

File # 0001768

### APPRAISAL OF REAL PROPERTY



MPDBUFE IBU  
 255 Maple Rd  
 Newbury Park, CA 91320  
 not available, see plat

#### FOR

Premier Money Source, Inc  
 24 Sidney Bay Drive  
 Newport Beach, CA 92657

#### OPINION OF VALUE

465,000

BT !PG  
 02/02/2020

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# Uniform Residential Appraisal Report

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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.

**SUBJECT**

Property Address **255 Maple Rd** City **Newbury Park** State **CA** Zip Code **91320**  
 Borrower **Rocio Angeles** Owner of Public Record **Angeles Noe J** County **Ventura**  
 Legal Description **not available, see plat**  
 Assessor's Parcel # **673-0-100-140** Tax Year **2019** R.E. Taxes \$ **4,039**  
 Neighborhood Name **Ventu Park** Map Reference **556-B2** Census Tract **0059.11**  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ **0**  PUD HOA \$ **0**  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe) **Market Value**  
 Lender/Client **Premier Money Source, Inc** Address **24 Sidney Bay Drive, Newport Beach, CA 92657**  
 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?  Yes  No  
 Report data source(s) used, offering price(s), and date(s). **Ventura County MLS & CrisNet MLS**

**CONTRACT**

I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.  
 Contract Price \$ \_\_\_\_\_ Date of Contract \_\_\_\_\_ Is the property seller the owner of public record?  Yes  No Data Source(s) \_\_\_\_\_  
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No  
 If Yes, report the total dollar amount and describe the items to be paid. \_\_\_\_\_

**NEIGHBORHOOD**

**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	96 %				
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%				
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	500	Low	12	Multi-Family	2 %			
Neighborhood Boundaries <b>Lynn Rd to the north, open space to the south, Heavenly Valley Rd to the east and Barranca Rd to the west.</b>		1,300	High	65	Commercial	2 %			
Neighborhood Description <b>*see comments section page 8</b>		777	Pred.	49	Other	%			

Market Conditions (including support for the above conclusions) **There are to few sales tin the subjects immediate neighborhood to establish meaningful trends. The above conclusions are abase on similar size properties with in the Newbury Park zip code.**

**SITE**

Dimensions **50' x 100'** Area **5000 sf** Shape **rectangular** View **N;Res;**  
 Specific Zoning Classification **RPD10U** Zoning Description **Custom single family residential**  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  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 **Based on current and anticipated zoning the present use is considered highest and best use.**  
 Utilities **Public Other (describe)** **Public Other (describe)** **Off-site Improvements - Type** **Public Private**  
 Electricity   Water   Street **asphalt**    
 Gas   Sanitary Sewer   Alley **none**    
 FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone **X** FEMA Map # **06111C0966E** FEMA Map Date **01/20/2010**  
 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 \_\_\_\_\_

**IMPROVEMENTS**

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	<b>conc/avg</b>	Floors	<b>uncovered</b>
# of Stories <b>2</b>	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	<b>stucco/avg</b>	Walls	<b>drywall/good</b>
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area <b>0</b> sq.ft.	Roof Surface	<b>comp shg/avg</b>	Trim/Finish	<b>wood/paint/avg-gd</b>
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish <b>0</b> %	Gutters & Downspouts	<b>none</b>	Bath Floor	<b>uncovered</b>
Design (Style) <b>Bungalow</b>	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	<b>metal;dl glaz/avg-gd</b>	Bath Wainscot	<b>tile avg</b>
Year Built <b>1970</b>	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	<b>none</b>	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) <b>25</b>	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	<b>yes/good</b>	<input checked="" type="checkbox"/> Driveway	# of Cars <b>2</b>
Attic <input checked="" type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities <input type="checkbox"/> Woodstove(s) # <b>0</b>		Driveway Surface	<b>concrete</b>
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel <b>gas</b>	<input type="checkbox"/> Fireplace(s) # <b>0</b>	<input checked="" type="checkbox"/> Fence <b>perimeter</b>	<input type="checkbox"/> Garage	# of Cars <b>0</b>
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck <b>patio</b>	<input type="checkbox"/> Porch <b>none</b>	<input checked="" type="checkbox"/> Carport	# of Cars <b>2</b>
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other <b>none</b>	<input type="checkbox"/> Pool <b>none</b>	<input type="checkbox"/> Other <b>none</b>	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe) \_\_\_\_\_  
 Finished area above grade contains: **7** Rooms **3** Bedrooms **2.0** Bath(s) **1,260** Square Feet of Gross Living Area Above Grade  
 Additional features (special energy efficient items, etc.). **none noted**

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C6.No updates in the prior 15 years;the subject is 50 years old; At time of inspection a complete rehabilitation is in progress; the property is not currently livable due to lack of functionality. New electrical, plumbing, drywall installed, some windows have been replaced. The kitchen and bathrooms are in process of remodel, floor coverings, some windows, front porch are scheduled for installation and/or replacement. Interior paint is finished. The subject will meet or exceed standards for similar size properties in the neighborhood when completed. Work completed is done in workman like manner.**  
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe \_\_\_\_\_  
**As noted above the subject is being rehabilitated and at time of inspection is missing front porch, kitchen and bathroom components, finish electrical and plumbing.**  
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe \_\_\_\_\_  
 Upon completion \_\_\_\_\_

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There are <b>0</b> comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ <b>0</b> to \$ <b>0</b> .				
There are <b>4</b> comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ <b>562,500</b> to \$ <b>599,000</b> .				
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address	255 Maple Rd Newbury Park, CA 91320	162 Maple Rd Newbury Park, CA 91320	181 Pepper Rd Newbury Park, CA 91320	196 Newbury Ln Newbury Park, CA 91320
Proximity to Subject		0.14 miles N	0.12 miles NW	0.22 miles W
Sale Price	\$	\$ 562,000	\$ 585,000	\$ 599,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 413.24 sq.ft.	\$ 504.31 sq.ft.	\$ 534.82 sq.ft.
Data Source(s)		VCMLS# 219008604;DOM 202	VCMLS# 219004786;DOM 55	VCMLS# 218012472;DOM 173
Verification Source(s)		dc# 147662	dc# 70361	dc# 43977
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
		+(-) \$ Adjustment	+(-) \$ Adjustment	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv:0	0 ArmLth 0 VA:0	Listing 0 Conv:0
Date of Sale/Time		s11/19;c10/19	0 s06/19;c05/19	0 s04/19;c04/19
Location	N;Res;	N;Res;	N;Res;	N;Res;
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	5000 sf	4700 sf	0 4750 sf	0 10620 sf
View	N;Res;	N;Res;	N;Res;	N;Res;
Design (Style)	DT2;Bungalow	DT2;trad	0 DT2;Bungalow	DT1;Bungalow
Quality of Construction	Q4	Q4	Q4	Q4
Actual Age	50	42	0 47	0 54
Condition	C6	C3	-38,000 C3	-38,000 C3
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	7 3 2.0	7 3 2.0	0 4 3 2.0	0 4 2 2.0
Gross Living Area	1,260 sq.ft.	1,360 sq.ft.	0 1,160 sq.ft.	0 1,120 sq.ft.
Basement & Finished Rooms Below Grade	0sf	0sf	0sf	0sf
Functional Utility	average	average	average	average
Heating/Cooling	fwa/none	fwa/none	fwa/cent a/c	-7,000 fwa/cent a/c
Energy Efficient Items	none	none	none	none
Garage/Carport	2cp2dw	2gbi2dw	-20,000 2dw	0 1qa1dw
Porch/Patio/Deck	no/conc/no	similar	0 similar	0 similar
Fence/Pool/Spa	fence/no/no	fence/no/no	fence/no/no	fence/no/no
Assessors Parcel Number	673-0-100-140	673-0-440-570	0 673-0-040-550	0 673-0-120-410
Net Adjustment (Total)		□ + <b>✗</b> - \$ -58,000	□ + <b>✗</b> - \$ -45,000	□ + <b>✗</b> - \$ -72,000
Adjusted Sale Price of Comparables		Net Adj. 10.3 % Gross Adj. 10.3 % \$ 504,000	Net Adj. 7.7 % Gross Adj. 7.7 % \$ 540,000	Net Adj. 12.0 % Gross Adj. 15.7 % \$ 527,000

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

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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** (For subject transaction history see attached property detail report)

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**

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	03/03/2017			
Price of Prior Sale/Transfer	\$366,000			
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	01/28/2020	01/28/2020	01/28/2020	01/28/2020

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has a prior sale as noted; this sale was to the current owner and has no negative effect on the subjects value or marketability.

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Summary of Sales Comparison Approach **Appraiser adjusted \$5/sf for lot size where warranted\* and \$76/sf for GLA where warranted (based on the approximate, depreciated replacement cost/sf, calculated with CNBCE)\*; in addition, appraiser adjusted \$38,000 for condition based on completion of rehabilitation/upgrades, \$25,000 for view. All comps as adjusted were given consideration in this analysis. The suggested value of the subject derived from a weighted mathematical average of adjusted closed sales is \$516,500. After adjustments the range for closed sales is from approximately \$495,000 to \$540,000. Based on appreciation sense prior purchase, current condition, completed portions of rehabilitation, expected gains by potential buyers etc. The opinion/estimate of current as is market value is \$465,000.**

All adjustments are rounded to the nearest \$500. \*see additional comments & UAD definitions section

Indicated Value by Sales Comparison Approach \$ **465,000**

<b>Indicated Value by: Sales Comparison Approach \$</b>	<b>465,000</b>	<b>Cost Approach (if developed) \$</b>	<b>505,436</b>	<b>Income Approach (if developed) \$</b>	
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The sales comparison approach is considered most reliable as it best reflects buyer's actions. The cost approach supports the sales comparison analysis. The income approach is not considered applicable as the area is predominantly owner occupied. My opinion of "Reasonable Exposure Time" for the subject property at the estimated market value stated in this report is 30 to 90 days.

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:

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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 \$ **465,000**, as of **02/02/2020**, which is the date of inspection and the effective date of this appraisal.

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As required by Fannie Mae, Freddie Mac and others, this appraisal report includes attachments, exhibits, maps and other addenda necessary (and often critical) for the client and or intended user to recognize the scope of work and development of the value opinion. It is recommended that the client, intended user or any reader, review the report in its entirety so as to gain a full awareness of the subject property, it's market environment and the basis of the appraisal prior to using the value opinion in a business, investment or underwriting decision; this report contains 28 pages in its entirety. **I certify that I have not performed any prior services regarding the subject property, as an appraiser or in any other capacity, within the three year period immediately preceding acceptance of this appraisal assignment, and unless otherwise noted all comparables used in this report are arms length transactions. This appraisal analysis and report was developed in adherence to "Appraiser Independence Regulations" and UAD reporting requirements.**

**SOURCE OF MARKET VALUE DEFINITION:** The market value definition is consistent with regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) of 1989.

**INTENDED USE/USER:** The Intended User of this appraisal report is the Lender/Client, FHA and their assignee's. 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.

**SCOPE OF WORK:** The scope of work in this appraisal has been customized for the intended user, and may be inappropriate for other users and put them in jeopardy. Therefore, regardless of the means of possession of the report, this appraisal may not be used or relied on by anyone other than the stated intended user. The appraiser, appraisal firm, and related parties assume no obligation, liability or accountability to any third party.

**PREDOMINANT PRICE / VALUE:** The "predominant" price/value has nothing to do with over or under improvement for the neighborhood; it simply is the most recurring price in a given time period. The "range" of neighborhood prices/values are the criteria that would indicate the possibility of over or under improvement for the neighborhood. Typically a small percentage of properties will equal the "predominant" price/value. Comments are required only if the subject's price/value falls above or below the "range". The subject is within the neighborhood price/value "range"; it is not over or under improved for the neighborhood.

**GLA AND LOT ADJUSTMENTS:** \*Minimum lot size differential required by appraiser for adjustment is +/-20%. Minimum GLA differential required by appraiser for adjustment is the greater of 100 sf or approximately 10%; depreciated cost for GLA adjustments calculated Craftsman National Building Cost Estimator software.

**BRACKETING AND ADJUSTMENT PERCENTAGES:** Due to the circumstances associated with the subject property and available comparable properties, the normal adjustment criteria and limits are not achievable in this analysis.

continued on page 8 (additional comparables page)

### 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) Replacement cost new is based on the Craftsman National Building Cost Estimator. No external or functional obsolescence noted. Due to the lack of recent land or site sales the land value was derived via the extraction method and assessor's records.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data Craftsman National Cost Est Quality rating from cost service <u>gd std</u> Effective date of cost data <u>Jan 2020</u> Comments on Cost Approach (gross living area calculations, depreciation, etc.) See attached diagram. Land to improvements ratio is common for the area. Physical depreciation is based on a modified age/life method.	OPINION OF SITE VALUE ..... = \$ 365,000 DWELLING 1,260 Sq.Ft. @ \$ 132.54 ..... = \$ 167,000 0 Sq.Ft. @ \$ ..... = \$ ..... Garage/Carport 350 Sq.Ft. @ \$ 16.86 ..... = \$ 5,901 Total Estimate of Cost-New ..... = \$ 197,901 Less Physical Functional External Depreciation 82,465 ..... = \$( 82,465) Depreciated Cost of Improvements ..... = \$ 115,436 "As-is" Value of Site Improvements ..... = \$ 25,000 Estimated Remaining Economic Life (HUD and VA only) 35 Years <b>INDICATED VALUE BY COST APPROACH</b> ..... = \$ 505,436
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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  
 Summary of Income Approach (including support for market rent and GRM)

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

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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:

- 2/ 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.
- 3/ 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.
- 4/ 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.
- 5/ This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 6/ If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER Charles Hull

Signature 

Name Charles Hull

Company Name Charles Hull

Company Address 3207 Cherrywood Dr  
Thousand Oaks, CA 91360

Telephone Number (805) 732-8730

Email Address cnchull@verizon.net

Date of Signature and Report 02/09/2020

Effective Date of Appraisal 02/02/2020

State Certification # AR029729

or State License # \_\_\_\_\_

or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_

State CA

Expiration Date of Certification or License 11/26/2020

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 \_\_\_\_\_

ADDRESS OF PROPERTY APPRAISED

255 Maple Rd

Newbury Park, CA 91320

APPRAISED VALUE OF SUBJECT PROPERTY \$ 465,000

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 \_\_\_\_\_

LENDER/CLIENT

Name Financial Asset Services, Inc.

Company Name Premier Money Source, Inc

Company Address 24 Sidney Bay Drive, Newport Beach, CA  
92657

Email Address \_\_\_\_\_

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

0001768  
File # 0001768

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	255 Maple Rd Newbury Park, CA 91320	398 Acacia Ln Newbury Park, CA 91320			141 Beech Rd Newbury Park, CA 91320					
Proximity to Subject		0.27 miles E			0.16 miles N					
Sale Price	\$	\$ 575,000			\$ 635,000			\$		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 574.43 sq.ft.			\$ 411.54 sq.ft.			\$ sq.ft.		
Data Source(s)		CRMLS# SR18296993 ;DOM 20			VCMLS# 220001389;DOM 0					
Verification Source(s)		dc# 29546			Property listing history report					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0	0		Listing all avail;0	0				
Date of Sale/Time		s03/19;c01/19	0		Active	0				
Location	N;Res;	N;Res;			N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple					
Site	5000 sf	7061 sf	-10,000		4750 sf	0				
View	N;Res;	B;CtySky;	-25,000		N;Res;					
Design (Style)	DT2;Bungalow	DT1;ranch	0		DT1;ranch	0				
Quality of Construction	Q4	Q4			Q4					
Actual Age	50	12	0		45	0				
Condition	C6	C3	-38,000		C3	-38,000				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0		Total Bdrms. Baths	0		Total Bdrms. Baths		
Room Count	7 3 2.0	4 2 2.0	0		6 2 2.0	0				
Gross Living Area	1,260 sq.ft.	1,001 sq.ft.	+20,000		1,543 sq.ft.	-22,000			sq.ft.	
Basement & Finished Rooms Below Grade	0sf	0sf			0sf					
Functional Utility	average	average			average					
Heating/Cooling	fwa/none	fwa/cent a/c	-7,000		fwa/none					
Energy Efficient Items	none	none			none					
Garage/Carport	2cp2dw	2ga2dw	-20,000		2ga2dw	-20,000				
Porch/Patio/Deck	no/conc/no	similar	0		similar	0				
Fence/Pool/Spa	fence/no/no	fence/no/no			fence/no/no					
Assessors Parcel Number	673-0-100-140	673-0-120-410	0		673-0-040-350	0				
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-80,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-80,000		<input type="checkbox"/> + <input type="checkbox"/> - \$		
Adjusted Sale Price of Comparables		Net Adj. 13.9% Gross Adj. 20.9%	\$ 495,000		Net Adj. 12.6% Gross Adj. 12.6%	\$ 555,000		Net Adj. % Gross Adj. %	\$	
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	03/03/2017									
Price of Prior Sale/Transfer	\$366,000									
Data Source(s)	Realist	Realist			Realist					
Effective Date of Data Source(s)	01/28/2020	01/28/2020			01/28/2020					
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										
<b>NEIGHBORHOOD DESCRIPTION:</b> The subject neighborhood is an unincorporated area of Thousand Oaks/Newbury Park composed of older & newer, custom single family residences, varying widely in size age and design. All ancillary and commercial support services are close by. Employment centers are accessed by the 101 freeway. Employment stability is good. The typical single family residence falls in the 800-2,500 sf range and is situated on a 4,000-12,000 sf lot.										
<b>CONDITION ADJUSTMENTS:</b>										
Adjustments are developed from "homewyse Installation Cost Calculators" web site (homewyse.com/services) for zip code 91320.										
These costs include estimates for material and labor assuming contractors would be utilized.										
Kitchen14000										
Bathrooms13000										
Interior Trim2600										
Floor Covering35000										
Exterior Paint1800										
Misc3000										
Total \$37900										

### Market Conditions Addendum to the Appraisal Report

0001768  
File No. 0001768

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 **255 Maple Rd** City **Newbury Park** State **CA** ZIP Code **91320**  
Borrower **Rocio Angeles**

**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		
				Increasing	Stable	Declining
Total # of Comparable Sales (Settled)	3	0	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Absorption Rate (Total Sales/Months)	0.50	0	0.33	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total # of Comparable Active Listings	1	1	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Months of Housing Supply (Total Listings/Ab.Rate)	2.0			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	585,000		562,500	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Comparable Sales Days on Market	55		139	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Comparable List Price	565,000	565,000		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Comparable Listings Days on Market	139	139		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Sale Price as % of List Price	99.17		99.56	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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.). There is not enough data available to develop any credible trends with regard to seller concessions.

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. VCMLS?CRMLS +/-25% GLA within identified neighborhood/market (see highlighted map in photo section)

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.

Closed sales for preceding twelve months and active listings noted on page two of the 1004 form may differ from the number calculated on the 1004MC form due too differences in time frames represented.


Due the limited number of sales in the subject neighborhood sufficient data is not available to establish trends. The trend for properties in the size range of the subject in the Newbury Park zip code is stable with a slight decline in number of units sold.

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		
				Increasing	Stable	Declining
Total # of Comparable Sales (Settled)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total # of Active Comparable Listings				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

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

Signature 	Signature
Appraiser Name <b>Charles Hull</b>	Supervisory Appraiser Name
Company Name <b>Charles Hull</b>	Company Name
Company Address <b>3207 Cherrywood Dr, Thousand Oaks, CA 91360</b>	Company Address
State License/Certification # <b>AR029729</b> State <b>CA</b>	State License/Certification # State
Email Address <b>cnchull@verizon.net</b>	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

**1004MC Explanations Addendum**

File No. 0001768

Borrower/Client	Rocio Angeles				
Property Address	255 Maple Rd				
City	Newbury Park	County	Ventura	State	CA Zip Code 91320
Lender	Premier Money Source, Inc				

The 1004MC requires conclusions based on properties "competitive with the subject" using "criteria a prospective buyer of the subject property would use". Trends for "competitive to the subject" may or may not be representative of the "overall neighborhood trends" required in the URAR; to consider them the same (without verification) would be inconsistent with "generally accepted appraisal standards" and USPAP.

**Competitive to the subject-** defined as "criteria" a buyer would use. Logically, a buyer for a 2,200 square foot home with three bedrooms, two baths and a pool would not consider a similar 1,200 square foot home as "competitive". Due to affordability, the reverse would also hold true. The appraiser considered at three levels, the market area level, the neighborhood level and the immediate area level, only those homes that are similar in physical and economical characteristics considered directly "competitive to and reasonable alternatives to the subject.

**Time Periods-** (Prior 7-12 Months, Prior 4-6 Months, Current-3 Months) use 30-day months for statistical calculations and graphs (if included). Based on the data source, the "medians" are "representative of the period". Due to the method employed by the data provider (MLS), the "reported MLS median" and the "true mathematical median" may be slightly different, but within acceptable statistical tolerance.

**Anomalies-** for seasonal markets or for the short-term affects of foreclosures or REO's, etc. (if identified), are described in the 1004MC or addendum. Note: seasonality occurs in most markets due to purchases by families with school age children, typically higher sales volume in March-August vs. September-February.

**Increasing, stable, and declining trends -** are a result of an overall shift and clear direction in the market as opposed to the reported results in one period being slightly above or below a prior period. Minor differences between two periods do not always constitute a clear shift.

**Total # of Comparable Sales (Settled) -** "only closed sales". Pending or contingent sales were not included. Absorption Rate (Total Sales/Months) - is the "total sales" above, divided by the period (7-12 months, 4-6 months, 0-3 months).

**Total # of Comparable Active Listings -** include unique listings that were active (during any part of the period) but may have expired or were withdrawn during the period. To present a clear "ratio of available properties to sold properties", duplicates were not in the totals.

**Months of Housing Supply (Total Listings/Absorption Rate) -** is the # of active listings divided by the absorption rate. Note: Many homes have "asking prices" that preclude sale and therefore represent "gross supply" as opposed to "effective supply" which refers to the number of listings that are priced at a level that matches the neighborhood's affordability. Total supply includes "gross supply" physically "competitive to the subject".

**Days on market for listings and sales -** based on the most recent listing date (for the time period specified) as opposed to the "original listing date" or the "cumulative days on market" (CDOM). This method is not perfect however, it does recognize several factors, 1) The CDOM may be well beyond normal marketing time due to a combination of market conditions and over-pricing. 2) The most recent listing date considers that the seller adjusted the price to market conditions and therefore it reflects the more normal marketing time for the current list or sale price.

**Median Comparable Sale Price -** median of the total number of sales recorded in the MLS during the period.

**Median Comparable Sales Days on Market -** the DOM for the "most recent listing date" reported in the MLS.

**Median Comparable List Price -** median list price of the properties "that were listed during the period"

**Median Comparable Listings Days on Market -** the median comparable listing time on market based on the current listing date in the MLS.

**Median List-to-Sale Price Ratio -** median list price to sale price based on the most recent list price and date. Seller-(developer, builder, etc.) paid financial assistance - includes points or fees normally paid, not concessions or special incentives.

**Seller concession trends-** include "incentives" or "concessions" beyond those normally paid in the market for all or most transactions.

**Foreclosure & REO Trends -** are reported for the "market area" or "neighborhood" (as specified in the 1004MC) and may be based on services such as "Foreclosures.com", "MLS listings" or "public records", since such data is not consistently available from a more reliable source.

**Data sources used in the analysis and conclusions:** Local MLS, Public Records, OFHEO Housing Price Index, tract surveys for new homes, Cyberhomes.com - demographics, foreclosures, etc., Los Angeles Times, various web-related resources, etc.

**Summarized & documented support:** Calculations are based on data-sets from the MLS, public records, or builder tract surveys. The data was "cleaned" prior to analysis to remove isolated transactions that were numerically distant and may be misleading. The indicated "medians, totals, etc." may vary slightly from gross numbers reported by the MLS, etc., but reflect trends/totals less impacted by abnormal transactions. The 1004MC requires conclusions based on properties "competitive with the subject" using "criteria a prospective buyer of the subject property would use". Trends for "competitive to the subject" may or may not be representative of the "overall neighborhood trends" required in the URAR; to consider them the same (without verification) would be inconsistent with "generally accepted appraisal standards" and USPAP.

Tvckfdu!Qipupt

Borrower/Client	Rocio Angeles				
Property Address	255 Maple Rd				
City	Newbury Park	County	Ventura	State	CA Zip Code 91320
Lender	Premier Money Source, Inc				



Tvckfdu!Gspou

255 Maple Rd  
 Sales Price  
 Gross Living Area 1,260  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 5000 sf  
 Quality Q4  
 Age 50

Porch is missing  
(to be rebuilt)



**Subject Rear**



**Subject Street**



Tvckfdu!Qipupt

Borrower/Client	Rocio Angeles				
Property Address	255 Maple Rd				
City	Newbury Park	County	Ventura	State	CA
Zip Code	91320				
Lender	Premier Money Source, Inc				



Opsu !Tjèf

Comments:



South side/Carport

Comments:



Mjwph !Sppn

Comments: Requires floor covering finish electrical window upgrades



Dining

Comments: Requires floor covering finish electrical window upgrades

Job Description

Borrower/Client	Rocio Angeles				
Property Address	255 Maple Rd				
City	Newbury Park	County	Ventura	State	CA Zip Code 91320
Lender	Premier Money Source, Inc				



Living Room

Comments: Requires cabinets, appliances, floor coverings, finish electrical, plumbing, etc



Bedroom #3

Comments: Requires floor covering finish electrical finish carpentry (moldings door jams, etc



Bedroom #4

Comments: Requires floor covering finish electrical finish carpentry (moldings door jams, etc



Bathroom #2

Comments: Requires completion

Job Description

Borrower/Client	Rocio Angeles				
Property Address	255 Maple Rd				
City	Newbury Park	County	Ventura	State	CA Zip Code 91320
Lender	Premier Money Source, Inc				



**Bedroom #1**

Requires floor covering finish electrical finish carpentry (moldings door jams, etc)



**Bedroom #1**



**Room #3**  
Requires completion



**Room #3**  
Requires completion



**Bedroom #4**

Requires floor covering finish electrical finish carpentry (moldings door jams, etc)



**Bedroom #4**



### Comparable Photo Page

Borrower/Client	Rocio Angeles				
Property Address	255 Maple Rd				
City	Newbury Park	County	Ventura	State	CA Zip Code 91320
Lender	Premier Money Source, Inc				



#### Comparable 2

162 Maple Rd  
 Prox. to Subject 0.14 miles N  
 Sales Price 562,000  
 Gross Living Area 1,360  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 4700 sf  
 Quality Q4  
 Age 42



#### Comparable 3

181 Pepper Rd  
 Prox. to Subject 0.12 miles NW  
 Sales Price 585,000  
 Gross Living Area 1,160  
 Total Rooms 4  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 4750 sf  
 Quality Q4  
 Age 47



#### Comparable 4

196 Newbury Ln  
 Prox. to Subject 0.22 miles W  
 Sales Price 599,000  
 Gross Living Area 1,120  
 Total Rooms 4  
 Total Bedrooms 2  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 10620 sf  
 Quality Q4  
 Age 54

### Comparable Photo Page

Borrower/Client	Rocio Angeles				
Property Address	255 Maple Rd				
City	Newbury Park	County	Ventura	State	CA Zip Code 91320
Lender	Premier Money Source, Inc				



#### Comparable 5

398 Acacia Ln  
 Prox. to Subject 0.27 miles E  
 Sales Price 575,000  
 Gross Living Area 1,001  
 Total Rooms 4  
 Total Bedrooms 2  
 Total Bathrooms 2.0  
 Location N;Res;  
 View B;CtySky;  
 Site 7061 sf  
 Quality Q4  
 Age 12



#### Comparable 6

141 Beech Rd  
 Prox. to Subject 0.16 miles N  
 Sales Price 635,000  
 Gross Living Area 1,543  
 Total Rooms 6  
 Total Bedrooms 2  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 4750 sf  
 Quality Q4  
 Age 45

#### Comparable 7

Prox. to Subject  
 Sales Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age

## Subject Property Detail Report - Page 1

### 255 Maple Rd, Newbury Park, CA 91320-4721, Ventura County



<b>3</b>	<b>1,260</b>	<b>5,000</b>	<b>\$318,000</b>
<b>MLS Beds</b>	<b>MLS Sq Ft</b>	<b>Lot Sq Ft</b>	<b>MLS Sale Price</b>
<b>2</b>	<b>1970</b>	<b>SFR</b>	<b>02/06/2017</b>
<b>MLS Baths</b>	<b>Yr Built</b>	<b>Type</b>	<b>MLS Sale Date</b>

#### Owner Information

Owner Name:	<b>Angeles Noe J</b>	Tax Billing Zip:	<b>90241</b>
Mail Owner Name:	<b>Noe J Angeles</b>	Tax Billing Zip+4:	<b>2014</b>
Tax Billing Address:	<b>10309 Old River School Rd</b>	Owner Occupied:	<b>No</b>
Tax Billing City & State:	<b>Downey, CA</b>		

#### Location Information

Zip Code:	<b>91320</b>	School District:	<b>Conejo Vly Timber Ba</b>
Carrier Route:	<b>C016</b>	Comm College District Code:	<b>Ventura Jt</b>
Zoning:	<b>RPD10U</b>	Census Tract:	<b>59.11</b>

#### Tax Information

APN :	<b>673-0-100-140</b>	Block Number:	<b>23</b>
% Improved:	<b>35%</b>	Water Tax Dist:	<b>Calleguas</b>
Tax Area:	<b>08051</b>	Fire Dept Tax Dist:	<b>Ventura Co</b>
Lot Number:	<b>13-14</b>		

#### Assessment & Tax

Assessment Year	2019	2018	2017
Assessed Value - Total	\$380,786	\$373,320	\$62,291
Assessed Value - Land	\$247,615	\$242,760	\$11,680
Assessed Value - Improved	\$133,171	\$130,560	\$50,611
YOY Assessed Change (\$)	\$7,466	\$311,029	
YOY Assessed Change (%)	2%	499.32%	

Tax Year	Total Tax	Change (\$)	Change (%)
2017	\$723		
2018	\$3,958	\$3,234	447.34%
2019	\$4,038	\$80	2.03%

Special Assessments	Tax Amount
Crpd District Wide 62-1	\$38.26
Vcwpd Fid Zn 3 Benefit	\$14.22
Metro Water Dist Standby Ch	\$9.58
Vector Control	\$5.48
Calleguas Metro Water Dist	\$5.00
Npdes T.o. Zn 3	\$2.82
Vcwpd Npdes T.o. Zn 3	\$2.38
Total Of Special Assessments	\$77.74

#### Characteristics

County Land Use:	<b>Custom Single Fam Res</b>	Condition:	<b>Good</b>
Universal Land Use:	<b>SFR</b>	Quality:	<b>Average</b>
Lot Acres:	<b>0.1148</b>	Water:	<b>Public</b>
Lot Area:	<b>5,000</b>	Sewer:	<b>Public Service</b>
Style:	<b>Contemporary</b>	Heat Type:	<b>Forced Air</b>

Courtesy of Charles Hull, E-Value 8-LA Appraisal Services, California Regional MLS - CN

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### Property Detail

Generated on 01/30/2020  
Page 1 of 3



## Subject Property Detail Report - Page 2

Building Sq Ft:	<b>1,260</b>	Garage Type:	<b>Carport</b>
Gross Area:	<b>1,260</b>	Parking Type:	<b>Carport</b>
2nd Floor Area:	<b>420</b>	No. Parking Spaces:	<b>2</b>
Stories:	<b>2</b>	Roof Material:	<b>Composition Shingle</b>
Total Rooms:	<b>7</b>	Construction:	<b>Frame</b>
Bedrooms:	<b>3</b>	Exterior:	<b>Stucco</b>
Total Baths:	<b>2</b>	Year Built:	<b>1970</b>
Full Baths:	<b>2</b>	Other Impvs:	<b>Fence</b>
Dining Rooms:	<b>1</b>	Equipment:	<b>Disposal</b>
Family Rooms:	<b>1</b>	Building Type:	<b>Detached</b>
Other Rooms:	<b>Dining Room, Family Room</b>	# of Buildings:	<b>1</b>

### Estimated Value

RealAVM™ (1):	<b>\$429,100</b>	Confidence Score (2):	<b>65</b>
RealAVM™ Range:	<b>\$360,444 - \$497,756</b>	Forecast Standard Deviation (3):	<b>16</b>
Value As Of:	<b>01/16/2020</b>		

- (1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.
- (2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.
- (3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

### Listing Information

MLS Listing Number:	<b>SR16731072</b>	MLS Orig. List Price:	<b>\$280,000</b>
MLS Status:	<b>Closed</b>	Closing Date:	<b>02/06/2017</b>
MLS Status Change Date:	<b>02/06/2017</b>	MLS Sale Price :	<b>\$318,000</b>
MLS Area:	<b>NBPK - NEWBURY PARK</b>	MLS Listing Agent:	<b>Sr196568592-Jimmy Maxwell</b>
MLS Listing Price:	<b>\$280,000</b>	MLS Listing Broker:	<b>PREMIER REALTY ASSOCIATES</b>

<b>MLS Listing #</b>	Sr16731072	15961723	15-961723	80023374
<b>MLS Status</b>	Sold	Cancelled	Cancelled	Leased
<b>MLS Listing Date</b>	10/26/2016	11/25/2015	11/25/2015	12/04/2008
<b>MLS Listing Price</b>	\$280,000	\$330,000	\$330,000	\$1,975
<b>MLS Orig Listing Price</b>	\$280,000	\$350,000	\$350,000	\$1,975
<b>MLS Close Date</b>	02/06/2017			01/20/2009
<b>MLS Close Price</b>	\$318,000	\$0		\$1,975

### Last Market Sale & Sales History

Recording Date:	<b>03/28/2017</b>	Sale Type:	<b>Full</b>
Sale Date:	<b>Tax: 03/03/2017 MLS: 02/06/2017</b>	Deed Type:	<b>Grant Deed</b>
Sale Price:	<b>\$366,000</b>	Owner Name:	<b>Angeles Noe J</b>
Price Per Square Feet:	<b>\$290.48</b>	Seller:	<b>Sju Investment Holdings Inc</b>
Document #:	<b>41900</b>		

<b>Recording Date</b>	03/28/2017	03/28/2017	02/08/2017	12/01/2006	07/26/1994
<b>Sale Date</b>	03/03/2017	03/03/2017	01/02/2017	11/29/2006	
<b>Sale Price</b>		\$366,000	\$305,000		
<b>Nominal</b>	Y			Y	Y
<b>Buyer Name</b>	Angeles Noe J	Angeles Noe J	Sju Investment Holdings Inc	Robertson Richard	Robertson Richard
<b>Seller Name</b>	Angeles Rocio	Sju Investment Holdings Inc	Robertson Richard	Robertson Richard	Robertson Gail
<b>Document Number</b>	41901	41900	17294	252567	124185
<b>Document Type</b>	Interspousal Deed Transfer	Grant Deed	Grant Deed	Grant Deed	Interspousal Deed Transfer

<b>Recording Date</b>	12/1978
<b>Sale Date</b>	
<b>Sale Price</b>	\$68,000
<b>Nominal</b>	
<b>Buyer Name</b>	

Courtesy of Charles Hull, E-Value 8-LA Appraisal Services, California Regional MLS - CN

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### Property Detail

Generated on 01/30/2020  
Page 2 of 3



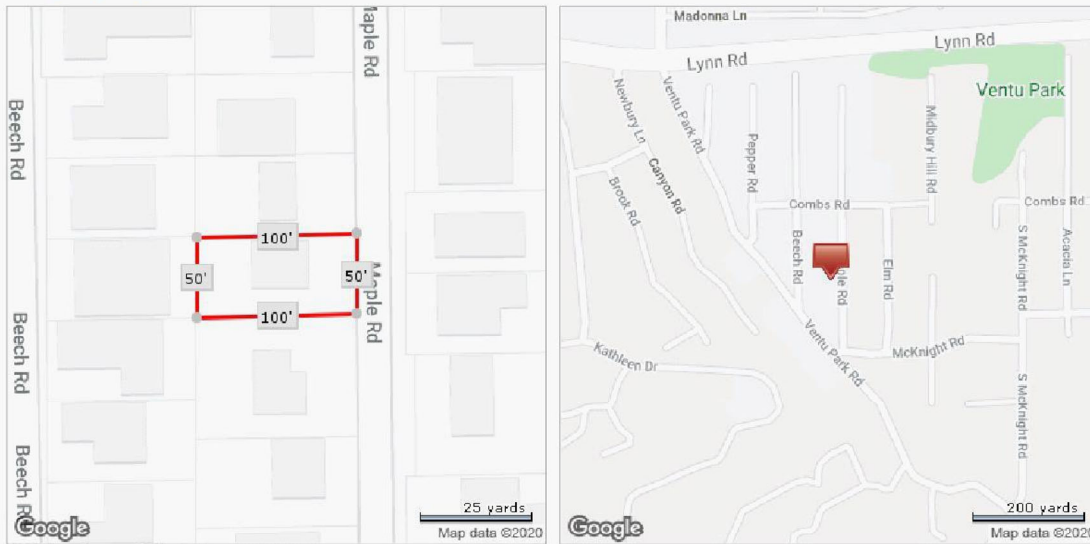
## Subject Property Detail Report - Page 3

**Seller Name** .....  
**Document Number** .....  
**Document Type** Deed (Reg)

### Mortgage History

<b>Mortgage Date</b>	03/28/2017	02/08/2017	03/15/2007	12/01/2006	06/03/2005
<b>Mortgage Amount</b>	\$365,000	\$259,200	\$110,800	\$308,000	\$100,000
<b>Mortgage Lender</b>	Private Individual	Lendinghome Fndg Corp	Countrywide Hm Lns Inc	Washington Mutual Bk Fa	Bank Of America
<b>Mortgage Code</b>		Conventional	Conventional	Conventional	Conventional

### Property Map



**Courtesy of Charles Hull, E-Value 8-LA Appraisal Services, California Regional MLS - CN**

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### Property Detail

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 Page 3 of 3

# Tax Records

## 2019-20 VENTURA COUNTY SECURED TAX STATEMENT

STEVEN HINTZ, TREASURER-TAX COLLECTOR  
 800 South Victoria Avenue, Ventura, CA 93009-1290  
 www.venturapropertytax.org  
 (805) 654-3744

OWNER OF RECORD JANUARY 1, 2019  
**Not available online pursuant to CA GC6254.21**  
 SITUS/LOCATION  
**255 MAPLE RD THOUSAND OAKS**

CURRENT OWNER  
**Not available online pursuant to CA GC6254.21**

PHONE	SERVICE AGENCY	RATE PER \$100	AMOUNT
805 654 3181	PROP 13 MAXIMUM 1% TAX	1.000000	3,807.86
805 383 1981	VTA COMM COLLEGE BD	0.014300	54.45
805 383 1981	UNISCH BD CONEJOVLY #2	0.022200	84.53
866 807 6864	METROPOLITAN WTR	0.003500	13.32
	GENERAL TAX TOTAL		3,960.16

PHONE	SPECIAL ASSESSMENT	DIST/ZONE	AMOUNT
805 654 2003	ZN3 TH OAKS NPDES	14-50	2.82
805 654 2003	ZN3 TH OAKS WPD NPDES	14-34	2.38
805 579 7132	CALLEGUAS MWD	08-24	5.00
805 654 2816	VECTOR CONTROL	03-01	5.48
866 807 6864	METROPOLITAN WATER	08-22	9.58
805 654 2003	ZN3 FLD CTRL MAINT	14-06	14.22
800 273 5167	CRPD DISTRICTWIDE 62-1	17-36	38.26
	SPECIAL ASSESSMENTS TOTAL:		77.74

ASSESSOR INFORMATION (805) 654-2181	PROPERTY VALUE
LAND/MINERALS IMPROVEMENTS	
PERS. PROP.	0
<b>TOTALS</b>	<b>380,786</b>
LESS: HOMEOWNER'S EXEMP.	0
OTHER EXEMPTION	0
<b>NET TOTAL</b>	<b>380,786</b>

TAX RATE AREA	PARCEL/I.D. NUMBER	STMT NO.	MAIL CODE	1ST INSTALLMENT	2ND INSTALLMENT	TOTAL
08051	673-0-100-140	2305250		<b>\$2,018.95</b> PAY BY: 12/10/2019	<b>\$2,018.95</b> PAY BY: 04/10/2020	<b>\$4,037.90</b>

### SECURED TAX PAYMENT

**Return Stub with Payment**

TAX PLUS PENALTY: 255 MAPLE RD THOUSAND OAKS  
**\$2,250.84**

If paid after: **4/10/20**

Pay Online at: [www.venturapropertytax.org](http://www.venturapropertytax.org)  
**Make check payable to:**  
 VC TAX COLLECTOR  
 Please put Assessor's Parcel # on check

**2019-20 PAY THIS AMOUNT:**

**2nd**

DUE Feb 1, 2020  
 DELINQUENT AFTER \$2,018.95  
 Apr 10, 2020

2nd installment cannot be paid until after payment of the 1st installment **2nd**

ASSESSOR'S PARCEL#	STATEMENT #	MAIL CODE
<b>673-0-100-140</b>	<b>2305250</b>	

92305250204102000000201895000002250846730100140000008

### SECURED TAX PAYMENT

**Return Stub with Payment**

TAX PLUS PENALTY: 255 MAPLE RD THOUSAND OAKS  
**\$2,220.84**

If paid after: **12/10/19**

Pay Online at: [www.venturapropertytax.org](http://www.venturapropertytax.org)  
**Make check payable to:**  
 VC TAX COLLECTOR  
 Please put Assessor's Parcel # on check

**2019-20 PAY THIS AMOUNT:**

**1st**

DUE Nov 1, 2019  
 DELINQUENT AFTER \$2,018.95  
 Dec 10, 2019

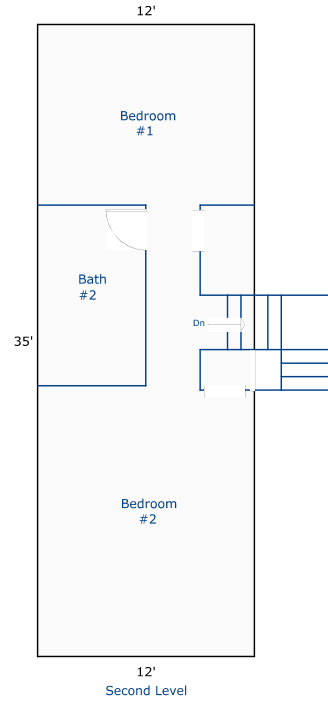
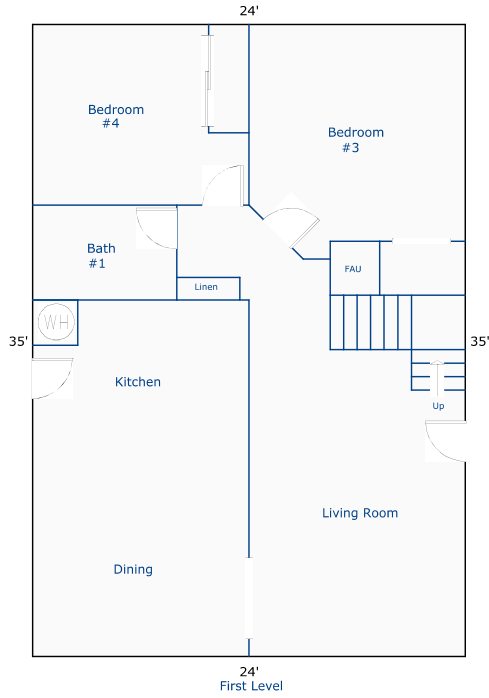
To pay full tax, return both payment coupons with this amount by Dec. 10, 2019: 4,037.90

ASSESSOR'S PARCEL#	STATEMENT #	MAIL CODE
<b>673-0-100-140</b>	<b>2305250</b>	

92305250112101900000201895000002220846730100140000008

Joseph Tlfdi

Borrower/Client	Rocio Angeles				
Property Address	255 Maple Rd				
City	Newbury Park	County	Ventura	State	CA Zip Code 91320
Lender	Premier Money Source, Inc				



Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	840.00	840.00
GLA2	Second Floor	420.00	420.00
Net LIVABLE Area		(rounded)	1260

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
	24.0	x 35.0	840.00
Second Floor			
	12.0	x 35.0	420.00
2 Items			(rounded) 1260





### Location Map

Borrower/Client	Rocio Angeles				
Property Address	255 Maple Rd				
City	Newbury Park	County	Ventura	State	CA
Zip Code	91320				
Lender	Premier Money Source, Inc				



## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

### Condition Ratings and Definitions

#### C1

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

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

#### C2

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

#### C3

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

#### C4

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

#### C5

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

#### C6

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

### Quality Ratings and Definitions

#### Q1

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

#### Q2

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

#### 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.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

### Quality Ratings and Definitions (continued)

#### 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.





# Appraisers License



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

**Charles R. Hull**

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 029729

Effective Date: November 27, 2018  
Date Expires: November 26, 2020

*Jim Martin*  
Jim Martin, Bureau Chief, BREA

3044094

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

## Appraisers E &amp; 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 CompanyNote: The Insurance Company selected above shall herein be referred to as the **Company**.Policy Number: **RAP4114224-19**Renewal of: **RAP4114224-18**

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

Item 1. **Named Insured:** **Charles R. Hull**

Item 2. **Address:** **3207 Cherrywood Drive**  
City, State, Zip Code: **Thousand Oaks, CA 91360**

Item 3. **Policy Period:** From **12/07/2019** To **12/07/2020**  
*(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. \$ **500,000** **Damages** Limit of Liability – Each Claim  
B. \$ **500,000** **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:** \$ **835.00**Item 7. **Retroactive Date (if applicable):** **12/07/2004**Item 8. **Forms, Notices and Endorsements attached:**

**D42100 (03/15) D42300 CA (10/13) IL7324 (08/12)**  
**D42408 (05/13) D42412 (03/17) D42413 (06/17)**

*Rexy A. Magnuson*  
Authorized Representative

FROM:		INVOICE NUMBER	
Charles Hull Charles Hull 3207 Cherrywood Dr Thousand Oaks, CA 91360-2815 Thousand Oaks, CA 91360 Telephone Number: (805) 732-8730 Fax Number: (805) 241-6693		0001768	
TO:		DATES	
Victoria Thomas Financial Asset Services, Inc. 17752 Mitchell N. Suite A Irvine, CA 92614 E-Mail: Telephone Number: (949) 862-1424 Fax Number: (949) 752-4455 Alternate Number:		Invoice Date: 02/06/2020 Due Date: 02/06/2020	
		REFERENCE	
		Internal Order #: 0001768 Lender Case #: 001048 Client File #: FHA/VA Case #: Main File # on form: 0001768 Other File # on form: 0001768 Federal Tax ID: Employer ID:	
DESCRIPTION			
Lender: Premier Money Source, Inc		Client: Financial Asset Services, Inc.	
Purchaser/Borrower: Rocio Angeles			
Property Address: 255 Maple Rd			
City: Newbury Park			
County: Ventura		State: CA Zip: 91320	
Legal Description: not available, see plat			
FEES			AMOUNT
Interior/Exterior			350.00
<b>SUBTOTAL</b>			350.00
PAYMENTS			AMOUNT
Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
<b>SUBTOTAL</b>			
<b>TOTAL DUE</b>			<b>\$ 350.00</b>