

APPRAISAL OF REAL PROPERTY



Date of Valuation:

01/06/2026

Located At:

16370 Viewcrest Rd
Tract 14094 Lot 59 Book 344 Page 10 and Int In Common Area
Chino Hills, CA 91709

For:

ResiCentral, LLC
19417 Shumard Oak Drive #102, Land O'Lakes, FL 34638

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SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	16370 Viewcrest Rd
	Legal Description	Tract 14094 Lot 59 Book 344 Page 10 and Int In Common Area
	City	Chino Hills
	County	San Bernardino
	State	CA
	Zip Code	91709
	Census Tract	0001.11
SALES PRICE	Map Reference	40140
	Sale Price	\$
	Date of Sale	
CLIENT	Borrower	Jeremy Engstrom
	Lender/Client	ResiCentral, LLC
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	3,886
	Price per Square Foot	\$
	Location	N;Res;Res
	Age	9
	Condition	C2
	Total Rooms	9
	Bedrooms	5
	Baths	5.1
APPRASIER	Appraiser	Rene Hernandez
	Date of Appraised Value	01/06/2026
	Opinion of Value	\$ 2,050,000



Serial# 7791B456
esign.alamode.com/verify

Uniform Residential Appraisal Report

PAS054332
File # PAS054332

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 16370 Viewcrest Rd		City Chino Hills		State CA Zip Code 91709	
Borrower Jeremy Engstrom		Owner of Public Record Jeremy Carl & Sara Marie Engstrom		County San Bernardino	
Legal Description Tract 14094 Lot 59 Book 344 Page 10 and Int In Common Area					
Assessor's Parcel # 1000-122-29-0000		Tax Year 2024		R.E. Taxes \$ 20,645	
Neighborhood Name Hillcrest		Map Reference 40140		Census Tract 0001.11	
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant		Special Assessments \$ 2,540		<input checked="" type="checkbox"/> PUD	HOA \$ 520 <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 ResiCentral, LLC		Address 19417 Shumard Oak Drive #102, Land O'Lakes, FL 34638			
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). During the normal course of business the subject was not found to have been offered for sale in the last twelve months according to MRMLS and public record sources.					

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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage	<input 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	575	Low 3	Multi-Family 5 %
Neighborhood Boundaries	North:Eucalyptus Avenue; South:City Limit; East:Velano Country Club;			3,150	High 110	Commercial	5 %	West:City Limit.
				1,500	Pred. 38	Other	%	

Neighborhood Description The Subject is located in a conforming residential area of one and two story single family residences, varying in size, age, design/appeal, and quality. Most of the homes are in average to good exterior condition. Shopping, recreation and other supporting services are all located with convenient proximity to subject. Additional neighborhood comments see attached addenda.

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

Dimensions 185'x51.20'x250'x43.66'x138'	Area 22,323 sf	Shape Irregular	View N;Res;Res
Specific Zoning Classification R-R-1	Zoning Description Rural Residential - 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? Yes No If No, describe

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"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone D FEMA Map # 06071C9325J FEMA Map Date 05/08/2024

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

The subject is a typical residential lot graded above street level. There were no encroachment and/or easements noted during inspection. Title

neither provided nor reviewed by the appraiser.

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	None	Floors	Hrwd/Lmnt/Avg			
# of Stories 2		<input type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Stucco/Avg	Walls	Drywall/Avg			
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/Avg		Trim/Finish	Painted Wood/Avg			
<input checked="" type="checkbox"/> Existing	<input type="checkbox"/> Proposed	<input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts Yes/Yes/Avg		Bath Floor	Tile/Avg			
Design (Style) Contemporary			<input type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump	Window Type Vinyl/Avg	Bath Wainscot	Tile/Avg			
Year Built 2017		Evidence of <input type="checkbox"/> Infestation	None	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None			
Effective Age (Yrs) 5		<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement	Screens	Alum/Avg	Driveway	# of Cars 2			
Attic <input type="checkbox"/> None		Heating <input checked="" type="checkbox"/> FWA	<input type="checkbox"/> HWBB	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 checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Blck/Iron	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 Patio	<input type="checkbox"/> Porch None	Carport	# of Cars 0			
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool In Ground	<input checked="" type="checkbox"/> Other Spa	Att.	<input type="checkbox"/> Det.	<input checked="" type="checkbox"/> Built-in		

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Finished area above grade contains: 9 Rooms 5 Bedrooms 5.1 Bath(s) 3,886 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). Dual pane windows. Upgrades include: Pool, spa, laminate flooring (2nd floor). ANSI Z765-2021

measuring standards were applied.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2;No updates in the prior 15 years;Utilities are in service and in working order. The property is equipped with smoke detectors and carbon monoxide detectors. Subject property is equipped with a tankless water heaters. No inadequacies were noted at the time of the inspection. The subject is considered to be in overall C2 condition. Property appears to have received adequate care and maintenance. See attached addenda.

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

None apparent or disclosed to appraiser. I have not been provided with any documentation revealing any physical deficiencies and have reported only apparent adverse conditions. Borrower may not rely on this report for structural conditions that may exist and is encouraged to obtain a home inspection by a professional home inspector to determine if problems exist. See limiting condition #5.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

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There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 1,784,000 to \$ 1,909,990 .									
There are 13 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,375,000 to \$ 2,100,000 .									
FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3	
Address	16370 Viewcrest Rd Chino Hills, CA 91709	16127 Greens Ct Chino Hills, CA 91709			16389 Viewcrest Rd Chino Hills, CA 91709			15325 Canon Ln Chino Hills, CA 91709	
Proximity to Subject		0.89 miles NE			0.04 miles SE			1.21 miles NE	
Sale Price	\$		\$ 2,100,000		\$	\$ 2,060,000		\$	\$ 1,910,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 445.77 sq.ft.		\$ 465.33 sq.ft.		\$ 520.44 sq.ft.			
Data Source(s)		MRMLS#RS25231097;DOM 4			MRMLS#WS25146935;DOM 13			MRMLS#PW25076047;DOM 50	
Verification Source(s)		Realist#270858			Realist#198188			Realist#157055	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Cash;0		ArmLth Conv;0			
Date of Sale/Time		s11/25;c10/25		0 s08/25;c07/25		s07/25;c06/25			
Location	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple			
Site	22,323 sf	16,005 sf	+25,272	11,069 sf		+45,016	14,417 sf		+31,624
View	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res			
Design (Style)	DT2;Contemp	DT2;Med	0	DT2;Contemp		DT2;Contemp			
Quality of Construction	Q3	Q3		Q3		Q3			
Actual Age	9	17	0 9		18				0
Condition	C2	C2		C2		-50,000	C2		
Above Grade	Total BdRms. Baths	Total BdRms. Baths		Total BdRms. Baths		Total BdRms. Baths			
Room Count	9 5 5.1	13 5 5.1	0	10 5 5.1		0 9 4 3.1		+20,000	
Gross Living Area	3,886 sq.ft.	4,711 sq.ft.	-96,525	4,427 sq.ft.		-63,297	3,670 sq.ft.		+25,272
Basement & Finished Rooms Below Grade	Osf	Osf		Osf		Osf			
Functional Utility	Average	Average		Average		Average			
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC			
Energy Efficient Items	Windows	Windows		Solar Panels	-25,000	Windows			
Garage/Carport	3gbi2dw	3ga2dw	0	3gbi3dw	0	3gbi3dw			0
Porch/Patio/Deck	Patio/Balcony	Patio/Balcony		Patio/Balcony		Patio/Balcony			
Pool/Spa	Pool/Spa	Pool/Spa		None		+80,000	None		+80,000
Amenities	Outdoor Kitchen	Outdoor Kitchen		None		+5,000	None		+5,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -71,253		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -8,281		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 161,896			
Adjusted Sale Price of Comparables		Net Adj. 3.4 %		Net Adj. 0.4 %		Net Adj. 8.5 %			
		Gross Adj. 5.8 % \$ 2,028,747		Gross Adj. 13.0 % \$ 2,051,719		Gross Adj. 8.5 % \$ 2,071,896			

SALES COMPARISON APPROACH

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) Realist/MRMLS

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) Realist/MRMLS

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	01/11/2023			
Price of Prior Sale/Transfer	\$1,775,000			
Data Source(s)	Realist#8462/MRMLS	Realist/MRMLS	Realist/MRMLS	Realist/MRMLS
Effective Date of Data Source(s)	12/22/2025	12/22/2025	12/22/2025	12/22/2025

Analysis of prior sale or transfer history of the subject property and comparable sales The subject last transferred on 01/11/2023 as a grant deed from Woroniecki Katarzyna & Jeffery C to Engstrom Jeremy C & Sara M. Subject change in value can be attributed to the work performed on subject (pool, spa, laminate flooring) since it last transfer and the appreciation in values during 2023 and 2024. During the course of this investigation no other options for sale, sales, or transfers were discovered within the last three years.

Summary of Sales Comparison Approach Subject and Comparable 2 are considered to have the same condition with the comparable receiving an adjustment for its more than equal upgrades. Due to the lack of sales in the immediate area, a sale from over one mile was utilized. None of the Comparables are separated from the Subject by a significant man-made or geographic boundary. Additional sales comparison approach comments see next page.

Indicated Value by Sales Comparison Approach \$ 2,050,000

Indicated Value by: Sales Comparison Approach \$ 2,050,000 Cost Approach (if developed) \$ 2,054,889 Income Approach (if developed) \$

See Attached Addendum.

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. See attached addenda.

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 \$ 2,050,000 , as of 01/06/2026 , which is the date of inspection and the effective date of this appraisal.

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Sales Comparison Comments:

All comparables were verified closed with CoreLogic (Realist) and are considered to be the most similar available at the time of inspection. The reported date of sale is the date of recording. Sales data was verified with MLS, Realist, and personal interview with owner, whenever possible. If the appraiser had noticed any differences in sale information between assessors records and MLS records, the appraiser will make every effort to verify the information contained in this report. However, any discrepancies, which could not be fully verified, the appraiser would rely on the listing agent's information. A discussion of adjustments are as follow:

Financing: All comparables have been considered for cash equivalency and appropriate adjustments have been applied.

Location: All properties exhibited similar location influences. No adjustments were warranted and there were no adverse location influences noted at time of inspection.

Site: Due to the lack of land sales within the neighborhood, the appraiser utilized a market derived adjustment of \$4/SF. This adjustment is applied to the difference in site square footage (to applicable comparables).

Age: No adjustment is given for variation in age, since the comparables effective age is similar to the subject.

Design/Appeal Comments: On occasions, the lack of inventory resulted in the use of some comps that may differ somewhat in the architectural design/appeal. Due to the subjective nature of this appeal factor, no adjustments were made.

Condition: Although the appraiser did not go into the sale homes, this office judges the general condition of each of these homes through review of the sale sheets, and personal observations of the exterior of the residences.

Bedroom/Bathroom Count: Variation in bedroom count is reflected in the livable square footage adjustment. The adjustment for a full bathroom is based at \$10,000 and \$5,000 for a half bathroom.

Livable: Variation in livable square footage is based at \$117/SF rounded.

All adjustments are based on a combination of paired sales analysis, market extraction, the appraisers knowledge of the marketplace and information supplied by local Realtors. All comparables are within the subject's competitive market area with comparable #2 given most weight in the final determination of value since it has the least amount of net adjustments.

Predominate Value-Appraised Value

The final value of the subject is above the predominate value for the area, this is primarily due to subject's living area and amenities, however falls within the market's typical value range, this does not have an effect on marketability.

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) The indicated land value, in this method, was based upon an extraction process which is considered to be professionally acceptable. However, it is inferior to the direct sales comparison means of estimating land value.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service 4 Effective date of cost data 12/25 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Physical Depreciation based on Modified Age/Life. Land to value ratio exceeds 39%, which is typical for the area. Cost data provided any Marshall & Swift Cost CD. This cost approach is not an applicable method in determining fire insurance and should not be used for such purposes. Estimated Remaining Economic Life (HUD and VA only)	OPINION OF SITE VALUE = \$ 805,000 DWELLING 3,886 Sq.Ft. @ \$ 208.48 = \$ 810,153 0 Sq.Ft. @ \$ = \$ 120,000 Garage/Carport 667 Sq.Ft. @ \$ 50.86 = \$ 33,924 Total Estimate of Cost-New = \$ 964,077 Less Physical Functional External Depreciation 56,688 = \$(56,688) Depreciated Cost of Improvements = \$ 907,389 "As-is" Value of Site Improvements = \$ 35,000 Entrepreneurial Profit 15% = \$ 307,500 INDICATED VALUE BY COST APPROACH = \$ 2,054,889
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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) N/A

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

Total number of phases	Total number of units	Total number of units sold
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Total number of units rented	Total number of units for sale	Data source(s)
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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

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.

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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.

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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.

Uniform Residential Appraisal Report

PAS054332
File # PAS054332

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.

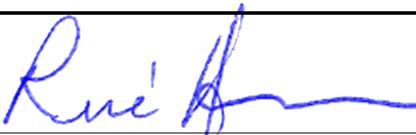
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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.

 esign.alamode.com/verify Serial:7791B456

APPRAISER

Signature 
 Name Rene Hernandez
 Company Name Pegasus Appraisal Services
 Company Address 4322 Val Verde Ave
Chino Hills, CA 91709-3032
 Telephone Number (909) 248-1027
 Email Address renehernandez745@roadrunner.com
 Date of Signature and Report 01/08/2026
 Effective Date of Appraisal 01/06/2026
 State Certification # AR030180
 or State License # _____
 or Other (describe) _____ State # _____
 State CA
 Expiration Date of Certification or License 02/25/2027

ADDRESS OF PROPERTY APPRAISED

16370 Viewcrest Rd
Chino Hills, CA 91709
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 2,050,000

LENDER/CLIENT

Name Fastapp Appraisal Management Company
 Company Name ResiCentral, LLC
 Company Address 19417 Shumard Oak Drive #102, Land
O'Lakes, FL 34638
 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 _____

Uniform Residential Appraisal Report

oPAS054332
File # PAS054332

SALES COMPARISON APPROACH	FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
	Address	16370 Viewcrest Rd Chino Hills, CA 91709	1036 Alpine Ct Chino Hills, CA 91709			1079 Spring Oak Way Chino Hills, CA 91709			1189 Canyon Glen Rd Chino Hills, CA 91709		
Proximity to Subject			0.39 miles NE			0.21 miles E			0.39 miles SE		
Sale Price	\$		\$ 1,875,000			\$ 2,100,000			\$ 1,650,000		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 465.95 sq.ft.				\$ 499.41 sq.ft.			\$ 390.44 sq.ft.		
Data Source(s)		MRMLS# TR25105641;DOM 3				MRMLS#TR25245562;DOM 5			MRMLS#CV25128356;DOM 30		
Verification Source(s)		Realist#170651				Realist#302803			Realist#298215		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Cash;0					
Date of Sale/Time		s07/25;c05/25				s12/25;c10/25			s12/25;c11/25		
Location	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res					
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple					
Site	22,323 sf	32,670 sf	-41,388	8,800 sf		+54,092	17,491 sf		+19,328		
View	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res					
Design (Style)	DT2;Contemp	DT2;Contemp		DT2;Contemp		DT2;Contemp					
Quality of Construction	Q3	Q3		Q3		Q3					
Actual Age	9	26	0	7		0	6		0		
Condition	C2	C3	+100,000	C2			C2				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths					
Room Count	9 5 5.1	9 4 3.1	+20,000	10 5 5.1		0	9 5 5.1				
Gross Living Area	3,886 sq.ft.	4,024 sq.ft.	-16,146	4,205 sq.ft.		-37,323	4,226 sq.ft.		-39,780		
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf					
Functional Utility	Average	Average		Average		Average					
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC					
Energy Efficient Items	Windows	Windows		Windows		Windows					
Garage/Carport	3gbi2dw	3gbi3dw		0 3gbi3dw		0 3gbi3dw					
Porch/Patio/Deck	Patio/Balcony	Patio		0 Patio/Balcony		Patio/Balcony					
Pool/Spa	Pool/Spa	None	+80,000	None		+80,000	None		+80,000		
Amenities	Outdoor Kitchen	None	+5,000	None		+5,000	None		+5,000		
Net Adjustment (Total)		☒ + □ -	\$ 147,466	☒ + □ -	\$ 101,769	☒ + □ -	\$ 64,548				
Adjusted Sale Price or Comparables		Net Adj. 7.9 %		Net Adj. 4.8 %		Net Adj. 3.9 %					
		Gross Adj. 14.0 %	\$ 2,022,466	Gross Adj. 8.4 %	\$ 2,201,769	Gross Adj. 8.7 %	\$ 1,714,548				

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 # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	01/11/2023	05/14/2025		
Price of Prior Sale/Transfer	\$1,775,000	\$0		
Data Source(s)	Realist#8462/MRMLS	Realist#110041	Realist/MRMLS	Realist/MRMLS
Effective Date of Data Source(s)	12/22/2025	12/22/2025	12/22/2025	12/22/2025

Analysis of prior sale or transfer history of the subject property and comparable sales Comparable 4 last transferred on 05/14/2025 as an affidavit from Andrew Y Guan to Guan Family Trust.

Analysis/Comments See page 2.

Special Assessment Tax Amount

Chino Hills Street Sweet \$2.34

Chino Hills Cfd #6 \$675.40

Chaffey College Bond \$181.05

Chino Unified Bond \$1,524.44

Wv Mosq & Vector Cntri #1 \$22.16

Metro Water Mid-vly Debt \$126.73

Metro Water-water Stby \$7.59

Total Of Special Assessments \$2,539.71

Special Assessment taxes are annual and are included in the property taxes.

ANALYSIS / COMMENTS

Market Conditions Addendum to the Appraisal Report

PAS054332
File No. PAS054332

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	16370 Viewcrest Rd			City	Chino Hills			State	CA	ZIP Code	91709
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Borrower	Jeremy Engstrom		
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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)		7	3	3	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)		1.17	1.00	1.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings		N/A	N/A	3	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)		N/A	N/A	3.0	<input type="checkbox"/> Declining	<input 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		1,568,000	1,910,000	1,650,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market		11	13	30	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Comparable List Price		1,600,000	1,995,000	1,589,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market		N/A	N/A	8	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price		98%	96%	104%	<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.). Seller concessions were not found to have an impact.

MARKET RESEARCH & ANALYSIS

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).

Cite data sources for above information. Realist/Multiple Listing Service. Data sources cited do not provide the information in the areas marked N/A

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.

Not enough comparable sales in subject's neighborhood during the last twelve months to determine the overall market trends. Additional research was conducted to determine the overall market trends for the neighborhood. Additional research consisted of analyzing all SFR sales (456) in subject's city. Result of research is as follows. Median comparable sale price for prior 7-12 months \$1,100,000. Median comparable sale price for prior 4-6 months \$1,100,000. Median comparable sale price for current 3 months \$1,110,000. Median comparable list price for prior 7-12 months \$1,099,988. Median comparable list price for prior 4-6 months \$1,118,000. Median comparable list price for current 3 months \$1,099,000. Median comparable sales days on market for current 3 months 27 days. List price to sales price ratio for current 3 months 101%. Number of sales for prior 7-12 months 225. Number of sales for prior 4-6 months 122. Number of sales for current 3 months 109. Subject neighborhood is considered to be stable. Overall trend grid based on additional research.

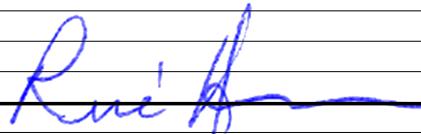
If the subject is a unit in a condominium or cooperative project , complete the following:		Project Name:			
Subject Project Data		Prior 7-12 Months	Prior 4-6 Months	Current – 3 Months	Overall Trend
Total # of Comparable Sales (Settled)					<input type="checkbox"/> Increasing <input type="checkbox"/> 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.

CONDOS/CO-OP PROJECTS

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

 esign.alamode.com/verify Serial:7791B456



Signature		Signature	
Appraiser Name	Rene Hernandez	Supervisory Appraiser Name	
Company Name	Pegasus Appraisal Services	Company Name	
Company Address	4322 Val Verde Ave, Chino Hills, CA 91709-3032	Company Address	
State License/Certification #	AR030180	State License/Certification #	State
Email Address	renehernandez745@roadrunner.com	Email Address	

USPAP ADDENDUM

PAS054332

File No. PAS054332

Borrower	Jeremy Engstrom		
Property Address	16370 Viewcrest Rd		
City	Chino Hills	County	San Bernardino
Lender	ResiCentral, LLC		

This report was prepared under the following USPAP reporting option:

- | | |
|--|--|
| <input checked="" type="checkbox"/> Appraisal Report | This report was prepared in accordance with USPAP Standards Rule 2-2(a). |
| <input type="checkbox"/> Restricted Appraisal Report | This report was prepared in accordance with USPAP Standards Rule 2-2(b). |

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is:

See Attached Addenda

Additional Certifications

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

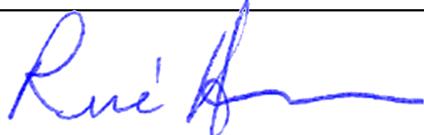
- | | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. |
| <input type="checkbox"/> | I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. |
- The statements of fact contained in this report are true and correct.
 - The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
 - Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties 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 that were in effect at the time this report was prepared.
 - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
 - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

See Attached Addenda

 esign.alamode.com/verify Serial:7791B456

APPRAISER:



Signature:

Name: Rene Hernandez

Date Signed: 01/08/2026

State Certification #: AR030180

or State License #:

State: CA

Expiration Date of Certification or License: 02/25/2027

Effective Date of Appraisal: 01/06/2026

SUPERVISORY APPRAISER: (only if required)

Signature:

Name:

Date Signed:

State Certification #:

or State License #:

State:

Expiration Date of Certification or License:

Supervisory Appraiser Inspection of Subject Property

Did Not Exterior-only from Street



Serial# 7791B456
esign.alamode.com/verify

Supplemental Addendum

File No. PAS054332

Borrower	Jeremy Engstrom						
Property Address	16370 Viewcrest Rd						
City	Chino Hills	County	San Bernardino	State	CA	Zip Code	91709
Lender/Client	ResiCentral, LLC						

AIR Statement

No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Seller 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 represent and warrant that, as of the date of this Report, I have had no contact with anyone that would in any way be construed as a violation of the Appraiser Independence Requirements; the only individuals with whom I have had any contact regarding my preparation of this Report have been limited to representatives of Fastapp Appraisal Management Company and the designated individual required for entry into the subject property for purposes of inspection. No agent or representative of lender/client whose name appears on the first page of this Report has contacted me directly and I am obligated to and would report any such unauthorized contact, whether in person, by phone, or electronically, to XFastapp Appraisal Management Company immediately.

Purpose

The purpose of this appraisal is to estimate the "as is" market value of the Fee Simple property rights in the real estate described herein as of the effective date of the appraisal.

The interest being appraised is "The Fee Simple Interest".

A fee simple interest is defined as: An Absolute Fee; a fee without limitations to any particular class of heirs or restrictions, but subject to the limitations of Eminent domain, escheat, police power and taxation.

The valuation presented is based on and explicitly assumes a total transfer of these interests of the subject, a fractional transfer of these interests would not necessarily be a direct proportional share of the value hereby expressed.

Function

It is the function of this appraisal report to provide information leading to a value estimate of the subject property for loan purposes, with the subject representing collateral for the loan. This appraisal is intended for use in a mortgage finance transaction only. This report is not intended for any other use.

Intended Use and User

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No Additional Intended Users are identified by the appraiser. Although the borrower and/or third party may receive a copy of the appraisal, it does not mean that the borrower or third party is an "Intended User" as that term is defined in the URAR form.

Scope of Work

In developing an opinion as to the market value of the subject property, several investigative inquiries were made. Firstly, an on-site inspection of the subject property was completed. Secondly, research was conducted through public records to determine the property's current zoning and legal use. Thirdly, research and collection of data (both general and specific) was conducted, in order to develop and express an opinion of value, as defined herein. Sources employed include but are not limited to comparable services such as CoreLogic (Realist), multiple listings services and title companies. Additional data was obtained from conversations with a seller, owner, or real estate agents for the subject and other real estate agents in the market area. Construction costs were estimated, as required, by utilizing one or more of the following sources; The Marshall and Swift Residential CD-Rom, conversations with local construction professionals and/or provided contractor's cost estimates. Information obtained through the above mentioned sources has been considered to be reliable, has been verified when possible, and has been used as though correct and accurate. Any changes or subsequent invalidation of data provided by these sources could effect the value conclusion of this report. During the Highest and Best Use Analysis, the appraisers uncovered information which suggests the highest and best use as improved would likely be a single family residence. At the client's request, the property was appraised based on its current use. The data collected during the investigative process was analyzed and evaluated using the Direct Sales Comparison Approach to estimate the property's value.

The appraiser certifies and agrees that this appraisal was prepared in accordance with requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C 331 et seq.), Fannie Mae, the Uniform Standards of Appraisal Practice as adopted by the Appraisal Foundation, and any applicable implementing regulation in effect at the time the appraiser signs the appraisal certification. However, I have not utilized the three approaches to value; the Income Approach was omitted. Traditionally the Income Approach is not applied to single family homes and discussions during this assignment and others with real estate professionals, indicated the income approach is not a method being used by typical purchasers for the subject product type. Omission of the income approach will not decrease the reliability of the value conclusion or cause this report to be misleading.

Please Note: Unless otherwise noted in this report, a title report, environmental report, seismic report, construction or repair estimates or soil report were not submitted to the appraiser for review. Additionally, the expertise of the appraiser does not extend to building, termite or environmental inspection and unless a condition is blatantly obvious the appraiser will not be responsible for discovery. This is especially true of environmental hazards, including household mold.

Exposure Time/Marketing Time

The appraiser inquired into marketing and exposure periods required to sell buildings in the area. Marketing period refers to the time it takes an interest in real property to sell on the market subsequent to the date of an appraisal, while exposure period refers to the length of time the property being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. As a result of our analysis of the data, we have concluded that a marketing time of 1 to 2 months would be reasonable for the subject property. A reasonable exposure time for the subject property developed independently from the stated marketing time is 1 to 2 months.

Additional Neighborhood Comments

The 57 and 60 freeways are approximately 3.75-4.25 miles from the subject and is considered the main accesses to employment and popular entertainment areas. The "micro" market appears to be in a stage of stability and most structures have a significant amount of economic life remaining. The area has adequate infrastructure in place.

URAR : Neighborhood - Market Conditions

The neighborhood appears to have a stable growth rate. Values appear to be stable. There is a shortage of comparable housing available for purchase. At present there appears to be adequate residential financing available for those that can meet the current lending guidelines. Loan discounts, interest buy downs and other concessions were not observed to have a substantial impact on the local market.

Additional Improvements Comments

The subject has improvements that are typical of the subject neighborhood. No original structure permits were reviewed by the appraiser, neither was there any review of any permits and/or Certificates of Occupancy for any addition, or original structure. The appraisal report is made "As Is" and is based upon on-site inspection and information in the Public Records. It is left to the client's discretion to confirm any permitted additions or add-ons which may or may not exist. If any portion of this information is found to be inaccurate



Serial# 7791B456
esign.alamode.com/verify

Supplemental Addendum

File No. PAS054332

Borrower	Jeremy Engstrom						
Property Address	16370 Viewcrest Rd						
City	Chino Hills	County	San Bernardino	State	CA	Zip Code	91709
Lender/Client	ResiCentral, LLC						

would be subject to further analysis and we reserve the right to make any changes deemed appropriate, including the opinion of value.

Highest and Best Use

The subject property is within the conformity of the surrounding neighborhood. The subject property meets all four of the tests (1) Legally permitted, (2) Financially feasible, (3) Physically possible, and (4) Most Profitable.

As though vacant: The legally permissible uses for the subject site are single family residential uses. This conforms to zoning restrictions on surrounding properties and is consistent with the suburban location and nature of the neighborhood. Given the subject's location and current and future demand, a single family residential use building would produce the highest net return to the site over the longest period. Therefore, the most productive, legally permitted, physically possible, and financially feasible use of the land would be to hold the site vacant, for the interim, until such a time new construction would be financially sound.

As improved: In conducting a highest and best use analysis as improved, an important determinant is the property's current performance. The data indicates the highest and best use is as currently improved.

The term "highest and Best Use" is an appraisal concept that is defined in the Appraisal Terminology Handbook of the American Institute of Real Estate Appraisers as follows:

That reasonable and probable use that supports the highest present value, as defined, as of the effective date of the appraisal. Alternatively, that use from among reasonably probable and legal alternative uses, found to be physically possible, financially feasible and results in maximum profitability to the land.

Depreciation

Based on an inspection of the improvements, the subject is considered to be in C2 condition.

The construction cost of the pool cannot be fully recovered in the market, which is considered functional obsolescence.

The residence is functionally similar to other buildings in the area.

The subject is considered to be free from external obsolescence.

Flood data reported in the appraisal was obtained for FEMA guidelines; and a "No" designation in the "FEMA FLOOD Hazard" section of the report does not mean that the property cannot suffer damage from flooding.

Hazardous Materials

The existence of any environmental hazard such as the presence of hazardous wastes, toxic substances, radon gas, asbestos containing materials, ureaformaldehyde insulation, etc., which may or may not be present in or on the subject property, was not observed by or disclosed to the appraiser, and the appraiser has no knowledge of any such environmental hazard. Additionally, some soil in the general area has been determined to have very high swell potential. We have not been provided with any soil studies, and cannot determine the potential for soil swell. The appraiser is not qualified to detect such substances. The presence of such substances may affect the value of the subject property. The value estimate is predicated on the assumption that there is no such material on or in the subject property that would cause a loss in value. No responsibility is assumed for any such condition, or for any expertise or engineering knowledge required to discover them. No liability is assumed for the mechanical or structural elements of the subject property. No warranty of the appraisal is given or implied. The appraiser is not a home or environmental inspector. The appraiser provides an opinion of value. The appraisal does not guarantee that the property is free of defects or environmental problems. The appraiser performs an inspection of visible and accessible areas only. Mold or termites may be present in areas the appraiser cannot see. The borrower "may" rely on the appraisal report, but they should not be relying on it to disclose conditions and defects. A professional home inspection or environmental inspection is recommended. It is recommended the purchaser/borrower retain an expert in this field to make an accurate determination concerning the existence of such materials/conditions. As far as lead based paint: If the subject was constructed prior to 1978 it may contain lead based paint and/or other hazardous substances. The client is hereby notified that the appraiser is not qualified to detect these substances and that it is beyond the scope of this appraisal to ascertain the presence of lead based paint and/or other hazardous substances that may be present in the subject property. The client is advised again to consult a qualified expert(s) in the detection of lead based paint and other hazardous substances if further information is desired.

Adjustment Comments

Adjustments were applied to the comparables following common appraisal guidelines and methodology. These are extracted from the raw market data, broker comments, appraiser experience, and previous appraisal work done in this market area. The adjustments are ultimately based on both present and past matched pair analysis done to similar properties in the region (retained in the appraiser's working file), with consideration given to the overall percentage basis as well. In addition, similar properties reviewed but not used for the appraisal, support and reinforce the adjustments used.

Final Reconciliation

The Cost Approach was given secondary consideration since market participants rarely rely on this methodology in their purchase decisions. Furthermore, the lack of vacant land sales and the inherent difficulties in accuracy determining accrued physical depreciation weakens the reliability of this approach. The indicated land value, in this method, was based upon an extraction process which is considered to be professionally acceptable. However, it is inferior to the direct sales comparison means of estimating land value.

The Income Approach is deemed not applicable due to the subject's neighborhood being predominantly owner occupied and the lack of sales data of tenant occupied homes. Purchases are typically made with the intent to occupy rather than rent. This approach has been appropriately omitted.

The Sales Comparison (Market) Approach was given most weight due to the availability of verifiable comparable home sales data. It is also considered to be the most accurate indicator of value, as it best reflects the actions of buyers and sellers with the subject's marketplace.

Thus, the final value conclusion of this APPRAISAL REPORT derived with most consideration given to the Direct Market Data Approach, with secondary consideration given to the Cost Approach and no consideration given to the Income Approach.

Electronic Signature Appraiser Acknowledgement

Appraiser acknowledges and agrees, in connection with electronic submission of appraisals as follows:

1. This appraisal complies with USPAPSM-8, and when applicable to Federal Housing Administration of Department of Veterans Affairs standards and requirements.
2. The software utilized by the Appraiser to generate the appraisal protects signature security by means of a digital signature security feature for each appraiser signing the report, and each appraiser maintains sole control of their related signature thru a password, hardware device, or other means.
3. Appraiser is fully responsible for the integrity and authenticity of data and signatures transmitted electronically and will hold lender harmless



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Supplemental Addendum

File No. PAS054332

Borrower	Jeremy Engstrom						
Property Address	16370 Viewcrest Rd						
City	Chino Hills	County	San Bernardino	State	CA	Zip Code	91709
Lender/Client	ResiCentral, LLC						

from and against any breach or failure of data integrity, signature authenticity, or breach of data security.

4. Adobe's Distiller software or equivalent is utilized by Appraiser to transmit this encrypted.pdf-formatted appraisal.

5. At a minimum, the software contains the following security measures:

Identifies transmission errors during the transmission process, and Confirms date, time and quantity of data submitted by Appraiser and the date, time and quantity of data received by lender, and secures data from editing by means of a password, hardware device, or other means that remains in the sole control of the transmitting appraiser.

6. All such transmissions shall be routed only to the lender at the email address provided in the assignment request at the time the order was placed, unless subsequently directed otherwise by the lender. Appraiser agrees that no such subsequent transmission will result in additional fees billed to the lender, unless agreed to by lender before said subsequent transmission.

7. No Duplicate transmission of this report will be made and no delivery of a hard copy of this report will be made, until appraiser has received lender's written instruction thereto.

Digital Photographs

Digital photographs used in this report are certified to represent the true nature of the properties photographed. Where required for adequate visualization, photographs from published sources may be used. In some instances, photographs taken just prior to the sale are considered to better reflect the condition as of their date of sale. The reader of this report should realize that the photographs utilized in the report of the comparable sales reflect their condition as of the date of the inspection, but not necessarily reflect their condition as of their date of sale. Information provided in the appraisal report regarding comparables reflects their condition as of their sales date.

Privacy Notice

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001 appraisers, along with all providers of personal financial services, are required by federal law to inform their clients of the policies of their firm with regard to the privacy of client nonpublic personal information.

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 may include information given to us by you directly or obtained by us from others with your authorization.

We do not disclose any nonpublic personal information obtained in the course of our engagement to nonaffiliated third parties, except as may be necessary or as may be required by law. As an 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 of our employees and any third party consultants we employ are informed and must agree 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 one that is ordered by a Court of competent jurisdiction with regard to a legal action to which you are a party.

Extraordinary Assumptions:

1. The appraiser inspected the subject with the due diligence expected of a professional real estate appraiser. The appraiser was not qualified to detect adverse soils conditions, potential seismic activity, and hazardous waste and/or toxic materials. Any comment by the appraiser that might suggest the possibility of the presence of such should not be taken as confirmation of their presence. Such determination would require investigation by a qualified expert in the field. The appraised value estimates were predicated on the assumption that there are no such adverse conditions that would cause a loss in value. No responsibility was assumed for any expertise or engineering and investigations have been performed on the subject, that soils were suitable for development, and that no toxic conditions/hazardous waste, or adverse seismic conditions were affecting the subject. In conclusion, the extraordinary assumption was made that there exist no adverse mold, fungi conditions, no adverse easements, encroachments, special or legal assessments, slide areas, adverse illegal uses, or any environmental, soils or geological conditions which would adversely impact marketability. The appraiser is not a home inspector. The appraiser does not have the skill or expertise needed to make such inspections and this report assumes all items are functioning properly and are in good working order.
2. The appraisers were not provided with a preliminary title report. No adverse easements or encumbrances were noted during our inspection. The appraised value was based on the assumption that there were no adverse easements, nor encroachments.
3. The size of the subject is based on measurements taken at the time of inspection by the appraiser. Said measurements and area calculations were assumed reliable for analysis purposes. All units were physical inspected.
4. The Federal Americans with Disabilities Act (ADA) became effective January 26, 1992. The appraisers have not made a specific compliance survey and analysis of the subject improvements to determine whether or not they are in conformity with the various detailed requirements of the ADA.
5. The appraisers assumed that the historical income and expense information provided were accurate. All information with regard to the rent and sale comparables was assumed to be accurate.
6. No opinion is expressed with regard to potential seismic impact and it was assumed that the subject's potential risks are similar to those shared by most properties in the subject area. The appraisers make no warranty as to the seismic stability of the subject land. The assumption is made that the existing improvements were constructed in accordance with all appropriate regulations and ordinances regarding grading, fill, and applicable building codes.
7. It was assumed that the property was free and clear of any delinquent tax payment liens.
8. Maps and exhibits found in this report are provided for reader reference purposes only. No guarantee as to accuracy is expressed or implied unless otherwise stated in this report. No survey has been made for the purpose of this report.
9. The appraisers have provided valuation conclusions based on various analyses of market data as of the date of value. As of the date of appraisal, it was premature to empirically measure the effect of recent economic and political events on the real estate market. Accordingly, the reader is advised that any substantial volatility in the economic and political situation might have a substantial impact on real estate and thus the valuation conclusions presented herein.
10. Acceptance of, and/or use of this appraisal report constitutes acceptance of the above conditions.

STANDARD ASSUMPTIONS

1. This is an Appraisal Report which is intended to comply with the reporting requirements set forth under Standard Rule 2-2(a)



Supplemental Addendum

File No. PAS054332

Borrower	Jeremy Engstrom		
Property Address	16370 Viewcrest Rd		
City	Chino Hills	County	San Bernardino
Lender/Client	ResiCentral, LLC		

of the Uniform Standards of Professional Appraisal Practice for an Appraisal Report. As such, it might not include full discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's opinion of value.

Supporting documentation concerning the data, reasoning, and analyses is retained in the appraiser's file. The information contained in this report is specific to the needs of the client and for the intended use stated in this report. The appraiser is not responsible for unauthorized use of this report.

2. No responsibility is assumed for legal or title considerations. Title to the property is assumed to be good and marketable unless otherwise stated in this report.
3. The property is appraised free and clear of any or all liens and encumbrances unless otherwise stated in this report.
4. Responsible ownership and competent property management are assumed unless otherwise stated in this report.
5. The information furnished by others is believed to be reliable. However, no warranty is given for its accuracy.
6. All engineering is assumed to be correct. Any plot plans and illustrative material in this report are included only to assist the reader in visualizing the property.
7. It is assumed that there are no hidden or unapparent conditions of the property, subsoil, or structures that render it more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies that may be required to discover them.
8. It is assumed that there is full compliance with all applicable federal, state, and local environmental regulations and laws unless otherwise stated in this report.
9. It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless nonconformity has been stated, defined, and considered in this report.
10. It is assumed that all required licenses, certificates of occupancy or other legislative or administrative authority from any local, state or national governmental or private entity or organization have been or can be obtained or renewed for any use on which the value estimates contained in this report are based.
11. Any sketch in this report may show approximate dimensions and is included to assist the reader in visualizing the property. Maps and exhibits found in this report are provided for reader reference purposes only. No guarantee as to accuracy is expressed or implied unless otherwise stated in this report. No survey has been made for the purpose of this report.
12. It is assumed that the utilization of the land and improvements is within the boundaries or property lines of the property described and that there is no encroachment or trespass unless otherwise stated in this report.
13. The appraiser is not qualified to detect hazardous and/or toxic materials. Any comment by the appraiser that might suggest the possibility of the presence of such substances should not be taken as confirmation of the presence of hazardous waste and/or toxic materials. Such determination would require investigation by a qualified expert in the field of environmental assessment. The presence of substances such as asbestos, Urea-formaldehyde foam insulation, polychlorinated bi-phenols (PCB's), or other potentially hazardous materials may affect the value of the property. The appraiser's value estimate is predicated on the assumption that there is no such material on or in the property that would cause a loss in value unless otherwise stated in this report. No responsibility is assumed for any environmental conditions or for any expertise or engineering knowledge required discovering them. The appraiser's descriptions and resulting comments are the result of the routine observations made during the appraisal process.
14. Unless otherwise stated in this report, the subject property is appraised without a specific compliance survey having been conducted to determine if the property is or is not in conformance with the requirements of the Americans with Disabilities Act. The presence of architectural and communications barriers that are structural in nature that would restrict access by disabled individuals by adversely affect the property's value, marketability, or utility.
15. Any proposed improvements are assumed to be completed in a good professional manner in accordance with the submitted plans and specifications.
16. The distribution, if any, of the total valuation in this report between land and improvements applies only under the stated program of utilization. The separate allocations for land and buildings must not be used in conjunction with any other appraisal and are invalid if so used.
17. Possession of this report, or a copy thereof, does not carry with it the right of publication. It may not be used for any purpose by any person other than the party to whom it is addressed without the written consent of the appraiser, and in any event, only with proper written qualifications and only in its entirety.
18. The appraiser is not qualified in the detection of formation, growth, presence, release, dispersal, containment, removal, testing for or detection, or monitoring of, or failure to detect or monitor or warn about any molds, fungi, spores, or other similar growth or organic matter, including but not limited to Aspergillus, Penicillium, or any strain or type of Stachybotrys, commonly collectively referred to as the "Black Molds". Any comment by the appraiser that might suggest the possibility of the presence of such substances should not be taken as confirmation of the presence of. Such determination would require investigation by a qualified expert in the field. The presence of substances or other potentially hazardous materials may affect the value of the property. The appraiser's value estimate is predicated on the assumption that there is no such material on or in the property that would cause a loss in value unless otherwise stated in this report. No responsibility is assumed for any environmental conditions or for any expertise or engineering knowledge required discovering them. The appraiser's descriptions and resulting comments are the result of the routine observations made during the appraisal process.

SPECIAL ASSUMPTIONS

1. Personal property has not been considered in this appraisal.
2. Unless stated, all improvements described herein are assumed to be legal and permitted.

NOTE:

Be advised, this appraisal report is not a "home inspection". The appraiser has only performed a visual inspection of the accessible areas. The appraisal report can not be relied upon to disclose conditions and/or defects in the property.



Serial# 7791B456
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Subject Photo Page

Borrower	Jeremy Engstrom		
Property Address	16370 Viewcrest Rd		
City	Chino Hills	County	San Bernardino
Lender/Client	ResiCentral, LLC	State	CA
		Zip Code	91709

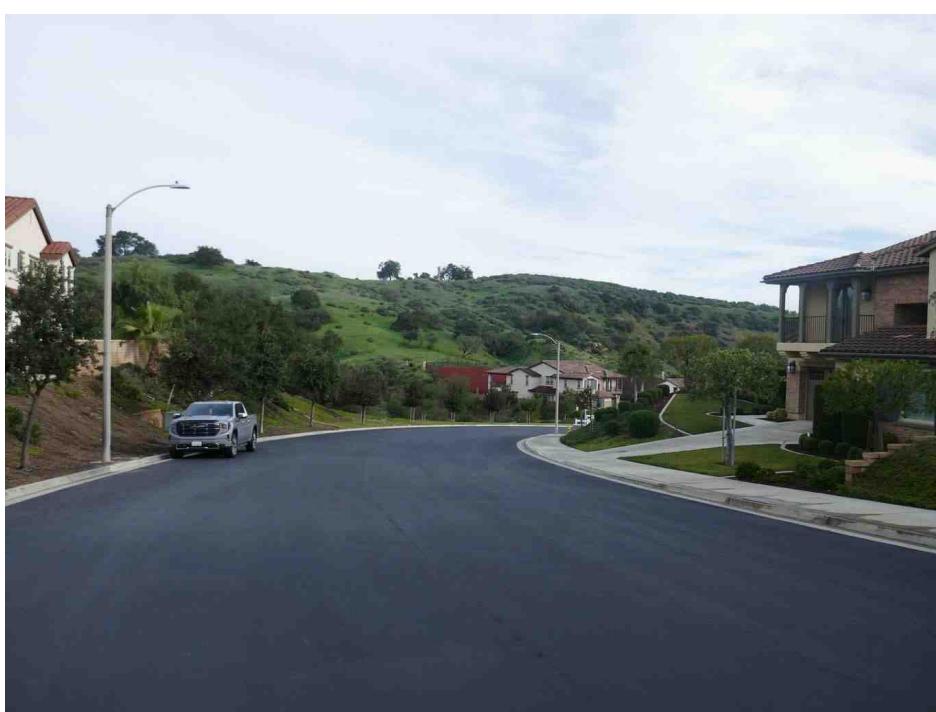


Subject Front

16370 Viewcrest Rd
Sales Price
Gross Living Area 3,886
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 5.1
Location N;Res;Res
View N;Res;Res
Site 22,323 sf
Quality Q3
Age 9



Subject Rear



Subject Street

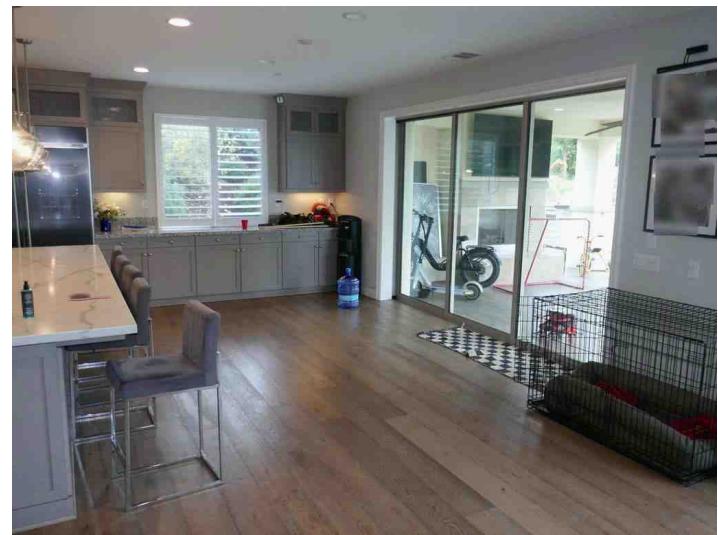
Serial# 7791B456
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Photograph Addendum

Borrower	Jeremy Engstrom
Property Address	16370 Viewcrest Rd
City	Chino Hills
Lender/Client	ResiCentral, LLC



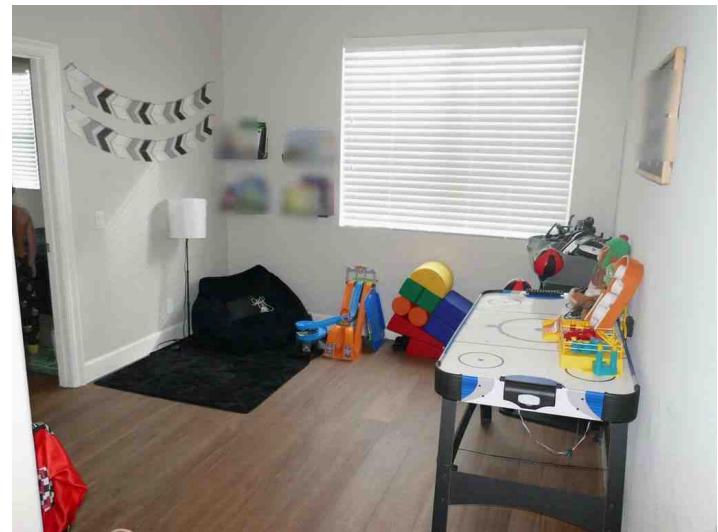
Living Room



Breakfast



Dining Room



Loft



Kitchen



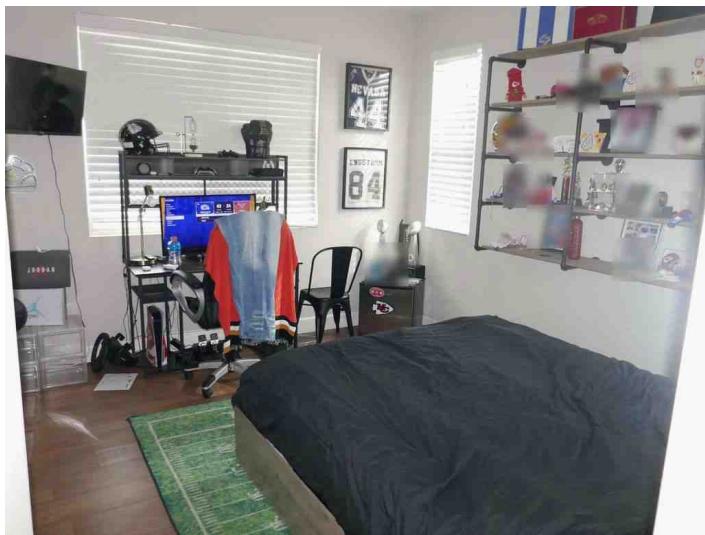
Bedroom

Rue H

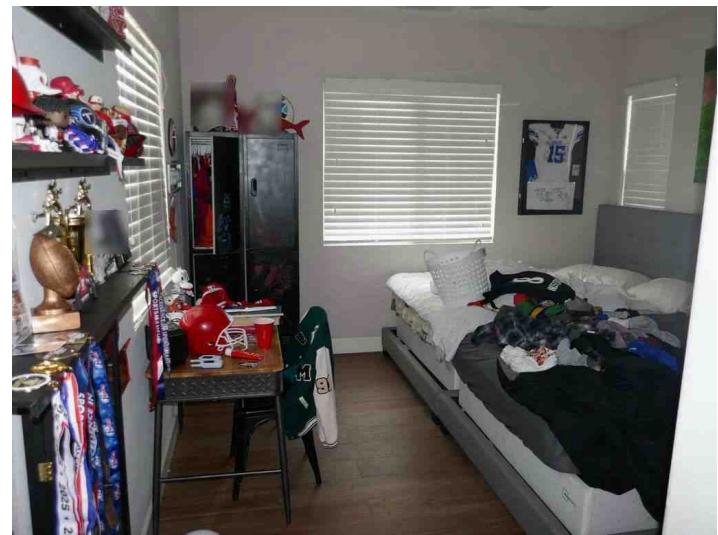
Serial# 7791B456
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Photograph Addendum

Borrower	Jeremy Engstrom
Property Address	16370 Viewcrest Rd
City	Chino Hills
Lender/Client	ResiCentral, LLC



Bedroom



Bedroom



Bedroom



Bedroom



Bathroom 1



Bathroom 1

Rue H

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Photograph Addendum

Borrower	Jeremy Engstrom
Property Address	16370 Viewcrest Rd
City	Chino Hills
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Bathroom 2



Bathroom 3- Half



Bathroom 4



Bathroom 5



Bathroom 6



Laundry Room

Rue H

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Photograph Addendum

Borrower	Jeremy Engstrom
Property Address	16370 Viewcrest Rd
City	Chino Hills
Lender/Client	ResiCentral, LLC



Outdoor Kitchen



Pool/Spa



Water Heaters



Carbon Monoxide Detector



Smoke Detector



Comparable 1 MLS Photo

Rue H.

Serial# 7791B456
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Photograph Addendum

Borrower	Jeremy Engstrom	
Property Address	16370 Viewcrest Rd	
City	Chino Hills	County San Bernardino
Lender/Client	ResiCentral, LLC	State CA Zip Code 91709



Comparable 5 MLS Photo



Comparable 6 MLS Photo

A handwritten signature in blue ink, appearing to read "Rui H."

Serial# 7791B456
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Comparable Photo Page 1-3

Borrower	Jeremy Engstrom		
Property Address	16370 Viewcrest Rd		
City	Chino Hills	County	San Bernardino
Lender/Client	ResiCentral, LLC		



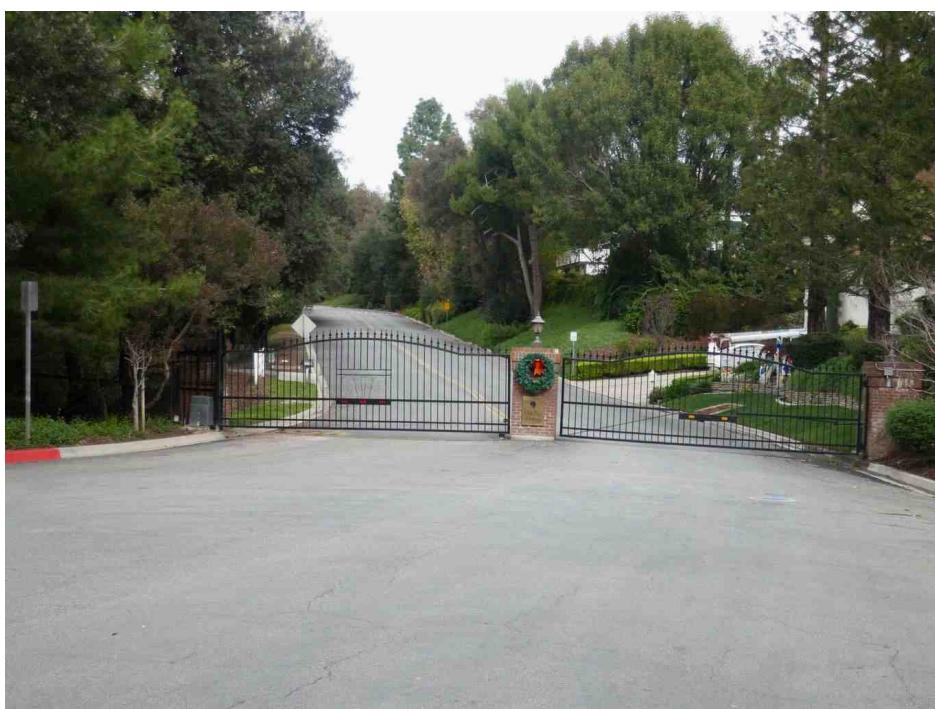
Comparable 1

16127 Greens Ct	
Prox. to Subject	0.89 miles NE
Sale Price	2,100,000
Gross Living Area	4,711
Total Rooms	13
Total Bedrooms	5
Total Bathrooms	5.1
Location	N;Res;Res
View	N;Res;Res
Site	16,005 sf
Quality	Q3
Age	17



Comparable 2

16389 Viewcrest Rd	
Prox. to Subject	0.04 miles SE
Sale Price	2,060,000
Gross Living Area	4,427
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	5.1
Location	N;Res;Res
View	N;Res;Res
Site	11,069 sf
Quality	Q3
Age	9



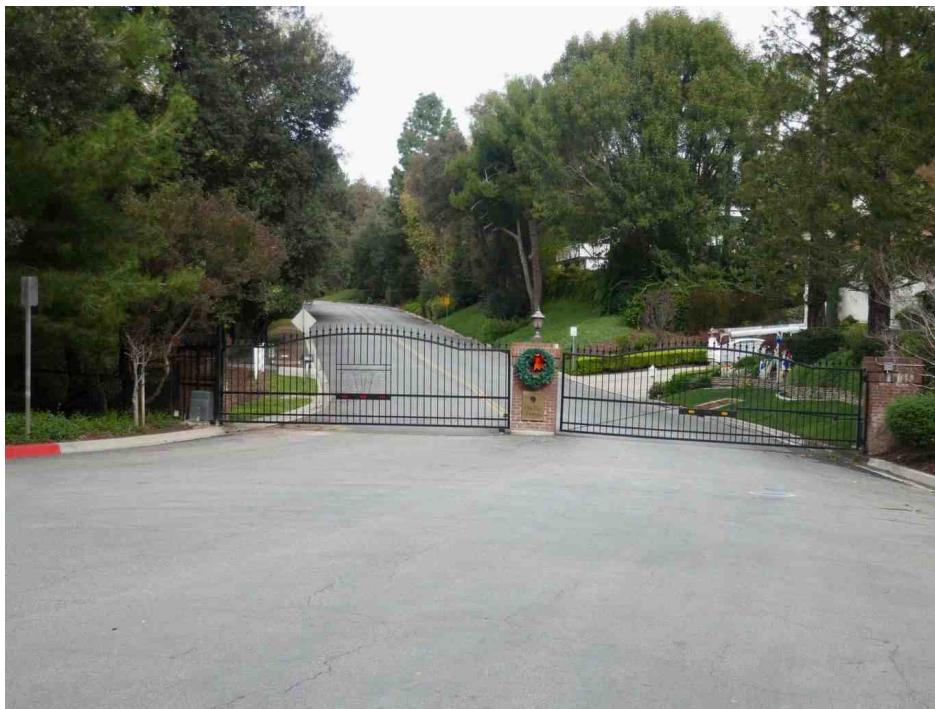
Comparable 3

15325 Canon Ln	
Prox. to Subject	1.21 miles NE
Sale Price	1,910,000
Gross Living Area	3,670
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;Res
View	N;Res;Res
Site	14,417 sf
Quality	Q3
Age	18

Rue A.

Comparable Photo Page 4-6

Borrower	Jeremy Engstrom		
Property Address	16370 Viewcrest Rd		
City	Chino Hills	County	San Bernardino
Lender/Client	ResiCentral, LLC	State	CA Zip Code 91709



Comparable 4

1036 Alpine Ct	
Prox. to Subject	0.39 miles NE
Sale Price	1,875,000
Gross Living Area	4,024
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;Res
View	N;Res;Res
Site	32,670 sf
Quality	Q3
Age	26



Comparable 5

1079 Spring Oak Way	
Prox. to Subject	0.21 miles E
Sale Price	2,100,000
Gross Living Area	4,205
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	5.1
Location	N;Res;Res
View	N;Res;Res
Site	8,800 sf
Quality	Q3
Age	7



Comparable 6

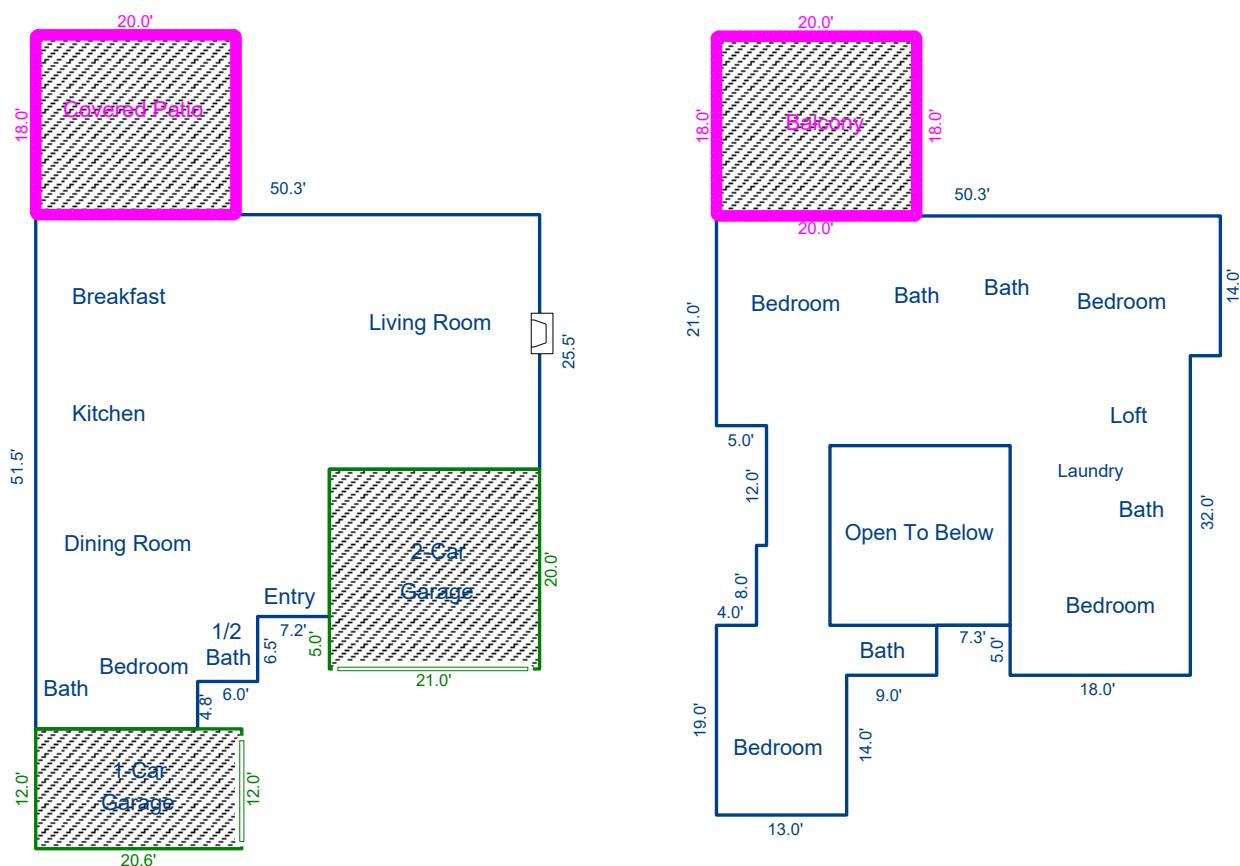
1189 Canyon Glen Rd	
Prox. to Subject	0.39 miles SE
Sale Price	1,650,000
Gross Living Area	4,226
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	5.1
Location	N;Res;Res
View	N;Res;Res
Site	17,491 sf
Quality	Q3
Age	6

Rue H.

Serial# 7791B456
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Building Sketch

Borrower	Jeremy Engstrom		
Property Address	16370 Viewcrest Rd		
City	Chino Hills	County	San Bernardino
Lender/Client	ResiCentral, LLC	State	CA
		Zip Code	91709



AREA CALCULATIONS SUMMARY						AREA CALCULATIONS BREAKDOWN				
Code	Description	Factor	Net Size	Perimeter	Net Totals	Name	Base x	Height x	Width =	Area
GLA1	First Floor	1.0	1937.0	203.7	1937.0	First Floor	50.3 x	25.5 =	1283.5	
GLA2	Second Floor	1.0	2272.7	240.7			22.2 x	21.3 =	471.0	
	Open To Below	-1.0	-324.0	72.0	1948.7		14.8 x	7.2 =	105.7	
GAR	Garage	1.0	420.0	82.0			16.2 x	4.8 =	76.8	
P/P	Covered Patio	1.0	360.0	76.0	667.0	Second Floor	19.0 x	13.0 =	247.0	
	Balcony	1.0	360.0	76.0	720.0		9.0 x	5.0 =	45.0	
							46.0 x	18.0 =	828.0	
							14.0 x	3.0 =	42.0	
							41.0 x	24.3 =	997.7	
							8.0 x	1.0 =	8.0	
							21.0 x	5.0 =	105.0	
							18.0 x	18.0 =	324.0	
Net LIVABLE		cnt	3 (rounded)	3,886	12 total items		(rounded)			4,534

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Rue A

Form SKT.BLDSKI - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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Location Map

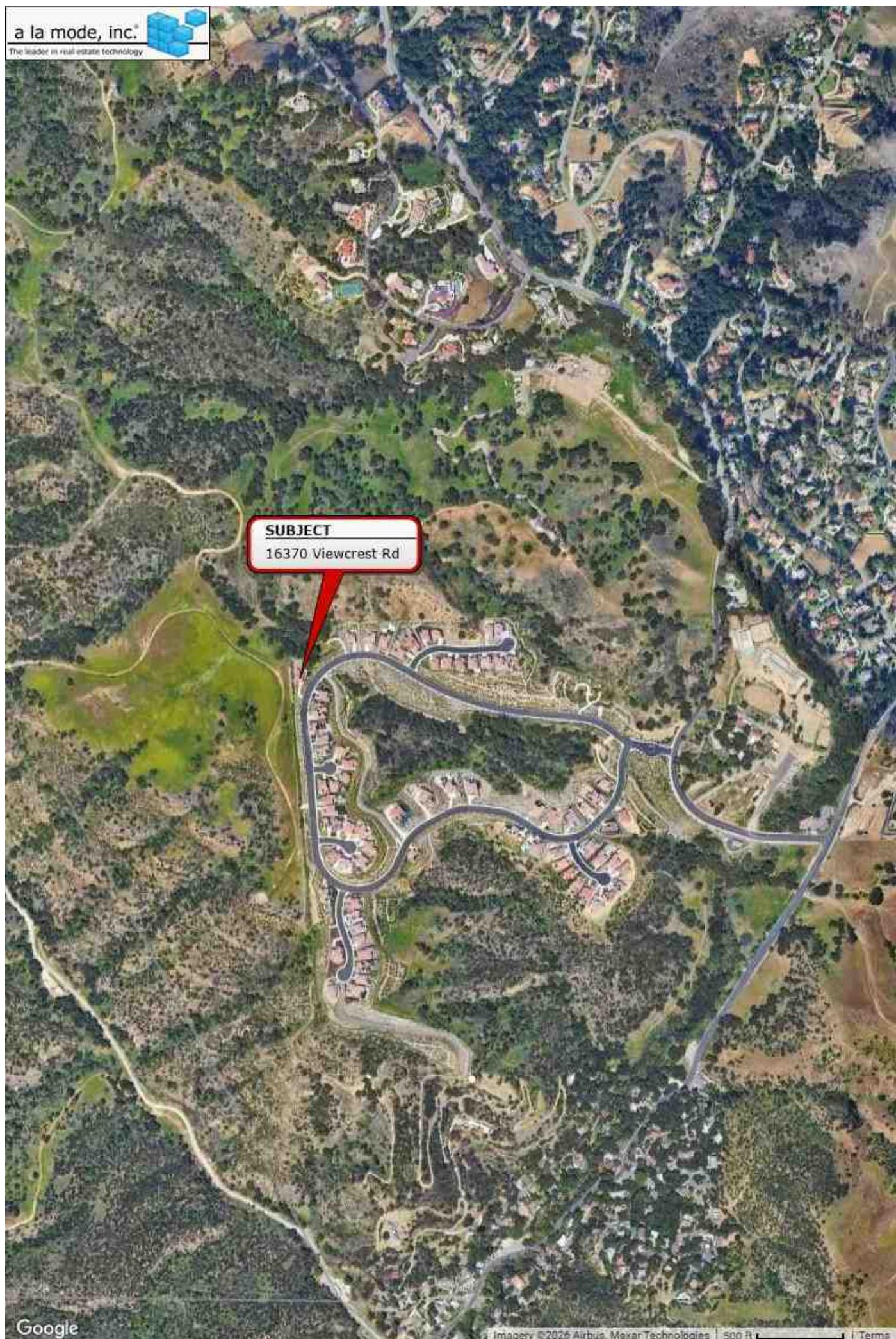
Borrower	Jeremy Engstrom
Property Address	16370 Viewcrest Rd
City	Chino Hills
Lender/Client	ResiCentral, LLC
County	San Bernardino
State	CA
Zip Code	91709



Rui H

Aerial Map

Borrower	Jeremy Engstrom
Property Address	16370 Viewcrest Rd
City	Chino Hills
Lender/Client	ResiCentral, LLC



Google

Imagery © 2025 Airbus Maxar Technologies | 500 ft | Terms

Rui H

Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Serial# 7791B456
esign.alamode.com/verify

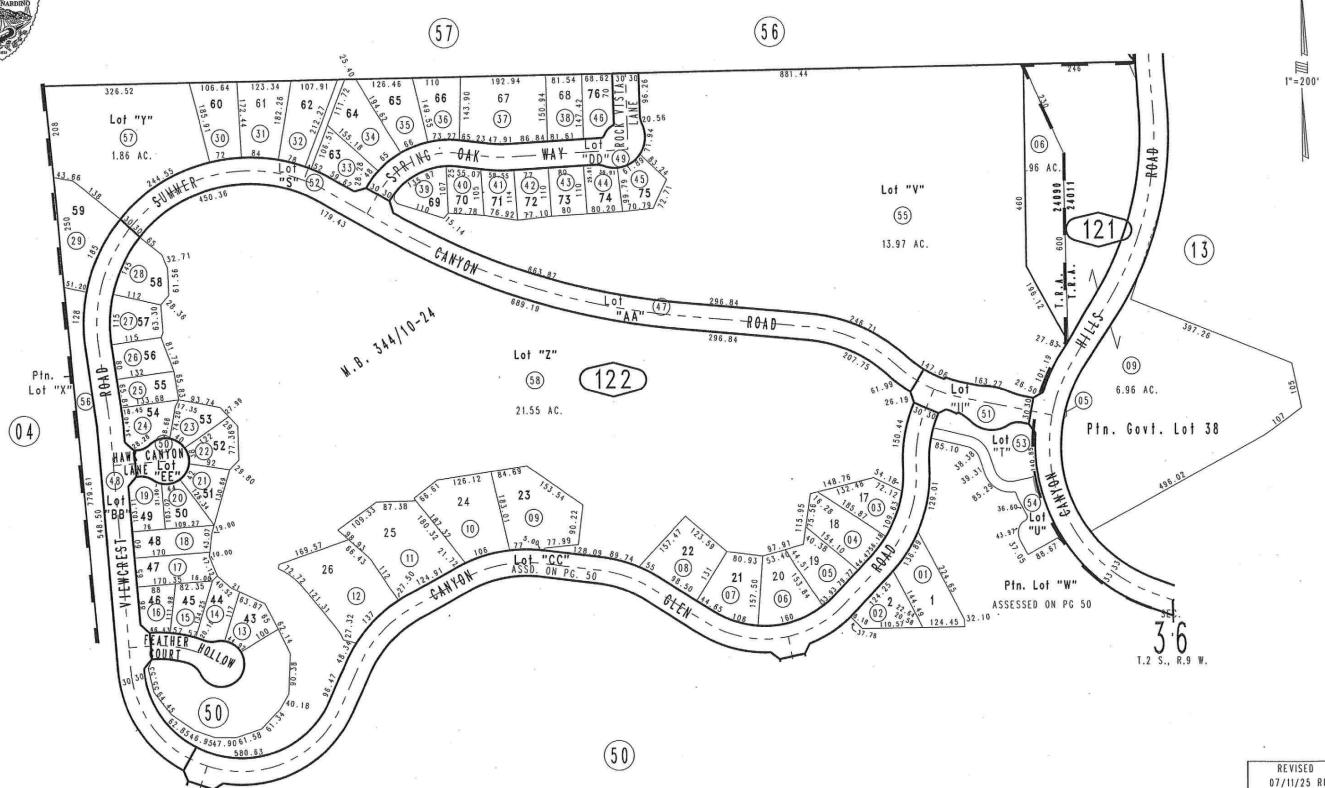
Plat Map

THIS MAP IS FOR THE PURPOSE
OF AD VALOREM TAXATION ONLY.



Ptns. S.1/2, N.W.1/4 & S.1/2, N.E.1/4 Sec.36,
T.2S., R.9W., S.B.& M.

City of Chino Hills 1000 - 12
Tax Rate Area
24011 24090



AUG. 1966

Ptn. Tract No. 14094, M.B. 265/62-74, Amended M.B. 344/10-24

Assessor's Map
Book 1000 Page 12
San Bernardino County

REVISED
07/11/25 RU

License



Rene A.
Serial# 7791B456
esign.alamode.com/verify

E&O Insurance



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: **RAP3667942-25**

Renewal of: **RAP3667942-24**

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

Item 1. Named Insured: **Rene A. Hernandez**

Item 2. Address: **4322 Val Verde Avenue**

City, State, Zip Code: **Chino Hills, CA 91709**

Item 3. Policy Period: From **01/11/2025** To **01/11/2026**
(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): **01/11/2005**

Item 8. Forms, Notices and Endorsements attached:

**D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)
D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)
D42414 (08/19)**

Rene A. Hernandez

Authorized Representative

D42101 (03/15)

Page 1 of 1

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

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Serial# 7791B456
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