste	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA vave Washer/D 3.0 Bath(s) ling, etc.). D CONDITION. uctural integrity of the F THE PROPERTY WON INCLUDING THE OXIDE DETECTORS	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT IN Material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch C C C4;No upd property? VERE NOTED. THE EELECTRICITY, W S.	VALUE TO TO OVER TO TO OVER THE UTILITIES VATER, AC &	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscott Car Storage Driveway Driveway Driveway Carport Att. et of Gross Live prior 15 yes Were All Tit HEATING SY	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG # of Cars Det. ing Area Above Gears; THE SU ears; THE SU lo If Yes, descri	Private One
HIGHEST & BEST USE IS AS A SINGLE F. Utilities Public Other (describe) Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external NO APPARENT ADVERSE EASEM NEIGHBORHOOD IN REGARDS TO General Description Units One One with Accessory Unit of Stories 1 Type Det. Att. S-Det./End Unit Sexisting Proposed Under Const. Design (Style) RANCH Year Built 2005 Effective Age (Yrs) 12 Attic None Stair Stairs Floor Range/Oven Finished Heated Heated Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items Describe the condition of the property (including HAS AVERAGE QUALITY CONSTR.) Are there any physical deficiencies or adverse construction of the property (including HAS AVERAGE QUALITY CONSTR.) Are there any physical deficiencies or adverse construction of the property (including HAS AVERAGE QUALITY CONSTR.)	Wasar Sar No FEM/ I for the market ar factors (easement ENTS OR END THE QUAL Concrete SI. Full Basement Area Basement Area Basement Finish Outside Entre Evidence of Dampness Heating FV Other Cooling Other Cooling Other Cooling SI Other S	since The ster ster ster ster ster ster ster ste	SUBJECT IMPRO Public Other (de X	FEMA Map # 060 o If No, describe al conditions, land use E OBSERVED. TON DESIGN. Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspout Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck CO Pool & SPA vave Washer/D 3.0 Bath(s) ling, etc.). D CONDITION. uctural integrity of the F THE PROPERTY WON INCLUDING THE OXIDE DETECTORS	CONTRIBUTING Off-site Impro Street ASP Alley NON 065C2260H S, etc.)? THE SUBJECT IN Material CONCRETE STUCCO/A TILE/AVG S NONE ALUMINUM NONE YES/AVER/ Woodstov 1 Fence N OV Porch C C C4;No upd property? VERE NOTED. THE EELECTRICITY, W S.	VALUE TO TO OVER TO TO OVER THE UTILITIES VATER, AC &	FEMA Map FEMA Map S No MS TO TH Interior Floors Walls Trim/Finish Bath Floor Bath Wainscott Car Storage Driveway Driveway Driveway Carport Att. et of Gross Live prior 15 yes Were All Tit HEATING SY	TS SITE. Public Date 03/06/2 If Yes, describe materials TILE/CARF DRYWALL WOOD/GD TILE/GD None # of Cars ace CONG # of Cars Det. ing Area Above Gears; THE SU ears; THE SU lo If Yes, descri	Private One

Freddie Mac Form 70 March 2005

UAD Version 9/2011

Page 1 of 6

Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

File # PNF20023896

							he subject								to	\$ 48		
				neighbo			the past tw		hs ranç					00	00		618,85	
FEATURE		SUBJECT					LE SALE # 1		400-			LE SALE # 2	2	0=1=			LE SALE	# 3
Address 43180 Sentiero D	-					chora \	-		1	_		eza Dr				azzano		
Indio, CA 92203-	2934					92203-	2917			<u>, CA 9</u>		2960				92203	-2422	
Proximity to Subject Sale Price	¢	0.4		0.39 r	niles	SW	\$	0.40 500		miles		\$	050 000		miles	3 E	\$	400 500
Sale Price/Gross Liv. Area	\$		10,000		100.4	o caft	Φ	346,500		111 1-		φ	350,000		220.1	oo caft		462,500
Data Source(s)	φ	130.82	2 sq.ft.			.8 sq.ft.	003 -DOM	1 77		141.47		 117 ;DOI	M 50	-		28 sq.ft.		OM 00
Verification Source(s)							003 ;DON 359757	1 / /				117 , <u>DOI</u> 463375	VI 30				811;D0 501929	
VALUE ADJUSTMENTS	DI	ESCRIPTI			SCRIP1		+(-) \$ Ad	iustment		SCRIPT		+(-) \$ Ad	liustment		SCRIP			\$ Adjustment
Sales or Financing		2001111 11		ArmLt		11011	Γ()ΨΛα	juotinont	ArmL		1011	Ι () Ψ / (ο	gaourione	Arml		11011	1 () (, rajuotinont
Concessions				Conv:					FHA;					VA;0				
Date of Sale/Time				s09/1		8/19				19;c10	/19				, 19;c1	1/19		
Location	N;Re	 es:		N;Res		<u> </u>			N;Re		,			N;Re		.,		
Leasehold/Fee Simple		Simple		Fee S	_	е				Simple	•				Simp	le		
Site	8400			7841				0	7,84				0	7405				0
View	N;Re			N;Res	s;				N;Re					N;GI				-50,000
Design (Style)	DT1	;RANC	H	DT1;F	RANG	CH			DT2;	SPLT	LEV		0	DT1;	;RAN	СН		
Quality of Construction	Q4			Q4					Q4					Q4				
Actual Age	15			14				0	11				0	4				-50,000
Condition	C4			C4					C4					C4				
Above Grade	Total		Baths	_	Bdrms.					Bdrms.	Baths			_	Bdrms			
Room Count	6	3	3.0	8	4	3.0		0	_	5	4.0		-6,000		2	2.0		+6,000
Gross Living Area		2,599			2,69	7 sq.ft.		-6,860		2,474	sq.ft.		+8,750		2,02	26 sq.ft.		+40,110
Basement & Finished	0sf			0sf					0sf					0sf				
Rooms Below Grade																_		
Functional Utility		RAGE		AVER						RAGE					RAG			
Heating/Cooling		I/CAU		FAU/					FAU						/CAU			
Energy Efficient Items Garage/Carport	NON			NONE					NON				. 2 000	NON				12.000
Porch/Patio/Deck	3ga3	RCH/PA		3ga3c		ATIO			2ga2	aw CH/P/	Λ.Τ.Ι.Ο.		+2,000			PATIO		+2,000
POOL/SPA		DL/SPA		NONE		ATIO		+30,000			ATIO		+30,000					
FUUL/JFA	700)L/SFA	`	INOINE				+30,000	INOIN				+30,000	7700	IL/SF	Α		
Net Adjustment (Total)				X	+	П-	\$	23,140	X	+ [٦.	\$	34,750		1 +	X -	\$	-51,890
Adjusted Sale Price				Net Adj.		6.7 %	, , , , , , , , , , , , , , , , , , ,	20,140	Net Ad		9.9 %		04,700	Net Ac		11.2 %		01,000
of Comparables				Gross A		10.6 %	\$	369,640	1	-	13.4 %		384,750	1		32.0 %		410,610
	_	0r t	for bioto	n, of the														
I 🗙 did 🗌 did not research t	ne sale	or trans.	iter nisto	טוע טו נוופ	e subje	ect prope	rty and comp	oarable sale	es. If no	t, explaii	n	SA	ALES HI	STOR	RY FC	R SU	BJECT	WAS
I X did did not research t													ALES HISTO					
	PRI	OR 36	MONT	THS T	HRO	UGH I	MLS DAT	A AND F	PUBL	IC RE	CORD	S. SALE						
RESEARCHED FOR THE	PRIC	OR 36 OR 12	MONT MONT	THS T THS T	HRO HRO	UGH I	MLS DAT	a and f a and f	PUBLI PUBLI	C RE	CORD	S. SALE	S HISTO	ORY F				
RESEARCHED FOR THE RESEARCHED FOR THE My research did did did did did did did d	PRICE	OR 36 OR 12 eal any pr ST	MONT MONT orior sales	THS T THS T s or tran	HRO HRO Isfers (OUGH I OUGH I of the su	MLS DAT MLS DAT bject propert	A AND F A AND F y for the th	PUBLI PUBLI ree yea	IC REG	CORD CORD to the ef	OS. SALE OS. fective date	S HISTO	ORY F				
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id Data Source(s) DAMLS/RE My research did did id i	PRICE	OR 36 OR 12 eal any pr ST	MONT MONT orior sales	THS T THS T s or tran	HRO HRO Isfers (OUGH I OUGH I of the su	MLS DAT	A AND F A AND F y for the th	PUBLI PUBLI ree yea	IC REG	CORD CORD to the ef	OS. SALE OS. fective date	S HISTO	ORY F				
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id Data Source(s) DAMLS/RE My research did did id id Data Source(s) DAMLS/RE	PRICE	OR 36 OR 12 eal any pr ST eal any pr	MONT MONT orior sales	THS T THS T s or tran s or tran	HRO HRO Isfers (OUGH I OUGH I of the su of the co	MLS DAT MLS DAT bject propert mparable sal	A AND F A AND F y for the th	PUBLI PUBLI ree yea year prid	IC REG	CORD to the ef	OS. SALE OS. fective date sale of the c	S HISTO	ORY F raisal. e sale.	OR (COMP		
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did id Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research	PRICE	OR 36 OR 12 eal any pr ST eal any pr	MONT MONT prior sales prior sales the prior	THS T THS T s or tran s or tran	HRO HRO Isfers (OUGH I OUGH I of the su of the co	MLS DAT MLS DAT bject propert mparable sal	A AND F A AND F y for the th es for the y	PUBLI PUBLI ree yea year prid	C REC rs prior to or to the	CORD CORD to the ef date of	DS. SALE OS. fective date sale of the contraction of the contractio	S HISTO of this app comparable tional prior	PRY Fraisal. Sales of	OR (3).	ARABL	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did id Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research a	PRICE	OR 36 OR 12 eal any pr ST eal any pr	MONT MONT prior sales prior sales the prior	THS T THS T s or tran s or tran	HRO HRO Isfers (OUGH I OUGH I of the su of the co	MLS DAT MLS DAT bject propert mparable sal	A AND F A AND F y for the th	PUBLI PUBLI ree yea year prid	C REC rs prior to or to the	CORD CORD to the ef date of	OS. SALE OS. fective date sale of the c	S HISTO of this app comparable tional prior	PRY Fraisal. Sales of	OR (3).		ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id Data Source(s) DAMLS/RE My research did did id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer	PRICE	OR 36 OR 12 eal any pr ST eal any pr	MONT MONT prior sales prior sales the prior	THS T THS T s or tran s or tran	HRO HRO Isfers (OUGH I OUGH I of the su of the co	MLS DAT MLS DAT bject propert mparable sal	A AND F A AND F y for the th es for the y	PUBLI PUBLI ree yea year prid	C REC rs prior to or to the	CORD CORD to the ef date of	DS. SALE OS. fective date sale of the contraction of the contractio	S HISTO of this app comparable tional prior	PRY Fraisal. Sales of	OR (3).	ARABL	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id Data Source(s) DAMLS/RE My research did did id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	E PRICE PRIC	OR 36 OR 12 eal any pr ST eal any pr ST alysis of t	MONT MONT prior sales prior sales the prior SU	THS T THS T s or tran s or tran	HRO HRO Isfers (DUGH I DUGH I of the su of the co	MLS DAT MLS DAT bject propert mparable sal of the subje COMP	A AND F A AND F y for the th es for the y	PUBLI PUBLI ree yea year prid	IC REG	CORD CORD to the ef date of le sales	OS. SALE OS. Ifective date sale of the compart addit	S HISTO of this app comparable tional prior	PRY Fraisal. Sales of	n page	3).	ARABL	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id Data Source(s) DAMLS/RE My research did did id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	E PRICE PRIC	OR 36 OR 12 eal any pr ST eal any pr ST alysis of t	MONT MONT orior sales orior sales the prior SU	THS T THS T s or tran s or tran	HRO HRO Isfers (DUGH I DUGH I of the su of the co	MLS DAT MLS DAT bject propert mparable sal of the subje COMP	A AND F A AND F y for the th es for the y ct property ARABLE S	PUBLI PUBLI ree yea year prid	IC REG	CORD CORD to the ef date of le sales	OS. SALE OS. Ifective date sale of the compart addit COMPARABL	S HISTO of this app comparable tional prior	PRY Fraisal. Sales of	n page	3). COMPA	ARABL	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id Data Source(s) DAMLS/RE My research did did id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	E PRICE PRIC	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t	MONT MONT orior sales orior sales the prior SU ST 2020	THS T THS T s or tran s or tran s ale or BJECT	HRO HRO nsfers (nsfers (DUGH I DUGH I of the su of the co	MLS DAT MLS DAT MLS DAT bject propert mparable sal of the subje COMP	A AND F A AND F y for the the les for the y ct property ARABLE S	PUBLI PUBLI ree year year prid and co ALE #1	IC REC rs prior t or to the	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id id Data Source(s) DAMLS/RE My research did did id id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi	E PRICE PRIC	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales orior sales the prior SU ST 2020 oject prop	THS T THS T s or tran s or tran sale or BJECT	HRO HRO nsfers (nsfers (transfe	DUGH I DUGH I Of the su of the co er history	MLS DAT MLS DAT MLS DAT MLS DAT MIS DA	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id Data Source(s) DAMLS/RE My research did did id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	E PRICE PRIC	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales orior sales the prior SU ST 2020 oject propi	THS T THS T s or tran s or tran sale or BJECT	HRO HRO nsfers (nsfers (transfe	DUGH I DUGH I Of the su of the co er history	MLS DAT MLS DAT MLS DAT MLS DAT MIS DA	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id id Data Source(s) DAMLS/RE My research did did id id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi	E PRICE PRIC	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales orior sales the prior SU ST 2020 oject propi	THS T THS T s or tran s or tran sale or BJECT	HRO HRO nsfers (nsfers (transfe	DUGH I DUGH I Of the su of the co er history	MLS DAT MLS DAT MLS DAT MLS DAT MIS DA	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id id Data Source(s) DAMLS/RE My research did did id id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi	E PRICE PRIC	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales orior sales the prior SU ST 2020 oject propi	THS T THS T s or tran s or tran sale or BJECT	HRO HRO nsfers (nsfers (transfe	DUGH I DUGH I Of the su of the co er history	MLS DAT MLS DAT MLS DAT MLS DAT MIS DA	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id id Data Source(s) DAMLS/RE My research did did id id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi	E PRICE PRIC	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales orior sales the prior SU ST 2020 oject propi	THS T THS T s or tran s or tran sale or BJECT	HRO HRO nsfers (nsfers (transfe	DUGH I DUGH I Of the su of the co er history	MLS DAT MLS DAT MLS DAT MLS DAT MIS DA	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did id Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales vior sales sthe prior SU ST 2020 oject prop	THS T THS T s or tran s or tran s or tran sale or BJECT Deerty and	HRO insters (in	DUGH I DUGH I DUGH I Of the su of the co er history parable s GFERS	MLS DAT MLS DAT MLS DAT bject propert mparable sal of the subje COMP REALIST 02/28/202 ales IN THE F	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id id Data Source(s) DAMLS/RE My research did did id id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales vior sales sthe prior SU ST 2020 oject prop	THS T THS T s or tran s or tran s or tran sale or BJECT Deerty and	HRO insters (in	DUGH I DUGH I DUGH I Of the su of the co er history parable s GFERS	MLS DAT MLS DAT MLS DAT MLS DAT MIS DA	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did in Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales vior sales sthe prior SU ST 2020 oject prop	THS T THS T s or tran s or tran s or tran sale or BJECT Deerty and	HRO insters (in	DUGH I DUGH I DUGH I Of the su of the co er history parable s GFERS	MLS DAT MLS DAT MLS DAT bject propert mparable sal of the subje COMP REALIST 02/28/202 ales IN THE F	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did id Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales vior sales sthe prior SU ST 2020 oject prop	THS T THS T s or tran s or tran s or tran sale or BJECT Deerty and	HRO insters (in	DUGH I DUGH I DUGH I Of the su of the co er history parable s GFERS	MLS DAT MLS DAT MLS DAT bject propert mparable sal of the subje COMP REALIST 02/28/202 ales IN THE F	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did in Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales vior sales sthe prior SU ST 2020 oject prop	THS T THS T s or tran s or tran s or tran sale or BJECT Deerty and	HRO insters (in	DUGH I DUGH I DUGH I Of the su of the co er history parable s GFERS	MLS DAT MLS DAT MLS DAT bject propert mparable sal of the subje COMP REALIST 02/28/202 ales IN THE F	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did in Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales vior sales sthe prior SU ST 2020 oject prop	THS T THS T s or tran s or tran s or tran sale or BJECT Deerty and	HRO insters (in	DUGH I DUGH I DUGH I Of the su of the co er history parable s GFERS	MLS DAT MLS DAT MLS DAT bject propert mparable sal of the subje COMP REALIST 02/28/202 ales IN THE F	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did in Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales vior sales sthe prior SU ST 2020 oject prop	THS T THS T s or tran s or tran s or tran sale or BJECT Deerty and	HRO insters (in	DUGH I DUGH I DUGH I Of the su of the co er history parable s GFERS	MLS DAT MLS DAT MLS DAT bject propert mparable sal of the subje COMP REALIST 02/28/202 ales IN THE F	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did in Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj	MONT MONT vior sales vior sales sthe prior SU ST 2020 oject prop	THS T THS T s or tran s or tran s or tran sale or BJECT Deerty and	HRO insters (in	DUGH I DUGH I DUGH I Of the su of the co er history parable s GFERS	MLS DAT MLS DAT MLS DAT bject propert mparable sal of the subje COMP REALIST 02/28/202 ales IN THE F	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did id Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 if the subj	MONT MONT vior sales orior sales the prior SU ST 2020 object prop IO TIT	THS T THS T s or tran s or tran s or tran sale or BJECT Deerty and	HRO HRO Insfers (DUGH I DUGH I DUGH I Of the su of the co er history parable s GFERS	MLS DAT MLS DAT MLS DAT bject propert mparable sal of the subje COMP REALIST 02/28/202 ales IN THE F	A AND F A AND F y for the the es for the y ct property ARABLE S.	PUBLI PUBLI ree year year prior and co ALE #1	IC REC rs prior t or to the imparabl	CORD CORD to the ef date of le sales C REAL 02/28	OS. SALE OS. Ifective date sale of the comparable COMPARABL IST /2020	S HISTO of this app comparable cional prior E SALE #3	PRY Fraisal. Sale. Sales or 2	n page	3). COMPA	ARABLE S	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id Data Source(s) DAMLS/RE My research DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any prost of the subject of the sub	MONT MONT vior sales vior sales sthe prior SU ST 2020 object prop NO TIT	THS T THS T s or tran s or tran s or tran r sale or r BJECT Derty and LE TR	HRO HRO Insfers (DUGH I DUGH I DUGH I Of the su of the co er history parable s SFERS	MLS DAT MLS DAT MLS DAT bject propert mparable sal of the subje COMP REALIST 02/28/202 ales IN THE F	A AND F A AND F y for the th les for the y ct property ARABLE S. CO SUI PAST 12	PUBLI ree year year prior and co ALE #1	T PRC	CORD CORD to the ef date of le sales C REAL 02/28	DS. SALE DS. Ifective date sale of the comparation	S HISTO of this app comparable cional prior E SALE #3	PRIO	n page	3). COMPA	ARABLE S ON THE	ES WAS
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id did in Data Source(s) DAMLS/RE My research did did id id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I	E PRICE E ALISE E ALIS E ALISE E ALIS	OR 36 OR 12 eal any prost of the subject of the sub	MONT MONT vior sales v	THS T THS T s or tran s or tran s or tran s ale or tran Derty and LE TR TTACH	HRO HRO Insfers (DUGH I DU	MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT MISTORIA	A AND F A AND F y for the th es for the y ct property ARABLE S O SUI PAST 12	PUBLI ree year year prior and co ALE #1 BJEC MON	T PRC	CORD CORD to the ef date of le sales 02/28 DPERT	DS. SALE DS. ISS. Ifective date Sale of the Comparation Somparable	S HISTO of this app comparable comparable ional prior E SALE #3	PRIC	n page REA 02/22 DR SA	3). COMPA ALIST 28/2020 ALES II	ARABLE S ON THE	PAST 36
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id	E PRICE E PRICE E PRICE E PRICE E PRICE E PRICE E ALISE E ALIS E ALISE E ALIS	OR 36 OR 12 eal any prosection of the subjection	MONT MONT MONT wrior sales rior sales sthe prior SU ST 2020 bject prop JO TIT SEE A 37 ach \$ COMPA	THS T THS T s or tran s or tran s or tran resale or r BJECT Deerty and LE TR TTACH	HRO HRO Insfers (Insfers	DUGH I DU	MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT MISTORIA	A AND F A AND F y for the th es for the y ct property ARABLE S PAST 12	PUBLI ree year year prior and co ALE #1 BJEC MON REFL	T PRCITHS.	CORD CORD to the ef date of le sales CORD A REAL CO	DS. SALE DS.	S HISTO of this app comparable comparable ional prior E SALE #1	PRIO	n page REA 02/22 DR SA	3). COMPA ALIST 28/202 ALES II	ARABLE S ON THE	PAST 36 ERS IN
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id Data Source(s) DAMLS/RE My research did did id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer in MONTHS. COMP #1- #3 I	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E AL	OR 36 OR 12 eal any pi ST eal any pi ST alysis of t REALIS 02/28/2 of the subj HAD N Oroach \$ Approach ALES C OST Al ALLY Be	MONT MONT wrior sales rior sales the prior SU ST 2020 bject prop IO TIT SEE A 37 ach \$ COMPA PPRO BOUGH	THS T THS T s or tran s or tran s or tran r sale or r BJECT DETAILS TRACK TTACK TTACK TTACK TO,0000 ARISO ARISO ACH I HT OR	HRO HRO Insfers (Insfers	DUGH I DU	MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT Mparable sal of the subje COMP REALIST 02/28/202 ales IN THE F NDUM Cost Approa	A AND F A AND F y for the th es for the y ct property ARABLE S PAST 12 PAST 12 ICH (if deve	PUBLI ree year year prior and co ALE #1 BJEC MON REFL DME / E PRO	T PRC ITHS.	CORD CORD to the ef date of le sales CORD A CORD	DS. SALE DS.	S HISTO of this app comparable comparable ional prior E SALE #1	PRIO PRIO PRIO PRIO PRIO PRIO PRIO PRIO	n page REA 02/20R SA (if dev	3). COMPA ALIST 28/202 ALES II eloped) S AND SINCE	ARABLE S ON THE SELLE HOME	ERS IN ES IN
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id Data Source(s) DAMLS/RE My research did did id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I Summary of Sales Comparison Ap Indicated Value by Sales Comparison Indicated Value by: Sales Comp MOST WEIGHT GIVEN T THE MARKETPLACE. TH THIS AREA ARE NOT TY This appraisal is made aid in idea in the sale in the sale in the sale is made in the sale in the sal	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E PRICE E ALIS E A	OR 36 OR 12 eal any price of the subject of the sub	MONT MONT wrior sales the prior SU ST 2020 bject prop IO TIT SEE A 37 ach \$ COMPA PPRO BOUGH bject to	THS T THS T s or tran s or tran s or tran resale or r BJECT Deerty and LE TR TTACH TTACH TO,0000 370 ARISO ACH I HT OR complete	HRO HRO Insfers (Insfers	DUGH I DU	MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT MIS DA	A AND F A AND F A AND F y for the th es for the y ct property ARABLE S CO SUI PAST 12 CH (If dever	PUBLI ree year year prior and co ALE #1 BJEC MON REFL DME / E PRO n the	T PRC ITHS. SECTS APPRODUCI basis of	CORD CORD to the ef date of le sales CORD A CORD	DS. SALE DS.	S HISTO of this app comparable comparable dional prior E SALE #1 HAD NO COME App S OF THOT CON FIES. condition th	PRIO PRIO PRIO PRIO PRIO PRIO PRIO PRIO	n page REA 02/20 R SA (if dev YER RED	3). COMPA ALIST 28/202 ALES II eloped) S AND SINCE	ARABLE S ON THE SELLE HOME have be	ES WAS BALE #3 PAST 36 ERS IN ES IN
RESEARCHED FOR THE RESEARCHED FOR THE RESEARCHED FOR THE My research did did id Data Source(s) DAMLS/RE My research did did id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I Summary of Sales Comparison Ap Indicated Value by Sales Comparison MOST WEIGHT GIVEN T THE MARKETPLACE. TH THIS AREA ARE NOT TY This appraisal is made as completed, subject to the	E PRICE E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E A	OR 36 OR 12 eal any price of the subject of the sub	MONT MONT wrior sales the prior SU ST 2020 bject prop IO TIT SEE A 37 ach \$ COMPA PPRO BOUGH bject to irs or a	THS T THS T s or tran s or tran s or tran s or tran respectively TTACH T	HRO HRO Insfers (Insfers	parable s ADDE OPPRODUCTION OF THE STATE	MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT MIS DA	A AND F A AND F A AND F y for the th es for the y ct property ARABLE S CO SUI PAST 12 CH (If devery T BEST HE INCO INCOME ications o othetical co	PUBLI ree year year prior and co ALE #1 BJEC MON REFL OME / E PRO In the londition	T PRC ITHS. SECTS APPRO DUCI basis of that ti	CORD CORD to the ef date of le sales CORD A CORD	DS. SALE DS.	S HISTO of this app comparable comparable ional prior E SALE #1 HAD NO COME App S OF THOT CON FIES. Indition thations have	PRIO PRIO PRIO PRIO PRIO PRIO PRIO PRIO	n page REA 02/20R SA (if dev YER: RED improv	3). COMPA ALIST 28/202 ALES II BINCE rements leted, or	SELLE HOME	ERS IN ES IN en bject to the
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id id Data Source(s) DAMLS/RE My research did did id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I Summary of Sales Comparison Ap Indicated Value by Sales Comparison MOST WEIGHT GIVEN T THE MARKETPLACE. TH THIS AREA ARE NOT TY This appraisal is made 3succompleted, subject to the following required inspection base	E PRICE E PRICE E PRICE E PRICE E ALIS E ALI	OR 36 OR 12 eal any pr ST eal any pr ST allysis of t REALIS 02/28/2 of the subj HAD N Oroach \$ Approach ALES C OST Al ALLY Bo LI Subj ing repain the extr	MONT MONT wrior sales the prior SU ST 2020 object prop IO TIT SEE A 37 ICh \$ COMPA PPRO BOUGH object to irs or a traordinal	THS T THS T s or tran s or tran s or tran r sale or BJECT Derty and TTACH TTAC	HRO HRO Insfers (Insfers	DUGH I DU	MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT MISTORIA	A AND F A AND F A AND F y for the th es for the y ct property ARABLE S. CO SUIP PAST 12 Ch (if devention of the income of the in	PUBLI ree year year pri and co ALE #1 BJEC MON REFL DME / E PRC n the londition ncy do	rs prior to the mparable T PROITHS. Security of the prior to the mparable prior to the	CORD CORD to the ef date of le sales 02/28 DPERT 464,11 STHE OACH ING C. f a hyp he repa require	DS. SALE DS. DS. ISC. Sale of the control of the co	S HISTO of this app comparable comparable dional prior E SALE #3 HAD NO come App S OF TH DT CON FIES. ondition th ations hav or repair:	PRIO PRIO PRIO PRIO PRIO PRIO PRIO PRIO	n page REA 02/2/2 (if dev YER: RED improv comp	3). COMPA ALIST 28/2020 ALES III SINCE rements leted, or	SELLE HOME	ERS IN ES IN en bject to the
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id Data Source(s) DAMLS/RE My research did did id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I Summary of Sales Comparison Ap Indicated Value by Sales Comparison Ap Indicated Value by: Sales Comp MOST WEIGHT GIVEN T THE MARKETPLACE. TH THIS AREA ARE NOT TY This appraisal is made as completed, subject to the following required inspection bas ACCORDING TO USPAP GUID	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E PRICE E ALIS E A	OR 36 OR 12 eal any price of the subject of the sub	MONT MONT wrior sales the prior SU ST 2020 pject prop JO TIT SEE A 37 ach \$ COMPA PPRO GOUGH pject to irs or a traordinal REPOR	THS T THS T S or tran S or tran S or tran S or tran C sale or T BJECT DETAILS TTACH	HRO HRO Insfers (Insfers	DUGH I DU	MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT MISTORIA	A AND F A AND F A AND F y for the th es for the y ct property ARABLE S CO SUI PAST 12 PAST 12 INCOME ications o othetical c or deficie SPA INST	PUBLI ree year year prior and co ALE #1 BJEC MON REFL DME / E PRC n the leading to the leading	T PRC ITHS. SECTS APPRODUCIDASIS of that the senot	CORD CORD to the ef date of le sales CORD A CORD	DS. SALE DS.	S HISTO of this app comparable comparable comparable dional prior E SALE #1 HAD NO COME App S OF THOT CON FIES. condition the ations have or repair:	PRIO PRIO PRIO PRIO PRIO PRIO PRIO PRIO	n page REA 02/2 RSA (if dev YER RED improv comp	3). COMPA ALIST 28/2020 ALES II BINCE WERT HAS M.	SELLE HOME have bee	ERS IN ERS IN ERS IN ERPARED
RESEARCHED FOR THE RESEARCHED FOR THE My research did did id id id Data Source(s) DAMLS/RE My research did did id id Data Source(s) DAMLS/RE Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi MONTHS. COMP #1- #3 I Summary of Sales Comparison Ap Indicated Value by Sales Comparison MOST WEIGHT GIVEN T THE MARKETPLACE. TH THIS AREA ARE NOT TY This appraisal is made 3suicompleted, subject to the following required inspection base	E PRICE E PRICE E PRICE E PRICE E PRICE E ALIS E PRICE E ALIS E A	OR 36 OR 12 eal any price of the subject of the sub	MONT MONT wrior sales the prior SU ST 2020 pject prop JO TIT SEE A 37 ach \$ COMPA PPRO GOUGH pject to irs or a traordinal REPOR	THS T THS T S or tran S or tran S or tran S or tran C sale or T BJECT DETAILS TTACH	HRO HRO Insfers (Insfers	DUGH I DU	MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT MLS DAT MISTORIA	A AND F A AND F A AND F y for the th es for the y ct property ARABLE S CO SUI PAST 12 PAST 12 INCOME ications o othetical c or deficie SPA INST	PUBLI ree year year prior and co ALE #1 BJEC MON REFL DME / E PRC n the leading to the leading	T PRC ITHS. SECTS APPRODUCIDASIS of that the senot	CORD CORD to the ef date of le sales CORD A CORD	DS. SALE DS.	S HISTO of this app comparable comparable comparable dional prior E SALE #1 HAD NO COME App S OF THOT CON FIES. condition the ations have or repair:	PRIO PRIO PRIO PRIO PRIO PRIO PRIO PRIO	n page REA 02/2 RSA (if dev YER RED improv comp	3). COMPA ALIST 28/2020 ALES II BINCE WERT HAS M.	SELLE HOME have bee	ERS IN ERS IN ERS IN ERPARED

Freddie Mac Form 70 March 2005

UAD Version 9/2011

Page 2 of 6

Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

File # PNF20023896

URAR - SUBJECT - LENDER/CLIENT:				
BM REAL ESTATE SERVICES DBA PRIORITY FINANCIAL SERVICES - 5016 PAR	WAY CALABASAS STE 200, CALABA	ASAS, CA 913	02	
URAR: IMPROVEMENTS - ADDITIONAL FEATURES:				
SUBJECT HAS TILE FLOORING AT THE ENTRY, KITCHEN, DINING F CARPETING; KITCHEN FEATURES GRANITE COUNTERTOPS AND B	•			
ONE BEDROOM HAS A WALK-IN CLOSET.	ACK SPLASH; BATHROOMS HAVE X	XX VANITY C	OUNTERT	OPS;
NEITHER THE SUBJECT PROPERTY OR THE SUBJECT CITY HAS B	EN AFFECTED BY THE SOUTHERN	I CALIFORNI	A FIRES.	
COST APPROACH TO VALUE	(not required by Fannie Mae)			
COST APPROACH TO VALUI Provide adequate information for the lender/client to replicate the below cost figures and calculation	(not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for estimates the support for the opinion of site value (summary of comparable land sales or other methods for estimates the support for the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value).	ns. nating site value) NO LAND SAL	ES OF SIMIL	AR SIZE W	ÆRE
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ns. nating site value) NO LAND SAL	ES OF SIMIL	AR SIZE W	/ERE
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for estimates the support for the opinion of site value (summary of comparable land sales or other methods for estimates the support for the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value).	ns. nating site value) NO LAND SAL	ES OF SIMIL	AR SIZE W	ÆRE
Provide adequate information for the lender/client to replicate the below cost figures and calculation. Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION MOREOUS PRODUCTION OR REPRODUCTION OR REPLACEMENT COST NEW	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE		=\$	50,000
Provide adequate information for the lender/client to replicate the below cost figures and calculation. Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHOD REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL & SWIFT	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @\$	ES OF SIMIL.	=\$ =\$	
Provide adequate information for the lender/client to replicate the below cost figures and calculation. Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION MOREOUS PRODUCTION OR REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ 0 Sq.Ft. @ \$		=\$	50,000
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHOD REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL & SWIFT Quality rating from cost service AVG Effective date of cost data 09/19 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	DWELLING DOUBLETHOD OPINION OF SITE VALUE DWELLING O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$		=\$ =\$ =\$	50,000 363,860
Provide adequate information for the lender/client to replicate the below cost figures and calculation. Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION MESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL & SWIFT Quality rating from cost service AVG Effective date of cost data 09/19 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA.	OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New	140.00 35.00	=\$ =\$ =\$ =\$	50,000 363,860 95,000
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHOD REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL & SWIFT Quality rating from cost service AVG Effective date of cost data 09/19 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA. PHYSICAL DEPRECIATION CALCULATED FROM MARSHALL AND	OPINION OF SITE VALUE DWELLING QSq.Ft. @\$ POOL/SPA - SEE BID Garage/Carport Total Estimate of Cost-New Less Physical NO LAND SAL 8q.Ft. @\$ 0 Sq.Ft. @\$ Functional	140.00	=\$ =\$ =\$ =\$ =\$ =\$	50,000 363,860 95,000 21,280 480,140
Provide adequate information for the lender/client to replicate the below cost figures and calculation. Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION MESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL & SWIFT Quality rating from cost service AVG Effective date of cost data 09/19 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA.	OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New	140.00 35.00	=\$ =\$ =\$ =\$ =\$	50,000 363,860 95,000 21,280
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHOD REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL & SWIFT Quality rating from cost service AVG Effective date of cost data 09/19 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA. PHYSICAL DEPRECIATION CALCULATED FROM MARSHALL AND SWIFT DEPRECIATION TABLES. LAND/IMPROVEMENT RATIO IS	OPINION OF SITE VALUE DWELLING QSq.Ft. @\$ POOL/SPA - SEE BID Garage/Carport Total Estimate of Cost-New Less Physical Depreciation POLAND SAL NO LAND SAL Sq.Ft. @\$ 0 Sq.Ft. @\$ Functional Depreciation 96,028	140.00 35.00	=\$ =\$ =\$ =\$ =\$ =\$	50,000 363,860 95,000 21,280 480,140 96,028)
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHOD REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL & SWIFT Quality rating from cost service AVG Effective date of cost data 09/19 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA. PHYSICAL DEPRECIATION CALCULATED FROM MARSHALL AND SWIFT DEPRECIATION TABLES. LAND/IMPROVEMENT RATIO IS TYPICAL FOR THE AREA. THESE COST FIGURES ARE NOT DEEMED APPROPRIATE FOR FIRE INSURANCE PURPOSES.	DPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Physical Depreciated Cost of Improvements "As-is" Value of Site Improvements	140.00 35.00	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHORS AND ABSTRACTION METHORS AND ADDRESS AND ADDR	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 96,028 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH	140.00 35.00	=\$ =\$ =\$ =\$ =\$ =\$(50,000 363,860 95,000 21,280 480,140 96,028) 384,112
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHORS AND ABSTRACTION METHORS AND ADDRESS AND ADDR	DPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Physical Depreciated Cost of Improvements "As-is" Value of Site Improvements	35.00 External	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHORS AND ABSTRACTION METHORS AND ADDRESS AND ADDR	DPINION OF SITE VALUE DWELLING Grage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciation Pereciated Cost of Improvements "As-is" Value BY COST APPROACH E (not required by Fannie Mae)	35.00 External	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHOD REPRODUCTION OF REPRODUCT	DPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$	35.00 External	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHOR AND VALUE WAS OBTAINED BY THE ABSTRACTION METHOR AND VALUE WAS OBTAINED BY THE ABSTRACTION METHOR AND AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHOR AND SUITED BY THE ABSTRACTION METHOR AND SUITED BY THE ABSTRACTION METHOR AND SUITED BY THE ABSTRACTION OF STREET	nsting site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Depreciation 96,028 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable)	35.00 External	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHOD REPRODUCTION OF REPRODUCT	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 96,028 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attact	140.00 35.00 External	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METAVAILABLE. LAND SWIFT Quality rating from cost service AVG Effective date of cost data 09/19 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA. PHYSICAL DEPRECIATION CALCULATED FROM MARSHALL AND SWIFT DEPRECIATION TABLES. LAND/IMPROVEMENT RATIO IS TYPICAL FOR THE AREA. THESE COST FIGURES ARE NOT DEEMED APPROPRIATE FOR FIRE INSURANCE PURPOSES. Estimated Remaining Economic Life (HUD and VA only) 48 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 2,650 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION IS the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 96,028 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attack Ind the subject property is an attached dwelling unit	140.00 35.00 External	=\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculations Support for the opinion of site value (summary of comparable land sales or other methods for estinated the policient of the opinion of site value (summary of comparable land sales or other methods for estinated Monthly Market Rent \$ 2,650	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 96,028 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attack and the subject property is an attached dwelling unit	140.00 35.00 External	=\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculations Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METHOD BY THE ABSTRACTION BY THE ABSTRACTION BY THE ABSTRACTION, depreciation, etc.) COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA. PHYSICAL DEPRECIATION CALCULATED FROM MARSHALL AND SWIFT DEPRECIATION TABLES. LAND/IMPROVEMENT RATIO IS TYPICAL FOR THE AREA. THESE COST FIGURES ARE NOT DEEMED APPROPRIATE FOR FIRE INSURANCE PURPOSES. Estimated Remaining Economic Life (HUD and VA only) 48 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 2,650 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION IS the developer/builder is in control of the HOA at Legal Name of Project Total number of phases Total number of units for sale	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 96,028 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attack and the subject property is an attached dwelling unit Total number of units sold Data source(s)	140.00 35.00 External	=\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculations Support for the opinion of site value (summary of comparable land sales or other methods for estinated the policient of the opinion of site value (summary of comparable land sales or other methods for estinated Monthly Market Rent \$ 2,650	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 96,028 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attack and the subject property is an attached dwelling unit	140.00 35.00 External	=\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculatic Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METAVAILABLE. LAND SUIFT COST does not cost data MARSHALL & SWIFT COMMENT OF COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA. PHYSICAL DEPRECIATION CALCULATED FROM MARSHALL AND SWIFT DEPRECIATION TABLES. LAND/IMPROVEMENT RATIO IS TYPICAL FOR THE AREA. THESE COST FIGURES ARE NOT DEEMED APPROPRIATE FOR FIRE INSURANCE PURPOSES. Estimated Remaining Economic Life (HUD and VA only) 48 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 2,650 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION IS the developer/builder in control of the Homeowners' Association (HOA)? Yes Metavail Number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 96,028 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attack and the subject property is an attached dwelling unit Total number of units sold Data source(s)	140.00 35.00 External	=\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculatic Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METAVAILABLE. LAND SUIFT QUality rating from cost service AVG Effective date of cost data 09/19 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA. PHYSICAL DEPRECIATION CALCULATED FROM MARSHALL AND SWIFT DEPRECIATION TABLES. LAND/IMPROVEMENT RATIO IS TYPICAL FOR THE AREA. THESE COST FIGURES ARE NOT DEEMED APPROPRIATE FOR FIRE INSURANCE PURPOSES. Estimated Remaining Economic Life (HUD and VA only) 48 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 2,650 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION IS the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA at Legal Name of Project Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source	DPINION OF SITE VALUE DWELLING Q, 599 Sq.Ft. @ \$ Q Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport Garage/Carport Gobble Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Depreciation Physical Depreciation Physical Functional Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attact and the subject property is an attached dwelling unit Total number of units sold Data source(s) No If Yes, date of conversion.	140.00 35.00 External	=\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculatic Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METAVAILABLE. LAND SWIFT Quality rating from cost service AVG Effective date of cost data 09/19 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA. PHYSICAL DEPRECIATION CALCULATED FROM MARSHALL AND SWIFT DEPRECIATION TABLES. LAND/IMPROVEMENT RATIO IS TYPICAL FOR THE AREA. THESE COST FIGURES ARE NOT DEEMED APPROPRIATE FOR FIRE INSURANCE PURPOSES. Estimated Remaining Economic Life (HUD and VA only) 48 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 2,650 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION IS the developer/builder is in control of the HOA and Legal Name of Project Total number of units rented Total number of units for sale Was the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 96,028 Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attact and the subject property is an attached dwelling unit Total number of units sold Data source(s) No If Yes, date of conversion. If No, describe the status of completion.	140.00 35.00 External	=\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculatic Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METAVAILABLE. LAND SUIFT COST does not cost data MARSHALL & SWIFT COMMENT OF COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA. PHYSICAL DEPRECIATION CALCULATED FROM MARSHALL AND SWIFT DEPRECIATION TABLES. LAND/IMPROVEMENT RATIO IS TYPICAL FOR THE AREA. THESE COST FIGURES ARE NOT DEEMED APPROPRIATE FOR FIRE INSURANCE PURPOSES. Estimated Remaining Economic Life (HUD and VA only) 48 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 2,650 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION IS the developer/builder in control of the Homeowners' Association (HOA)? Yes Metavail Number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No	DPINION OF SITE VALUE DWELLING Q, 599 Sq.Ft. @ \$ Q Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport Garage/Carport Gobble Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Depreciation Physical Depreciation Physical Functional Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attact and the subject property is an attached dwelling unit Total number of units sold Data source(s) No If Yes, date of conversion.	140.00 35.00 External	=\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112
Provide adequate information for the lender/client to replicate the below cost figures and calculatic Support for the opinion of site value (summary of comparable land sales or other methods for est AVAILABLE. LAND VALUE WAS OBTAINED BY THE ABSTRACTION METAVAILABLE. LAND SWIFT Quality rating from cost service AVG Effective date of cost data 09/19 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST FIGURES OBTAINED FROM MARSHALL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL BUILDER'S DATA. PHYSICAL DEPRECIATION CALCULATED FROM MARSHALL AND SWIFT DEPRECIATION TABLES. LAND/IMPROVEMENT RATIO IS TYPICAL FOR THE AREA. THESE COST FIGURES ARE NOT DEEMED APPROPRIATE FOR FIRE INSURANCE PURPOSES. Estimated Remaining Economic Life (HUD and VA only) 48 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 2,650 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION IS the developer/builder is in control of the HOA and Legal Name of Project Total number of units rented Total number of units for sale Was the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No	ns. mating site value) NO LAND SAL ETHOD. OPINION OF SITE VALUE DWELLING 2,599 Sq.Ft. @ \$ O Sq.Ft. @ \$ POOL/SPA - SEE BID Garage/Carport 608 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 96,028 Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attact and the subject property is an attached dwelling unit Total number of units sold Data source(s) No If Yes, date of conversion. If No, describe the status of completion.	140.00 35.00 External	=\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$ ==\$	50,000 363,860 95,000 21,280 480,140 96,028) 384,112 30,000 464,112

Freddie Mac Form 70 March 2005

UAD Version 9/2011

Page 3 of 6

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

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

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

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

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

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

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

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

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

Freddie Mac Form 70 March 2005

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

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

Freddie Mac Form 70 March 2005

- 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 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).
- 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 JOHN D. GLYNN D.	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Clahn I. Illynn	Signature
Name JOHN P GLYNN	Name
Company Name / Real Estate Appraiser	Company Name
Company Address P.O. Box 4366	Company Address
Palm Desert, CA 92261	
Telephone Number 760-485-0462	Telephone Number
Email Address john@johnglynn.com	Email Address
Date of Signature and Report 03/05/2020	Date of Signature
Effective Date of Appraisal 02/28/2020	State Certification #
State Certification # AR036996	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 04/14/2021	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
43180 Sentiero Dr	☐ Did inspect exterior of subject property from street
Indio, CA 92203-2934	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 370,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name APPRAISAL SELECTION SERVICES	
Company Name SEE PAGE 3	COMPARABLE SALES
Company Address SEE PAGE 3	Bid and in contract to the form of the contract of the contract
OUTIPALLY AUGICOS SEE PAGE 3	Did not inspect exterior of comparable sales from street
Email Address	Did inspect exterior of comparable sales from street
LIIIaii Audi 633	Date of Inspection

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 6 of 6

Uniform Residential Appraisal Report File # PNF20023896 SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 FEATURE 43180 Sentiero Dr 84997 Stazzano Pl 43677 Campo Pl Address 43524 Campo PI Indio, CA 92203-2934 Indio, CA 92203-2432 Indio, CA 92203-2914 Indio. CA 92203-2912 Proximity to Subject 0.33 miles NE 0.34 miles SW 0.26 miles SW Sale Price \$ 340,000 440,000 339,000 479,900 Sale Price/Gross Liv. Area 1\$ 130.82 sq.ft. \$ 207.55 sq.ft. 159.75 sq.ft. 177.94 sq.ft. DAMLS#219031763;DOM 143 Data Source(s) DAMLS#219022425;DOM 38 DAMLS#219031763;DOM 138 Verification Source(s) REALIST DOC#404564 **PUBLIC RECORDS PUBLIC RECORDS** DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment +(-) \$ Adjustment VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION DESCRIPTION Sales or Financing Listing ArmLth Listing Concessions Conv;0 ACTIVE;0 ACTIVE;0 -5,600 Active Date of Sale/Time s10/19;c09/19 Active -8,000 Location N:Res: N:Res: N:Res: N:Res: Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 8400 sf 0 7405 sf 0 7405 sf 0 6970 sf View -50,000 N;Res; N;Res; B;Glfvw; N;Res; Design (Style) DT1;RANCH DT1;RANCH DT1;RANCH DT1;SPLT LEV 0 Quality of Construction Q4 Q4 Q4 Q4 Actual Age 15 6 -50,000 15 15 Condition C4 C4 C4 C4 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 3 3.0 2 2.0 +6,000 3 2.0 +6,000 4 2.1 +3,000 6 Gross Living Area 2,599 sq.ft. 2,697 sq.ft. +33,530 2,122 sq.ft. +33,390 -6,860 2,120 sq.ft. Basement & Finished 0sf 0sf 0sf 0sf Rooms Below Grade Functional Utility **AVERAGE AVFRAGE AVFRAGE AVFRAGE** Heating/Cooling FAU/CAU FAU/CAU FAU/CAU FAU/CAU Energy Efficient Items NONE NONE NONE NONE Garage/Carport 3ga3dw 2ga2dw +2,000 2ga2dw +2,000 2ga2dw +2,000 Porch/Patio/Deck PORCH/PATIO PORCH/PATIO PORCH/PATIO PORCH/PATIO POOL/SPA POOL/SPA NONE +30,000 POOL/SPA POOL/SPA Net Adjustment (Total) **X** -**X** + -28,470 -9,860 35,790 2.1 % Adjusted Sale Price Net Adi. 6.5 % Net Adi. 10.6 % Net Adi. of Comparables Gross Adj. 39.0 % |\$ 411.530 Gross Adj. 13.9 % \$ 374.790 Gross Adj 4.1 % 470.040 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). ITFM SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) REALIST REALIST REALIST REALIST Effective Date of Data Source(s) 02/28/2020 02/28/2020 02/28/2020 02/28/2020 Analysis of prior sale or transfer history of the subject property and comparable sales SUBJECT PROPERTY HAS HAD NO PRIOR SALES IN THE PAST 36 MONTHS. COMP #4- #6 HAS HAD NO TITLE TRANSFERS IN THE PAST 12 MONTHS Analysis/Comments SEE ATTACHED ADDENDUM

Supplemental Addendum

File	Nο	PNF2002389	a

Borrower	WAHDATTULLAH AMINI				
Property Address	43180 Sentiero Dr				
City	Indio	County RIVERSIDE	State C	Zip Code	92203-2934
Lender/Client	SEE PAGE 3				

EXPOSURE TIME:

THE ESTIMATED LENGTH OF TIME THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF AN APPRAISAL; A RETROSPECTIVE OPINION BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE AND OPEN MARKET.

THE APPRAISER HAS DETERMINED THAT THE PROPERTY WOULD HAVE TO BE EXPOSED FOR 30-90 DAYS ON THE OPEN MARKET IN ORDER TO HAVE THE APPRAISED VALUE AS NOTED IN THIS REPORT ON THE EFFECTIVE DATE OF THIS APPRAISAL

URAR: SALES COMPARISON ANALYSIS - SUMMARY OF SALE COMPARISON APPROACH:

INFORMATION OBTAINED FROM MLS, AGENTS AND PUBLIC RECORDS REVEALED THAT THE COMPARABLES USED IN THIS ANALYSIS WERE THE MOST APPLICABLE AVAILABLE. NO PERSONAL PROPERTY WAS CONSIDERED.

THIS HOMES IS NOT LOCATED IN ANY DISASTER AREA AS OF THE EFFECTIVE DATE OF THIS APPRAISAL. THE PALM SPRINGS INTERNATIONAL AIRPORT HAS NO IMPACT ON THE SUBJECT PROPERTY.

THE SUBJECTS COMMUNITY HOA AMENITIES INCLUDE PRIVATE STREETS, SECURITY GATES, PRIVATE STREETS, FITNESS CENTER, COMMUNITY POOL/SPA, TENNIS AND GOLF. ALL COMPS UTILIZED IN THIS REPORT ARE FROM THE SUBJECT COMMUNITY AND HAVE IDENTICAL AMENITIES

THE APPRAISER MLS ANALYSIS REVEALED NO PREMIUM FOR MORE OR LESS THAN 4 BEDROOM HOMES IN THE SUBJECTS AREA WITH SIMILAR SQUARE FOOTAGE THEREFORE NO BEDROOM ADJUSTMENTS WAS UTILIZED.

THIS REPORT IS SUBJECT TO THE POOL/SPA INSTALLATION AS NOTED ON THE POOL BID ADDENDUM.

COMP #1 HAS MORE SQUARE FOOTAGE.

COMP #2 HAS LESS SQUARE FOOTAGE, MORE BATHROOMS AND NO POOL/SPA.

COMP #3 HAS LESS SQUARE FOOTAGE, LESS BATHROOMS AND A SMALLER GARAGE. THIS COMP WAS GIVEN A GOLF COURSE LOCATION/VIEW ADJUSTMENT BASED OFF THE APPRAISER MLS MATCHED PAIRED ANALYSIS. THIS COMP WAS GIVEN A AGE ADJUSTMENT BASED OFF THE APPRAISER MLS ANALYSIS. THIS COMP HAS GROSS AND SINGLE LINE ADJUSTMENTS THAT EXCEED FANNIE MAE GUIDELINES DUE TO THE AGE AND VIEW ADJUSTMENT.

COMP #4 HAS LESS SQUARE FOOTAGE, LESS BATHROOMS, A SMALLER GARAGE AND NO POOL/SPA. THIS COMP WAS GIVEN A GOLF COURSE LOCATION/VIEW ADJUSTMENT BASED OFF THE APPRAISER MLS MATCHED PAIRED ANALYSIS. THIS COMP WAS GIVEN A AGE ADJUSTMENT BASED OFF THE APPRAISER MLS ANALYSIS. THIS COMP HAS GROSS AND SINGLE LINE ADJUSTMENTS THAT EXCEED FANNIE MAE GUIDELINES DUE TO THE AGE AND VIEW ADJUSTMENT.

COMP #5 HAS LESS SQUARE FOOTAGE, LESS BATHROOMS AND A SMALLER GARAGE. THIS COMP IS CURRENTLY ON THE MARKET FOR SALE. ACTIVE ADJUSTMENTS IS THE TYPICAL PERCENT REDUCTION OF LIST PRICE VERSES SALES PRICE. THIS ESTIMATED ADJUSTMENT OF 1.67% IS BASED ON ANALYSIS OF LIST/SALE PRICES OF HOMES IN THE SUBJECT'S AREA AS PER THE MARKET CONDITIONS ADDENDUM OVER THE PAST 12 MONTHS.

COMP #6 HAS MORE SQUARE FOOTAGE, LESS BATHROOMS AND A SMALLER GARAGE. THIS COMP IS CURRENTLY ON THE MARKET FOR SALE. ACTIVE ADJUSTMENTS IS THE TYPICAL PERCENT REDUCTION OF LIST PRICE VERSES SALES PRICE. THIS ESTIMATED ADJUSTMENT OF 1.67% IS BASED ON ANALYSIS OF LIST/SALE PRICES OF HOMES IN THE SUBJECT'S AREA AS PER THE MARKET CONDITIONS ADDENDUM OVER THE PAST 12 MONTHS.

ALL SALES CONSIDERED IN ARRIVING AT APPRAISED VALUE. MOST WEIGHT GIVEN TO COMP #1 AND #2 WITH THE LEAST AMOUNT OF ADJUSTMENTS. MODERATE WEIGHT GIVEN TO COMPS #3 AND #4 WITH A SUPERIOR VIEW. COMP #5 AND #6 WERE UTILIZED FOR ADDITIONAL SUPPORT.

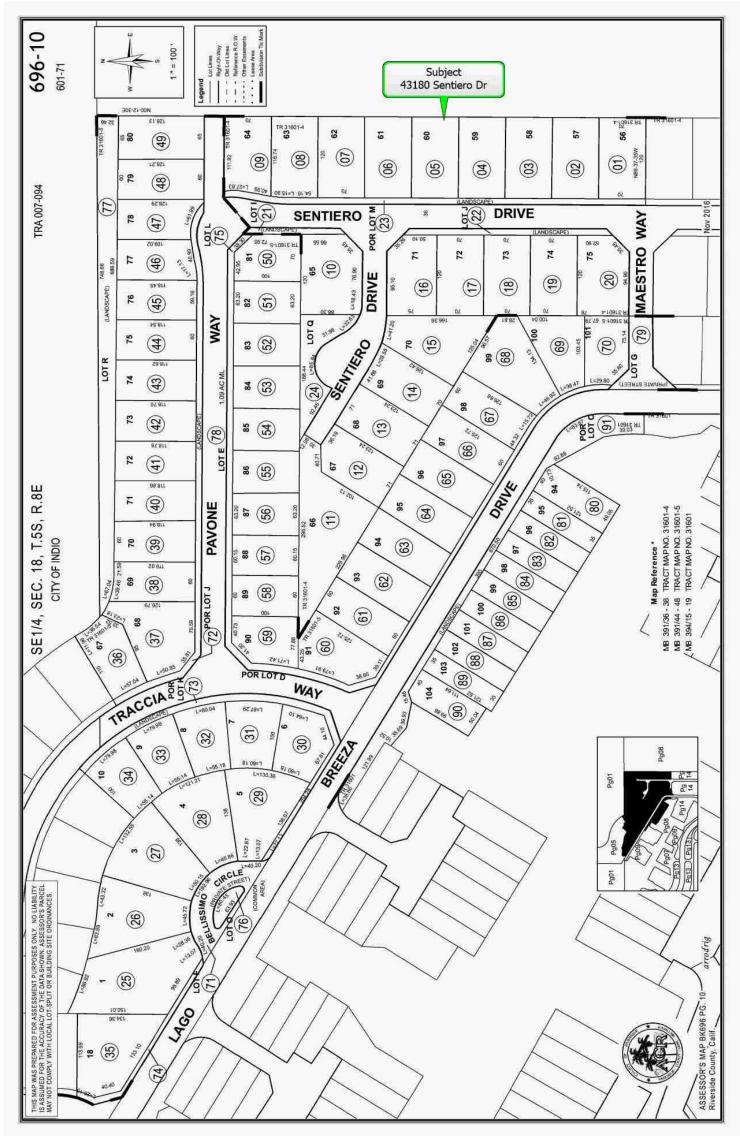
Market Conditions Addendum to the Appraisal Report

File No. PNF20023896

The purpose of this addendum is to provide the lender/c					joot	
neighborhood. This is a required addendum for all appra Property Address 43180 Sentiero Dr	isal reports with an effective		009.	Ctoto CA	7ID Code COC	202 2024
Property Address 43180 Sentiero Dr Borrower WAHDATTULLAH AMINI		City Indio		State CA	ZIP Code 922	203-2934
Instructions: The appraiser must use the information red	nuired on this form as the h	asis for his/her conclusion	s and must provide support	for those conclusion	nns renarding	
housing trends and overall market conditions as reported	•					
it is available and reliable and must provide analysis as i	=		• • •			
explanation. It is recognized that not all data sources will						
in the analysis. If data sources provide the required infor	·					
average. Sales and listings must be properties that comp	-	• • • • • • • • • • • • • • • • • • • •	•	-	-	
subject property. The appraiser must explain any anoma				, , ,	•	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	1	1	4	✓ Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	0.17	0.33	1.33	Increasing	Stable	Declining
Total # of Comparable Active Listings	5	2	9	Declining	Stable	✓ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	29.4	6.1	6.8	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	495,000	350,000	610,191	Increasing	X Stable	Declining
Median Comparable Sales Days on Market	293	58	51	Declining	Stable	Increasing
Median Comparable List Price	609,990	595,445	475,960	Increasing	Stable	Declining
Median Comparable Listings Days on Market	68	174.50	88	▼ Declining	Stable	Increasing
Median Sale Price as % of List Price	100.00	95.00	100.00	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance p		⋈ No		Declining	Stable	Increasing
Explain in detail the seller concessions trends for the pas				τ buydowns, closin	g costs, condo	
fees, options, etc.). SELLER CONCESSIC	ONS ARE NOT TYPI	CAL FOR THE ARE	Α.			
Are foreclasure sales (DEO sales) a factor in the market	? Yes 🔀 No	If you avalain (includ	ing the trends in listings and	calco of forcelosse	I propertice)	
Are foreclosure sales (REO sales) a factor in the market						EENI
LENDER OWNED PROPERTIES ARE NO						
17SALES IN THE SUBJECT'S AREA WIT						
LISTINGS AND PENDING PROPERTIES ANALYSIS IS BASED OFF OF ALL SALE				R OWNED PR	OPERIJES.	IHIS
ANALYSIS IS BASED OFF OF ALL SALE	3 IN THE SUBJECT	S AREA IN THE PA	31 12 1/10/11/11/5.			
Cite data sources for above information.	S THE SEADON E	OD COMPS IS BAS	SED OFF HOMES IN	THE SLIB IEC	T NEIGHBOI	SHOOD
D/ WIL	3 - THE SEARCH F	ON COMPS IS BAC	DED OFF HOIVIES IIN	THE SUBJEC	INCIGNOO	ТПООВ
WITH 2200 2000 SOLIADE EEET						
WITH 2200-3000 SQUARE FEET.						
	onclusions in the Neighborh	ood section of the apprais:	al report form. If you used ar	ny additional inform	ation, such as	
Summarize the above information as support for your co						
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray	wn listings, to formulate you	ur conclusions, provide bot	h an explanation and suppor	t for your conclusion	ons.	ER DOES
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI	wn listings, to formulate you E SHOW A INCREA	ur conclusions, provide bot SE IN THE MARKE	h an explanation and suppor	t for your conclusion MONTHS TH	ons. E APPRAISE	
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray	wn listings, to formulate you E SHOW A INCREA: UFFICIENT ENOUG	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB	h an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH	t for your conclusion MONTHS THE A STEADY IN	ons. E APPRAISE CREASE IN	MEDIAN
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A S	wn listings, to formulate you E SHOW A INCREA: UFFICIENT ENOUG	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB	h an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH	t for your conclusion MONTHS THE A STEADY IN	ons. E APPRAISE CREASE IN	MEDIAN
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A S VALUES TO CONSIDER THIS MARKET	wn listings, to formulate you E SHOW A INCREA: UFFICIENT ENOUG	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB	h an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH	t for your conclusion MONTHS THE A STEADY IN	ons. E APPRAISE CREASE IN	MEDIAN
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A S VALUES TO CONSIDER THIS MARKET	wn listings, to formulate you E SHOW A INCREA: UFFICIENT ENOUG	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB	h an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH	t for your conclusion MONTHS THE A STEADY IN	ons. E APPRAISE CREASE IN	MEDIAN
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A S VALUES TO CONSIDER THIS MARKET	wn listings, to formulate you E SHOW A INCREA: UFFICIENT ENOUG	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB	h an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH	t for your conclusion MONTHS THE A STEADY IN	ons. E APPRAISE CREASE IN	MEDIAN
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A S VALUES TO CONSIDER THIS MARKET	wn listings, to formulate you E SHOW A INCREA: UFFICIENT ENOUG	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB	h an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH	t for your conclusion MONTHS THE A STEADY IN	ons. E APPRAISE CREASE IN	MEDIAN
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE.	wn listings, to formulate you E SHOW A INCREA: SUFFICIENT ENOUG APPRECIATING - FO	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB OR THE PURPOSE	th an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA	t for your conclusion MONTHS THE A STEADY IN L THE MARKE	ons. E APPRAISE CREASE IN	MEDIAN
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE.	wn listings, to formulate you E SHOW A INCREAS UFFICIENT ENOUG APPRECIATING - FO	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB OR THE PURPOSE	th an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N	t for your conclusion MONTHS THE A STEADY IN L THE MARKE	ons. E APPRAISE CREASE IN ET SHALL BE	MEDIAN
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data	wn listings, to formulate you E SHOW A INCREA: SUFFICIENT ENOUG APPRECIATING - FO	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB OR THE PURPOSE	th an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA	t for your conclusion MONTHS THE A STEADY IN LITHE MARKE	ons. E APPRAISE CREASE IN ET SHALL BE	MEDIAN
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALLES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled)	wn listings, to formulate you E SHOW A INCREAS UFFICIENT ENOUG APPRECIATING - FO	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB OR THE PURPOSE	th an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N	t for your conclusion MONTHS THE A STEADY IN LITHE MARKE	Overall Trend	MEDIAN Declining
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALLES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	wn listings, to formulate you E SHOW A INCREAS UFFICIENT ENOUG APPRECIATING - FO	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB OR THE PURPOSE	th an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N	t for your conclusion MONTHS TH A STEADY IN IL THE MARKE	Overall Trend Stable Stable	MEDIAN Declining Declining
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALLES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings	wn listings, to formulate you E SHOW A INCREAS UFFICIENT ENOUG APPRECIATING - FO	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB OR THE PURPOSE	th an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N	I for your conclusion MONTHS THE A STEADY IN LA THE MARKE Increasing Increasing Declining	Overall Trend Stable Stable	MEDIAN Declining Declining Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALL OF A STA	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months	th an explanation and suppor TOVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALL OF A STA	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALL OF A STA	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALL OF A STA	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALL OF A STA	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALL OF A STA	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative is Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months If yes, indicate the number of the purpose of the purpo	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A STALL OF A STA	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months If yes, indicate the number of the purpose of the purpo	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative is Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months If yes, indicate the number of the purpose of the purpo	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative is Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months If yes, indicate the number of the purpose of the purpo	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative is Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months If yes, indicate the number of the purpose of the purpo	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative is Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months If yes, indicate the number of the purpose of the purpo	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative is Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months If yes, indicate the number of the purpose of the purpo	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative is Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ur conclusions, provide bot SE IN THE MARKE GH TIME OR NUMBI OR THE PURPOSE ving: Prior 4–6 Months If yes, indicate the number of the purpose of the purpo	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB OR THE PURPOSE ving: Prior 4–6 Months If yes, indicate the number of the purpose of the purpos	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ur conclusions, provide bot SE IN THE MARKE SH TIME OR NUMB OR THE PURPOSE Prior 4–6 Months If yes, indicate the number of the second	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on Signature Appraiser Name JOHN P GLYNN	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months ? Yes No	ving: Prior 4–6 Months Signature Supervisory A	th an explanation and suppor T OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months Appraiser Name	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdraw ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on Signature Appraiser Name JOHN P GLYNN Company Name Real Estate Appraiser	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months The subject unit and project the subject unit and project	ving: Prior 4–6 Months Signature Supervisory A Company Na	th an explanation and support OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months Appraiser Name me	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdray ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on Signature Appraiser Name JOHN P GLYNN Company Name Real Estate Appraiser Company Address P.O. Box 4366, Palm Do	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months The subject unit and project the subject unit and project	ving: Prior 4–6 Months Signature Supervisory A Company Ad Signany Ad Company Ad	th an explanation and support OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months Appraiser Name me	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable	MEDIAN Declining Declining Declining Increasing Increasing
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdraw ALTHOUGH THE STATS NOTED ABOVI NOT FEEL THAT THERE HAS BEEN A SVALUES TO CONSIDER THIS MARKET ACONSIDERED STABLE. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on Signature Appraiser Name JOHN P GLYNN Company Name Real Estate Appraiser	wn listings, to formulate you E SHOW A INCREAS SUFFICIENT ENOUG APPRECIATING - FO project, complete the follow Prior 7–12 Months The subject unit and project the subject unit and project	ving: Prior 4–6 Months Signature Supervisory A Company Ad Signany Ad Company Ad	th an explanation and support OVER THE PAST 6 ER OF SALES WITH OF THIS APPRAISA Project N Current – 3 Months Appraiser Name me dress //Certification #	t for your conclusion MONTHS TH A STEADY IN L THE MARKE	Overall Trend Stable Stable Stable Stable stings and sales	MEDIAN Declining Declining Declining Increasing Increasing

Freddie Mac Form 71 March 2009

PLAT MAP



This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.

MLS ADDENDUM

Residential Closed MLS# 216007238 DIM: 70

43180 Sentiero Drive Indio, CA 92203-2934

County: Riverside Cross Streets: Pavone Dr.

Sub-Type: Single Family Residence Property Attached/Detached: Detached

Beds: 3

Baths (F/T/H/Q): 3 (2/1/0/0) Year Built/Source: 2005/ Assessor Approx SqFt/Source: 2,595 Assessor

Furnished: Unfurnished Fireplace: Yes (1) Pool /Spa: Yes / Yes Garage: Yes Attached Gated Community: Yes

Senior Community: No

Area: 309 - Indio North of I-10

Subdivision: FourSeasonsTerraLago Levels: One

List Price: \$339,000 Closed Price: \$322,000

Public Report

Building Style: Spanish APN: 601710005 Lot Acres: 0.2

Lot Size/Source: 8,712 / Assessor Assessor

School District: Desert Sands Unified Casita - Guesthouse: None View: Yes

View Type: Canyon; Hills; Mountain(s);

Panoramic

Marketing Remarks: Rarely available Marquesa Plan 1. One level 3 bed, 3 bath home w/Den/Office. Dual Master suite home, Dual master(w/bathroom & closet). Each bedroom in this home offers direct access to it's own bathroom! Great Room w/fireplace, Family room off kitchen. Spacious kitchen with plenty of storage, Granite counter tops. Granite breakfast bar, built in Black GE Appliances! Built in Cook top, Double Oven, Microwave, Refrigerator included! Family/ Dining area off kitchen & family room with slider to patio! King Sized Master bedroom, Master Bath features jetted tub & separate shower, dual sink vanity, large walk in closet! Den/office off Living room! Private yard w/peak mountain views, Laundry room w/sink, cabinets, Washer & Dryer included. 3 car garage. Enjoy the Terra Lago Lifestyle/clubhouse, 24 hr Fitness center, outside Pool, Spa & Youth Pool, Party room to rent out, Parks, Social events, Golf, Catch and Release

Interior Features & Appliances	General Information	Construction & Exterior Features
Rooms: Den - Study; Great Room Interior Feat: High Ceilings (9 Ft+) Shower & Tub; Tile Shower Kitchen Feat: Granite Counters; Island; Pantry Appliances: Convection Oven; Dishwasher; Disposal; Electric Oven; Gas Cooktop; Microwave Oven; Refrigerator; Washer; Water Line to Refrigerator Eating Areas: Breakfast Counter/Bar; Breakfast Nook; Dining Area Fireplace Feat: Decorative; Glass Doors Fireplace Loc: Great Room Window Treat: Blinds View Type: Canyon; Hills; Mountain(s); Panoramic Heating: Forced Air Cooling: Air Conditioning; Ceiling Fan(s); Central Air Water Heater: Hot Water Circulator; Water Heater Unit Water: Water District; Water District Name: Indio Water Authority Sewer: In, Connected and Paid TV Services: Cable TV Patio Feat: Concrete Slab: Covered	Assn Fee Inc: Cable TV; Clubhouse Assn Amen: Barbecue; Billiard Room; Clubhouse; Fire Pit; Fitness Center, Golf Course; Greenbelt/ Park; Management; Playground Association Pet Rules: Assoc Pet Rules; Call Community Feat: Community Mailbox; Golf Course Within Development Builders Info: Builder's Name: Lennar; Builder's Model Name: Residence 1 Builders Tract Code: Terra Lago Disability Access: No Interior Steps Property Faces: Front Door Faces West; Leisure Faces East Entry Location: Foyer, Ground Level - No Steps Parking: Direct Entrance; Driveway Park/Space Info: Total Garage Spaces: 3; Total Parking Spaces: 3 Security/Safety: Prewired For Alarm Will Consider Lease: No Golf Course Within Development: Yes	Exterior Const: Stucco Lot Description: Level Doors: Sliding Doors Flooring: Carpet; Ceramic Tile Foundation: Slab Roofing: Concrete; Tile Fencing: Wrought Iron Irrigation: Drip System; Sprinkler System; Sprinkler Timer Irrigation: Drip System; Sprinkler System; Sprinkler Timer Pool Feat: Exercise Pool Loc: Community Pool Const: Gunite; In Ground Pool Description: Exercise Spa/Hot Tub Description: Community; Fenced Spa/Hot Tub Construction: Gunite; In Ground
Listing & Contract Info	HOA/PUD & Disclosures	County & Tax Data
Listing Terms: Cash; Cash to New Loan; Conventional Sale Type: Standard Included in Sale: Refrigerator, Washer, Dryer Exclusions of Sale: Furniture available outside of escrow Possession: Close Of Escrow Presented by John P Glynn CalDRE#:00949508	Disclosures: CC & R; Homeowners Association; Planned Development; Property As Is Association: Yes Association Fee 1: 269 Monthly Association Fee 2: Association Fee 3:	County: Riverside Tax Mello Roos: Yes Land Lease Type:Fee Simple

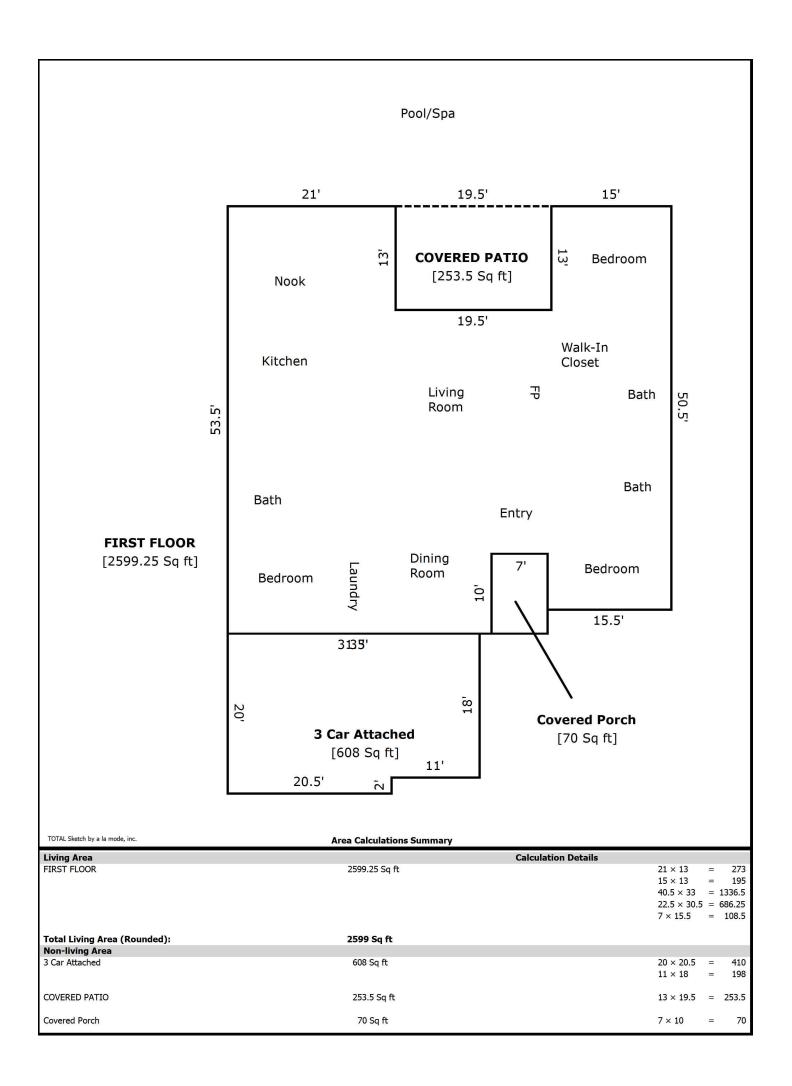
CaIDRE#:00949508

John P Glynn, Broker 760-485-0462

john@johnglynn.com
Information is deemed to be reliable, but is not guaranteed. © 2020 MLS and FBS. Prepared by John Glynn on Friday, February 28, 2020 10:01 AM. The information on this sheet has been made available by the MLS and may not be the listing of the provider.

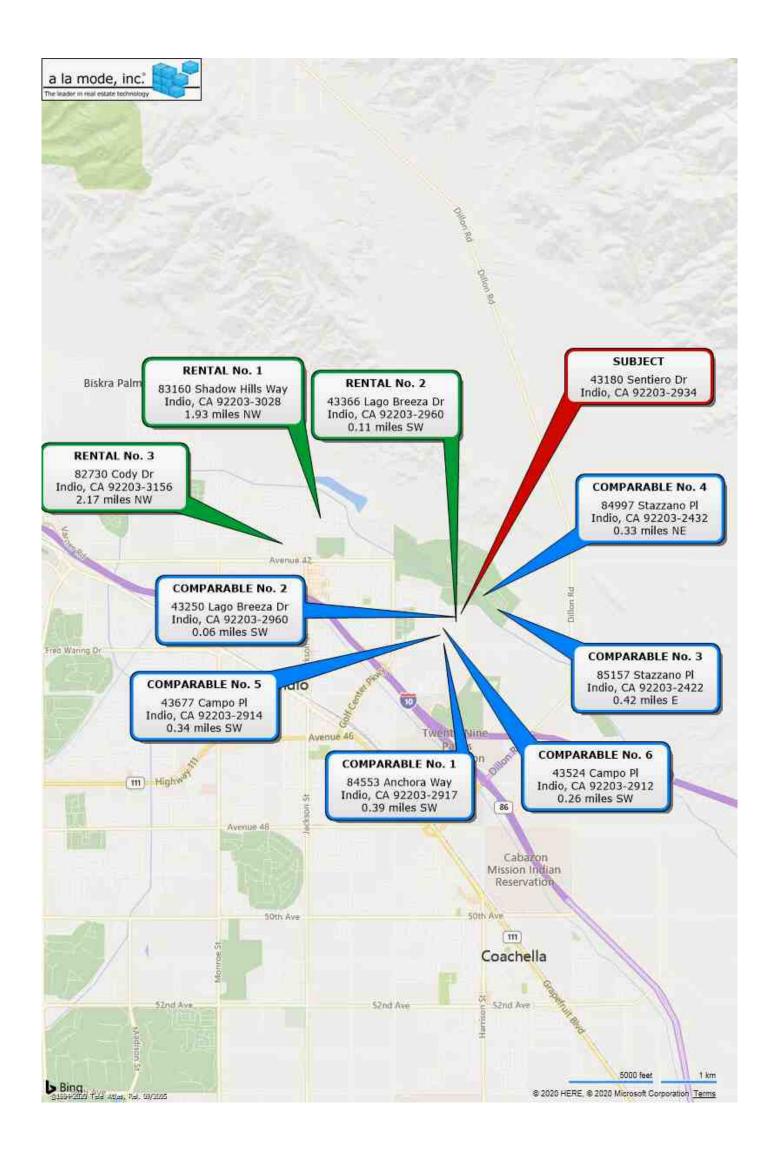
Building Sketch

Borrower	WAHDATTULLAH AMINI			
Property Address	43180 Sentiero Dr			
City	Indio	County RIVERSIDE	State CA	Zip Code 92203-2934
Lender/Client	SEE PAGE 3			



Location Map

Borrower	WAHDATTULLAH AMINI			
Property Address	43180 Sentiero Dr			
City	Indio	County RIVERSIDE	State CA	Zip Code 92203-2934
Lender/Client	SEE DAGE 3			

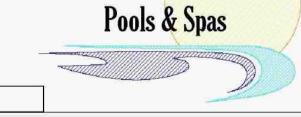


POOL BID ADDENDUM

POOL PROPOSAL

Anthony Residence 43-180 Sentiero Drive, Indio, CA 92203 (Terra Lago Community)

Pool Size: 33' X 13' | Pool Depth: -4' X -6 | Spa Size: 8' X 7'



Excavation: Pool & Spa +18" Elevation

Shape: Rectangular Entry Steps Regular Tractor

Plumbing:

Pool & Spa Per Plan Auto Fill Water Level Control 4 Return Lines perimeter Pool

6 Hydrotherapy Jets 2" Gas Line—Pool Heater Automatic Vacuum Line Spa Tile Spill Way

Pool & Spa +18" Elevation Spa Tile Spillway Steel:

Engineering Plan

Gunite: Pool & Spa +18" Elevation

Steps & Dimensions to be Selected

Entry Steps

Coping: Concrete Coping—18" Wide with Cantilever Finish (Color to be Selected)

Water Line: Tile Cat #1, #2, #3

(to be selected)

Spa Spillway-Stack Stone

Electrical: Pool & Spa 1" Electrical Condo

40 amp sub panel

Indoor Control (Wireless Control)

Plaster: <u>Pebble Stone Finish</u> (to be selected

through a viewing of projects) -400 Watt Pool Lights -100 Watt Spa Light

Equipment: Pentair 3 Year Warranty With Classic

-320 Cartridge Filter -400,000 BTU Heater -Automatic Water Control -1 Skimmer Basket -3 HP Circulation Pump (Variable Speed) Salt System IC—40

Classic

\$800 -City Permit

Total: \$45,600

Extras:

-Demo Concrete: 600 SF x \$3(Removal/Haul) = \$1,800 -3" Wide Drains around perimeter to lead to street = \$1,300 -Concrete Area: 1,600 SF x \$6 (Color to Selected) = \$9,600 -BBQ Island: 8' Long x 3' Wide x 3' High with Stucco Finish Outside, Stone Countertop, 2 Electrical Plugs (No Equipment Included—Only Installation)
-Freestanding Block Wall: 10' Long x 5' High = \$6,500 (Stone Decoration on Pool Side Facing) = \$2,800 -Waterfall Feature: 10' Long x 4'Wide x 5'High = \$15,100 with Slip Slide, Waterfall Cascade over Grotto with Swim Under bench & Dedicated Pump -Sunken Fire Pit with Swim Up Stools in Pool: 8' Total Diameter with Bench Around Perimeter, 2' Wide Diameter Fire Pit in Middle with Lava Rock (Area to have Submersible Drain for Water) Whole

Note: Classic Pools will restore Front Yard damaged landscaping due to construction Only—Classic Pools will run irrigation lines only and Low Voltage Lines for Future Landscape Only (No Backyard Landscape Included)

= \$12,700

Structure will be Reinforced with Rebar and Shot

Grand Total: \$95,400

Client Signature	Client Signature	Date:
Contractor Signature		Date:

79-461 Ave 40 | Indio, CA 92201 P: (760) 345-8302 | E: classicpools.landscape@yahoo.com | W: www.classicpoolspas.com Lic #634338 C10 C53

with Gunite

Subject Photo Page

Borrower	WAHDATTULLAH AMINI			
Property Address	43180 Sentiero Dr			
City	Indio	County RIVERSIDE	State CA	Zip Code 92203-2934
Lender/Client	SEE PAGE 3			



Subject Front 43180 Sentiero Dr



Subject Rear



Subject Street

Photograph Addendum

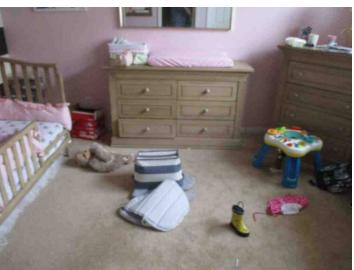
Borrower	WAHDATTULLAH AMINI			
Property Address	43180 Sentiero Dr			
City	Indio	County RIVERSIDE	State CA	Zip Code 92203-2934
Lender/Client	SEE DAGE 3			





LIVING ROOM KITCHEN





DINING BEDROOM





BEDROOM BEDROOM

Photograph Addendum

Borrower	WAHDATTULLAH AMINI			
Property Address	43180 Sentiero Dr			
City	Indio	County RIVERSIDE	State CA	Zip Code 92203-2934
Lender/Client	SEE PAGE 3			





BATHROOM BATHROOM





BATHROOM GARAGE





SIDE OF SUBJECT

SIDE OF SUBJECT

Photograph Addendum

Borrower	WAHDATTULLAH AMINI			
Property Address	43180 Sentiero Dr			
City	Indio	County RIVERSIDE	State CA	Zip Code 92203-2934
Lender/Client	SEE PAGE 3			



WATER HEATER IS STRAPPED TO CODE



SMOKE DETECTOR



CARBON MONOXIDE DETECTOR

COMPARABLE PHOTO PAGE

Borrower	WAHDATTULLAH AMINI					
Property Address	43180 Sentiero Dr					
City	Indio	County RIVERSIDE	State (CA Z	Zip Code	92203-2934
Lender/Client	SEE PAGE 3					



COMPARABLE 1

84553 Anchora Way



COMPARABLE 2

43250 Lago Breeza Dr



COMPARABLE 3

85157 Stazzano Pl

COMPARABLE PHOTO PAGE

Dorrower	VAVALIDATTIILI ALL ANNINI			
Borrower	WAHDATTULLAH AMINI			
Property Address	43180 Sentiero Dr			
City	Indio	County RIVERSIDE	State CA	Zip Code 92203-2934
Lender/Client	SEE PAGE 3			



COMPARABLE 4

84997 Stazzano Pl



COMPARABLE 5

43677 Campo PI



COMPARABLE 6

43524 Campo Pl

Real Estate Appraiser (760)485-0462

SINGLE FAMILY COMPARABLE RENT SCHEDULE

File # PNF20023896

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE I	NO. 2	COMPARABLE NO. 3		
Address 43180 Sentie	ero Dr	83160 Shadow Hills Way		43366 Lago Breeza		82730 Cody Dr		
Indio, CA 922	203-2934	Indio, CA 92203-30	28	Indio, CA 92203-29	60	Indio, CA 92203-3156		
Proximity to Subject		1.93 miles NW		0.11 miles SW		2.17 miles NW		
Date Lease Begins Date Lease Expires								
Monthy Rental	If Currently Rented: \$	\$ 2400		\$ 2,700		\$ 2,950		
Less: Utilities	\$	\$ 2,400		\$		\$ 2,950		
Furniture	ľ	ľ		*		•		
Adjusted								
Monthly Rent	\$	\$ 2,400		\$ 2,700		\$ 2,950		
Data Source	ON SITE VISIT	MLS#19474648;DC	M 7	DAMLS#21903715	6	DAMLS#219036259	9	
Data Source	PUBLIC REC	PUBLIC REC		PUBLIC REC		PUBLIC REC		
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	
Rent		NONE		NONE	1 1	NONE		
Concessions		0		0	1	0		
Location/View	N;Res;	N;Res;		N;Res;	1 1 1	N;Res;		
Loodin view	N;Res;	N;Res;		N;Res;	1 1	N;Res;		
Design and Appeal	DT1;RANCH	DT1;RANCH		DT1;RANCH	1 1 1 1	DT1;RANCH		
	15	16		15	1 1	16		
Age/Condition	C4	C4		C4	1	C4		
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	1	Total Bdrms Baths		
Room Count	6 3 3.0	7 3 2.0	+30	8 5 3.0	-60	9 5 4.0	-90	
Gross Living Area	2,599 Sq. Ft.	2,229 Sq. Ft.	+150	2,704 Sq. Ft.	-50	2,901 Sq. Ft.	-120	
Other (e.g., basement, etc.)	0sf	0sf		0sf	1 1 1 1	0sf		
,	3 CAR GARAGE	2 CAR GARAGE	+10	4 CAR GARAGE	-20	2 CAR GARAGE	+10	
Other:	POOL/SPA	POOL/SPA	. 10	NO POOL	I	POOL/SPA	. 10	
Net Adj. (total)		X +	190	+ X - \$	-30	+ X - \$	-200	
Indicated Monthly Market Rent		\$		\$		\$		
	including the range of re	I Φ ents for single family proper	2,590		2,670		2,750	
		Rent concessions should be					A BOVE	
			-			LL COMPS UTILIZED		
		AL COMPS AVAILAE						
		FOOTAGE, LESS B						
		RE BATHROOMS, A RE BATHROOMS AN					DAKE	
		DUE TO A LACK OF						
COMMONTT AND	WEINE OTILIZED I	DOL TO A LACK OF	SIMILAR INLI	TAL COMPS IN TH	L SUBJECT C	OWNING WITT.		
Final Reconciliation of Ma	arket Rent: MOS	T WEIGHT GIVEN T	O COMP #1 A	ND #2 WHICH BOT	H HAVE POOL	MODERATE WEIG	HT GIVEN	
TO COMP #2.								
L(ME) ESTIMATE THE MC	ONTHLY MARKET RENT OF	THE CUR LECT AS OF	2	00/00/0000	TOE	DE É COS	-0	
I (WE) ESTIMATE THE MC	NITET WARKET KENT OF	INE SUBJECT AS UP	4	02/28/2020	TO B	BE\$ 2,65	<u>ou</u>	
Appraiser(s) SIGNAT	IIDE (/ N	n/. /	Mynn	Review Appraiser SIGNAT	LIDE			
NAME	JOHN P GLYNN			If applicable) NAME	ONL		_	
IVAIVIL	JOHN JOHN			ii applicabioj <u>ivalvil</u>				
Date Property Inspecte	ed <u>02/28/2020</u>	Report Signed 03/05/2	2020	Date Property Inspected		Report Signed		
License or Certification	# AR036996		te <u>CA</u> L	icense or Certification #		St	ate	
Expiration Date of Lice	ense or Certification O	4/14/2021		expiration Date of License o	r Certification			
			F	Review Appraiser 🔲 Di	d Did Not	Inspect Subject Property		

Rental Photo Page

Borrower	WAHDATTULLAH AMINI			
Property Address	43180 Sentiero Dr			
City	Indio	County RIVERSIDE	State CA	Zip Code 92203-2934
Lender/Client	SEE PAGE 3			



Rental 1

83160 Shadow Hills Way

Proximity to Subject 1.93 miles NW

 Adj. Monthly Rent
 2,400

 Gross Living Area
 2,229

 Total Rooms
 7

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Condition
 C4

 Age/Year Built
 16



Rental 2

43366 Lago Breeza Dr

Proximity to Subject 0.11 miles SW

Adj. Monthly Rent 2,700 Gross Living Area 2,704 Total Rooms 8 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; View N;Res; Condition C4 Age/Year Built 15



Rental 3

82730 Cody Dr

Proximity to Subject 2.17 miles NW

Adj. Monthly Rent 2,950
Gross Living Area 2,901
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 4.0
Location N;Res;
View N;Res;
Condition C4
Age/Year Built 16

Operating Income Statement

One- to Four-Family Investment Property and Two- to Four-Family Owner-Occupied Property

Property Addre	Property Address								
43180 Sentiero Dr					Indio CA City Sta		92203 Zip 0		
Conorol Instru	Street	propored injusts by th	as loop applicant the		•	State		Joue	
General Instructions: This form is to be prepared jointly by the loan applicant, the appraiser, and the lender's underwriter. The applicant must complete the following schedule indicating each unit's rental status, lease expiration date, current rent, market rent, and the responsibility for utility expenses. Rental figures must be based on the rent for an "unfurnished" unit.									
	Currently Rented	Expiration Date	Current Rent Per Month		rket Rent r Month	Utility Expense	Paid By Owner	Paid By Tenant	
Unit No. 1	Yes No X		\$	\$	2,650	Electricity		\boxtimes	
Unit No. 2	Yes No		\$	\$		Gas		lacktriangle	
Unit No. 3	Yes No		\$	\$		Fuel Oil			
Unit No. 4	Yes No	<u> </u>		\$		Fuel (Other)			
Total			\$	\$	2,650	Water/Sewer	×		
						Trash Removal	igwedge		

The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the past two years (for new properties the applicant's projected income and expenses must be provided). This Operating Income Statement and any previous operating statements the applicant provides must then be sent to the appraiser for review, comment, and/or adjustments next to the applicant's figures (e.g. Applicant/Appraiser 288/300). If the appraiser is retained to complete the form instead of the applicant, the lender must provide to the appraiser the aforementioned operating statements, mortgage insurance premium, HOA dues, leasehold payments, subordinate financing, and/or any other relevant information as to the income and expenses of the subject property received from the applicant to substantiate the projections. The underwriter should carefully review the applicant's/appraiser's projections and the appraiser's comments concerning those projections. The underwriter should make any final adjustments that are necessary to more accurately reflect any income or expense items that appear unreasonable for the market. (Real estate taxes and insurance on these types of properties are included in PITI and not calculated as an annual expense item) Income should be based on the current rents, but should not exceed market rents. When there are no current rents because the property is proposed, new, or currently vacant, market rents should be used.

			Adjustments by	
Income (Do not include income for owner-occupied units)		By Applicant/Appraiser	Lender's Underwriter	
Gross Annual Rental (from unit(s) to be rented) (Market)	\$	31,800	\$	
Other Income (include sources)	+		+	
Total	\$	31,800	\$	
Less Vacancy/Rent Loss			(%)
Effective Gross Income	\$	30,846	\$	
Expenses (Do not include expenses for owner-occupied units)				
Electricity				
Gas				
Fuel Oil				
Fuel)				
Water/Sewer				
Trash Removal				
Pest Control				
Other Taxes or Licenses				
Casual Labor POOL MAINTENANCE		1,400		
This includes the costs for public area cleaning, snow removal, etc., even				
though the applicant may not elect to contract for such services.				
Interior Paint/Decorating				
This includes the costs of contract labor and materials that are required to				
maintain the interiors of the living unit.				
General Repairs/Maintenance		700		
This includes the costs of contract labor and materials that are required to				
maintain the public corridors, stairways, roofs, mechanical systems,				
grounds, etc.				
Management Expenses 8%		2,544		
These are the customer expenses that a professional management				
company would charge to manage the property.				
Supplies				
This includes the costs of items like light bulbs, janitorial supplies, etc.				
Tatal Daylessand Descripts Con Cabadula on Dr. O		2 202		
Total Replacement Reserves - See Schedule on Pg. 2 Miscellaneous		2,298		
MISCERATIEOUS				
		_		
	_			
Tatal One water a Function	Φ.	0.040	Ф.	
Total Operating Expenses	φ <u></u>	6,942	Φ	

This Form Must Be Reproduced By Seller Page 1 of 2

Adequate replacement resort are customary in the local remaining life of more thatc should be expensed	erves must b										
to. Siloula be expelled	an one year -	his represents such as refrig	the tota erators,	l averag	e year	rly re	serves. Gener	ally, all equi	ment	and components th	at have
Equipment	•	acement Cost	R	emainin Life	ıg					By Applicant/ Appraiser	Lender Adjustments
Stoves/Ranges	@ \$	950 ea	. ÷	8	Yrs.	Х	1	Units =	\$	119	\$
Refrigerators	@ \$ <u></u>		. ÷ _		Yrs.	_	1	_ Units =		150	\$
Dishwashers	@ \$	700 ea	. ÷ _	8	Yrs.	x _	1	Units =	\$	88	\$
/C Units	@ \$	4,000 ea	. ÷ _	15	Yrs.	_	1	_ Units =	\$	267	\$
C. Washer/Dryers	@ \$	ea	. ÷ _		Yrs.			_ Units =			<u>\$</u>
HW Heaters	@ \$	600 ea	_		Yrs.		1	_ Units =		100	\$
furnace(s)	@ \$	4,000 ea	_		Yrs.		1	_ Units =		267	\$
Other)	@ \$	ea	. ÷ _		Yrs.	х _		_ Units =	Φ		\$
Roof	@ \$	30,000	<u>)</u> + _	30	Yrs.	x Or	e Bldg. =		\$	1,000	\$
Carpeting (Wall to Wall)							Remaining Life				
Units) 80	O Total Sq.	Yds. @ \$	23	Per S	a. Yd.	÷	6_ Yrs	. =	\$	307	\$
Public Areas)		Yds. @ \$		Per S	•		Yrs		\$		\$ <u> </u>
otal Replacement Reser	ves. (Enter o	n Pg. 1)							\$	2,298	\$
perating Income Reco	onciliation										
Inderwriter's instructions If Net Cash Flow is Form 65/Fannie Ma	onthly housing	les principal ar sold payments y Owner-Occu a positive num ae Form 1003. s. g expense-to-i porrower's sta y Investment F	pied Prober, ent If Mont ncome in ple mont Properties "Net Re Flow is a	st on the bordinate perties er as "N hly Open ratio muthly incomes a negation muthly incomes an egation muthly incomes an egation muthly incomes and the second sec	e mortate fina et Rer rating st be ome.	ntal Ir Inco calcu	e, hazard insura g payments.) ncome" in the " me is a negatival ulated by comp	"Gross Mont ve number, in paring the tot baring the tot hly Income"	al Mo	come" section of toe included as a nthly Housing Expen	se ooses.
Appraiser's Comments (In EXPENSE TO INCOME OBTAINED FROM LOC	RATIO ARI	E TYPICAL '	NITH S	IMILAF	R TYP	E D	WÉLLINGS II				

Underwriter Name
Underwriter Signature
Date

Freddie Mac
Form 998 Aug 88

Page 2 of 2

Fannie Mae
Form 216 Aug 88

USPAP ADDENDUM File No. PNF20023896 Borrower WAHDATTULLAH AMINI Property Address 43180 Sentiero Dr City State CA Zip Code <u>92203-2934</u> County RIVERSIDE Indio Lender SEE PAGE 3 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: 30-90 DAYS THE APPRAISER HAS DETERMINED THAT THE PROPERTY WOULD HAVE TO BE EXPOSED FOR 30-90 DAYS ON THE OPEN MARKET IN ORDER TO HAVE THE APPRAISED VALUE AS NOTED IN THIS REPORT ON THE EFFECTIVE DATE OF THIS **APPRAISAL Additional Certifications** I certify that, to the best of my knowledge and belief: X 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 - 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** SUPERVISORY APPRAISER: (only if required) APPRAISER: Glyn Signature: Signature: Name: JOHN P GLYNN Name: Date Signed: <u>03/05/2020</u> Date Signed: AR036996 State Certification #: State Certification #:

or State License #:

Did Not

Expiration Date of Certification or License:

Supervisory Appraiser Inspection of Subject Property:

Exterior-only from Street

Interior and Exterior

State:

or State License #:

Expiration Date of Certification or License:

Effective Date of Appraisal: 02/28/2020

04/14/2021

State: <u>CA</u>

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 very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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.

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.

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.

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.

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.

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.

O.S

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

05

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
		Sale or Financing Concessions
Listing	Listing Mountain View	View
Mtn N	Neutral New	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions Location
BsyRd	Busy Road Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Park view Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
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
S	Settlement Date	Date of Sale/Time
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
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
Wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Supplemental Addendum

File No	PNF20023896
I IIC IVO.	PINEZUUZSASA

Borrower	WAHDATTULLAH AMINI			
Property Address	43180 Sentiero Dr			
City	Indio	County RIVERSIDE	State CA	Zip Code 92203-2934
Lender/Client	SEE PAGE 3			

EXPANDED SCOPE OF WORK STATEMENT

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms.

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has NOT had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. The appraiser makes no representations, guarantees or warranties, express or implied, regarding building materials, their fitness, quality, condition or remaining economic life. Not every element of the subject property was viewable. The appraiser did not move any personal property, due to liability concerns for potential damage to the property, to disclose or reveal any unapparent or hidden defects to the structure, nor did the appraiser dismantle or probe the structure to observe enclosed, encased, or otherwise concealed areas. Comparable data was generally obtained from third-party sources including but not limited to the local MLS, County Assessor, Township Assessor, online resources and additional public data sources. Consequently, this information should be considered and "estimate" unless otherwise noted by the appraiser.

INTENDED USER CLARIFICATION

Recognizing that there may be confusion in the appraisal community about the distinction between parties who 'use' and parties who 'rely' on appraisal reports. Fannie Mae has developed the following additional statement to be used when the Lender/Client is the only Intended User: "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 Definition of Market Value. No additional Intended Users are identified by the appraiser." Any other party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser.

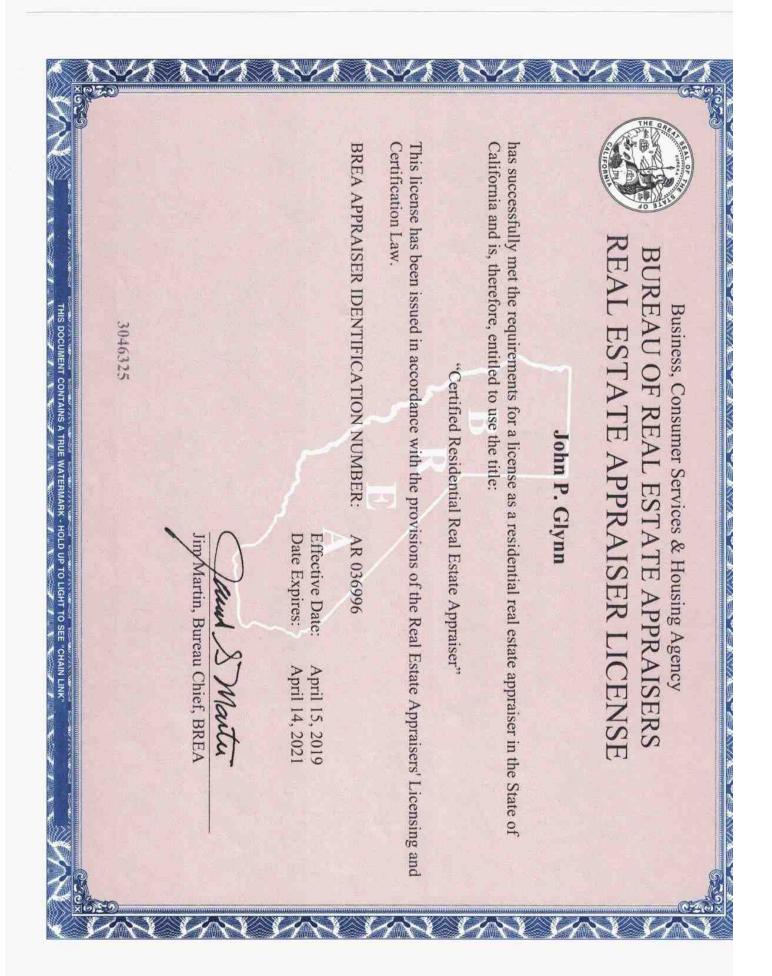
The address reported on the appraisal form is according to US Postal Service records as required by UAD format. The title company reports the legal address and the title report may or may not match to USPS records

I HAVE PERFORMED NO OTHER SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THE WORK UNDER REVIEW WITHIN THE THREE-YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT.

EXPOSURE TIME: IS DEFINED AS THE ESTIMATED LENGTH OF TIME THAT THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. EXPOSURE TIME IS A RETROSPECTIVE OPINION BASED ON ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE AND OPEN MARKET.

FIRREA CERTIFICATION STATEMENT: THE APPRAISER CERTIFIES AND AGREES THAT THIS APPRAISAL WAS PREPARED IN ACCORDANCE WITH THE REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS, REFORM, RECOVERY, AND ENFORCEMENT ACT (FIRREA) OF 1989, AS AMENDED (12 U.S.C. 3331 ET SEQ.), AND ANY APPLICABLE IMPLEMENTING REGULATIONS IN EFFECT AT THE TIME THE APPRAISER SIGNS THE APPRAISAL CERTIFICATION.

No, employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.



INSURANCE



DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☑ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: **RAP3665612-19** Renewal of: **RAP3665612-18**

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: John P. Glynn Item 2. Address: P. O. Box 4366 Palm Desert, CA 92261 City, State, Zip Code: 05/17/2019 05/17/2020 Item 3. Policy Period: From (Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) Item 4. Limits of Liability: A. \$ **1,000,000** Damages Limit of Liability - Each Claim 1,000,000 B. \$ Claim Expenses Limit of Liability - Each Claim C. \$ 1,000,000 Damages Limit of Liability - Policy Aggregate 1,000,000 D. \$ Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): A. \$__**500** Each Claim 1,000 Aggregate 895.00 Item 6. Premium: \$ Item 7. Retroactive Date (if applicable): 05/17/2006 Item 8. Forms, Notices and Endorsements attached: D42100 (03/15) D42300 CA (10/13) IL7324 (08/12) D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17) Berry a magnione Authorized Representative

D42101 (03/15) Page 1 of 1