

FROM:

BERT CAMP
 CALIFORNIA CERTIFIED APPRAISERS
 POST OFFICE BOX 9149
 CALABASAS, CA 91372
 Telephone Number: 818 633-9500 Fax Number:

INVOICE

INVOICE NUMBER

64-C4 / 16315

DATE

07/10/2025

REFERENCE

Internal Order #: 64-C4 / 16315
 Lender Case #:
 Client File #:
 Main File # on form: 64-C4 / 16315
 Other File # on form:
 Federal Tax ID: 562-68-8598
 Employer ID:

TO:

AGOURA HILLS FINANCIAL
 28348 ROADSIDE DR, #203A
 AGOURA HILLS, CA 91301

Telephone Number: (818) 707-3452
 Alternate Number:

Fax Number: (310) 362-8978
 E-Mail: BENTLEYRICHARDS@GMAIL.

DESCRIPTION

Lender: AGOURA HILLS FINANCIAL Client: AGOURA HILLS FINANCIAL
 Purchaser/Borrower: MALCOLM HARVEST
 Property Address: 16315 Haskins Ln
 City: Carson
 County: Los Angeles State: CA Zip: 90746
 Legal Description: SEE ATTACHED "PROPERTY DETAIL REPORTS"

FEES

AMOUNT

LIMITED APPRAISAL REPORT

550.00

SUBTOTAL

550.00

PAYMENTS

AMOUNT

Check #: ZELLE

Date: 07/10/2025

Description:

550.00

Check #:

Date:

Description:

Check #:

Date:

Description:

SUBTOTAL

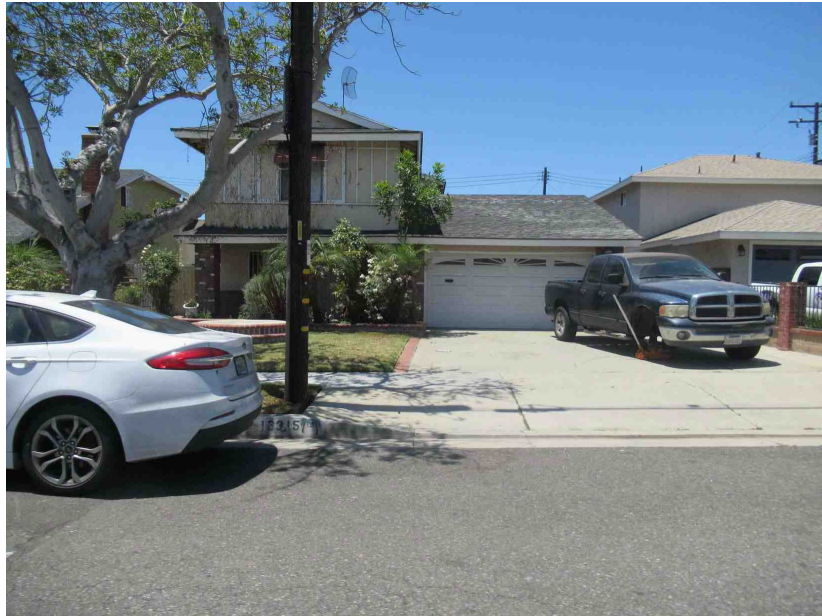
550

PLEASE MAKE CHECK PAYABLE TO "CALIFORNIA CERTIFIED APPRAISERS".

TOTAL DUE

\$

0.00



Appraisal Report

LOCATED AT:

16315 Haskins Ln
Carson, CA 90746
APN 6140-037-031 / MaP Reference: 64-C4

FOR:

AGOURA HILLS FINANCIAL
28348 ROADSIDE DR, #203A
AGOURA HILLS, CA 91301

AS OF:

07/10/2025

BY:

BERT CAMP
CALIFORNIA CERTIFIED APPRAISERS
POST OFFICE BOX 9149
CALABASAS, CA 91302
818 633-9500
bert@bertcamp.com

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	16315 Haskins Ln
	Legal Description	SEE ATTACHED "PROPERTY DETAIL REPORTS"
	City	Carson
	County	Los Angeles
	State	CA
	Zip Code	90746
	Census Tract	5431.00
	Map Reference	64-C4
SALES PRICE	Sale Price	\$ N/A
	Date of Sale	N/A
CLIENT	Borrower	MALCOLM HARVEST
	Lender/Client	AGOURA HILLS FINANCIAL
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	5,184
	Price per Square Foot	\$ N/A
	Location	AVERAGE
	Age	1964
	Condition	AVERAGE
	Total Rooms	24
	Bedrooms	12
	Baths	6
APPRAISER	Appraiser	BERT CAMP
	Date of Appraised Value	07/10/2025
VALUE	Final Estimate of Value	\$ 875,000

USPAP Compliance Addendum

Loan #

FHA/VA Case No. Page # 4 of 33

File # 64-C4 / 16315

Borrower	MALCOLM HARVEST				
Property Address	16315 Haskins Ln				
City	Carson	County	Los Angeles	State	CA Zip Code 90746
Lender/Client	AGOURA HILLS FINANCIAL				

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- ☐ Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- ☒ Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

The Appraiser Independence guidelines outlined by FNMA, FMHLC and FHFA, were strictly adhered in the development of this report. The appraiser was not influenced in any way with the development, reporting, result, or conclusion of value.

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

- ☒ 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.

PROPERTY INSPECTION

- ☐ I have NOT made a personal inspection of the property that is the subject of this report.
- ☒ I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

NONE

ADDITIONAL COMMENTS


Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- ☒ A reasonable marketing time for the subject property is 0 - 90 day(s) utilizing market conditions pertinent to the appraisal assignment.
- ☐ A reasonable exposure time for the subject property is 0 - 90 day(s).

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 

Name BERT CAMP

Date of Signature 07/11/2025

State Certification # AG002870

or State License #

State CA

Expiration Date of Certification or License 04/23/2026

Effective Date of Appraisal 07/10/2025

Signature

Name

Date of Signature

State Certification #

or State License #

State

Expiration Date of Certification or License

Supervisory Appraiser Inspection of Subject Property

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

[illegible]

REAL ESTATE EVALUATION REPORT

FHA/VA Case No. Page # 6 of 33

64-C4 / 16315

This is an all purpose form designed to be used to make a Real Estate Evaluation Report as defined by the Federal Reserve Board and other federal agencies for transactions which do not require a real estate appraisal.									
BORROWER/SUBJECT PROPERTY INFORMATION									
Borrower MALCOLM HARVEST		Census Tract 5431.00		Type of Property					
Property Address 16315 Haskins Ln				<input checked="" type="checkbox"/> Residential <input type="checkbox"/> Condo/PUD					
City Carson County Los Ange State CA Zip Code 90746				<input type="checkbox"/> Small Income <input type="checkbox"/> Income					
Preparer BERT CAMP Company Name California Certified Appraisers				<input type="checkbox"/> Commercial <input type="checkbox"/> Industrial					
Address POST OFFICE BOX 9149, CALABASAS, CA 91372				<input type="checkbox"/> Special Purpose <input type="checkbox"/> Retail					
Telephone No. 818 633-9500 SS# or ID# 562-68-8598				<input type="checkbox"/> Other					
Lender/Client AGOURA HILLS FINANCIAL									
AREA AND NEIGHBORHOOD DESCRIPTION AND ANALYSIS									
Area Description SUBJECT LOCATED IN THE CITY OF CARSON, COUNTY OF LOS ANGELES, THIS IS A URBAN AREA									
Neighborhood Description NEIGHBORHOOD SEEMS AVERAGE WITH SIMILAR STYLE UNITS AND SF'S.									
Property Values APPEARS STABLE		Demand/Supply IN BALANCE							
Marketing Time 6 TO 18 MONTHS		Growth Rate APPEARS STABLE AS OF THE EFFECTIVE DATE OF THIS REPORT							
Neighborhood Land Uses MOSTLY COMMERCIAL ALONG MAIN STREET WITH RESIDENTIAL ON SURROUNDING STREETS.									
Neighborhood Trend and Probable Changes STABLE AT PRESENT									
Price Range for Similar Type Property (Per Unit or Per Sq. Ft.) N/A									
Comments on the significant factors in the area and neighborhood that affect the value and marketability of the subject property.									
(Note: Race or racial composition is not considered to be a significant evaluation factor.) NONE									
SITE DESCRIPTION AND ANALYSIS									
Site Dimensions and Area 52.65 X 95 = 5,002 sf (SEE ATTACHED PLAT MAP)									
Zoning Classification and Compliance CAR2 (RESIDENTIAL USES)									
Highest and Best Use PRESENT USE IS CONSIDERED TO BE THE HIGHEST AND BEST USE.									
Utilities ALL OFF SITE UTILITIES ARE CONSIDERED TYPICAL FOR THE AREA									
Site Improvements and Characteristics 2 STORY SINGLE FAMILY HOME, TYPICAL OF AREA.									
Easements, Encroachments, Special Assessments NONE NOTED									
FEMA Flood Zone X		FEMA Map No. 06037C1795F		FEMA Special Flood Hazard Area					
Known or apparent environmental hazards in area, neighborhood or on site NONE NOTED AT THE TIME OF INSPECTION. ELEMENTARY SCHOOL IS LOCATED APPROXIMATELY 200 FEET NORTH OF THE SUBJECT, NO ADVERSE EFFECT NOTED AT TIME OF INSPECTION.									
Assessment \$117,418 (2004)		Taxes \$2,370.46 (2024)		Association Fees N/A					
Comments INTERIOR LOT LOCATED ON A TYPICAL RESIDENTIAL STREET FOR THE AREA. ALL UTILITIES APPEAR FULLY FUNCTIONAL. NO ADVERSE SITE INFLUENCES NOTED. THE TITLE REPORT HAS NOT BEEN REVIEWED.									
DESCRIPTION OF SUBJECT PROPERTY IMPROVEMENTS									
General Description and Use 2 STORY SINGLE FAMILY HOME, TYPICAL OF THE NEIGHBORHOOD.									
Size and Shape TYPICAL SIZE (2,285 sf) AND SHAPE (Rectangular)									
Age and Condition SUBJECT BUILT 1964, PROPERTY IS AVERAGE CONDITIONS WHEN COMPARED TO THE SURROUNDING AREA.									
Exterior Walls and Roof STUCCO EXTERIOR WALL WITH COMPOSITION ROOM.									
Interior Description PROPERTY CONSISTS OF A LIVING ROOM, DINING ROOM, FAMILY ROOM, 3 BEDROOM AND 2 1/2 BATHS. LAUNDRY IS LOCATED IN THE GARAGE.									
Comments (favorable or unfavorable, including needed repairs, deferred maintenance, known or apparent environmental hazards) NONE									
VALUE ANALYSIS									
History (sales, listings, offers) N/A									
Cost Approach Summary (see attached sheet if applicable) \$ N/A									
Income Approach Summary (see attached sheet if applicable) \$ N/A									
ITEM		SUBJECT		COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
16315 Haskins Ln		723 W Bennett St		1503 Mckinley Ave		720 E Acoma Dr			
Address Carson		Address Carson		Address Carson		Address Carson			
Proximity to Subject		1.42 miles E		0.24 miles SE		0.06 miles W			
Sales Price		\$ N/A		\$ 1,215,000		\$ 735,000		\$ 735,000	
Price per SQ.FT.		\$ 0.00		\$ 540.48		\$ 494.28		\$ 494.28	
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION +(-) Adjust.		DESCRIPTION +(-) Adjust.		DESCRIPTION +(-) Adjust.	
Date of Sale/Time		N/A		11/24/2024 COE		06/17/2025 COE		07/01/2025 COE	
Location		AVERAGE		AVERAGE		AVERAGE		AVERAGE	
Age		1964		1935		1953		1964	
Condition		AVERAGE		AVERAGE		AVERAGE		AVERAGE	
Size		2,285 sf		2,248 sf		1,487 sf +159,500		1,395 sf +178,000	
Room Count		7 - 3 - 2 1/2		6 - 3 - 3.0		6 - 4 - 2.0		5 - 3 - 2.0	
Lot Size		5,002 sf		18,719 sf -137,000		6,114 SF -11,000		4,948 sf	
Conditions of Sale		DOC or MLS #		DOC. #726517		DOC. #404252		DOC. #440121	
Special Financing		N/A		Grant Deed		\$588,000 1st TD		\$785,510 FHA	
Total Adjustments		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -137,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 148,500		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 178,000			
Indicated Value of Subject		\$ 1,078,000		\$ 883,500		\$ 913,000			
Sales Comparison Indicated Value \$		874,333 (Overall Mean Value)		ESTIMATED ROUNDED TO		VALUE \$ 875,000		as of 07/10/25	
Reconciliation and General Comments (attach additional sheets as needed) NONE - THIS LIMITED/RESTRICTED APPRAISAL REPORT IS INTENDED FOR USE BY THE CLIENT AND LENDER FOR A MORTGAGE FINANCED TRANSACTION ONLY. THIS REPORT IS NOT INTENDED FOR ANY OTHER USE WITHOUT THE EXPRESSED WRITTEN PERMISSION FROM THIS APPRAISER. CONTINUED ON NEXT PAGE.									
I certify that, to the best of my knowledge and belief, the statements of fact contained in the evaluation are true and correct, the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal unbiased professional analysis and conclusions. I have no (or specified) present or prospective interest in the property that is the subject of this evaluation, and I have no (or specified) personal interest with respect to the parties involved. My compensation is not contingent upon reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event. I have (unless otherwise indicated) made a personal inspection of the property that is the subject of this evaluation. No one provided significant professional assistance to the person signing this evaluation unless it is so indicated.									
<input type="checkbox"/> My analysis, opinions, and conclusions were developed, and this evaluation has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.									
Preparer BERT CAMP		Additional Preparer/Co-Signer							
Signature		Property Inspection: 07/10/25		Supervisor		Property Inspection:			
Date Report Signed 07/11/2025		<input checked="" type="checkbox"/> Interior <input type="checkbox"/> Exterior		Date Report Signed		<input type="checkbox"/> Interior <input type="checkbox"/> Exterior			
Attached: <input type="checkbox"/> Sketch of Prop.; <input type="checkbox"/> Value Def. & Assumptions; <input checked="" type="checkbox"/> Photographs; <input checked="" type="checkbox"/> Location Map; <input type="checkbox"/> Cost Approach; <input type="checkbox"/> Income Approach; <input type="checkbox"/> Environmental Addendum; # of Attached Sheets									

[Y2K]

**REAL ESTATE EVALUATION REPORT
MARKET DATA ANALYSIS**

ITEM	SUBJECT	COMPARABLE NO. 4		COMPARABLE NO. 5		COMPARABLE NO. 6	
Address	16315 Haskins Ln Carson	18301 S Terrent Ave Carson		901 S Clymar Ave Carson		825 E Claude St Carson	
Proximity to Subject		0.22 miles S		0.20 miles NE		0.12 miles S	
Sales Price	\$ N/A		\$ 800,000		\$ 715,000		\$ 870,000
Price per SQ.FT.	\$ 0.00	\$ 488.40		\$ Listing		\$ Listing	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjust.	DESCRIPTION	+(-) Adjust.	DESCRIPTION	+(-) Adjust.
Date of Sale/Time	N/A	05/06/2005 COE		LISTING -2%	-14,500	LISTING -2%	-17,500
Location	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Age	1964	1964		1951		1963	
Condition	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Size	2,285 sf	1,638 sf		1,120 sf	+58,500	2,365 sf	-8,000
Room Count	7 - 3 -2 1/2	6 - 4 - 2.0		5 - 3 - 2.0		7 - 5 -2.0	
Lot Size	5,002 sf	7,646 sf	-26,500	5,674 sf	-6,500	4,886 sf	+1,000
Conditions of Sale	DOC or MLS #	DOC. #1292473		MLS. #25111149		MLS. #250859965	
Special Financing	N/A	\$785,510 FHA		Active Listing		Active Listing	
Total Adjustments		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -26,500		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 37,500		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -24,500	
Indicated Value of Subject		\$ 773,500		\$ 752,500		\$ 845,500	
COMMENTS	Comments: (CONTINUED FOR PREVIOUS PAGE). ALL COMPARABLES ARE CLOSED AND VERIFIED. ALL ADJUSTMENTS ARE BASED ON A PAIRED SALES ANALYSIS AND ARE ROUNDED TO THE NEAREST \$500. \$10.00 PER SQ.FT. LOT SIZE ADJUSTMENTS. \$100.00 PER SQ.FT. BUILDING SIZE ADJUSTMENT. THE OVERALL MEAN VALUE BASED ON THE SIX COMPARABLES PRESENTED IN THIS REPORT IS: \$874,333 (RANGE: \$752,500 LOW TO \$1,078,00 HIGH). THE FINAL ROUNDED ESTIMATE OF THE SUBJECTS MOST PROBABLE PRESENT VALUE IS: \$875,000.						
	THE SUBJECT & SUBJECT NEIGHBORHOOD HAVE NOT BEEN IMPACTED BY THE CURRENT NATURAL DISASTER.						
	SOME NET, GROSS OR LINE-ITEM ADJUSTMENTS MAY APPEAR EXCESSIVE, BY USING A PAIRED SALES ANALYSIS ALL ADJUSTMENTS SUPPORTED.						

Property Detail Report

Property Detail Report

For Property Located At :
16315 HASKINS LN, CARSON, CA 90746-1023



RealQuest

Owner Information

Owner Name: HARVEST MALCOLM G/HARVEST MAXARINE D
Mailing Address: 16315 HASKINS LN, CARSON CA 90746-1023 C006
Vesting Codes: DV // TR

Location Information

Legal Description:	TRACT NO 27737 LOT 31		
County:	LOS ANGELES, CA	APN:	6140-037-031
Census Tract / Block:	5431.00 / 5	Alternate APN:	
Township-Range-Sect:		Subdivision:	27737
Legal Book/Page:	707-85	Map Reference:	64-C4 /
Legal Lot:	31	Tract #:	27737
Legal Block:		School District:	COMPTON
Market Area:	137	School District Name:	COMPTON
Neighbor Code:		Munic/Township:	CARSON

Owner Transfer Information

Recording/Sale Date:	07/15/2020 / 05/23/2020	Deed Type:	TRUSTEE'S DEED(TRANSFER)
Sale Price:		1st Mtg Document #:	
Document #:	780604		

Last Market Sale Information

Recording/Sale Date:	10/01/1992 /	1st Mtg Amount/Type:	/
Sale Price:		1st Mtg Int. Rate/Type:	/
Sale Type:		1st Mtg Document #:	
Document #:	1839611	2nd Mtg Amount/Type:	/
Deed Type:	AFFIDAVIT	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	
New Construction:		Multi/Split Sale:	
Title Company:			
Lender:			
Seller Name:	HARVEST JOHNNY L & MAXARINE		

Prior Sale Information

Prior Rec/Sale Date:	10/28/1964 /	Prior Lender:	
Prior Sale Price:	\$21,500	Prior 1st Mtg Amt/Type:	/
Prior Doc Number:		Prior 1st Mtg Rate/Type:	/
Prior Deed Type:	DEED (REG)		

Property Characteristics

Gross Area:		Parking Type:		Construction:	
Living Area:	2,285	Garage Area:		Heat Type:	CENTRAL
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:		Porch Type:	
Total Rooms:		Basement Area:		Patio Type:	
Bedrooms:	3	Finish Bsmnt Area:		Pool:	
Bath(F/H):	3 /	Basement Type:		Air Cond:	
Year Built / Eff:	1964 / 1970	Roof Type:		Style:	
Fireplace:	Y / 1	Foundation:		Quality:	
# of Stories:	2	Roof Material:		Condition:	
Other Improvements:	ADDITION				

Site Information

Zoning:	CARS*	Acres:	0.12	County Use:	SINGLE FAMILY RESID (0100)
Lot Area:	5,156	Lot Width/Depth:	53 x 95	State Use:	
Land Use:	SFR	Res/Comm Units:	1 /	Water Type:	
Site Influence:	CORNER			Sewer Type:	TYPE UNKNOWN

Tax Information

Total Value:	\$117,418	Assessed Year:	2024	Property Tax:	\$2,370.46
Land Value:	\$16,790	Improved %:	86%	Tax Area:	3836
Improvement Value:	\$100,628	Tax Year:	2024	Tax Exemption:	
Total Taxable Value:	\$117,418				

Flood Map Report

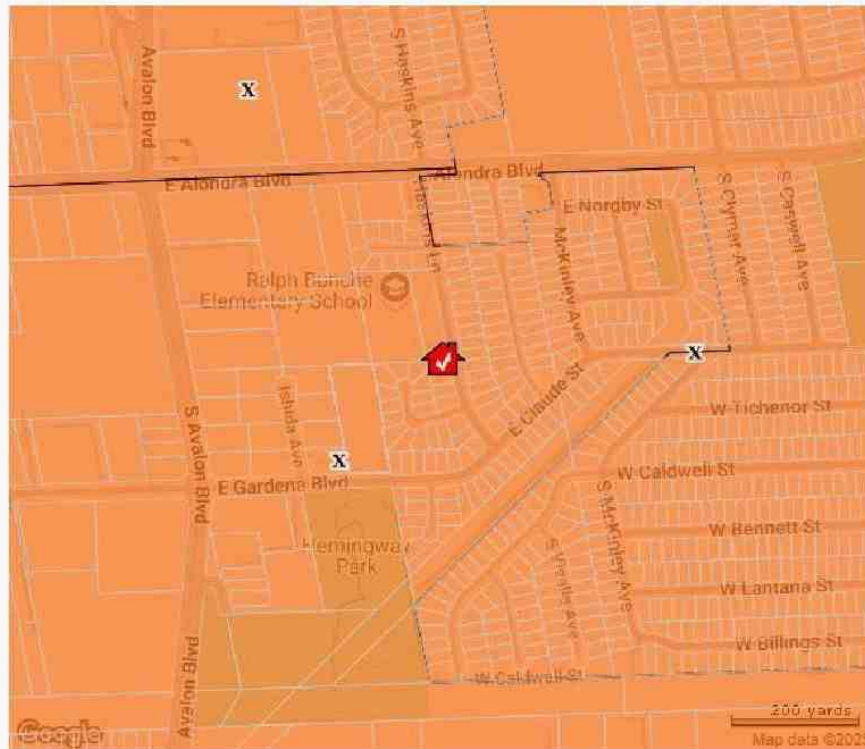
Flood Map Report

For Property Located At

**16315 HASKINS LN, CARSON, CA 90746-1023****Report Date: 07/10/2025****County: LOS ANGELES, CA**

Flood Zone Code	Flood Zone Panel	Panel Date
X	060107 - 06037C1795F	09/26/2008
Special Flood Hazard Area (SFHA) Within 250 ft. of multiple flood zones?	Community Name	
Out	No	CARSON

Flood Zone Description:

Zone X-An area that is determined to be outside the 100- and 500-year floodplains.

Flood Zones:

Coastal 100-year Floodway	100-year Floodway	Undetermined	500-year Floodplain incl. levee protected area
Coastal 100-year Floodplain	100-year Floodplain	Unknown or Area Not Included	Out of Special Flood Hazard Area

Disclaimer of Use

This map/report was produced using multiple sources. It is provided for informational purposes only. This map/report should not be relied upon by any third parties. It is not intended to satisfy any regulatory guidelines and should not be used for this or any other purpose.

ADDESupplemental Addendum

File No. 64-C4 / 16315

Borrower	MALCOLM HARVEST				
Property Address	16315 Haskins Ln				
City	Carson	County	Los Angeles	State	CA Zip Code 90746
Lender/Client	AGOURA HILLS FINANCIAL				

PURPOSE of APPRAISAL

THE PURPOSE OF THIS APPRAISAL IS TO DEVELOP AND REPORT A SUPPORTED OPINION OF FAIR MARKET VALUE AS DEFINED WITHIN THE ATTACHED APPRAISER CERTIFICATION & STATEMENT OF LIMITING CONDITIONS. THE FUNCTION OF THIS APPRAISAL IS TO SERVE AS AN AID TO THE DESIGNATED CLIENT IN DETERMINING THE SUBJECT FAIR MARKET VALUE (AS OF THE EFFECTIVE DATE OF THE REPORT) OF THE ASSET DISPOSITION DECISION MAKING, INCLUDING POSSIBLE LOAN PURPOSES, UNLESS AN ALTERNATIVE FUNCTION IS DESIGNATED WITHIN THIS REPORT.

INTENDED USE AND INTENDED USERS

THE INTENDED USE OF THIS APPRAISAL IS TO ASSIST THE DESIGNATED CLIENT IN DETERMINING FAIR MARKET VALUE FOR THE PROPERTY, AS OF SPECIFIC EFFECTIVE DATE IDENTIFIED WITHIN THIS REPORT, INTENDED USERS OF THIS REPORT MUST ASSURE THEMSELVES THAT THIS REPORT IS NOT BEING USED, OR REPRESENTED TO REFLECT PROPERTY VALUE OF THE SUBJECT FOR ANY OTHER PURPOSE, OR DATE OF TIME. FUTURE OR PAST VALUES SHOULD NOT BE BASED UPON THAT DATE SPECIFIC VALUE. THE INTENDED USER OF THIS APPRAISAL ARE THE DESIGNATED CLIENT AND DIRECT ASSIGNEE'S FOR THIS TRANSACTION ONLY, NO OTHER USE, OR USER IS INTENDED, OR AUTHORIZED.

MARKET CONDITIONS

MARKET CONDITIONS APPEAR TO BE LEANING TOWARDS A BUYERS MARKET, WITH MARKETING TIME INCREASING, IF THE PROPERTY IS LISTED. SUPPLY IS STARTING TO OUT WEIGHT DEMAND WITH PRESSURE BEING PLACED ON VALUE, NATIONALLY DUE TO THE MORTGAGE MELTDOWN VALUES IN SOME AREAS ARE DECLINING. PRESENTLY VALUES IN THE SUBJECT IMMEDIATE AREA APPEARS STABLE BUT COULD CHANGE IN THE NEAR FUTURE.

COST APPROACH

THE COST APPROACH (IF PRESENTED IN THIS REPORT) IS BASED UPON THE PRESENT REPLACEMENT COST TO REPLACE THE BUILDING, WITH ANOTHER BUILDING HAVING THE SAME UTILITY PHYSICAL DEPRECIATION, FUNCTIONAL AND EXTERNAL OBSOLESCE WILL BE CONSIDERED IN THE VALUATION PROCESS. EFFECTIVE AGE OF THE PROPERTY WILL BE CONSIDERED IN CORRELATION WITH THE YEARS REMAINING ECONOMIC LIFE. THE COST APPROACH IS CONSIDERED A SUPPORTIVE APPROACH TO THE MARKET APPROACH.

MARKET APPROACH

THE MARKET APPROACH IS THE MAIN SUPPORTER OF VALUE. IT IS PRIMARILY BASED ON THE SALES OF SIMILAR TYPE PROPERTIES IN THE SUBJECTS MARKET AREA, THIS IS KNOWN AS THE *PRINCIPLE OF SUBSTITUTION*. THE ADJUSTMENTS BEING MADE FOR THE DIFFERENCES IN THE COMPARABLES, COMPARED TO THE SUBJECT PROPERTY, IS BASED UPON AN EXTENSIVE RESEARCH OF THE *PAIRED SALES ANALYSIS*. THIS DETERMINES WHAT THE MARKET WOULD RETURN IN VALUE, OF THE PARTICULAR DIFFERENCE, OR POSSIBLE AMENITY, TO THE SUBJECT PROPERTY. THIS IS KNOWN AS THE *PRINCIPLE OF CONTRIBUTION*. THE GREATEST WEIGHT WAS GIVEN TO THE MOST SIMILAR SALE, OR SALES, AS NOTED IN THE MAIN BODY OF THE REPORT.

HYPOTHETICAL CONDITIONS / EXTRAORDINARY ASSUMPTIONS and/or CONDITIONS

IT IS ASSUMED THE CONDITION OF THE PROPERTY BASED ON THE EFFECTIVE DATE WAS THE SAME AS OF THE INSPECTION DATE OF THIS REPORT. IT IS ASSUMED THAT ALL STRUCTURES, GIVEN VALUE IS THIS REPORT ARE LEGALLY PERMITTED AS STATED IN THIS REPORT. IT IS ASSUMED THAT THERE ARE NO UNKNOWN GEOLOGICAL AND/OR ENVIRONMENTAL ADVERSE ISSUES. THE PHYSICAL CHARACTERISTICS OF THE COMPARABLES WERE EITHER VERIFIED THROUGH COUNTY RECORDS (PUBLIC RECORDS), MULTIPLE LISTING SERVICE, AND/OR HOME OWNER VERIFICATION, ASSUMED TO BE AS STATED TRUCE AND ACCURATE. THE COMPARABLES ARE ASSUMED TO HAVE NO SALES CONCESSIONS. THE CURRENT ZONING AND STATED FLOOD ZONE ARE ASSUMED TO BE AS STATE IN THIS REPORT. THE LEGAL AGE OF THE PROPERTY IS ASSUMED TO BE AS STATED. THE FOUNDATION IS ASSUMED TO BE AS STATED. THE SUBJECT IS ASSUMED NOT TO BE A HISTORICAL SITE. IT IS ASSUMED THE PROPERTY NEED NOT FIRE OR EARTHQUAKE CODE REPAIRS OR UPGRADES. IF ANY OF THESE ITEMS ARE FOUND TO BE NOT TRUE OR CORRECT, I RESERVE THE RIGHT TO CHANGE THE APPRAISAL AT ANY TIME PRESENT OF FUTURE.

Signature

Name **BERT CAMP**Date Signed **07/11/2025**State Certification # **AG002870**State **CA**

Or State License #

State

Signature

Name

Date Signed

State Certification #

State

Or State License #

State

MULTI-PURPOSE SUPPLEMENTAL ADDENDUM FOR FEDERALLY RELATED TRANSACTIONS

California Certified Appraisers

Borrower	MALCOLM HARVEST				
Property Address	16315 Haskins Ln				
City	Carson	County	Los Angeles	State	CA Zip Code 90746
Lender/Client	AGOURA HILLS FINANCIAL				

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal Reserve.

This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those statements which have been checked by the appraiser apply to the property being appraised.

☒ **PURPOSE & FUNCTION OF APPRAISAL**

The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes. This is a federally related transaction.

☒ **EXTENT OF APPRAISAL PROCESS**

☒ The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.

☒ The Reproduction Cost is based on MARSHALL & SWIFT, INDUSTRY STANDARDS AND GUIDELINES. supplemented by the appraiser's knowledge of the local market.

☒ Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.

☒ The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.

☐ The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.

☐ For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.

☒ **SUBJECT PROPERTY OFFERING INFORMATION**

According to MLS the subject property:

☒ has not been offered for sale in the past: ☐ 30 days ☒ 1 year ☐ 3 years.

☐ is currently offered for sale for \$

☐ was offered for sale within the past: ☐ 30 days ☐ 1 year ☐ 3 years for \$

☐ Offering information was considered in the final reconciliation of value.

☐ Offering information was not considered in the final reconciliation of value.

☐ Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.

☒ **SALES HISTORY OF SUBJECT PROPERTY**

According to REALQUEST the subject property:

☒ Has not transferred ☐ in the past twelve months. ☒ in the past thirty-six months. ☐ in the past 5 years.

☐ Has transferred ☐ in the past twelve months. ☐ in the past thirty-six months. ☐ in the past 5 years.

☐ All prior sales which have occurred in the past are listed below and reconciled to the appraised value, either in the body of the report or in the addenda.

Date	Sales Price	Document #	Seller	Buyer

☒ **FEMA FLOOD HAZARD DATA**

☒ Subject property is not located in a FEMA Special Flood Hazard Area.

☐ Subject property is located in a FEMA Special Flood Hazard Area.

Zone	FEMA Map/Panel #	Map Date	Name of Community
X	06037C1795F	09/26/2008	CARSON

☐ The community does not participate in the National Flood Insurance Program.

☒ The community does participate in the National Flood Insurance Program.

☐ It is covered by a regular program.

☐ It is covered by an emergency program.

<input checked="" type="checkbox"/> CURRENT SALES CONTRACT																									
<input checked="" type="checkbox"/> The subject property is <u>currently not under contract</u> . <input type="checkbox"/> The contract and/or escrow instructions <u>were not available for review</u> . The unavailability of the contract is explained later in the addenda section. <input type="checkbox"/> The contract and/or escrow instructions <u>were reviewed</u> . The following summarizes the contract: <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="text-align: left;">Contract Date</th> <th style="text-align: left;">Amendment Date</th> <th style="text-align: left;">Contract Price</th> <th style="text-align: left;">Seller</th> </tr> </thead> <tbody> <tr> <td colspan="4" style="height: 30px;"></td> </tr> </tbody> </table>		Contract Date	Amendment Date	Contract Price	Seller																				
Contract Date	Amendment Date	Contract Price	Seller																						
<input type="checkbox"/> The contract indicated that personal property <u>was not included</u> in the sale. <input type="checkbox"/> The contract indicated that personal property <u>was included</u> . It consisted of _____ <div style="text-align: right;">Estimated contributory value is \$ _____</div> <input type="checkbox"/> Personal property <u>was not included</u> in the final value estimate. <input type="checkbox"/> Personal property <u>was included</u> in the final value estimate. <input type="checkbox"/> The contract indicated <u>no financing concessions</u> or other incentives. <input type="checkbox"/> The contract indicated <u>the following concessions</u> or incentives: _____ <input type="checkbox"/> If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.																									
<input checked="" type="checkbox"/> MARKET OVERVIEW Include an explanation of current market conditions and trends.																									
<u>0 - 3</u> months is considered a reasonable marketing period for the subject property based on <u>CURRENT MARKET CONDITIONS</u> .																									
<input checked="" type="checkbox"/> ADDITIONAL CERTIFICATION																									
<p>The Appraiser certifies and agrees that:</p> <p>(1) The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"), except that the Departure Provision of the USPAP does not apply.</p> <p>(2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.</p> <p>(3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.</p>																									
<input checked="" type="checkbox"/> ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS																									
<p>The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.</p>																									
<input checked="" type="checkbox"/> ADDITIONAL COMMENTS																									
<p>THE COMPARABLE SALES CHOSEN FOR THIS REPORT WERE CONSIDERED THE BEST INDICATORS OF FAIR MARKET VALUE AT THE TIME OF THIS INSPECTION IN TODAY MARKET WITH TODAY ECONOMY.</p>																									
<input checked="" type="checkbox"/> APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION																									
<div style="text-align: center;"> </div> <table style="width: 100%; border: none;"> <tr> <td style="width: 30%;">Appraiser's Signature</td> <td style="width: 30%; border-bottom: 1px solid black;"></td> <td style="width: 10%;">Effective Date</td> <td style="width: 10%; border-bottom: 1px solid black;">07/10/2025</td> <td style="width: 10%;">Date Prepared</td> <td style="width: 10%; border-bottom: 1px solid black;">07/11/2025</td> </tr> <tr> <td>Appraiser's Name (print)</td> <td style="border-bottom: 1px solid black;">BERT CAMP</td> <td>Phone #</td> <td colspan="3" style="border-bottom: 1px solid black;">(818) 633-9500</td> </tr> <tr> <td>State</td> <td style="border-bottom: 1px solid black;">CA</td> <td><input type="checkbox"/> License</td> <td><input checked="" type="checkbox"/> Certification #</td> <td style="border-bottom: 1px solid black;">AG002870</td> <td>Tax ID #</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td style="border-bottom: 1px solid black;">562-68-8598</td> <td></td> </tr> </table>		Appraiser's Signature		Effective Date	07/10/2025	Date Prepared	07/11/2025	Appraiser's Name (print)	BERT CAMP	Phone #	(818) 633-9500			State	CA	<input type="checkbox"/> License	<input checked="" type="checkbox"/> Certification #	AG002870	Tax ID #					562-68-8598	
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				562-68-8598																					
<input type="checkbox"/> CO-SIGNING APPRAISER'S CERTIFICATION																									
<input type="checkbox"/> The co-signing appraiser <u>has personally inspected</u> the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser. <input type="checkbox"/> The co-signing appraiser <u>has not personally inspected</u> the interior of the subject property and: <input type="checkbox"/> <u>has not inspected</u> the exterior of the subject property and all comparable sales listed in the report. <input type="checkbox"/> <u>has inspected</u> the exterior of the subject property and all comparable sales listed in the report. <input type="checkbox"/> The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser. <input type="checkbox"/> The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.																									
<input type="checkbox"/> CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION																									
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Co-Signing Appraiser's Name (print)		Phone #																							
State		<input type="checkbox"/> License	<input type="checkbox"/> Certification #		Tax ID #																				

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 considers his 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 judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION**CONTINGENT AND LIMITING CONDITIONS:**

The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report 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 the appraisal report whether 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.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION:

If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED:16315 Haskins Ln, Carson, CA 90746**APPRAISER:**Signature: Name: BERT CAMPDate Signed: 07/11/2025State Certification #: AG002870

or State License #:

State: CAExpiration Date of Certification or License: 04/23/2026**SUPERVISORY APPRAISER (only if required):**

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

☐ Did☐ Did Not Inspect Property

Subject Aerial Map

Borrower	MALCOLM HARVEST					
Property Address	16315 Haskins Ln					
City	Carson	County	Los Angeles	State	CA	Zip Code 90746
Lender/Client	AGOURA HILLS FINANCIAL					



Comparable Sales Map

Borrower	MALCOLM HARVEST						
Property Address	16315 Haskins Ln						
City	Carson	County	Los Angeles	State	CA	Zip Code	90746
Lender/Client	AGOURA HILLS FINANCIAL						



Plat Map

16315 HASKINS LN, CARSON, CA 90746-1023

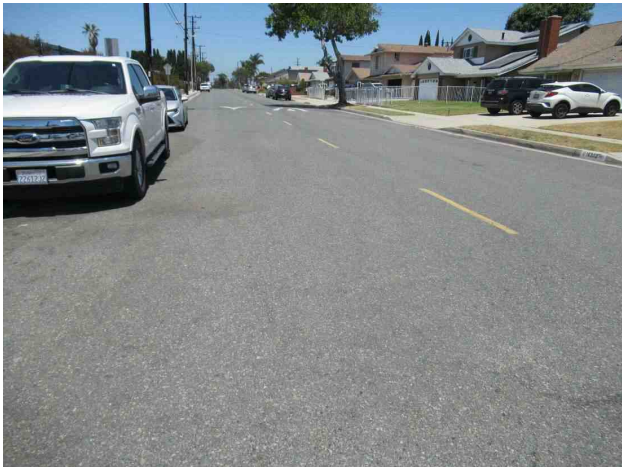


Subject Photo Page

Borrower	MALCOLM HARVEST					
Property Address	16315 Haskins Ln					
City	Carson	County	Los Angeles	State	CA	Zip Code 90746
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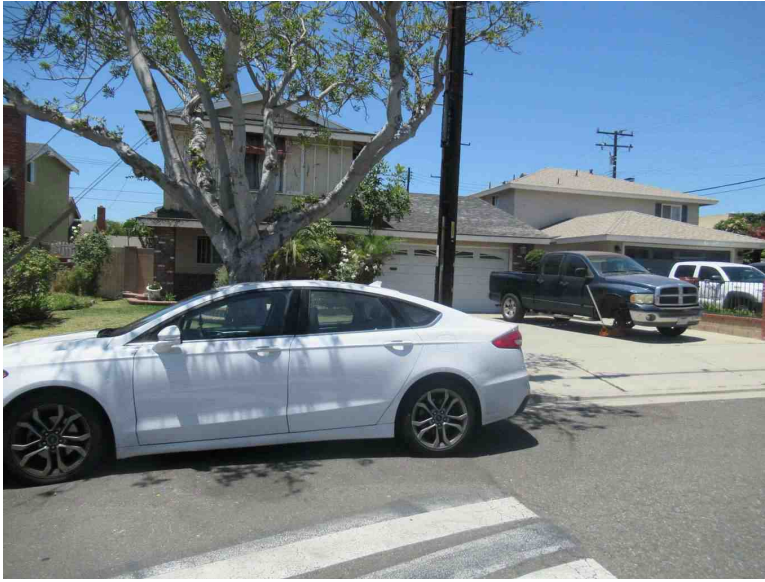
**Subject Front**

16315 Haskins Ln

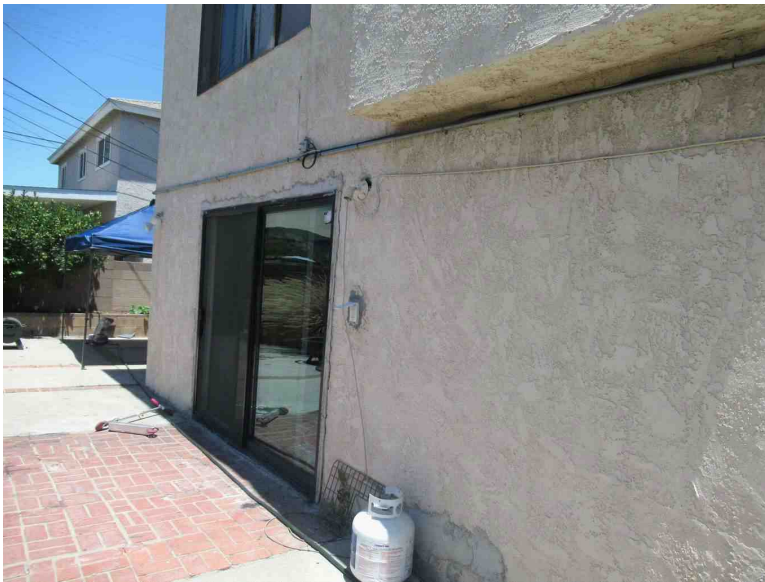
**Subject Rear View****Subject Street**

PHOTOGRAPH ADDENDUM

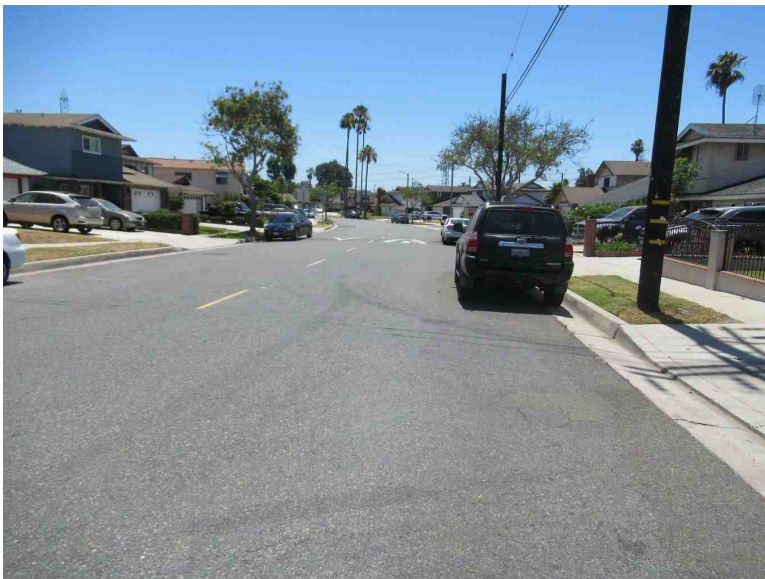
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ADDITIONAL FRONT VIEW



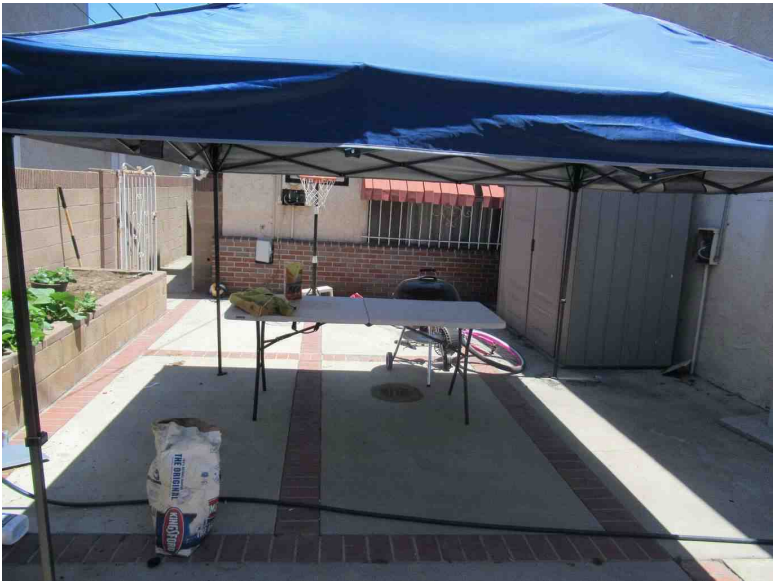
ADDITIONAL REAR VIEW



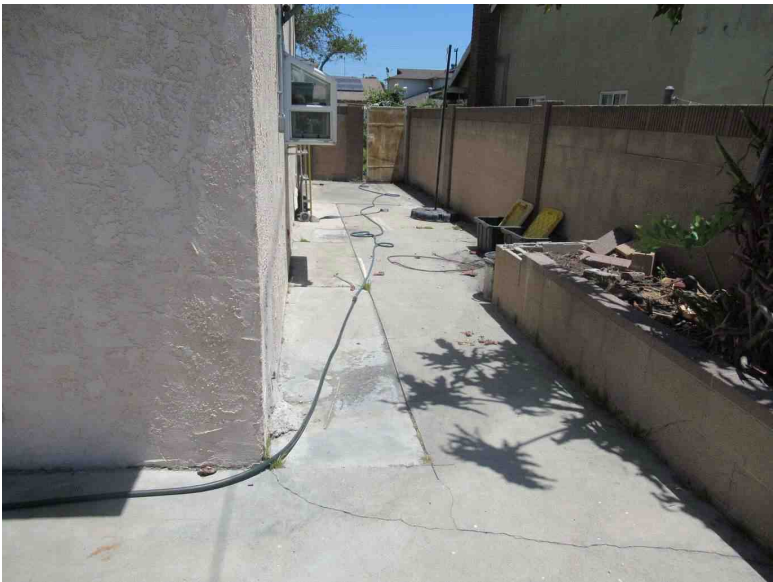
ADDITIONAL STREET VIEW

Photograph Addendum

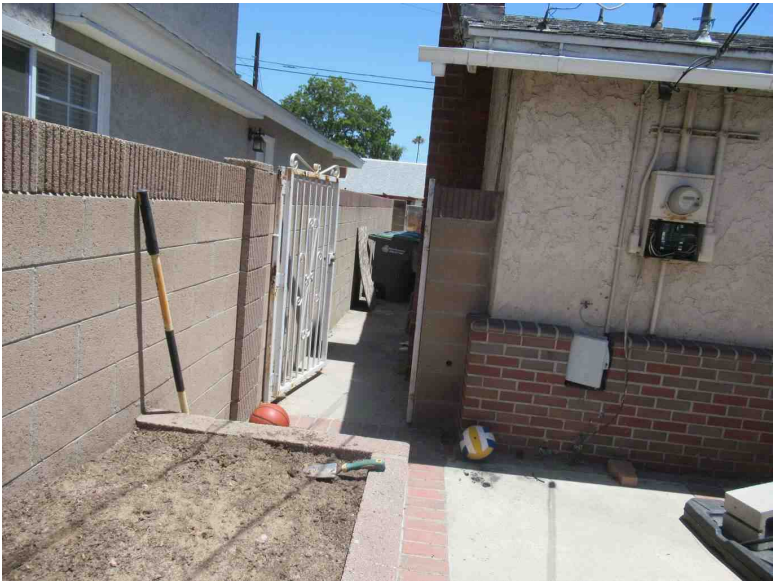
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ADDITIONAL REAR VIEW



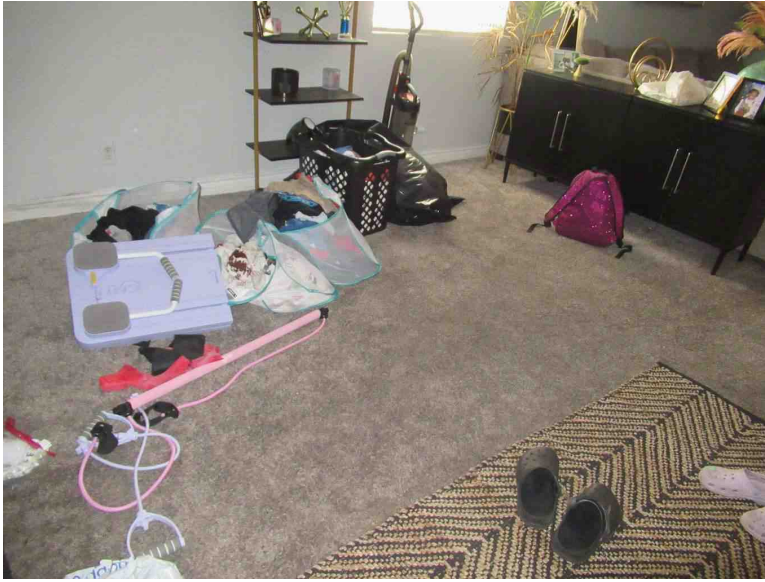
SIDE YARD



SIDE YARD

Photograph Addendum

Borrower	MALCOLM HARVEST					
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LIVING ROOM



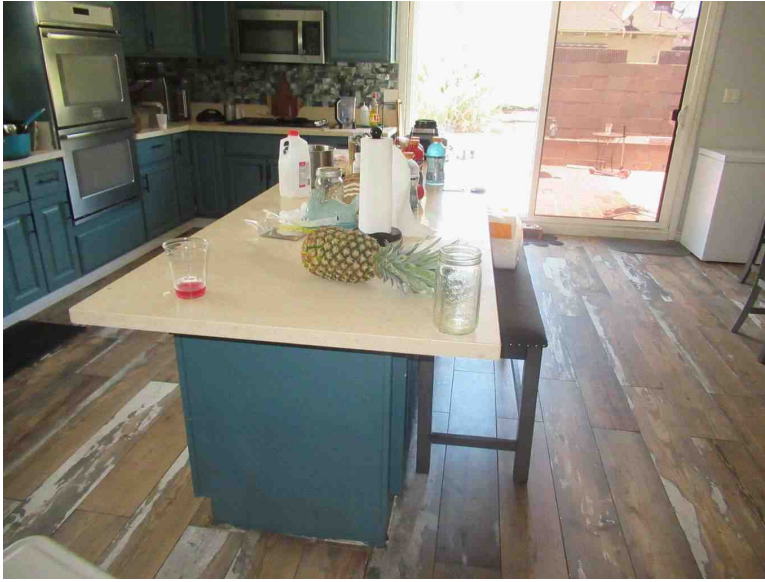
DINING ROOM



KITCHEN

Photograph Addendum

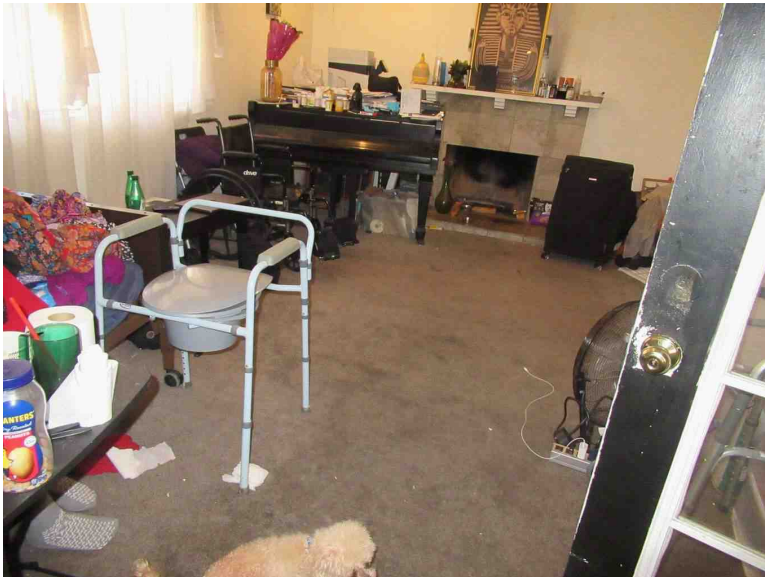
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KITCHEN



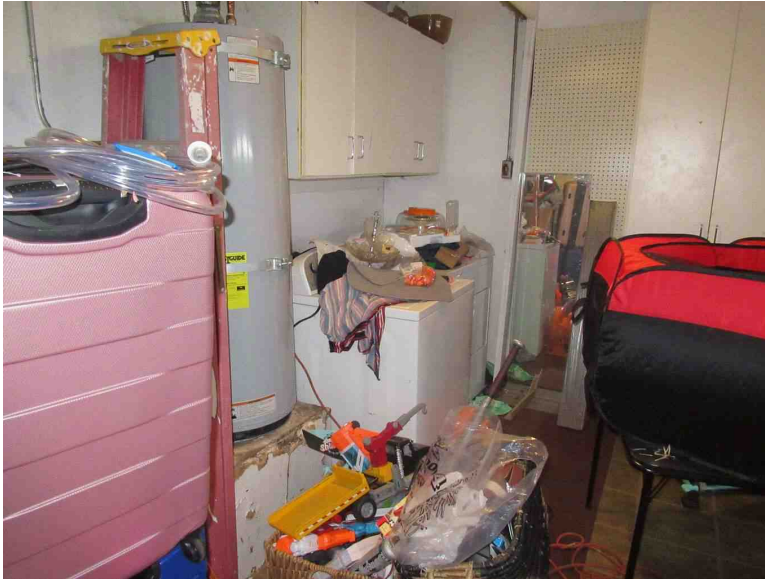
KITCHEN



FAMILY ROOM

Photograph Addendum

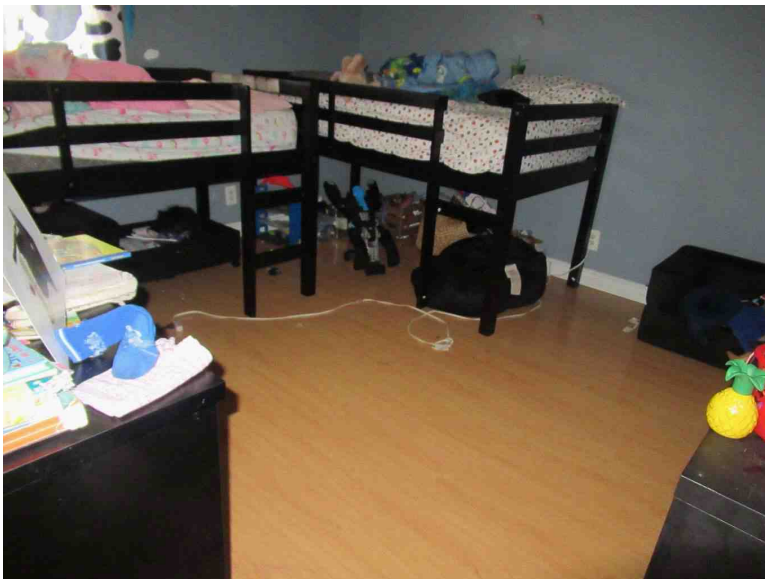
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GARAGE
LAUNDRY & HOT WATER HEATER



BED 1



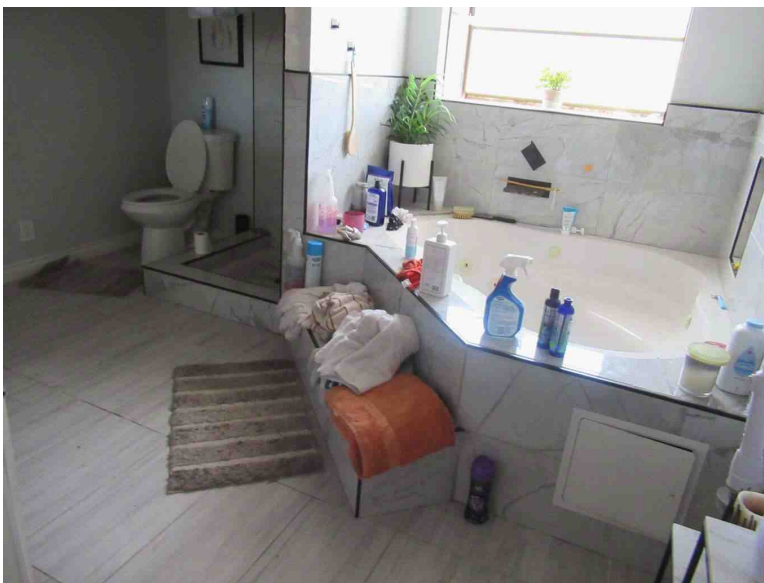
BED 2

Photograph Addendum

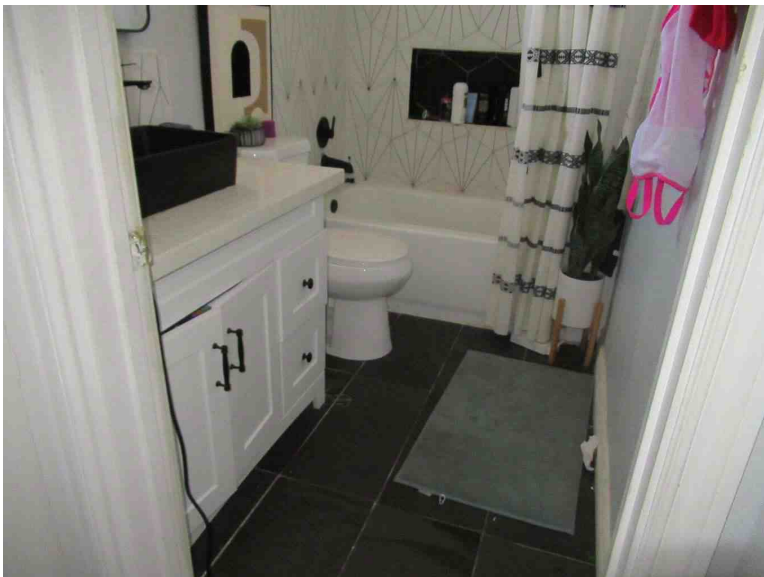
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BED 3



BATH 1



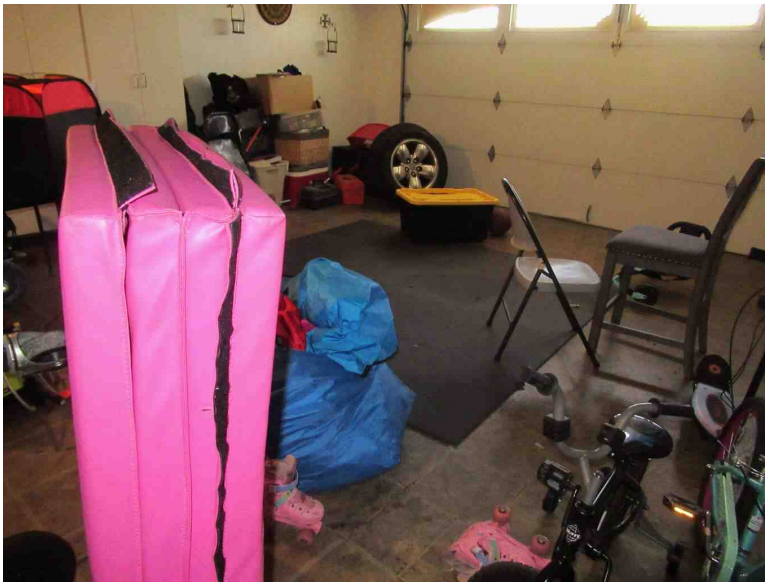
BATH 2

Photograph Addendum

Borrower	MALCOLM HARVEST					
Property Address	16315 Haskins Ln					
City	Carson	County	Los Angeles	State	CA	Zip Code 90746
Lender/Client	AGOURA HILLS FINANCIAL					



BATH 3 (1/2 BATH)



GARAGE

Comparable Photo Page

Borrower	MALCOLM HARVEST					
Property Address	16315 Haskins Ln					
City	Carson	County	Los Angeles	State	CA	Zip Code 90746
Lender/Client	AGOURA HILLS FINANCIAL					

**Comparable 1**

723 W Bennett St

1.42 miles E

1,215,000

AVERAGE

2,248 sf

1935

**Comparable 2**

1503 Mckinley Ave

0.24 miles SE

735,000

AVERAGE

1,487 sf

1953

**Comparable 3**

720 E Acoma Dr

0.06 miles W

735,000

AVERAGE

1,395 sf

1964

Comparable Photo Page

Borrower	MALCOLM HARVEST					
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City	Carson	County	Los Angeles	State	CA	Zip Code 90746
Lender/Client	AGOURA HILLS FINANCIAL					

**Comparable 4**

18301 S Terrent Ave
0.22 miles S
800,000

AVERAGE

1,638 sf

1964

**Comparable 5**

901 S Clymar Ave
0.20 miles NE
715,000

AVERAGE

1,120 sf

1951

**Comparable 6**

825 E Claude St
0.12 miles S
870,000

AVERAGE

2,365 sf

1963

Privacy Notice

File No. 64-C4 / 16315

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PRIVACY NOTICE

PURSUANT TO THE GRAMM-LEACH-BAILEY ACT OF 1999, EFFECTIVE JULY 1, 2001, APPRAISERS, ALONG WITH ALL PROVIDERS OF PERSONAL FINANCIAL SERVICES ARE NOW REQUIRED BY FEDERAL LAW TO INFORM THEIR CLIENTS OF THE POLICIES OF THE FIRM WITH REGARD TO THE PRIVACY OF CLIENT NONPUBLIC PERSONAL INFORMATION. AS PROFESSIONALS, WE UNDERSTAND THAT YOUR PRIVACY IS VERY IMPORTANT TO YOU AND ARE PLEASES TO PROVIDE YOU WITH THIS INFORMATION.

TYPES OF NONPUBLIC PERSONAL INFORMATION WE COLLECT

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include information provided to us by you directly or received by us from others with your authorization.

PARTIES TO WHOM WE DISCLOSE INFORMATION

We do not disclose any nonpublic information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as requested by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm. A disclosure required by law would be a disclosure by use that is ordered by a court or regulatory agency of competent jurisdiction with regards to a legal or other matters to which you are a party.

CONFIDENTIALITY AND SECURITY

We will retain records relating to professional services that we have provided to you for a reasonable time so we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel to contact us if you have any questions about the confidentiality of the information that you or your representative provided us.

Assumptions & Limiting Conditions

File No. 64-C4 / 16315

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California Certified Appraisers

Effective May 1, 1996

ASSUMPTIONS AND LIMITING CONDITIONS**FIRREA - USPAP**

This report is produced under the following assumptions and limiting conditions, together with other assumptions and limiting conditions embodied within the report. The analysis, results, and conclusions are influenced by these assumptions and limiting conditions. These findings are subject to change if the assumptions and limiting conditions are different than those assumed in this report. Where required, competent advice should, and will be obtained from other professionals. Unless otherwise indicated in this report.

1. We assume title to this property is good and marketable; except as noted herein, free from all liens and encumbrances, easements and defects; under responsible ownership and management (neither inefficient nor super-efficient); and that the property is in full compliance with all governing codes, ordinances, environmental regulations, and statutes. It is assumed that all required licenses, certificates of occupancy, consent, or other legislative or administrative authority from any local, state, or national government, or private entity or organization have been, or can be, obtained or renewed for any use upon which this value estimate is based. We are not responsible for matters legal in character or for matters not related to real estate. Although a title search was not made, all known purchases of the subject property within the last year for residential properties and within the last three years for non-residential properties have been reported.

2. All information, including legal descriptions, surveys, zoning, income and expenses, cost data, and engineering, furnished by others, is believed to be reliable, but no responsibility is assumed for its accuracy. The comparable and market data relied upon in this report has been confirmed with one or more parties familiar with the transaction, from published information, or other sources thought reasonable; all are considered appropriate for inclusion to the best of our factual judgment and knowledge. An impractical and uneconomic expenditure of time would be required in attempting to furnish unimpeachable verification in all instances, particularly as to engineering and market related information. Sketches, plot plans, photographs, maps and other illustrative data contained herein are only to assist the reader in visualizing the property and are not necessarily to scale. All sizes, areas, and dimensions as given are to be used as approximate measurements only. No warranty is expressed or implied as to their exactness.

3. We reserve the right to correct any omission or error, and express no liability or responsibility for results from actions taken by anyone as a result of this appraisal. Further, there is no accountability, obligation, or liability to any third party. In the case of limited partnership or syndication offerings or stock offerings in real estate, the client agrees that in case of lawsuit (by any party), any and all awards, settlements of any type in such suit, regardless of outcome, client will hold APPRAISER completely harmless in any such action. The liability of the APPRAISER, and the firm with which he is associated, is limited to the client only, not subsequent parties or users. In any event or for any cause, our total liability is limited to, and disposed by, a refund of any fee collected. All references to either a singular or plural shall refer to the other if appropriate. This appraisal report is licensed to the client only, any changed assignment and or ownership issues are directly negotiated with the appraiser.

4. The physical condition of the property described herein was based upon visual inspection. No responsibility is assumed for latent defect of any nature whatsoever which may affect its value, nor for any expertise required to disclose such conditions, or for any costs incurred to discover or correct any deficiencies of any type present in the property; physically, financially, and/or legally. We have made no soils / engineering tests or surveys of the property and assume no responsibility for the structural soundness of the improvements, stability and/or load bearing capacity of the soil or subsoil, adequacy of drainage, location of property lines and improvements on the site, or any other matters of

Assumptions & Limiting Conditions

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a related nature. It is assumed that the utilization of the land and improvements is within the boundaries or the property lines of the subject property described and that there are no encroachments, easements, (underground and/or overhead), it is assumed that the site has open and legal access, unless noted in the report. No functional test was performed on any mechanical, HVAC, plumbing, or electrical equipment, appliance or fixture. We assume that each of the above is in good working order and able to provide service usually expected of such items. No warranty is expressed or implied as to the specific condition of any property herein or for its suitability for any intended use. No accurate judgment may be made as to the adequacy of insulation or energy efficiency of the improvements or equipment, which is assumed standard for subject age and type. The appraisers made no inspection for toxic, hazardous, or carcinogenic materials on or around the subject property, which would make the property more or less valuable. No consideration has been made for the existence of any potentially hazardous materials used in the construction or maintenance of the subject, such as but not limited to the presence of urea formaldehyde foam insulation, asbestos, radon gas, and/or any other toxic substance, which may or may not be present at the subject property. No termite or insect inspection was made and it is assumed that there are none. The appraisers are not qualified to detect such conditions and expect the client to seek professional advice from an expert in these fields. Where repair, construction, or modification of any item is indicated, we assume such to be completed in a good and satisfactory workmanlike manner.

5. The distribution of the total valuation in this report between the various components applies only under the existing program of utilization, and is to be used only herein.

6. By reason of this report, we are not required to give expert testimony or to appear in any court or hearing, nor engage in post appraisal consultation with the client or third parties except under separate and special arrangement and at an additional professional fee. If testimony or deposition is required because of any subpoena, or requirement of the client or their representative, the client shall be responsible for any additional time, fees and charges regardless of issuing party.

7. The fee for this appraisal report is for the analytical service rendered and not the time spent on the appraisal assignment or the physical report itself. This fee is due and payable, if not paid for in advance, upon delivery of the appraisal report or the communications of the final value estimate relating to the subject property. Payments received after a grace period of not more than 30 days from the date due is subject to a late payment fee of 5 % per month on any unpaid balance. Any use of this report, or information from a part of this report, indicates acceptance by the client of the terms and conditions within this report.

8. The contents of this report shall not be used for any purpose by anyone but the client without the previous written consent of this Appraiser. Copies of this report may be made only upon our prior written approval and if so, only in its entirety. Disclosure of the contents of this appraisal report is governed by the By-Laws and Regulations of the professional appraisal organizations with which we are affiliated. Possession of this report, or a copy of a part of the report, does not carry with it the right of publication, nor may it be used for other than its intended use. The physical report remains the property of the Appraiser for the use of the client. However, approval is given by the client to use this report to fulfill requirements of professional organizations with which we are affiliated and for educational purposes by the author.

9. Neither all nor any part of the contents of this report (especially any conclusions as to value, the identity of the Appraiser or the firm with which he is associated, or any reference to any professional organization to which the Appraiser is affiliated) shall be disseminated to the public through any public means of communication without our prior written consent.

10. This appraisal report has been made in conformity with the requirements of the Code

Assumptions & Limiting Conditions

File No. 64-C4 / 16315

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of Professional Ethics and Standards of Professional Practices and Conduct of the American Society of Appraisers; the National Association of Certified Review Appraisers; and with the Uniform Standards of Professional Appraisal Practices as published by the Appraisal Foundation. Clients may, however, request that an appraisal assignment be prepared and completed under their specific guidelines and requirements, but not in conflict with the above stated standards. If a request to do so was not made in writing prior to the acceptance of this appraisal assignment, or noted within the body of this report, the appraisal report may not comply with the client's specific requirements. Upon client's request, additional research, analysis, and report writing may be undertaken at an additional fee for time and costs.

11. This appraisal is also in compliance with the Uniform Standards of Professional Appraisal Practice (USPAP), the Office of the Comptroller of the Currency's (OCC) Minimum Appraisal Standards.

12. The value reported for the subject property is valid for the date of valuation ONLY. Considerations of the national and local economies, fiscal conditions, purchasing power of the dollar, supply/demand conditions, and property conditions were made as of the date of valuation, unless otherwise specified in this report. Value is highly related to exposure, time, promotional effort, terms, motivation, and condition surrounding any transaction. Since these conditions change with time, no judgment is implied as to the value of the subject property for a date other than the date of valuation, unless otherwise specified in this report. No obligation is assumed to revise this report to reflect events or conditions, which occur subsequent to the date hereof, or for events which occurred prior to the date of valuation, which were not generally known or expected to be known in the normal completion of this appraisal assignment.

13. This appraisal report has been prepared per the lender or client's instructions, and may vary from standard format. A special narrative, form or forms may be used to produce this report, as requested by the lender or client.

14. Others may have helped in the preparations of this report; the appraiser who has signed the report inspected the property and is totally responsible for all indicated data supplied.

Certification

File No. 64-C4 / 16315

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CERTIFICATION**I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE AND BELIEF:**

- * The appraisal assignment was not based on a requested minimum valuation, a specific valuation, or approval of a loan. Employment of the appraiser was not conditioned upon the appraisal producing a specific value or a value within a given range.
- * The statements of fact contained in this report are true and correct.
- * The reported analysis, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and is my personal unbiased professional analysis, opinions and conclusions.
- * I have no present or prospective interest in the property personal or financial that is the subject of this report, and I have no personal or financial interest or bias with respect to the parties involved, other than stated in this report.
- * My compensation is not contingent on an action or event resulting from the analysis, opinion, or conclusions in, or the use of, this report.
- * No one provided significant professional assistance, other than stated in this report, to the person or persons signing this report.
- * My analysis, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- * This appraisal conforms to the "Uniform Standards of Professional Appraisal Practice" (USPAP) promulgated by the "Appraisal Standards Board of the Appraisal Foundation."
- * This report was not based on the approval of a loan.
- * All or any favorable loan financing or business interest or other intangible items. Adjustments were made to the comparables for special or creative financing or sales concessions.
- * Others may have helped in the preparations of this report; the appraiser who has signed the report inspected the property and is totally responsible for all indicated data supplied.
- * Any material information or data that is unavailable is identified and the reason why the information is not available is stated.
- * Appraisal is done "**AS-IS**", unless otherwise stated in the report. This is the value of the property in its current physical condition and subject to the zoning in effect as of the date of value.
- * The signing appraiser has generally not inspected the property being appraised. The appraisal report has been prepared by the field appraiser under direct supervision of the signing appraiser. The signing appraiser accepts responsibility for the contents of this report including value conclusions and is subject to the foregoing and attached limiting conditions and confirms that the certifications apply. The signatures on the original report also covers this statement.

Bert Camp Appraisal License (04/24/2024 TO 04/24/2026)



**Business, Consumer Services & Housing Agency
BUREAU OF REAL ESTATE APPRAISERS
REAL ESTATE APPRAISER LICENSE**

Bert S. Camp

has successfully met the requirements for a license as a residential and commercial real estate appraiser in the State of California and is, therefore, entitled to use the title:

"Certified General Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER:

AG 002870

Effective Date: April 24, 2024
Date Expires: April 23, 2026

Angela Jemmott
Angela Jemmott, Bureau Chief, BREA

3075772

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