

Uniform Residential Appraisal Report

198-2123881
File # 547TRIFASL25

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.								
Property Address 5479 Trimonti Cir		City Antioch		State CA Zip Code 94531				
Borrower Tamer Aziz Sabet Elmankabady		Owner of Public Record Elmankabady Tamer Aziz Sabet		County Contra Costa				
Legal Description T9449 L354								
Assessor's Parcel # 057-150-109-7		Tax Year 2023		R.E. Taxes \$ 3,257				
Neighborhood Name Aviano		Map Reference 36084		Census Tract 3032.07				
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant		Special Assessments \$ 0		<input checked="" type="checkbox"/> PUD		HOA \$ 100		<input type="checkbox"/> per year <input checked="" type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)								
Assignment Type <input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)								
Lender/Client Plaza Home Mortgage Inc		Address 9808 Scranton Rd., Suite 3000, San Diego, CA 92121						
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No						
Report data source(s) used, offering price(s), and date(s). Public Records/MLS								

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining			PRICE	AGE	One-Unit	85 %
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply			\$ (000)	(yrs)	2-4 Unit	5 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths			685	Low 0	Multi-Family	5 %
Neighborhood Boundaries Subject is bound to the North by Hwy 4 to the East by Hillcrest Ave to the South by Sand Creek Rd and to the West by Deer Valley Rd					1,095	High 30	Commercial	5 %

Neighborhood Description Subjects neighborhood is comprised of mostly single story with some two story detached stucco and wood homes and for the most part in average condition with effective ages somewhat less than actual ages. Schools and businesses which support the local community are in close proximity.

Market Conditions (including support for the above conclusions) See attached addenda.

Dimensions See attached plat map	Area 6360 sf	Shape Irregular	View N;Res;
Specific Zoning Classification SFR	Zoning Description Single Family Residential		
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)			
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe		The current use of the subject as single-family is legally permissible, financially feasible, and maximally productive.	
Utilities Public Other (describe)	Public Other (describe)	Off-site Improvements - Type	Public Private
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>	Water <input checked="" type="checkbox"/> <input type="checkbox"/>	Street Paved Public <input checked="" type="checkbox"/> <input type="checkbox"/>	
Gas <input checked="" type="checkbox"/> <input type="checkbox"/>	Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>	Alley None <input type="checkbox"/> <input type="checkbox"/>	
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone X	FEMA Map # 06013C0335F	FEMA Map Date 06/16/2009
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe			
See attached addenda			

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit		<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls Conc/Good		Floors Vinyl/Cpt/Good					
# of Stories 2		<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls Stucco/Good		Walls Drywall/Good					
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit		Basement Area 0 sq.ft.		Roof Surface Tile/Good		Trim/Finish Wood/Good					
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish 0 %		Gutters & Downspouts Metal/Good		Bath Floor Tile/Good					
Design (Style) Contemp		<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type DIPane/Good		Bath Wainscot Tile/Good					
Year Built 2023		Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated N/A		Car Storage <input type="checkbox"/> None					
Effective Age (Yrs) 1		<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens N/A		Driveway # of Cars 3					
Attic <input type="checkbox"/> None		Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities <input type="checkbox"/> Woodstove(s) # 0		Driveway Surface Concrete					
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel Gas		<input type="checkbox"/> Fireplace(s) # 0 <input checked="" type="checkbox"/> Fence Wood		Garage # of Cars 3					
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck Conc <input checked="" type="checkbox"/> Porch Conc		Carport # of Cars 0					
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool None <input type="checkbox"/> Other None		Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in					
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)											

Finished area above grade contains: 14 Rooms 5 Bedrooms 3.1 Bath(s) 3,669 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). None Noted

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2;No updates in the prior 15 years;Overall condition is acceptable and consistent with that typically found in an average maintained dwelling. The subject improvements appear to be property constructed of materials and finish that are acceptable in this market and price range. No "needed repairs" of significance were noted, although it is possible that some may exist, especially if they were not readily visible to the appraiser. Subject was built in 2023.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
 See attached addenda.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe
 Functional utility is acceptable, with adequately sized rooms, ample closet space and an efficient layout.

Uniform Residential Appraisal Report

198-2123881
File # 547TRIFASL25

There are 11 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 735,000 to \$ 1,399,999 .									
There are 44 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 685,000 to \$ 1,095,000 .									
FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3	
Address 5479 Trimonti Cir Antioch, CA 94531		5325 Cardinal St Antioch, CA 94531			5445 Mojave Way Antioch, CA 94531			2008 Finger Peak Ct Antioch, CA 94531	
Proximity to Subject		0.56 miles NW			0.60 miles NW			1.72 miles W	
Sale Price		\$		\$ 880,258	\$	\$ 918,185		\$	\$ 955,000
Sale Price/Gross Liv. Area		\$ sq.ft.	\$ 271.10 sq.ft.		\$ 282.78 sq.ft.		\$ 269.24 sq.ft.		
Data Source(s)		MLS # 41070907;DOM 162			MLS # 41088118;DOM 26			MLS # 41068595;DOM 5	
Verification Source(s)		Paragon MLS / Public Records			Paragon MLS / Public Records			Paragon MLS / Public Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0			
Date of Sale/Time		s04/25;c03/25		s05/25;c03/25		s09/24;c08/24			
Location	A;AdjPwr;	N;Res;	-50,000	A;Comm;		0 N;Res;		-50,000	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple			
Site	6360 sf	7020 sf		0 7000 sf		0 16684 sf		-51,620	
View	N;Res;	N;Res;		N;Res;		N;Res;			
Design (Style)	DT2;Contemp	DT2;Contemp		DT2;Contemp		DT2;Contemp			
Quality of Construction	Q4	Q4		Q4		Q4			
Actual Age	2	1	0 0			0 0		0	
Condition	C2	C2		C2		C3		+50,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths			
Room Count	14 5 3.1	8 5 3.1		0 8 5 3.1		0 11 5 3.0		+25,000	
Gross Living Area	3,669 sq.ft.	3,247 sq.ft.	+40,090	3,247 sq.ft.		+40,090	3,547 sq.ft.	+11,590	
Basement & Finished Rooms Below Grade	Osf	Osf		Osf		Osf			
Functional Utility	Typical	Typical		Typical		Typical			
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC			
Energy Efficient Items	Solar Leased	Solar Leased		Solar Leased		Solar Owned		0	
Garage/Carport	3ga3dw	3ga3dw		3ga3dw		3ga3dw			
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio			
Additional	ADU	None	+50,000	None		+50,000	None	+50,000	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 40,090	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 90,090	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 34,970		
Adjusted Sale Price of Comparables		Net Adj. 4.6 %		Net Adj. 9.8 %		Net Adj. 3.7 %			
		Gross Adj. 15.9 %	\$ 920,348	Gross Adj. 9.8 %	\$ 1,008,275	Gross Adj. 24.9 %	\$ 989,970		

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) MLS/Public Records

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) MLS/Public Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	11/17/2023			
Price of Prior Sale/Transfer	\$907,000			
Data Source(s)	MLS/Public Records	MLS/Public Records	MLS/Public Records	MLS/Public Records
Effective Date of Data Source(s)	07/14/2025	07/14/2024	07/14/2025	07/14/2025

Analysis of prior sale or transfer history of the subject property and comparable sales The prior sales history of the subject and comparable sales revealed nothing other than what appear to be arm's length transactions at sales prices consistent with competing properties. The local MLS and public records were used as the primary source for the above prior sales data. The subject property is noted to have a transfer via Grant Deed on 11/17/2023 for \$907,000 and recorded Via Doc # 123615, No further details about previous transfers is noted and if further clarification is required, it is suggested that Title be contacted as Appraiser is not a specialist in Title Chain.

Summary of Sales Comparison Approach All comparable sales are from the subject's immediate market area. An extensive search was performed using all available data sources, including the MLS, Realist and NDC Data to find comparables of similar size and appeal. Adjustments are made through paired analysis and through appraisers years of experience geographical competency and historical data as set by appraiser's peers for the market area. Comp 1,3,5 & 6 are located on interior streets and are not subject to the same external obsolescence as the subject. Comp 3,5 have larger lots but lack the C2 condition of the subject.. Comp 3 has a half bath less. Comp 5,4 has a half bath more. Comps 1,2,3,4 & 6 are smaller homes. Comp 5 is a larger home. Comp 1, 2, 3 & 6 lack an additional feature like the subjects ADU. Comps 1,2,3 and 4 are the most recent and or similar to the subject and bracket all aspects of the subject and therefore are given the most consideration to opinion of value presented in this report.

Indicated Value by Sales Comparison Approach \$ 975,000

Indicated Value by: Sales Comparison Approach \$ 975,000 Cost Approach (if developed) \$ 974,585 Income Approach (if developed) \$

The high quality of the data used in the sales comparison approach demonstrates its viability as the best value indicator, with the cost approach in a strong supporting role. The Income (GRM) Approach was not considered as homes are normally not purchased for investment purposes.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 975,000 , as of 07/14/2025 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

198-2123881
File # 547TRIFASL25

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198-2123881
File # 547TRIFASL25

The intended user of this appraisal report is the lender/client mentioned on page one. The intended use is to evaluate property that is subject of this appraisal for a mortgage finance transaction, subject to stated scope of work, purpose of appraisal, reporting requirements of this report form, and definition of market value. No additional intended users are identified by the appraiser. Definition of market value provided by FNMA.

The appraisers's scope of work includes, viewing all readily observable area, observing quality of materials, noting amenities and evaluation of subject's general condition.

Exposure time: Estimated lengths of time that the property interest being appraised would have been on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. The appraiser's opinion of exposure time has been based on one or more of the following statistical information about days on market and information gathered through sales verification. A reasonable exposure time is estimated to be in the range of 01-90 days.

I have not performed any 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.

ADDITIONAL COMMENTS

Use of Cost Approach for Insurance Purposes:

Replacement cost figures used in developing the cost approach are for valuation purposes only. No one, client or third party, should rely on these figures for insurance purposes. The definition of "market value" on page four of this form is not consistent with definitions of "insurable value." Actual reconstruction costs can easily exceed the replacement cost figures used in this appraisal.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land value determined by the land extraction method. There are no recent land sales to use in this analysis. Land to value ratio is typical for the area.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE			= \$ 110,000	
Source of cost data www.costtobuild.net/calculator	DWELLING 3,669 Sq.Ft. @ \$ 210.00			= \$ 770,490	
Quality rating from cost service Typical Effective date of cost data 07/2025	0 Sq.Ft. @ \$			= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				= \$	
Replacement cost figures used in the cost approach are valuation purposes only. Using these figures for insurance purposes is not advised. The definition of market value on page four of this report is not likely to be consistent with definitions of insurable value.	Garage/Carport 700 Sq.Ft. @ \$ 120.00			= \$ 84,000	
	Total Estimate of Cost-New			= \$ 854,490	
	Less Depreciation 14,270	Physical	Functional	External	
			25,635	= \$(39,905)	
	Depreciated Cost of Improvements			= \$ 814,585	
	"As-is" Value of Site Improvements			= \$ 50,000	
Estimated Remaining Economic Life (HUD and VA only)	59 Years	INDICATED VALUE BY COST APPROACH			= \$ 974,585

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
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Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDS (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project Aviano community

Total number of phases 1	Total number of units 128	Total number of units sold 128
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Total number of units rented 24	Total number of units for sale 1	Data source(s) Paragon MLS
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Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source Paragon MLS

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities. Neighborhood Park, Greenbelt, Management

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address	5479 Trimonti Cir			City	Antioch			State	CA	ZIP Code	94531
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Borrower	Tamer Aziz Sabet Elmankabady		
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Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis		Prior 7-12 Months	Prior 4-6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)		22	12	10	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)		3.67	4.00	3.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings		N/A	N/A	7	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)		N/A	N/A	2.1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %		Prior 7-12 Months	Prior 4-6 Months	Current – 3 Months	Overall Trend		
Median Comparable Sale Price		875,000	892,000	905,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market		15	33	35	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price		872,500	890,000	910,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market		25	34	33	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price		100%	100%	99%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Local realtors are not 100% diligent in reporting seller paid concessions. Many concessions that are reported on the MLS are for buyer's non-recurring closing costs. Other seller paid credits are for minor repairs discovered during the home inspection process. The trend in seller paid concessions is anticipated in this current market.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Of the above sales analyzed none were listed as bank-owned properties or potential short sales. There are some REO's and short sales listed in the MLS in this market. Values are influenced by issues with the economy and the banking industry.

Cite data sources for above information. MLS records, local realtors and personal knowledge of the local market.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The above data supports the conclusions in the neighborhood section of the appraisal report. Data was obtained through MLS. It is noted that the statistical data is limited. The total # of active listings cannot be determined for past periods, only current. Therefore, those boxes asking for this data are indicated as N/A. The current active listing data is included.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Subject Project Data		Prior 7-12 Months	Prior 4-6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)					<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)					<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings					<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)					<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature	Signature
Appraiser Name	Michael Vera
Company Name	Independent Property Services
Company Address	2420 Sand Creek Rd #304, Brentwood, CA 94513
State License/Certification #	3008429
Email Address	mike@indpropsvc.com
Supervisory Appraiser Name	
Company Name	
Company Address	
State License/Certification #	
Email Address	

Uniform Residential Appraisal Report

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

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

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

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

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

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

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

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

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

Supplemental Addendum

File No. 547TRIFASL25

Borrower	Tamer Aziz Sabet Elmankabady				
Property Address	5479 Trimonti Cir				
City	Antioch	County	Contra Costa	State	
Lender/Client	Plaza Home Mortgage Inc		CA	Zip Code	94531

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

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically.

FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of the Title XI of the Financial institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

Appraiser has measured the subject under ANSI methodology. Appraiser cannot warrant that comp's reported sizes were measured under the same method. Further explanation of livable area are made in the comparison sales comments.

California Civil Code (1102.6g).

This appraisal is unbiased, objective, and not influenced by improper or illegal considerations, including; but not limited to, any of the following: race, color, religion (including religious dress, grooming practices, or both), gender (including, but not limited to, pregnancy, childbirth, breastfeeding, and related conditions, and gender identity and gender expression), sexual orientation, marital status, medical condition, military or veteran status, national origin (including language use and possession of a driver's license issued to persons unable to provide their presence in the United States is authorized under federal law), source of income, ancestry, disability (mental and physical, including, but not limited to, HIV/AIDS status, cancer diagnosis, and genetic characteristics), genetic information or age.

Additional Comments:

Due to the subject property's unique size, age, and additional feature (ADU), the search criteria were expanded to include sales within a three-mile radius and up to 12 months prior. While some comparables closed more than six months ago, all were within the 12-month timeframe. Time adjustments were not applied, as market conditions have remained stable over the past year.

Adjustments were applied for differences in gross living area and bathroom count. No adjustments were made for bedroom count to avoid potential duplication, as differences in bedroom utility are generally reflected in the gross living area adjustment.

The ADU is a builder-installed feature, with the bedroom and bathroom fully permitted and accurately reflected in public records.

• URAR: Neighborhood - Market Conditions

Per data collected on the 1004MC form, sales values show a steady increase for homes in this market. Sales volume has been steady though there appears to be a seasonal decrease in homes for sales in this market. MLS records indicate an average market time of about 01-90 days, which is considered a reasonable exposure time for the subject.

• URAR: Site - Adverse Conditions or External Factors

This is basically a flat, slightly above road grade site that is very typical of the neighborhood in terms of size, topography, view and general appeal. It provides a suitable setting for the improvements and is consistent with market expectations in this price range. Landscaping consists of some foundation plantings, shrubbery and a few trees. While no readily apparent adverse site conditions or external factors were noted, many site-related issues are beyond the scope of this assignment. Statements regarding zoning compliance are intended only in the most general sense. Zoning and building ordinances vary significantly from one municipality to another and can be extremely detailed. The scope of this assignment does not include a comparison of every potentially significant characteristic of the subject property's site and improvements relative to zoning and building ordinances. Unless otherwise noted, standard utility and right-of-way easements are insignificant to value. However, a current locational or boundary survey, which was unavailable to the appraiser, may reveal encroachments, easements, zoning violations or other matters of interest that could warrant modification of the appraised value. The subject property has a power tower next to the open trail to the east of the subject property line. The subject property is located adjacent to an open trail along its eastern property line, which is bordered by a utility power tower. This may represent a source of external obsolescence due to potential visual impact and buyer sensitivity to proximity to utility infrastructure. Comparable #2 is in close proximity to a local hospital and also has external obsolescence.

• URAR: Improvements - Physical Deficiencies or Adverse Conditions

While no physical deficiencies or adverse conditions that affect livability, soundness or structural integrity were noted, such items are generally beyond the expertise of the appraiser. Issues of soundness and structural integrity are often related to areas that are hidden from the appraiser's view. See limiting condition #5 and comments on page three related to appraiser's definition of "complete visual inspection."

Supplemental Addendum

File No. 547TRIFASL25

Borrower	Tamer Aziz Sabet Elmankabady
Property Address	5479 Trimonti Cir
City	Antioch
Lender/Client	Plaza Home Mortgage Inc

FHA Appraisal

The Intended User of the report is the lender client and FHA/HUD Appraisals are no guarantee that the property is free from defects. The appraisal only establishes the value of the property for mortgage insurance purpose.

Buyers need to secure their own home inspections through the services of a qualified inspector and satisfy themselves about the condition of the property.

Subject meets all FHA/HUD minimum guidelines as outlined by Handbook 4000.1, and all applicable Mortgagee Letters.

It is noted that subjects appliances appear to be personal property - it is customary for sellers in this market leave behind stoves/and other attached appliances to keep home habitable.

A head and shoulders inspection of the attic and crawl space was noted.

All utilities were on and appear to be in proper working order . Mechanical, electrical and plumbing have been tested and are in working order. Kitchen and baths are functional with all the necessary fixtures / appliances for habitable use.

Housing built before 1978 may contain lead-based paint. Lead from paint, paintchips, and dust can pose health hazards if not managed properly.

Carbon Monoxide Detectors are installed according to California Health and Safety Code Sections 17926,17926.1 and 17926.2.

Appraiser was able to determine that tankless hot water heater is installed according to California Health and Safety Code Sections 19210-19217.

Smoke detectors are installed according to code.

Uniform Residential Appraisal Report

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.

198-2123881
File # 547TRIFASL25

Uniform Residential 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 Appraisals Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
 Name Michael Vera
 Company Name Independent Property Services
 Company Address 2420 Sand Creek Rd., #304
 Brentwood, CA 94513
 Telephone Number (925) 813-0220
 Email Address mike@indpropsvc.com
 Date of Signature and Report 07/15/2025
 Effective Date of Appraisal 07/14/2025
 State Certification # 3008429
 or State License # _____
 or Other (describe) _____ State # _____
 State CA
 Expiration Date of Certification or License 08/29/2026

ADDRESS OF PROPERTY APPRAISED

5479 Trimonti Cir
 Antioch, CA 94531
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 975,000

LENDER/CLIENT

Name Fastapp
 Company Name Plaza Home Mortgage Inc
 Company Address 9808 Scranton Rd., Suite 3000, San Diego,
 CA 92121
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

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 they consider their own best interests; (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. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, 2010.)

* 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 LIMITING CONDITIONS AND 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 valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. 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.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, 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. This appraisal report must not be considered an environmental assessment of the subject property.
6. 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.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. 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.
9. 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.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. Unless otherwise indicated, I have performed no 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.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. 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.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

ADDRESS OF PROPERTY ANALYZED:

5479 Trimonti Cir, Antioch, CA 94531

APPRAISER:

Signature:



Name: Michael Vera

Title:

State Certification #: 3008429

or State License #:

State: CA Expiration Date of Certification or License: 08/29/2026

Date Signed: 07/15/2025

SUPERVISORY or CO-APPRAYER (if applicable):

Signature:

Name:

Title:

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date Signed:

 Did Did Not Inspect Property

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions**C1**

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions**Q1**

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

Subject Photo Page

Borrower	Tamer Aziz Sabet Elmankabady		
Property Address	5479 Trimonti Cir		
City	Antioch	County	Contra Costa
Lender/Client	Plaza Home Mortgage Inc		



Subject Front

5479 Trimonti Cir
 Sales Price
 Gross Living Area 3,669
 Total Rooms 14
 Total Bedrooms 5
 Total Bathrooms 3.1
 Location A;AdjPwr;
 View N;Res;
 Site 6360 sf
 Quality Q4
 Age 2



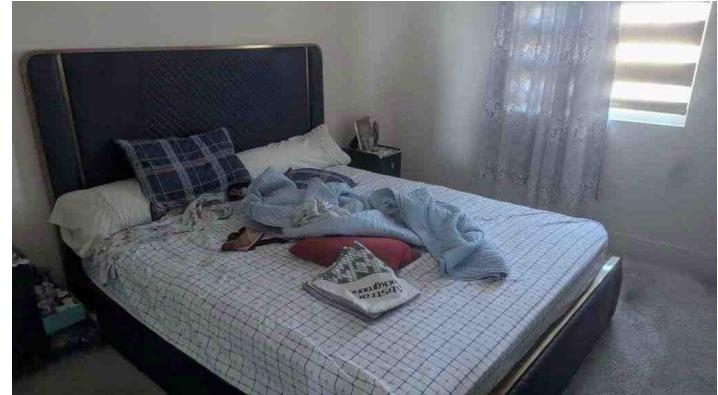
Subject Rear



Subject Street

Photograph Addendum

Borrower	Tamer Aziz Sabet Elmankabady
Property Address	5479 Trimonti Cir
City	Antioch
Lender/Client	Plaza Home Mortgage Inc

**Kitchen 1/2****Kitchen 2/2****Living Room****Dining Room****Bedroom One****Bedroom Two**

Photograph Addendum

Borrower	Tamer Aziz Sabet Elmankabady
Property Address	5479 Trimonti Cir
City	Antioch
Lender/Client	Plaza Home Mortgage Inc



Bedroom Three



Bedroom Four



Bathroom One 1/2



Bathroom One 2/2



Bathroom Two



Bathroom Three

Photograph Addendum

Borrower	Tamer Aziz Sabet Elmankabady
Property Address	5479 Trimonti Cir
City	Antioch
Lender/Client	Plaza Home Mortgage Inc

**1/2 Half Bath****Laundry****Loft****Nook****Carbon Monoxide 1/2****Carbon Monoxide 2/2**

Photograph Addendum

Borrower	Tamer Aziz Sabet Elmankabady
Property Address	5479 Trimonti Cir
City	Antioch
Lender/Client	Plaza Home Mortgage Inc



Smoke Detector 1/2



Smoke Detector 2/2



Outlet Tested-Grounded 1/3



Outlet Tested-Grounded 2/3



Outlet Tested-Grounded 3/3



Garage Interior

Photograph Addendum

Borrower	Tamer Aziz Sabet Elmankabady
Property Address	5479 Trimonti Cir
City	Antioch
Lender/Client	Plaza Home Mortgage Inc



Garage Auto-Reverse Tested/Working



Tankless Water Heater



Trail and Power Lines on the side of the subject



Attic Space



Solar Inverter



HOA Park

Photograph Addendum

Borrower	Tamer Aziz Sabet Elmankabady
Property Address	5479 Trimonti Cir
City	Antioch
Lender/Client	Plaza Home Mortgage Inc

**ADU Living Room****ADU Kitchen****ADU Dining****ADU Bathroom****ADU Bedroom****ADU Laundry**

Photograph Addendum

Borrower	Tamer Aziz Sabet Elmankabady		
Property Address	5479 Trimonti Cir		
City	Antioch	County	Contra Costa
Lender/Client	Plaza Home Mortgage Inc		

**Rear Side****Rear Side****Front Side****Front Side****Address Verification****Street Scene (Opposite direction)**

Comparable Photo Page

Borrower	Tamer Aziz Sabet Elmankabady		
Property Address	5479 Trimonti Cir		
City	Antioch	County	Contra Costa
Lender/Client	Plaza Home Mortgage Inc	State	CA Zip Code 94531



Comparable 1

5325 Cardinal St
 Prox. to Subject 0.56 miles NW
 Sale Price 880,258
 Gross Living Area 3,247
 Total Rooms 8
 Total Bedrooms 5
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 7020 sf
 Quality Q4
 Age 1



Comparable 2

5445 Mojave Way
 Prox. to Subject 0.60 miles NW
 Sale Price 918,185
 Gross Living Area 3,247
 Total Rooms 8
 Total Bedrooms 5
 Total Bathrooms 3.1
 Location A;Comm;
 View N;Res;
 Site 7000 sf
 Quality Q4
 Age 0



Comparable 3

2008 Finger Peak Ct
 Prox. to Subject 1.72 miles W
 Sale Price 955,000
 Gross Living Area 3,547
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 16684 sf
 Quality Q4
 Age 0

Comparable Photo Page

Borrower	Tamer Aziz Sabet Elmankabady		
Property Address	5479 Trimonti Cir		
City	Antioch	County	Contra Costa
Lender/Client	Plaza Home Mortgage Inc	State	CA Zip Code 94531



Comparable 4

5449 Mountain Ridge Way
 Prox. to Subject 1.57 miles NE
 Sale Price 1,049,500
 Gross Living Area 3,511
 Total Rooms 8
 Total Bedrooms 5
 Total Bathrooms 4.0
 Location A;BsyRd;
 View N;Res;
 Site 8493 sf
 Quality Q4
 Age 8



Comparable 5

1961 Winding Peak Ct
 Prox. to Subject 1.11 miles NW
 Sale Price 930,000
 Gross Living Area 3,814
 Total Rooms 13
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 11259 sf
 Quality Q4
 Age 22



Comparable 6

5360 Trimonti Cir
 Prox. to Subject 0.25 miles NW
 Sale Price 868,000
 Gross Living Area 2,949
 Total Rooms 13
 Total Bedrooms 5
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 6502 sf
 Quality Q4
 Age 0

Plat Map

Borrower	Tamer Aziz Sabet Elmankabady				
Property Address	5479 Trimonti Cir				
City	Antioch	County	Contra Costa	State	CA
Lender/Client	Plaza Home Mortgage Inc	Zip Code	94531		



Location Map

Borrower	Tamer Aziz Sabet Elmankabady				
Property Address	5479 Trimonti Cir				
City	Antioch	County	Contra Costa	State	CA
Lender/Client	Plaza Home Mortgage Inc	Zip Code	94531		



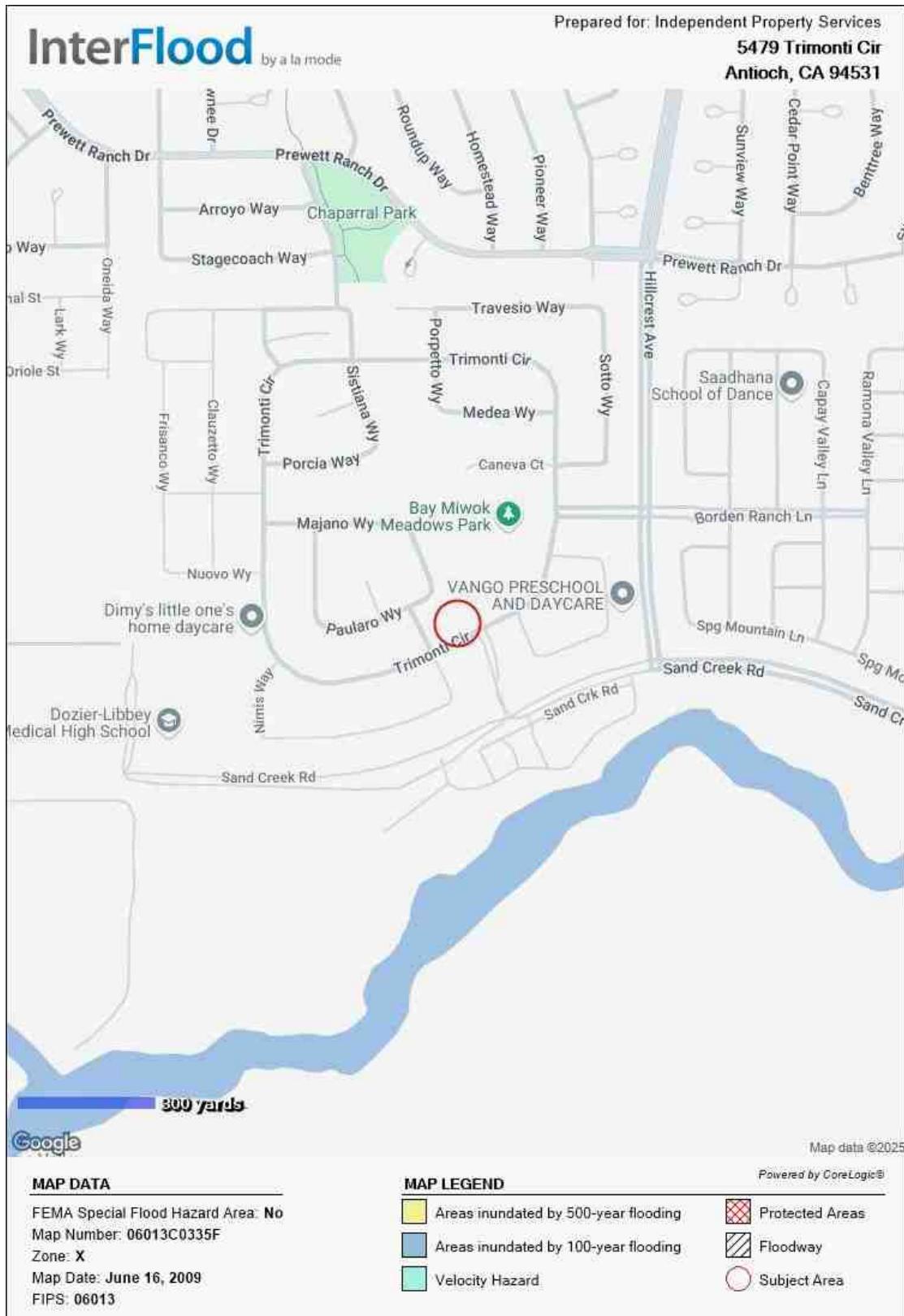
Aerial Map

Borrower	Tamer Aziz Sabet Elmankabady		
Property Address	5479 Trimonti Cir		
City	Antioch	County	Contra Costa
Lender/Client	Plaza Home Mortgage Inc		



Flood Map

Borrower	Tamer Aziz Sabet Elmankabady		
Property Address	5479 Trimonti Cir		
City	Antioch	County	Contra Costa
Lender/Client	Plaza Home Mortgage Inc	State	CA
		Zip Code	94531



Appraisers License

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

Michael J. Vera

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER: 3008429

Effective Date: August 30, 2024
Date Expires: August 29, 2026

Angela Jemmott
Angela Jemmott, Bureau Chief, BREA

3078143

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

Appraisers E&O



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

- Great American Assurance Company

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

Policy Number: **RAP4120182-24**

Renewal of:

Program Administrator: **Herbert H. Landy Insurance Agency Inc.
100 River Ridge Drive, Suite 301 Norwood, MA 02062**

Item 1. Named Insured: **Michael Vera**

Item 2. Address: **2420 Sand Creek Rd #304**

City, State, Zip Code: **Brentwood, CA 94513**

Item 3. Policy Period: From **09/13/2024** To **09/13/2025**
(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. Limits of Liability:

- A. \$ **1,000,000** Damages Limit of Liability – Each Claim
- B. \$ **1,000,000** Claim Expenses Limit of Liability – Each Claim
- C. \$ **1,000,000** Damages Limit of Liability – Policy Aggregate
- D. \$ **1,000,000** Claim Expenses Limit of Liability – Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

- A. \$ **500** Each Claim
- B. \$ **1,000** Aggregate

Item 6. Premium: \$ **850.00**

Item 7. Retroactive Date (if applicable): **09/13/2024**

Item 8. Forms, Notices and Endorsements attached:

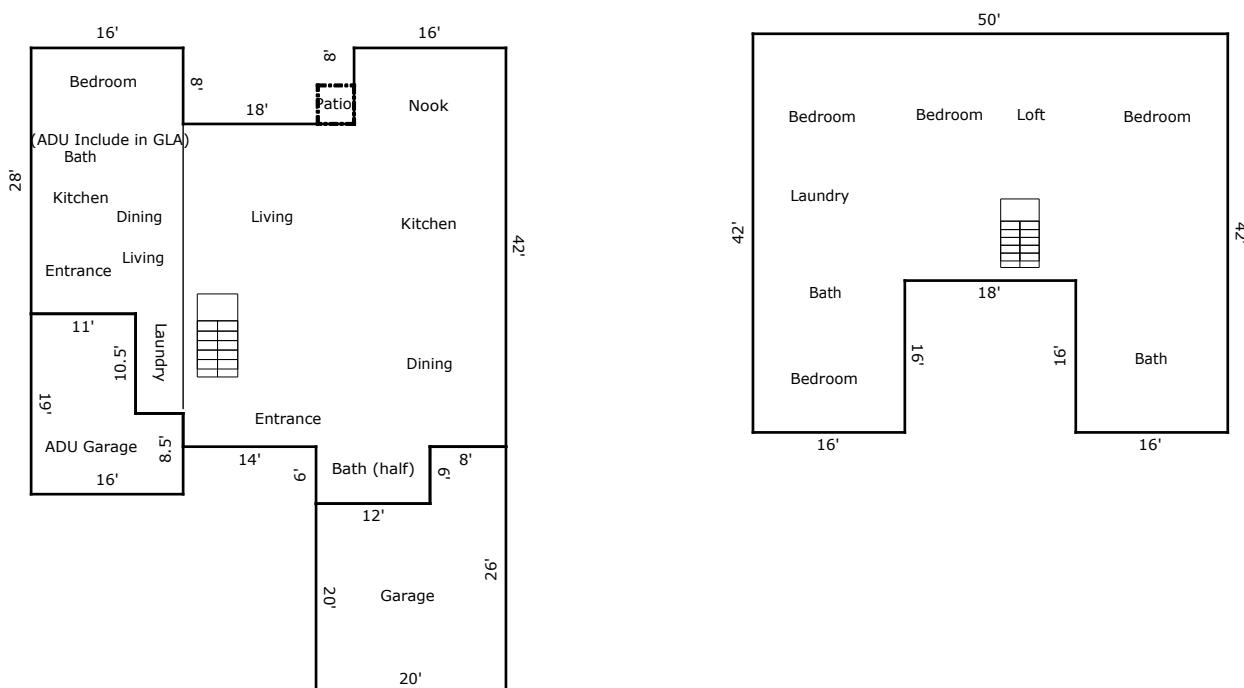
**D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)
D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)**

Rebekah A. Maguire

Authorized Representative

Building Sketch

Borrower	Tamer Aziz Sabet Elmankabady		
Property Address	5479 Trimonti Cir		
City	Antioch	County	Contra Costa
Lender/Client	Plaza Home Mortgage Inc	State	CA
		Zip Code	94531



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details
First Floor	1856.5 Sq ft $12 \times 6 = 72$ $28 \times 11 = 308$ $38.5 \times 5 = 192.5$ $34 \times 18 = 612$ $42 \times 16 = 672$
Second Floor	1812 Sq ft $50 \times 26 = 1300$ $16 \times 16 = 256$ $16 \times 16 = 256$
Total Living Area (Rounded):	3669 Sq ft
Non-living Area	
1 Car Attached	251.5 Sq ft $11 \times 10.5 = 115.5$ $16 \times 8.5 = 136$
2 Car Attached	448 Sq ft $20 \times 20 = 400$ $8 \times 6 = 48$