### **APPRAISAL OF REAL PROPERTY**



### **LOCATED AT**

2137 W 84th PI Los Angeles, CA 90047 See attached property detail

### **FOR**

FMC Lending 800 Airport Blvd Burlingame, CA 94010

### AS OF

04/13/2020

### BY

Mike Bonasoro Elite Appraisal Group PO Box 3432 Newport Beach, CA 92659 714-323-2550 mike@elite-appraisals.biz

# Uniform Residential Appraisal Report

File # FMC2137

Property Add	of this sum		UIL IS LU PIUI	riuo tiio ioii	uci/ciiciil willi ali aci	curate, and adequate	ory supportou, opi	iiiioii oi tiio	market value	or the subject p	Ji Optily.
		W 84th PI	•			City Los Ange				Zip Code 9004	
Borrower H		77 0 14111		0	wner of Public Record	Hebert	100		ounty Los A		•
Legal Descrip		attached prope	rtv detail			1100011			. , 2007	angoroo	
Assessor's P		)35-021-020	ity dotaii			Tax Year 2019		R	.E. Taxes \$ 5	5.140	
Neighborhood		s Angeles/Metr	opolitan So	uthwest			NA		ensus Tract 2		
Occupant			cant		pecial Assessments \$	0	□ PU				per month
	nts Appraised	Fee Simple	Leaseho		Other (describe)						
Assignment 1		Purchase Transaction		ance Transac		escribe)					
Lender/Client	·	endina				port Blvd, Burling	name. CA 9401	10			
			or has it been	offered for sa	ale in the twelve months					Yes 🔀 No	
		, offering price(s), ar			uest/MLS	<b>P</b>					
	( )	, 01 (7,	( )		333411120						
I did [	did not an	alvze the contract for	r sale for the su	biect purcha	se transaction. Explain	the results of the anal	vsis of the contract	for sale or wh	v the analysis	was not	
performed.		,		,			,		.,,		
Contract Pric	e \$	Date of Co	ntract		Is the property seller the	e owner of public reco	ord? Yes	No Dat	a Source(s)		
Is there any f	inancial assist	ance (loan charges.	sale concession		wnpayment assistance,	<u> </u>		f the borrower	?	Yes	No
-		amount and describ		-	<b>,</b> , , , , , , , , , , , , , , , , , ,	, , , .	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
,											
Note: Bace a	and the racial	composition of the	neighborhoo	d are not ar	ppraisal factors						
		od Characteristics			•	Housing Trends		One-Uni	t Housing	Present Land	l llee %
Location		Suburban	Rural	Property Va		Stable	Declining	PRICE	AGE	One-Unit	80 %
	Over 75%	25-75%	Under 25%				Over Supply			2-4 Unit	
				Demand/Su	· · · · · · · · · · · · · · · · · · ·	In Balance	=	\$ (000)	(yrs)		5 %
Growth		Stable	Slow	Marketing T			Over 6 mths		0W 0	Multi-Family	5 %
Neighborhood				north, W	Manchester Ave t	o tne south, Van	I INESS AVE	_	igh 110	Commercial	10 %
		tern Ave to the							ed. 85	Other	0 %
Neighborhoo	•	•		•	oolitan Southwest a		•	•	-	•	
					good appeal in the						ols,
					on, freeway access						
		g support for the abo		,	Market conditions a						
listed. Con	nventional/F	HA/VA financing	is all evide	nt in this a	rea. Values have b	peen in an increas	sing state over t	the past 12	months, the	erefore the mar	ket
		d increasing.									
		ned Plat Map			Area 5,716 sf	Sha		ar	View N;	Res;	
-	ng Classificatio				Zoning Description L						
	oliance 🔀 L	<u> </u>	nconforming (G			<u> </u>					
_					d per plans and specific	· · ·	e?	Yes 🗌 N	No If No, des	cribe The su	bject's
			ise which is	conformi	ing to current zoni						
Utilities		her (describe)			Public Other (de	scribe)	Off-site Impro	ovements - Ty	pe	Public F	rivate
Electricity	$\sim$					•					
Caa	X			Water	$\boxtimes$	•	Street Aspl			X	
Gas	X		(	Sanitary Sew	ver 🔀 🗌		Alley Non				
FEMA Specia	X [		No FE	Sanitary Sew EMA Flood Zo	ver 🗶 🗌				FEMA Map		  018
FEMA Special Are the utilities	Al Flood Hazard	improvements typica	No FE al for the marke	Sanitary Sew MA Flood Zo t area?	ver 🔀 🗌 one X X Yes N	lo If No, describe	Alley Non 037C1780G			Date 12/21/20	  )18
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# Uniform Residential Appraisal Report

File # FMC2137

					e from \$ 600,000	to \$ 68	5,000 .
					price from \$ 614,00		733,000
FEATURE	SUBJECT	COMPARAB	LE SALE # 1	COMPARA	ABLE SALE # 2	COMPARAE	BLE SALE # 3
Address 2137 W 84th PI		2153 W 77th St		1824 W 84th S	t	2036 W 84th PI	
Los Angeles, CA	90047	Los Angeles, CA	A 90047	Los Angeles, C	A 90047	Los Angeles, CA	A 90047
Proximity to Subject		0.57 miles N		0.40 miles E		0.13 miles E	
Sale Price	\$		\$ 665,000		\$ 699,900		\$ 666,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 421.95 sq.ft.		\$ 424.18 sq.	ft.	\$ 462.50 sq.ft	
Data Source(s)		MLS#1230531;E	08 MOC	MLS#OC20032	2539;DOM 2	MLS#DW19180	081;DOM 21
Verification Source(s)		RealQuest#3590	091	RealQuest#NA	COE:03/05/20	RealQuest#1230	0531
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		s03/20;c10/19		s03/20;c02/20		s11/19;c08/19	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site		6,705 sf	0	6,800 sf	-2.000	5,740 sf	0
View	N;Res;	N;Res;		N;Res;	, , , , , , , , , , , , , , , , , , , ,	N;Res;	
Design (Style)	DT1;Spanish	DT1;Spanish		DT1;Spanish		DT1;Spanish	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	95	94	0	92	0	90	0
Condition	C3	C3		C2	-20,000		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0	Total Bdrms. Bath		Total Bdrms. Baths	0
Room Count	6 3 1.0	6 3 2.0	-10,000				-10,000
Gross Living Area	1,591 sq.ft.	1,576 sq.ft.					
Basement & Finished	0sf	0sf	0	0sf	0	0sf	17,500
Rooms Below Grade	051	051		051		051	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FAU/CAC	Average FAU/CAC		FAU/CAC		FAU/CAC	
Energy Efficient Items							
Garage/Carport	Typical	Typical		Typical		Typical	
	2gd2dw	2gd2dw		2gd2dw		2gd2dw	
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Pool/Spa	None	None		None		None	
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Net Adjustment (Total)		<u></u> + 🗶 -	\$ -10,000				\$ -2,500
Adjusted Sale Price		Net Adj. 1.5 %		Net Adj. 6.0		Net Adj. 0.4 %	
		Gross Adj. 1.5 %	\$ 655,000	Gross Adi 6 0	% I CET 000	d Groce Δdi Ω G %	\$ 663,500
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Freddie Mac Form 70 March 2005

UAD Version 9/2011

Page 2 of 6

# Uniform Residential Appraisal Report

File # FMC2137

1) SUBJECT NEIGHBORHOOD: The subject is located in the Metropolitan Southwest area of	Los Angeles. The neighborhood is primarily a resi	dential area, composed of single	family		
homes showing similar age and quality having good appeal in the market. The neighborhood a	ppears to have reasonable access to schools, pla	ces of worship, employment, sho	opping, public		
transportation, freeway access and supporting services. Los Angeles Unified School District.					
2) SUBJECT SITE: The subject site appears typical and conforming in size and topography, la					
site is level and is typical in size, landscaped front and rear, and is accessed from a publicly m			ıg.		
3) SUBJECT CONDITION OF IMPROVEMENTS: The extent of upgrading done to the subject	property will directly have an affect on the effective	e age.			
4) HYPOTHETICAL CONDITION: None noted.  6) EYTRAOPDINARY ASSUMPTION: The appraiser recentles the right to amond this report in	cluding but not limited to the final value estimate	of value and condition ratings, sh	ould any		
5) EXTRAORDINARY ASSUMPTION: The appraiser reserves the right to amend this report, in extraordinary assumptions information and data provided within this report or by third party sou		_			
report in its entirety should any of the recommended inspections results in conditions that are of	<u> </u>		amena ans		
6) SALES COMPARISON APPROACH : The Sales Comparison approach is the main support	•	•	area. this is		
known as the Principle Of Substitution. Adjustments are made for the differences in the compa					
determines what the market would return in value, of that particular difference, or possible ame					
given to the most comparable sale or sales, as noted in the report					
7) COST APPROACH: The Cost Approach is based upon the present cost to replace the buildi	ng another building having the same utility. Physic	cal depreciation, functional and ex	xternal		
obsolescence will be considered in the valuation process. The effective age of the property will	be considered in correlation with the years of rem	aining economic life. The Cost A	pproach		
should be considered supportive to the Market Approach.					
8) INCOME APPROACH The income approach to value was neither applicable nor necessary	•	•			
9) FINAL RECONCILIATION: After reviewing and analyzing all three approaches, The Market					
determined to be the strongest supporter of value. The cost approach to value was neither appl		-	erformed		
The Income Approach was considered to be not applicable for this type of property, due to the	predominant owner occupancy, and lack of rental	data.			
As of the date of this report. I the signing Licensed Book Estate Appraiser, has completed the	ninimum requirements of centinuing education, on	ud in accordance with the Compa	atono.		
As of the date of this report, I the signing Licensed Real Estate Appraiser, has completed the I Provision of USPAP, certify that my knowledge and experience are sufficient to allow me to co		id in accordance with the Compe	elency		
Provision of OSPAP, certify that my knowledge and experience are sufficient to allow the to co	приете иль арргаізаї аззідпінент.				
Digital Signature: This report has been digitally signed by the licensed appraiser. If there is any	unauthorized use of this report, or my signature the	nis report will no longer be valid			
Signal of the report factors againly orginal by the noticed appraisant in the circle any	andamor.zou accontine report, or my orginatare, a	no repetit min no tenger de tana.			
According to USPAP, any appraiser who has completed a prior service within the previous thre	e years to the subject property, must disclose the	type and extent of such service.	I have NOT		
provided a previous service and/or performed an appraisal on the subject property within the p					
The appraiser assumes that all information provided within this report is correct. The appraiser	reserves the right to amend this report, including b	out not limited to the final value es	stimate and		
condition ratings, should any extraordinary assumptions, hypothetical conditions, assumptions,	and/or data prove to inaccurate at a later date.				
COST APPROACH TO VALUE	(not required by Fannie Mae)				
	(not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ns.	able for development in the	his area		
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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.

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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 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).
- I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER /// R	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Www Donasow	Signature
Name Mike Bonasoro	Name
Company Name Elite Appraisal Group	Company Name
Company Address PO Box 3432	Company Address
Newport Beach, CA 92659	
Telephone Number 714-323-2550	Telephone Number
Email Address <u>mike@elite-appraisals.biz</u>	Email Address
Date of Signature and Report 04/13/2020	Date of Signature
Effective Date of Appraisal 04/13/2020	State Certification #
State Certification #	or State License #
or State License # AL036418	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 02/15/2021	SUBJECT PROPERTY
ADDDEGG OF DDODEDTY ADDD AIGED	☐ Did not inspect subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
2137 W 84th Pl	Date of Inspection
Los Angeles, CA 90047	Did inspect interior and exterior of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ 660,000	Date of Inspection
LENDER/CLIENT	
Name NA	COMPARABLE SALES
Company Name FMC Lending	COMI THINDLE OFFICE
Company Address 800 Airport Blvd, Burlingame, CA 94010	☐ Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address NA	Date of Inspection

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UAD Version 9/2011 Page 6 of 6

Uniform Residential Appraisal Report File # FMC2137 SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 FEATURE Address 2137 W 84th PI 2159 W 74th St 1845 W 81st St 2003 W 75th St Los Angeles, CA 90047 Los Angeles, CA 90047 Los Angeles, CA 90047 Los Angeles, CA 90047 Proximity to Subject 0.76 miles N 0.44 miles NE 0.72 miles N Sale Price 710,000 \$ 670,000 670,000 sq.ft. \$ 449.36 sq.ft. Sale Price/Gross Liv. Area 385.28 sq.ft. 378.46 sq.ft. Data Source(s) MLS#PW19218277;DOM 43 MLS#19498512;DOM 7 MLS#19523660;DOM 9 Verification Source(s) RealQuest#1359057 RealQuest#1384499 RealQuest#1159663 +(-) \$ Adjustment VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment DESCRIPTION DESCRIPTION DESCRIPTION +(-) \$ Adjustment Sales or Financing ArmLth ArmLth ArmLth Concessions Conv;0 Conv;0 Conv;0 Date of Sale/Time s12/19;c09/19 s12/19;c10/19 s10/19;c09/19 Location N:Res: N;Res; N:Res: N:Res: Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 5,716 sf 0 8,077 sf -5,000 7,002 sf -2,500 6,700 sf View N;Res; N;Res; N;Res; N;Res; Design (Style) DT1;Spanish DT1;Spanish DT1;Tudor 0 DT1;Spanish Quality of Construction Q4 Q4 Q4 Q4 Actual Age 95 93 0 93 0 87 Condition C3 C2 -20,000 C3 C2 -20,000 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths O Total Bdrms. Baths 0 Room Count 3 1.0 3 2.0 -10,000 3 1.0 3 2.0 -10,000 6 Gross Living Area 1,739 sq.ft. 1,876 sq.ft. 1,591 sq.ft. +5,000 -7,500 -14,500 1.491 sq.ft. Basement & Finished 0sf 0sf 0sf 0sf Rooms Below Grade Functional Utility Average Average Average Average Heating/Cooling FAU/CAC FAU/CAC Wall/None +5,000 FAU/None +2,500 Energy Efficient Items Typical Typical **Typical Typical** Garage/Carport 2gd2dw 2gd2dw 2gd2dw 2gd2dw Porch/Patio/Deck Porch/Patio Porch/Patio Porch/Patio Porch/Patio Pool/Spa None None Pool/NoSpa -20.000 None Net Adjustment (Total) **X** -**X** -\$ -25,000 \$ -27,500 \$ -44,500 Adjusted Sale Price Net Adi. 3.7 % Net Adi. 4.1 % Net Adi. 6.3 % of Comparables Gross Adj 5.2 % \$ 645.000 Gross Adj. 5.6 % \$ 642.500 Gross Adj 7.0 % \$ 665.500 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). ITFM SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 Date of Prior Sale/Transfer 06/13/2019 Price of Prior Sale/Transfer \$499,000 Data Source(s) RealQuest/MLS RealQuest/MLS RealQuest/MLS RealQuest/MLS Effective Date of Data Source(s) 04/13/2020 04/13/2020 04/13/2020 04/13/2020 Analysis of prior sale or transfer history of the subject property and comparable sales There have been no previous transfers or listings on the subject property in the past 36 months. There have been no previous transfers on the comparables in the past 12 months Analysis/Comments These are additional sales added to help support the appraised value.

Supplemental Addendum File No. FMC2137	

Borrower Hebert Property Address 2137 W 84th PI City County Los Angeles State CA Zip Code 90047 Los Angeles Lender/Client **FMC Lending** 

### **URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach**

The comparables chosen represent the most recent relevant sales activity in the subject's immediate market location that are similar to the subject in size, age, design, quality of construction and overall market appeal. Comparable search criteria was kept within a 1.0 mile radius within the subject's market area in zip code (90047).

Comparables #1-6 were listed and sold on MLS and appear to be normal arms-length transactions.

In determining the calculation of adjustments, paired sale analysis was applied. Adjustments were calculated at \$50.00 per SF of living area and applied for a difference of 100 SF or more, \$10,000 per bedroom, \$10,000 per bath, \$5,000 for central heat and air, and \$5,000 per 1 car garage.

After reviewing the market lot size adjustments have been applied at \$2.00/SF for lots varying in size by more then 1,000 SF. Adjustments were not provided for percentage variances.

Condition adjustments have been made to the comparables rather then age adjustments as condition of homes is derived from level/amount of upgrades, not age. Condition/Upgrades has been derived from MLS photos, MLS description, and street inspection. Amount of adjustment has been derived from reviewing the market trend of upgraded vs non-upgraded homes in the area. The adjustment for condition does not necessarily reflect the cost of upgrades. Condition adjustments are straight forward on the comparison grid.

Most weight given to comparables #1-3.

Please note that all utilities were turned on and functioning properly at the time of the inspection.

Please note that at the time of inspection the subject property is habitable and free of any health and/or safety hazards.

Please note that at the time of inspection the subject's kitchen and all baths are habitable and free of any health and/or safety hazards.

Please note that some of the concession amounts for our closed sales were not available at the time of inspection. Data Source: MLS.

Some comparables have an above average marketing time as they were originally listed at a higher then average value.

Exposure Time - A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be 90 days and was derived after reviewing the subject's market over the past 12 months.

Additional Comments:

The routine observation of the property and improvements is for purposes of establishing the market value of the property. Attic and crawl space areas are typically not accessed. The property "inspection" is really more of an "observation". It is not to be regarded as a full property inspection of the type intended to reveal defects in mechanical systems, structural integrity, roofing, siding or any other property component. The appraiser claims no special expertise in these areas, nor is the appraiser an expert regarding issues related to foundation settlement, wood destroying (or other) insects, radon gas, lead based paint, asbestos or mold. Unless otherwise noted, this appraisal is based on the extraordinary assumption that the various elements that constitute the subject property are fundamentally sound and in working order. Statements regarding condition, particularly those regarding heating and cooling systems are based on superficial observations only.

In short, the appraiser is not a home inspector and the appraisal report is not a home inspection report. The appraisal report should not be relied upon to disclose the condition of the property or the presence/absence of any defects.

As of the date of this report, I the signing Licensed Real Estate Appraiser, has completed the minimum requirements of continuing education, and in accordance with the Competency Provision of USPAP, certify that my knowledge and experience are sufficient to allow me to complete this appraisal assignment.

Digital Signature: This report has been digitally signed by the licensed appraiser. If there is any unauthorized use of this report, or my signature, this report will no longer be valid.

In accordance with 2012-2013 USPAP, the appraiser must include within the body of the report the following certification: I have performed (no) (or the specified) 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.

The appraiser assumes that all information provided within this report is correct. The appraiser reserves the right to amend this report, including but not limited to the final value estimate and condition ratings, should any extraordinary assumptions, hypothetical conditions, assumptions, and/or data prove to inaccurate at a later date.

SUMMARY: This is an Appraisal Report, which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice (USPAP) for an Appraisal Report. As such, it presents only summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided with the report concerning the data, reasoning, and analyses is retained in the appraiser's file. The depth of discussion contained in this report is specific to the needs of the client and for the intended use stated in the report. The appraiser is not responsible for unauthorized use of this report.

### **URAR: Site - Highest and Best Use**

The highest and best use of this property as improved, or as vacant, is the existing use. The site size, topography, and shape are sufficient for a single family residence. The surrounding uses are compatible with a single family use. Therefore, the existing use is legally permissible and physically possible.

File No. FMC2137

### 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.

C/

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.

### Ω4

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 ungrades.

### 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
А	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines  Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash Commercial Influence	Sale or Financing Concessions Location
Comm	Conventional	Sale or Financing Concessions
Ср	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  Evoiration Data	Garage/Carport
Estate	Expiration Date Estate Sale	Date of Sale/Time Sale or Financing Concessions
FHA	Estate Sale   Federal Housing Authority	Sale or Financing Concessions  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 View
LtdSght MR	Limited Sight Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location  Solo or Financing Concessions
Relo REO	Relocation Sale REO Sale	Sale or Financing Concessions 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 Veterana Administration	Date of Sale/Time
VA w	Veterans Administration Withdrawn Date	Sale or Financing Concessions  Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

### **Subject Photos**

Borrower	Hebert			
Property Address	2137 W 84th PI			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender/Client	FMC Lending			



### **Subject Front**

2137 W 84th PI

Sales Price

Gross Living Area 1,591 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; 5,716 sf Site Quality Q4 Age 95



### **Subject Rear**



### **Subject Street**

### **Photograph Addendum**

Borrower	Hebert			
Property Address	2137 W 84th PI			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender/Client	EMC Lending			







Kitchen Kitchen Laundry







Dining Room Dining Room Living Room







Living Room Bath Vanity Bath/Shower







Bedroom Bedroom Main Bedroom







Main Bedroom Hall Rear View

## Photograph Addendum

Borrower	Hebert				
Property Address	2137 W 84th PI				
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047	
Lender/Client	EMC Lending				







**Rear Yard** 

**Detached 2 Car Garage** 

**Driveway** 



**Street View** 

### **Comparable Photos**

Borrower	Hebert			
Property Address	2137 W 84th PI			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender/Client	FMC Lending			



### **Comparable 1**

2153 W 77th St

Prox. to Subject 0.57 miles N Sales Price 665,000 Gross Living Area 1,576 **Total Rooms** 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6,705 sf Quality Q4 94 Age



### Comparable 2

1824 W 84th St

Prox. to Subject 0.40 miles E Sales Price 699,900 Gross Living Area 1,650 Total Rooms 6 Total Bedrooms **Total Bathrooms** 2.0 Location N;Res; View N;Res; 6,800 sf Site Quality Q4 Age 92



### Comparable 3

2036 W 84th PI

0.13 miles E Prox. to Subject Sales Price 666,000 Gross Living Area 1,440 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 5,740 sf Quality Q4 Age 90

### **Comparable Photos**

Borrower	Hebert			
Property Address	2137 W 84th PI			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender/Client	FMC Lending			



### Comparable 4

2159 W 74th St

Prox. to Subject 0.76 miles N Sales Price 670,000 Gross Living Area 1,491 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 6,700 sf Quality Q4 93 Age



### Comparable 5

1845 W 81st St

Prox. to Subject 0.44 miles NE Sales Price 670,000 Gross Living Area 1,739 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; 8,077 sf Site Quality Q4 Age 93



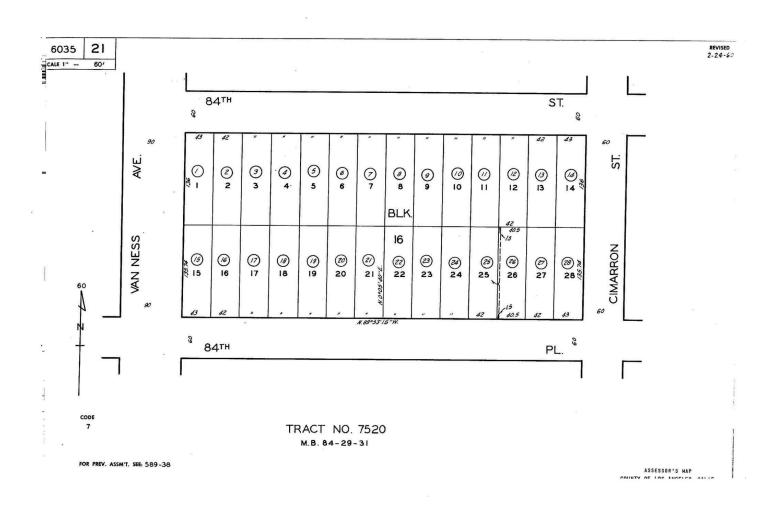
### Comparable 6

2003 W 75th St

Prox. to Subject 0.72 miles N Sales Price 710,000 Gross Living Area 1,876 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 7,002 sf Quality Q4 Age 87

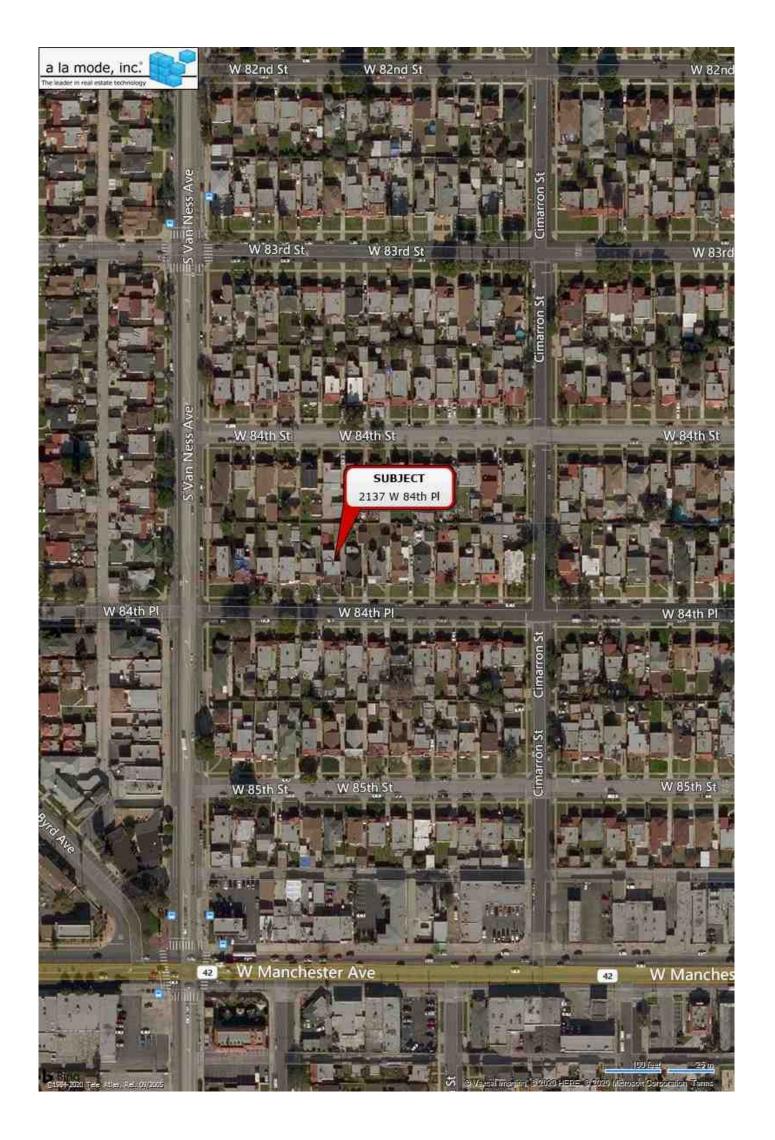
### **Plat Map**

Borrower	Hebert			
Property Address	2137 W 84th PI			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender/Client	FMC Lending			



### **Aerial Map**

Borrower	Hebert			
Property Address	2137 W 84th PI			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender/Client	FMC Lending			



### **Location Map**

Borrower	Hebert				
Property Address	2137 W 84th PI				
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047	
Lender/Client	EMC Lending				



Owner Information Owner Name:

HEBERT BRIAN C/HEBERT KENYHATA D

2137 W 84TH PL, LOS ANGELES CA 90047-2906 C043 Mailing Address:

Vesting Codes:

**Location Information** 

TRACT # 7520 LOT 20 Legal Description:

County: LOS ANGELES, CA APN: 6035-021-020

Census Tract / Block: 2381.00 / 3 Alternate APN: Subdivision:

Township-Range-Sect: 7520 Legal Book/Page: 84-29 Map Reference: 57-D1/ Legal Lot: 20 Tract #: 7520

Legal Block: 16 School District: LOS ANGELES School District Name: Market Area: C36 LOS ANGELES

Neighbor Code: Munic/Township:

**Owner Transfer Information** 

03/08/2016 / 02/29/2016 Recording/Sale Date: Deed Type: **GRANT DEED** 

Sale Price: 1st Mtg Document #: 250439

250438 Document #:

Last Market Sale Information

Recording/Sale Date: 10/07/2013 / 08/21/2013 1st Mtg Amount/Type: \$358,388 / FHA

Sale Price: \$365,000 1st Mtg Int. Rate/Type:

Sale Type: FULL 1st Mtg Document #: 1441827

1441826 Document #: 2nd Mtg Amount/Type:

2nd Mtg Int. Rate/Type: Deed Type: **GRANT DEED** 

Transfer Document #: Price Per SqFt: \$229.42

New Construction: Multi/Split Sale:

CALIFORNIA TITLE CO Title Company: Lender: REAL EST MTG NTWK INC TRADITIONAL DEV GROUP INC Seller Name:

**Prior Sale Information** 

Prior Rec/Sale Date: 03/12/2013 / 02/22/2013 Prior Lender: **EQUITY FNDG RESOURCES INC** 

Prior Sale Price: \$205,000 Prior 1st Mtg Amt/Type: \$194,000 / CONV

368505 Prior 1st Mtg Rate/Type: Prior Doc Number:

Prior Deed Type: **GRANT DEED** 

**Property Characteristics** 

Gross Area: Parking Type: PARKING AVAIL Construction:

Living Area: 1,591 Garage Area: Heat Type: HEATED Tot Adj Area: Garage Capacity: Exterior wall: STUCCO

Parking Spaces: Porch Type: Above Grade: Total Rooms: 6 Basement Area: Patio Type: Bedrooms: 2 Finish Bsmnt Area: Pool: Bath(F/H): Basement Type: Air Cond: 1/

Year Built / Eff: 1925 / 1927 SPANISH Roof Type: Style:

Fireplace: Y / 1 Foundation: RAISED Quality: # of Stories: Roof Material: ROLL COMPOSITION Condition:

Other Improvements: FENCE; ADDITION

**Building Permit** 

Site Information

LAR1 0.13 County Use: SINGLE FAMILY RESID Zoning: Acres:

TYPE UNKNOWN

(0100)Lot Area: 5,716 Lot Width/Depth: State Use:

42 x 136

Res/Comm Units: Water Type: Land Use: SFR

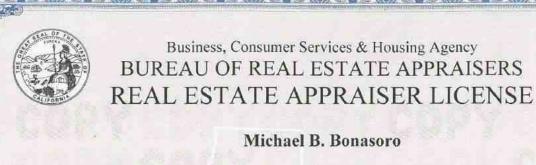
Site Influence: Sewer Type:

Tax Information

Total Value: \$411,091 Assessed Year: 2019 Property Tax: \$5,140.14 Land Value: \$260.257 Improved %: 37% Tax Area: 212

Improvement Value: \$150,834 Tax Year: 2019 Tax Exemption: Total Taxable Value: \$411,091

### License



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:

"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: AL 036418

Effective Date: Fe Date Expires: Fe

February 16, 2019 February 15, 2021

Jim Martin, Bureau Chief, BREA

3044992

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

### Insurance



PRODUCER

PO Box 236

605 Main St., Suite 102

RIVERTON INSURANCE AGENCY CORP

### CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/09/2019

NAIC #

FAX (A/C, No): (858) 273-8026

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INSURER(S) AFFORDING COVERAGE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). CONTACT Tammy Stevens
NAME:
PHONE
(A/C, No, Ext):
E-MAIL
ADDRESS:
Tammy/S@aliains.com

Riverton NJ 08077				INSURER A: Stratford Insurance Company 404				40436			
INSURED					INSURER B:				÷		
Mike B. Bonasoro					INSURER C:						
PO Box 3432					INSURER D :						
					INSURE	RE:					
Newport Beach CA 92659					INSURER F :						
COV	/ERAGES CER	TIFICA	ATE	NUMBER: CL195903416				REVISION NUMBER:			
IN CE EX	IIS IS TO CERTIFY THAT THE POLICIES OF DICATED. NOTWITHSTANDING ANY REQUI ERTIFICATE MAY BE ISSUED OR MAY PERTA CLUSIONS AND CONDITIONS OF SUCH PO	REMEN AIN, TH DLICIES	NT, TE IE INS S. LIM	ERM OR CONDITION OF ANY SURANCE AFFORDED BY THE IITS SHOWN MAY HAVE BEEN	CONTRA	ACT OR OTHER ES DESCRIBE ED BY PAID CI	R DOCUMENT ( D HEREIN IS S LAIMS.	WITH RESPECT TO WHICH T	HIS		
INSR LTR	TYPE OF INSURANCE		L SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE	\$		
	CLAIMS-MADE OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$		
	SOURCE OF THE SOURCE STATE							MED EXP (Any one person)	\$		
							ĺ l	PERSONAL & ADV INJURY	\$		
	GEN'L AGGREGATE LIMIT APPLIES PER:						X	GENERAL AGGREGATE	\$		
	PRO-							PRODUCTS - COMP/OP AGG	\$		
							X	FRODUCTS - COMPTOP AGG	\$		
- 9	OTHER: AUTOMOBILE LIABILITY		- 4				(T. )	COMBINED SINGLE LIMIT	\$		
	ANY AUTO						×	(Ea accident) BODILY INJURY (Per person)	\$		
	OWNED SCHEDULED						×	The state of the s	\$		
	AUTOS ONLY AUTOS NON-OWNED						3	BODILY INJURY (Per accident) PROPERTY DAMAGE	. Nation .		
	AUTOS ONLY AUTOS ONLY							(Per accident)	\$		
		1							\$		
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$		
	EXCESS LIAB CLAIMS-MADE	1						AGGREGATE	\$		
	DED RETENTION \$								\$		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER OTH- STATUTE ER			
ANY PROPRIETOR/PARTNER/EXECUTIVE		N/A						E.L. EACH ACCIDENT	\$		
OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		19.7.63						E.L. DISEASE - EA EMPLOYEE	\$		
If yes, describe under DESCRIPTION OF OPERATIONS below								E.L. DISEASE - POLICY LIMIT	\$		
	D. 6. 3							Each Claim	\$1,0	00,000	
Α	Professional Liability Errors and Omissions			REO0001451		05/16/2019	05/16/2020	Aggregate	\$2,0	00,000	
	Zirole and Omissions										
	RIPTION OF OPERATIONS / LOCATIONS / VEHICLI oactive Date:05/16/2018	ES (ACC	ORD 1	01, Additional Remarks Schedule,	may be a	ttached if more s	pace is required)				
CEF	CERTIFICATE HOLDER					CANCELLATION					
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELI THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.						BEFORE				
A				AUTHORIZED REPRESENTATIVE							

ACORD 25 (2016/03)

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