FROM:

Moses Jordan, Jr.

Jordan Appraisal Services 1336 S Sycamore Ave Los Angeles, CA 90019-2836

Telephone Number: (818) 415-1757 Fax Number:

T0:

Mr. Bruce W. Robinson 820 W. Compton Blvd., #24 Compton, CA 902120-2952

E-Mail:

Telephone Number: (310) 722-2044 Fax Number:

Alternate Number:

**INVOICE** 

INVOICE NUMBER

DATES

Invoice Date:

Due Date:

REFERENCE

Internal Order #:

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form:

Other File # on form:

Federal Tax ID:

Employer ID:

DESCRIPTION

Lender: Client: Bruce W. Robinson

Purchaser/Borrower: N/A

Property Address: 820 W Compton Blvd., #24

City: Compton

County: Los Angeles State: CA Zip: 90220-2952

Legal Description: N/A

FEES AMOUNT

500.00

SUBTOTAL 500.00

**PAYMENTS AMOUNT** Check #: Date: Description: 500.00 Check #: Date: Description: Check #: Date: Description: SUBTOTAL NO OUTSTANDING BALANCE 500.00 **TOTAL DUE** 0.00

## **APPRAISAL OF REAL PROPERTY**



## LOCATED AT

820 W Compton Blvd, #24 Compton, CA 90220-2952

#### FOR

Mr. Bruce W. Robinson 820 W. Compton Boulevard, #24 Compton, CA 90220-2952

### **OPINION OF VALUE**

\$520,000

### AS OF

July 31, 2025

#### BY

Moses Jordan, Jr.
Jordan Appraisal Services
1336 S. Sycamore Avenue
Los Angeles, CA 90019
(818) 415-1757
mosesjordan@sbcglobal.net

## **Individual Condominium Unit Appraisal Report**

File #

The purpose of	f this summar	appraisal rep	port is to pro	ovide the	e lender/client	with an accurat	e, and	adequately	supported, opir	IIIUII UI UIC I	iliaiket value	of the sub	oject property.
Property Address	820 W (	Compton Bl	vd		Unit	# 24 City	/ Cor	npton		Stat	te CA	Zip Code 9	0220-2952
Borrower N/A	١				Owne	er of Public Record	Bru	ce W. R	obinson	Cou	inty Los	Angeles	
Legal Description	N/A												
Assessor's Parcel #	<sup>#</sup> 6161	-001-126					T	ax Year 2	2024	R.E	. Taxes \$	3,606.32	
Project Name	N/A				Pha	se # N/A	N	lap Reference	734-H/	J-4 Cen	isus Tract	5425.01	
Occupant X	Owner T	enant Va	acant		Spe	cial Assessments \$	N/	4		H0A \$ 2	290	per year	per month
Property Rights App	praised	Fee Simple	Leaseholo	i [	Other (descri	be)							
Assignment Type	Purch	ase Transaction	Refina	nce Trans	action	Other (describe)	Int	ernal ma	atter				
Lender/Client	Mr. Bruce	W. Robinso	on		Address	820 W. Cor				. CA 90220	-2952		
Is the subject prope				e in the tw	elve months prior				.,	,	П	Yes 🗙 No	
Report data source	(s) used, offering p	rice(s), and date(s)	).	MI	S and publ	ic records							
					.o ana pabi	10100140							
l did 🗙	did not analyze th	e contract for sale	for the subject purc	hase trans	saction, Explain th	e results of the analysi	s of the co	ntract for sale	e or why the analysis	is was not			
	-												
	illele is ilo s	ales contra	CI.										
Contract Price \$	NI/A	Date of Con	itract NI/A		Is the prope	rty seller the owner of i	nublic reco	rd?	☐ Yes	No Data S	Source(s)		
<u> </u>	,		11//	nnavment							(-)		YES NO
				pujo	. 40010141100, 0101/	to be paid by any party	0.11 00110.11	01 010 001101					
ii 163, report the tol	tai uollai airiourit ai	iu uosonibo tiio iton	no to be paid.										
Note: Boss and the	a racial compositi	on of the neighbor	rhood are not onny	ninal fact	010								
Note: Hace and the			rnood are not appr	aisai iacti	ors.								
								ends					
						Increasing	X Stable				AGE		
Built-Up 🔀 (		25-75%	Under 25%	Demand	/Supply	Shortage	🗙 In Bal	ance	Over Supply	\$ (000)	(yrs)	2-4 Unit	10 %
Growth F	Rapid 🔀	Stable	Slow	Marketin	ng Time	Under 3 mths	3-6 m	ths	Over 6 mths	295 Lov	w 1	Multi-Family	5 %
Neighborhood Bour			orhood bour	ndaries	s maybe de	efined as the c	ity limi	s of Cpr	mpton		<sup>h</sup> 41	Commercial	%
									•		d. 16	Other	%
Neighborhood Desc	cription	The imme	ediate neigh	borbo	ood consi	sts of mediur	n to h	iah den	sity resider	021	- 10	of various	styles
and sizes	All essent							giraon	ony roonaon	niai aovoic	prinomo	or various	otyloo
and sizes.	7111 0000111	iai oonoan	ioi necas c	are ore	330 by 1110	luding recirc	ation.						
Market Conditions (	(including support f	or the above concl	usions)		Like me	at of greater L	oo Ana	oloo oro	a the aubice	t oub marks	t in ovner	ionoina on	
				~ NA									d
economic si	iowaown wit	n interest ra	ites increasir	ng. ivia	arketing tin	nes are increas	sing as	prices a	are stabilizing	g. Lending	activity na	as also deci	reasea.
Tanaganahu			Cina				Danait.			1/	ia		
			Size 7	,669	7		Jensity	N/A		V	<sup>lew</sup> None	noted	
-		~ -				(=11111		nmercia					
			nconforming – Do th	ie zoning r	regulations permit	rebuilding to current d	ensity?			Yes No			
No Zoning	lllegal (desc	ribe)											
Is the highest and b	est use of subject		ed (or as proposed	per plans	and specifications	s) the present use?				Yes No	o If No, desc	cribe The	e subject
-	-	property as improv			-	s) the present use?				X Yes ☐ No	o If No, desc	cribe The	subject
and immedia	ate surround	property as improv			-	s) the present use?  Other (describe)					o If No, desc	cribe The	e subject Private
and immedia	ate surround	property as improv ding uses ar lescribe)	re all low der	nsity re	esidential.	Other (describe)	munici	pality	Off-site Improve	ements - Type	o If No, desc	1110	
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# **Individual Condominium Unit Appraisal Report**

File #

	Describe the condition of the project and	quality of construction.	The pro	ect is in overall average o	ondition. It was constructe	ed circa 1997.
	Describe the common elements and recre	pational facilities	0 1			P 1 16 1
NO	on-site guest parking.	ational facilities.	Common el	ements are pedestrian wa	kways, a recreational build	ding, greenbelts, and open
INFORMATION	on-site guest parking.					
FOR	Are any common elements leased to or by	y the Homeowners' Assoc	ciation?	Yes No If Yes, describe th	e rental terms and options.	
PROJECT	Is the project subject to a ground rent?	□ V <sub>ℓ</sub>	es 🔀 No If Yes, \$	per year (describe terr	ns and conditions)	
ď	to the project earliest to a greater total			por your (docorrise tor	ino and containone)	
	Are the parking facilities adequate for the	project size and type?	X Yes	No If No, describe and comment	on the effect on value and marketability.	
-	I did did not analyze the c	condominium project budg	get for the current year. Explain the	results of the analysis of the budget (adeq	uacy of fees, reserves, etc.), or why	
	the analysis was not performed.			not require a budget analy		
2	Are there any other fees (other than regula	ar HOA charnes) for the u	se of the project facilities?	Yes 🔀	No If Yes, report the charges and d	lescrihe
PROJECT ANALYSI	The diero dily other root (other dian regula	ai 1107t onaiges) for the ai	oo or the project tachinace.		n roo, roport are onarged and to	
⊥ AN						
SEC	Compared to other competitive projects o	f similar quality and desig	n, the subject unit charge appears		High Average Low	If High or Low, describe
PR	Are there any enecial or unusual characte	rictics of the project (base	nd on the condominium documents	HOA meetings or other information) kno	wn to the appraisar?	
	Are there any special or unusual characte  Yes No If Yes, descr		on value and marketability.	, noa meedings, or other information) kilo	wii to tile appiaisei?	
	🙇					
	Unit Charge \$ 290	per month X 12 = \$	0, 100.00		per year per square feet of gross living area	2.00
	Utilities included in the unit monthly asses	ssment	None Heat	Air Conditioning Electricity	Gas Water S	ewer Cable Other (describe)
	General Description	Interior	materials/condition	Amenities	Appliances	Car Storage
	Floor # Multi-level	Floors	Unknown	Fireplace(s) #	Refrigerator	None
	# of Levels Two	Melle	Unknown	WoodStove(s) #	Range/Oven	Garage Covered Open
	Heating Type FAU Fuel Ga		Unknown	_	Disp Microwave	# of Cars 2
	Central AC Individual AC Other (describe)	D	Unknown	Porch/Balcony Other	Dishwasher  Washer/Dryer	Assigned Woned  Parking Space # 2
	Finished area above grade contains:	5	Wooden Rooms 3	Bedrooms 2.50 Bath(		Parking Space # 2 et of Gross Living Area Above Grade
	Are the heating and cooling for the individ				mment on compatibility to other projects in	
N						
RPTK	Additional features (special energy efficier	nt items, etc.)	None noted.			
ESC		alcultura accorded according the	eterioration, renovations, remodelin	1, etc.).	The aubicat building im	provement consist of a two-level
Q	Describe the condition of the property (inc	ciuding needed repairs, de				
Ė	Describe the condition of the property (incattached condominium as			tructed circa 1997. The u		•
UNITDES	attached condominium as	part of a 37 uni	it gated complex cons			gn with two levels of gross
LINO	attached condominium as living area (GLA) reported	part of a 37 uni d at 1,349 square	it gated complex cons e feet. It is configured	I into three bedrooms and	nit has a "townhouse" desi 2.5 baths Both the kitche	gn with two levels of gross
LINO	attached condominium as living area (GLA) reported updated. Overall, the unit	part of a 37 uni d at 1,349 square t is in average c	it gated complex cons e feet. It is configured ondition with some mi	l into three bedrooms and nor deferred maintenance	nit has a "townhouse" desi 2.5 baths Both the kitchei that can be cured with rec	gn with two levels of gross n and baths appear to be gularly scheduled maintenance.
TINO	attached condominium as living area (GLA) reported	part of a 37 uni d at 1,349 square t is in average c	it gated complex cons e feet. It is configured ondition with some mi	l into three bedrooms and nor deferred maintenance	nit has a "townhouse" desi 2.5 baths Both the kitche	gn with two levels of gross n and baths appear to be
UNIT	attached condominium as living area (GLA) reported updated. Overall, the unit	part of a 37 uni d at 1,349 square t is in average c	it gated complex cons e feet. It is configured ondition with some mi	l into three bedrooms and nor deferred maintenance	nit has a "townhouse" desi 2.5 baths Both the kitchei that can be cured with rec	gn with two levels of gross n and baths appear to be gularly scheduled maintenance.
LINO	attached condominium as living area (GLA) reported updated. Overall, the unit	part of a 37 uni d at 1,349 square t is in average c	it gated complex cons e feet. It is configured ondition with some mi	l into three bedrooms and nor deferred maintenance	nit has a "townhouse" desi 2.5 baths Both the kitchei that can be cured with rec	gn with two levels of gross n and baths appear to be gularly scheduled maintenance.
UNIT	attached condominium as living area (GLA) reported updated. Overall, the unit Are there any physical deficiencies or adv	s part of a 37 uni d at 1,349 squard t is in average co	it gated complex cons e feet. It is configured ondition with some mi t the livability, soundness, or struct	I into three bedrooms and nor deferred maintenance ural integrity of the property?	nit has a "townhouss" desi 2.5 baths Both the kitchei that can be cured with rec	gn with two levels of gross n and baths appear to be gularly scheduled maintenance.  No If Yes, describe
TINO	attached condominium as living area (GLA) reported updated. Overall, the unit	s part of a 37 uni d at 1,349 squard t is in average co	it gated complex cons e feet. It is configured ondition with some mi t the livability, soundness, or struct	I into three bedrooms and nor deferred maintenance ural integrity of the property?	nit has a "townhouss" desi 2.5 baths Both the kitchei that can be cured with rec	gn with two levels of gross n and baths appear to be gularly scheduled maintenance.
LIND	attached condominium as living area (GLA) reported updated. Overall, the unit Are there any physical deficiencies or adv	s part of a 37 uni d at 1,349 squard t is in average co	it gated complex cons e feet. It is configured ondition with some mi t the livability, soundness, or struct	I into three bedrooms and nor deferred maintenance ural integrity of the property?	nit has a "townhouss" desi 2.5 baths Both the kitchei that can be cured with rec	gn with two levels of gross n and baths appear to be gularly scheduled maintenance.  No If Yes, describe
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PRIOR SALE HISTORY UNIT	attached condominium as living area (GLA) reported updated. Overall, the unit updated. Overall, the unit are there any physical deficiencies or advertigation. The updated is a support of the updated in	s part of a 37 unit at 1,349 square t is in average or transfer history of the neighborhood (function asale or transfer history of the prior sales of the prior sale or the neighborhood (function asale) and th	it gated complex consete feet. It is configured condition with some minut the livability, soundness, or struct at the livability, soundness, or struct at the livability, soundness, or struct at utility, style, condition, use, consete subject property and comparate or transfers of the subject property or transfers of the comparable sale subject property and comparable sale subject property or transfers of the comparable sale subject property sub	I into three bedrooms and nor deferred maintenance ural integrity of the property?  truction, etc.)?  It is ales. If not, explain  for the three years prior to the effective dates for the year prior to the date of sale of the try and comparable sales (report additional COMPARABLE SALE #1  28/2021  110,000  ealquest 2025  According to	nit has a "townhouse" desi 2.5 baths Both the kitcher that can be cured with received that can be cured with received with received with received that can be cured to the cured with received that can be cured to the cured that can be cured to	gn with two levels of gross and baths appear to be gularly scheduled maintenance.  No If Yes, describe  COMPARABLE SALE #3  10/15/2010 \$170,000  Realquest 7/2025 al MLS, the subject property has
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There are 9 comparable	properties currently of	ffered for sale in t	he subject neighborhoo		from \$ 349,000	to \$ 571	,770
There are 24 comparable	sales in the subject		he past twelve months		ce from \$ 295,00		55,479
FEATURE	SUBJECT	COMPARAB	LE SALE # 1	COMPARAB	LE SALE # 2	COMPARABI	
Address and 820 W Compto		117 Racquet Clu		199 Racquet Clu		162 Racquet Clu	
Unit # Compton, CA	90220	Compton, CA 90		Compton, CA 90		Compton, CA 903	220
Project Name and N/A Phase N/A		Heritage Estates		Heritage Estates	i	Heritage Estates	
Phase N/A Proximity to Subject		N/A 0.89 miles E		N/A 1.02 miles E		N/A 1.06 miles E	
Sale Price	\$ N/A		\$ 530,000	1.02 IIIIles E	\$ 535,000		\$ 525,000
Sale Price/Gross Liv. Area	\$ sq. ft.		330,000	\$ 331.89 sq. ft.	333,000	\$ 355.45 sq. ft.	323,000
Data Source(s)		MLS, Realquest		MLS, Realquest		MLS, Realquest	
Verification Source(s)		Doc. # 232352; MLS	S #SB25032649MR		S #DW24068619MR	Doc. # 720512; MLS	#PW24056874MR
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		\$9,600 down;		\$9,691 down;		\$105,000 down;	
Concessions  Date of Sale/Time		\$520,400 TD		\$525,309 TD		\$420,000 TD	
Location	0 : 1 1	4/10/2025		4/7/2024		10/22/2024	
Leasehold/Fee Simple	Quiet res. street Fee Simple	Fee Simple		Quiet res. street Fee Simple		Quiet res. street Fee Simple	
HOA Mo. Assessment	\$290	\$340		\$332		\$355.45	
Common Elements	Green belts;	Green belts;		Green belts;		Green belts;	
and Rec. Facilities	Bball Court, play area	Pool; tennis court	-10,000	Pool; tennis court	-10,000	Pool; tennis court	-10,000
Floor Location	Multi-level	Multi-level	,	Multi-level		Multi-level	,
View	None noted	None		None		None	
Design (Style)	Contemporary	Contemporary		Contemporary		Contemporary	
Quality of Construction Actual Age Condition Above Grade Room Count Gross Living Area Basement & Finished Rooms Below Grade	Average	Average		Average		Average	
Actual Age Condition	28 Average	Average		36 Average		36 Average	
Above Grade	Average Total Bdrms. Baths	Average Total Bdrms. Baths		Average Total Bdrms. Baths		Average Total Bdrms. Baths	
Room Count	5 3 2.50	5 3 2.50		5 3 2.50		6 4 2.50	-7,000
Gross Living Area	1,374 sq. ft.	1,612 sq. ft.		1,612 sq. ft.		1,477 sq. ft.	. ,
Basement & Finished	None	None		None		None	
Rooms Below Grade							
Functional Utility Heating/Cooling	Average	Average		Average		Average	
Energy Efficient Items	Cent. a/c None noted	Cent. a/c None noted		Cent. a/c None noted		Cent a/c None noted	
Garage/Carport	2	2 covered spaces		2 covered spaces		2 covered spaces	
Porch/Patio/Deck	Patio	Patio		Patio		Patio	
APN (s)	6161-001-126	6160-018-033		6160-018-069		6160-018-018	
Net Adjustment (Total)			\$ -10,000	□ + <b>⋈</b> -	\$ -10,000		\$ _17,000
Adjusted Sale Price			\$ -10,000	+	\$ -10,000		\$ -17,000
of Comparables		Gross Adj. 1.9 %	\$ 520,000		\$ 525,000		\$ 508,000
Summary of Sales Comparison Approach	See at	tached addenda.			, , , , , ,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Indicated Value by Sales Comparison Appr	roach \$	20,000					
	. 5		PPROACH TO VALUE (not	required by Fannie Mae)			
Estimated Monthly Market Rent \$ Summary of Income Approach (including		X Gross Rent Multip	`	= \$		Indicated	Value by Income Approach
Summary of Income Approach (including	support for market rent and (	GRM)					
Indicated Value by: Sales Comparison A	innroach \$	500 000		laa	ome Approach (if develope	d)\$	
, ,		520,000	r of value It is the			, 11/75	nerty
The Sales Comparison ap	produit is tile IIIOS	r renable illuicato	i oi vaiue. It is (Ne	. เมษาร นาเนษารเบบเ	а апи арргорпа(е	тог инэ туре от рго	рену.
This annraisal is made M *as is							
This appraisal is made as is	subject to	completion per plans	and specifications on	the basis of a l	hypothetical condition th	at the improvements	have been
completed, subject to the	following repairs or	alterations on the bas	**	condition that the rep		e been completed, or	subject to the
following required inspection based	d on the extraordinary	assumption that the	condition or deficien	cy does not require	alteration or repair:		
i							
Based on a complete visual	inspection of the	interior and exterior	areas of the sub	ect property, defined	d scope of work,	statement of assumpt	ions and limiting
		ppinion of the mark	et value, as defined	, of the real prop	d scope of work, perty that is the s	subject of this repor	

This report form is designed to report an appraisal of a unit in a condominium project or a condominium unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a cooperative project.

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual project, (3) inspect inspection of the interior and exterior areas of the subject unit, (2) inspect and analyze the condominium the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) report his or her analysis, opinions, and conclusions in this appraisal

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

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

MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are 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
- 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
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
  Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have 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.

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

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

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

APPRAISER Moses Jordan, Jr.	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Wess Joseph January	Signature
Name Moses Jordan, Jr.	Name
Company Name Jordan Appraisal Services	Company Name
Company Address 1336 S.Sycamore Ave., Los Angeles, CA	Company Address
90019	
Telephone Number (818) 415-1757	Telephone Number
Email Address mosesjordan@sbcglobal.net	Email Address
Date of Signature and Report 08/05/2025	Date of Signature
Effective Date of Appraisal July 31, 2025	State Certification #
State Certification # AG009915	or State License #
or State License #	State
or Other State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 10/24/2025	SUBJECT PROPERTY
	Did not inspect subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
820 W Compton Blvd, # 24	Date of Inspection
Compton, CA 90220-2952	Did inspect interior and exterior of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ \$520,000	Date of Inspection
LENDER/CLIENT	
Name Mr. Bruce W. Robinson	COMPARABLE SALES
Company Name	Did not inspect exterior of comparable sales from street
Company Address 820 W. Compton Blvd., #24, Compton, CA	Did inspect exterior of comparable sales from street
90220-2952	Date of Inspection
Email Address Brucerobinson05proton.me	
<u>Diuceiobilisorioopiotori.irie</u>	

## **Supplemental Addendum**

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Borrower	N/A							
Property Address	820 W Compton Blvd							
City	Compton	County	Los Angeles	State	CA	Zip Code	90220-2952	
Lender/Client	Mr. Bruce W. Robinson							

File No

#### Sales Comparison Approach

The search for comparable sales confined itself to the city of Compton employing Realquest and the local MLS. Three sales were chosen and gridded for direct comparison. Elements of comparison were property rights conveyed, financing terms, conditions of sale, expenditures made after purchase, conditions of market (time), location, and physical characteristics. The indicated adjustments were based on group data analysis, paired data analysis, and or the judgment of the appraiser. Conditions of market adjustments were considered but not made because the subject submarket was stable during the months prior to the date of value.

SALE 1 represented a similar multi-level or "townhouse" design condominium unit in a 102 unit gated complex located in near Downtown Compton and the civic center approximately 0.89 miles E. It has proximity to a light rail stop and city hall. The interior layout features three bedrooms with 2.50 baths. According to the MLS it has central air conditioning, a spacious patio, and an updated kitchen. On-site amenities include a community pool and tennis court. It listed on 2/13/2025 at \$530,000 before recording as a sale on 4/10/2025 at \$530,000. It was adjusted downward for on-site amenities.

SALE 2 also involved a "townhouse" condominium unit in the same complex as SALE 1 roughly 1.02 mile E. It has three bedrooms and 2.50 baths and a patio. It also has central air conditioning. The MLS reports it listed on 4/7/2024 at \$560,000 before recording as a sale on 6/13/2024 at \$535,000. It was adjusted downward for on-site amenities.

SALE 3 was the transfer of a "townhouse" design condominium unit located in the same complex as SALES 1 and 2 approximately 1.06 mile E. The MLS reports it has four bedrooms with 2.50 baths. It listed on 3/21/2024 at \$570,000. It recorded as a sale on 10/22/2024 at \$525,000. It was adjusted downward for number of bedrooms and on-site amenities.

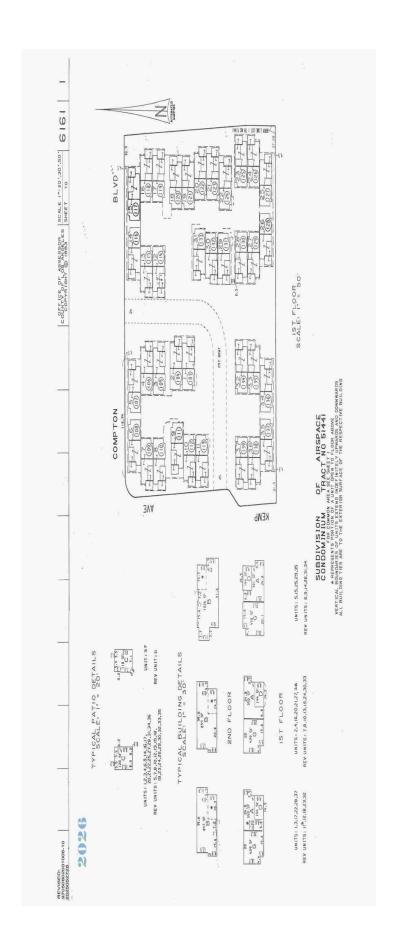
#### Reconciliation

The indicated adjusted sales prices ranged from \$508,000 to \$525,000 with equal weight given to all three sales. A reasonable market value of \$520,000 was reconciled. Therefore, as of the effective date of value, July 31, 2025, the subject property estimated market value was as follows:

\$520,000 (Five Hundred Twenty Thousand Dollars)

## **Plat Map**

Borrower	N/A							
Property Address	820 W Compton Blvd							
City	Compton	County	Los Angeles	State	CA	Zip Code	90220-2952	
Landar/Cliant	Mr. Pruse W. Bohinson							



# **Subject Photo Page**

Borrower	N/A							
Property Address	820 W Compton Blvd							
City	Compton	County	Los Angeles	State	CA	Zip Code	90220-2952	
Lender/Client	Mr. Bruce W. Robinson							



**Subject Front** 820 W Compton Blvd Unit 24

N/A

1,374

5

2.50

Quiet res. street

None noted

Average 28

**Subject Rear** 







# **Subject Photo Page**

Borrower	N/A							
Property Address	820 W Compton Blvd							
City	Compton	County	Los Angeles	State	CA	Zip Code	90220-2952	
Lender/Client	Mr. Bruce W. Rohinson							



# **Subject Photo**

Exterior walkways



# **Subject Photo**

Recreation building



# **Subject Photo**

Outdoor play area and basketball court

# **Subject Photo Page**

Borrower	N/A							
Property Address	820 W Compton Blvd							
City	Compton	County	Los Angeles	State	CA	Zip Code	90220-2952	
Lender/Client	Mr. Bruce W. Robinson							



# **Subject Photo**



# **Subject Photo**



**Subject Photo** 

## **Comparable Photo Page**

Borrower	N/A							
Property Address	820 W Compton Blvd							
City	Compton	County	Los Angeles	State	CA	Zip Code	90220-2952	
Lender/Client	Mr. Bruce W. Rohinson							



## Comparable 1

117 Racquet Club Dr Prox. to Subject 0.89 miles E

Sale Price \$530,000 Gross Living Area 1,612 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.50

Location Abuts. mod. traf. st View

None

Site

Quality Average Age 37



## Comparable 2

199 Racquet Club Dr

Prox. to Subject 1.02 miles E Sale Price \$535,000 Gross Living Area 1,612 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.50

Location Quiet res. street

View None

Site

Quality Average

Age 36



#### Comparable 3

162 Racquet Club Dr

Prox. to Subject 1.06 miles E Sale Price \$525,000 Gross Living Area 1,477 Total Rooms 6 Total Bedrooms 4 Total Bathrooms 2.50

Location Quiet res. street

View None Site Quality Average Age 36

### **Market Data Map**

Borrower	N/A							
Property Address	820 W Compton Blvd							
City	Compton	County	Los Angeles	State	CA	Zip Code	90220-2952	
Lender/Client	Mr. Bruce W. Robinson							

