

Residential Appraisal Report

Of

Single Family Residence at

349 Marble Arch Avenue

San Jose, CA 95136

For

Premier Money Source, Inc

24 Sidney Bay Drive

Newport Beach, CA 92657

As of

07/12/2022

07/18/2022

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

File Number: 349Mar

Dear Premier Money Source, Inc

In accordance with your request, I have personally inspected and appraised the real property at:

349 Marble Arch Avenue
San Jose, CA 95136

The purpose of this appraisal is to estimate the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the estimated market value of the property as of 07/12/2022 is:

\$ 1,275,000

One Million, Two Hundred and Seventy-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final estimate of value, descriptive photographs, limiting conditions and appropriate certifications.

Respectfully submitted,

Signature: _____



Anthony Jacobo
Jacobo Appraisal, Inc

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The intended user of this appraisal report is the lender/client: Premier Money Source, Inc. 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 the definition of market value. No additional intended users are identified by the appraiser.

This appraisal is based on a visible inspection of readily accessible areas only. The appraiser is not a home inspector, licensed contractor, structural engineer, termite inspector, building inspector, or a building code expert. The lender/client should contact reliable experts in their respective fields if any questions/concerns arise.

The appraiser does not guarantee that the subject property is free from defects. This appraisal establishes the market value of the subject property for a mortgage finance transaction only.

This appraisal is not to be used for insurance purposes.

The appraiser has performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

The appraiser has estimated the subject's exposure time at 0-90 days. USPAP defines exposure time as: an estimated length of time that a property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

An opinion of the highest & best use as improved was formed by considering such factors as zoning, subdivision restrictions, the subject's current and projected use, conformity to surrounding properties, and the most reasonable and probable use that supports the highest present value as of the effective date of the appraisal.

This appraisal was prepared in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice. This appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended (12 U.S.C 331 et seq.) and any implementing regulations.

The subject property can be higher or lower than the predominate value for the neighborhood due to significant differences in parcel size, age, quality of construction, condition, gross living area, and/or external amenities of the unfiltered sales data used for one-unit housing numbers.

The photos of the comparable sales and listings used in this report were obtained from the local MLS. These photos were used as they best represent the condition of the comparable sales and listings at the time of purchase. The appraiser has completed exterior inspections from the street on all comparable sales.

The appraiser has measured the subject property according to the Square Footage-Method for Calculating: ANSI® Z765-2021 (American National Standards Institute®) Measuring Standard for measuring, calculating, and reporting gross living area (GLA) and non-GLA areas of subject properties.

Individual Condominium Unit Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.
Property Address 349 Marble Arch Avenue Unit # - City San Jose State CA Zip Code 95136
Borrower Su, Tony Lujen Owner of Public Record Su, Tony Lujen County Santa Clara
Legal Description See Attached Legal Description
Assessor's Parcel No. 455-68-009 Tax Year 2021 R.E. Taxes \$ 13,022
Project Name Tuscany Hills Phase # N/A Map Reference N/A Census Tract 5031.27
Occupant [X] Owner [] Tenant [] Vacant Special Assessments \$ 0 HOA \$ 235 per year [X] per month
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [] Purchase Transaction [X] Refinance Transaction [] Other (describe)
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 [X] No
Report data source(s) used, offerings price(s), and date(s). MLS Listings

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 down payment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [] No
If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics Condominium Unit Housing Trends Condominium Housing Present Land Use %
Location [] Urban [X] Suburban [] Rural Property Values [] Increasing [X] Stable [] Declining PRICE AGE One-Unit 80 %
Built-Up [X] Over 75% [] 25-75% [] Under 25% Demand/Supply [X] Shortage [] In Balance [] Over Supply \$ (000) (yrs) 2-4 Unit 5 %
Growth [] Rapid [X] Stable [] Slow Marketing Time [X] Under 3 mths [] 3-6 mths [] Over 6 mths 1,000 Low 0 Multi-Family 5 %
Neighborhood Boundaries The neighborhood is bounded on the north by Curtner Avenue, on the east by Monterey Road, on the south by E Capitola Expressway, and on the west by Guadalupe Parkway. 2,500 High 30 Commercial 10 %
1,300 Pred. 20 Other 0 0 %
Neighborhood Description The subject's neighborhood has good marketability with strong sales activity over the prior year. The subject is of the same general construction of the neighborhood. The neighborhood consists of various styles of single family homes and condominiums including single and two-story, with various floor plan styles, and bedroom and bathroom counts. The subject conforms to the general quality and condition of the neighborhood.
Market Conditions (including support for the above conclusions) The subject's neighborhood has moderate sales volume with property values slightly increasing to stabilizing in all price ranges over the prior six months. The current listings are receiving multiple offers with the typical marketing time at under three months. The current interest rates are favorable and demand is exceeding supply.

Topography Level Size 0 sf Density Average View N;Res;
Specific Zoning Classification R1 Zoning Description Single Family Residential: existing use and subject improvements conform
Zoning Compliance [X] Legal [] Legal Nonconforming - Do the zoning regulations permit rebuilding to current density? [] Yes [] No
[] 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? [X] Yes [] No If No, describe.
Utilities Public Other (describe) Public Other (describe) Off-site Improvements--Type Public Private
Electricity [X] [] Water [X] [] Street Asphalt [X] []
Gas [X] [] Sanitary Sewer [X] [] Alley None [] []
FEMA Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone D FEMA Map # 06085C0261H FEMA Map Date 05/18/2009
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No If Yes, describe.
There were no apparent adverse site conditions or external factors noted at the time of the inspection. See the preliminary title report for easements and assessments of record.

Data source(s) for project information This information was not provided to the appraiser in the normal course of business.
Project Description [] Detached [] Row or Townhouse [X] Garden [] Mid-Rise [] High-Rise [] Other (describe) Townhouse
General Description General Description Subject Phase If Project Completed If Project Incomplete
of Stories 3 Exterior Walls Stucco # of Units 0 # of Phases 0 # of Planned Phases 0
of Elevators 0 Roof Surface Tile # of Units Completed 0 # of Units 0 # of Planned Units 0
[X] Existing [] Proposed Total # Parking 0 # of Units For Sale 0 # of Units for Sale 0 # of Units for Sale 0
[] Under Construction Ratio (spaces/units) 2.10 # of Units Sold 0 # of Units Sold 0 # of Units Sold 0
Year Built 2002 Type Garage # of Units Rented 0 # of Units Rented 0 # of Units Rented 0
Effective Age 20 Guest Parking 0 # of Owner Occupied Units 0 # of Owner Occupied Units 0 # of Owner Occupied Units 0
Project Primary Occupancy [] Principal Residence [] Second Home or Recreational [] Tenant
Is the developer/builder in control of the Homeowners' Association (HOA)? [] Yes [] No
Management Group - [] Homeowners' Association [] Developer [] Management Agent - Provide name of management company.
Does any single entity (the same individual, investor group, corporation, etc.) own more than 10% of the total units in the project? [] Yes [] No If Yes, describe
Was the project created by the conversion of an existing building(s) into a condominium? [] Yes [X] No If Yes, describe the original use and the date of conversion.
Are the units, common elements, and recreation facilities complete (including any planned rehabilitation for a condominium conversion)? [X] Yes [] No If No, describe
Is there any commercial space in the project? [] Yes [X] No If Yes, describe and indicate the overall percentage of the commercial space.

Individual Condominium Unit Appraisal Report

PROJECT INFORMATION

Describe the condition of the project and quality of construction. The project is constructed of average quality and in good condition.

Describe the common elements and recreational facilities. The project features common areas and greenbelts.

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

Is the project subject to ground rent? Yes No If Yes, \$ _____ per year (describe terms and conditions)

Are the parking facilities adequate for the project size and type? Yes No If No, describe and comment on the effect on value and marketability.

PROJECT ANALYSIS

I did did not analyze the condominium project budget for the current year. Explain the results of the analysis of the budget (adequacy of fees, reserves, etc.), or why the analysis was not performed. The appraiser was not provided the project budget for the current year.

Are there any other fees (other than regular HOA charges) for the use of the project facilities? Yes No If Yes, report the charges and describe.

Compared to other competitive projects of similar quality and design, the subject unit charge appears High Average Low If High or Low, describe

Are there any special or unusual characteristics of the project (based on the condominium documents, HOA meetings, or other information) known to the appraiser? Yes No If Yes, describe and explain the effect on value and marketability.

UNIT DESCRIPTION

Unit Charge \$ 235 per month X 12 = \$ 2,820 per year. Annual assessment charge per year per square feet of gross living area = \$ 1.40
 Utilities included in the unit monthly assessment None Heat Air Conditioning Electricity Gas Water Sewer Cable Other (describe)

General Description	Interior materials/condition	Amenities	Appliances	Car Storage
Floor # 1	Floors Bamboo/Gd	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> Refrigerator	<input type="checkbox"/> None
# of Levels 3	Walls Drywall/Avg	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Garage <input type="checkbox"/> Covered <input type="checkbox"/> Open
Heating Type FWA Fuel Gas	Trim/Finish Paint/Avg	<input checked="" type="checkbox"/> Deck/Patio Cnc	<input checked="" type="checkbox"/> Disp <input checked="" type="checkbox"/> Microwave	# of Cars 2
<input checked="" type="checkbox"/> Central AC <input type="checkbox"/> Individual AC	Bath Wainscot Clturd Mrble/Avg	<input checked="" type="checkbox"/> Porch/Balcony Cnc	<input checked="" type="checkbox"/> Dishwasher	<input type="checkbox"/> Assigned <input checked="" type="checkbox"/> Owned
<input type="checkbox"/> Other (describe)	Doors Wood/Avg	<input type="checkbox"/> Other None	<input type="checkbox"/> Washer/Dryer	Parking Space # N/A

Finished area above grade contains: 6 Rooms 3 Bedrooms 2.1 Bath(s) 2,011 Square Feet of Gross Living Area Above Grade

Are the heating and cooling for the individual units separately metered? Yes No If No, describe and comment on compatibility to other projects in the market area.

Additional features (special energy efficient items, etc.) The subject's additional features includes vinyl and tile flooring in all wet areas, bamboo flooring in all living areas, dual pane windows, central heat and air, two ceiling fans, and a two-car garage.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;See comment addendum.

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

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

PRIOR SALE HISTORY

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

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
Data source(s) Realist.com

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.com

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				
Price of Prior Sale/Transfer				
Data Source(s)	Realist.com	Realist.com	Realist.com	Realist.com
Effective Date of Data Source(s)	07/18/2022	07/18/2022	07/18/2022	07/18/2022

Analysis of prior sale or transfer history of the subject property and comparable sales The subject property has not sold or transferred ownership in the three years prior to the date of the effective date of this appraisal. Comparable sale #1 has not sold or transferred ownership in the year prior to the date of the comparable sale. Comparable sale #2 has not sold or transferred ownership in the year prior to the date of the comparable sale. Comparable sale #3 has not sold or transferred ownership in the year prior to the date of the comparable sale.

Individual Condominium Unit Appraisal Report

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 1,099,000 to \$ 1,200,000 .							
There are 11 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,130,000 to \$ 1,320,000 .							
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	349 Marble Arch Avenue and Unit # -, San Jose, CA 95136	384 Adeline Avenue -, San Jose, CA 95136	345 Mullinix Way -, San Jose, CA 95136	462 White Chapel Avenue -, San Jose, CA 95136			
Project Name and Phase	Tuscany Hills N/A	Tuscany Hills	Tuscany Hills	Lancaster Gate			
Proximity to Subject		0.20 miles NW	0.03 miles NE	0.13 miles W			
Sale Price	\$	\$ 1,310,000	\$ 1,300,000	\$ 1,200,000			
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 748.57 sq. ft.	\$ 551.78 sq. ft.	\$ 633.58 sq. ft.			
Data Source(s)		MLS Listings#ML81880129;DOM 4	MLS Listings#ML81880640;DOM 7	MLS Listings#ML81877910;DOM 6			
Verification Source(s)		Realist.com/Doc#25274406	Realist.com/Doc#25280274	Realist.com/Doc#25263929			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0	0	Conv;0	0	Conv;0	0
Date of Sale/Time		s04/22;c03/22		s04/22;c03/22		s03/22;c02/22	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
HOA Mo. Assessment	235	235		298	0	285	0
Common Elements and Rec. Facilities	Common Areas	Common Areas		Common Areas		Common Areas	
Floor Location	First	First		First		First/End Unit	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	GR3L;Townhouse	GR2L;Townhouse	0	GR3L;Townhouse		GR3L;Townhouse	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	20	19	0	20		22	0
Condition	C4	C4		C4		C4	
Above Grade Room Count	Total Bdrms Baths 6 3 2.1	Total Bdrms Baths 6 3 2.1		Total Bdrms Baths 7 4 3.1	-12,000	Total Bdrms Baths 6 3 3.0	-6,000
Gross Living Area	2,011 sq. ft.	1,750 sq. ft.	+41,500	2,356 sq. ft.	-55,000	1,894 sq. ft.	+18,500
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Central	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2g;2ow	2g;2ow		2g;2ow		2g;2ow	
Porch/Patio/Deck	Porch/Balcony	Porch/Balcony		Porch/Balcony		Porch/Balcony	
Fireplaces	None	None		None		1 Fireplace	-3,000
List Price	N/A	\$1,045,000 LP	0	\$1,225,000 LP	0	\$1,045,000 LP	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 41,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -79,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 9,500
Adjusted Sale Price of Comparables		Net Adj: 3% Gross Adj : 3%	\$ 1,351,500	Net Adj: -6% Gross Adj: 6%	\$ 1,221,000	Net Adj: 1% Gross Adj: 2%	\$ 1,209,500

Summary of Sales Comparison Analysis. See comment addendum.

Indicated Value by Sales Comparison Approach \$ 1,275,000	
INCOME APPROACH TO VALUE (not required by Fannie Mae)	
Estimated monthly Market Rent \$ 0	X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach (optional)
Summary of Income Approach (including support for market rent and GRM).	

Indicated Value by: Sales Comparison Approach \$ 1,275,000 Income Approach (if developed) \$ 0
The sale comparison approach is the given the most consideration as it reflects the actions of the buyers and sellers in the real estate market. The cost and income approaches were not developed because they are not considered necessary for credible assignment results given the intended use of the appraisal.

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. This appraisal is made "as is". There are no conditions or recommendations. This is an appraisal report as defined by USPAP.
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 \$ 1,275,000 as of 07/12/2022, which is the date of inspection and the effective date of this appraisal.

Individual Condominium Unit Appraisal Report

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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 this 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.

Individual Condominium Unit Appraisal Report**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Individual Condominium Unit Appraisal Report

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the 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

Signature 

Name Anthony Jacobo

Company Name Jacobo Appraisal, Inc

Company Address PO Box 1895
Capitola, CA 95010

Telephone Number 831-332-6858

Email Address Information@jacoboappraisal.com

Date of Signature and Report 07/18/2022

Effective Date of Appraisal 07/12/2022

State Certification # AR029083

or State License # _____

or Other (describe) _____ State # _____

State CA

Expiration Date of Certification or License 06/13/2024

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

349 Marble Arch Avenue
-, San Jose, CA 95136

APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,275,000

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 _____

SUBJECT PROPERTY

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

COMPARABLE SALES

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

Jacobo Appraisal, Inc
Comparable Listing 4

File No. 349Mar
 Loan No. 001729

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose County Santa Clara State CA Zip Code 95136

Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6					
Address	349 Marble Arch Avenue and Unit # -, San Jose, CA 95136			499 Marble Arch Avenue -, San Jose, CA 95136											
Project Name and Phase	Tuscany Hills N/A			Lancaster Gate											
Proximity to Subject				0.12 miles W											
Sale Price	\$			\$ 1,200,000			\$			\$					
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.			\$ 633.58 sq. ft.			\$ sq. ft.			\$ sq. ft.					
Data Source(s)				MLS Listings#ML81898660;DOM 11											
Verification Source(s)				Realist.com											
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment		
Sale or Financing				Listing											
Concessions				None;0			0								
Date of Sale/Time				Active			+208,800								
Location	N;Res;			N;Res;											
Leasehold/Fee Simple	Fee Simple			Fee Simple											
HOA Mo. Assessment	235			285			0								
Common Elements and Rec. Facilities	Common Areas			Common Areas											
Floor Location	First			First											
View	N;Res;			N;Res;											
Design (Style)	GR3L;Townhouse			GR3L;Townhouse											
Quality of Construction	Q4			Q4											
Actual Age	20			22			0								
Condition	C4			C4											
Above Grade	Total	Bdrms	Baths	Total	Bdrms	Baths				Total	Bdrms	Baths			
Room Count	6	3	2.1	6	3	3.0	-6,000								
Gross Living Area	2,011		sq. ft.	1,894		sq. ft.	+18,500			sq. ft.		sq. ft.			
Basement & Finished Rooms Below Grade	0sf			0sf											
Functional Utility	Average			Average											
Heating/Cooling	FWA/Central			FWA/Central											
Energy Efficient Items	None			None											
Garage/Carport	2g;2ow			2g;2ow											
Porch/Patio/Deck	Porch/Balcony			Porch/Balcony											
Fireplaces	None			1 Fireplace			-3,000								
List Price	N/A			\$1,200,000 LP			0								
Net Adjustment (Total)				X + -			\$ 218,300			+ -			\$		
Adjusted Sale Price of Comparables				Net Adj: 18%						Net Adj: 0%					
				Gross Adj : 20%			\$ 1,418,300			Gross Adj: 0%			\$		

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist.com	Realist.com		
Effective Date of Data Source(s)	07/18/2022	07/18/2022		

Summary of Sales Comparison Analysis. Comparable listing #4 has not sold or transferred ownership in the year prior to the date of the comparable listing.

Comparable listing #4 is an active listing located within the subject's neighborhood. Comparable listing was adjusted for a sales-to-list price ratio as indicated on the 1004MC. This comparable listing has been included to support the final opinion of the subject's current market value.

Market Conditions Addendum to the Appraisal Report

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

Property Address 349 Marble Arch Avenue City San Jose State CA ZIP Code 95136

Borrower Su, Tony Lujen

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 that data in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	3	4	4	<input type="checkbox"/>		
Absorption Rate (Total Sales/Months)	0.50	1.33	1.33	<input type="checkbox"/>		
Total # of Comparable Active Listings	Unavailable	Unavailable	2	<input type="checkbox"/>		
Months of Housing Supply (Total Listings/Ab. Rate)	0.00	0.00	1.50	<input type="checkbox"/>		
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sales Price	\$1,206,337	\$1,288,350	\$1,225,275	<input checked="" type="checkbox"/>		
Median Comparable Sales Days on Market	8	5	4	<input type="checkbox"/>		
Median Comparable List Price	\$1,065,963	\$1,075,667	\$1,043,250	<input type="checkbox"/>		
Median Comparable Listings Days on Market	Unavailable	Unavailable	12	<input type="checkbox"/>		
Median Sale Price as % of List Price	113.1%	119.7%	117.4%	<input type="checkbox"/>		
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		<input type="checkbox"/>		

Explain in detail 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.)

The use of seller concessions is not typical of purchase transactions in the subject's neighborhood.

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.
MLS Listings and public records.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
The property values in the subject's neighborhood are slightly increasing to stabilizing. The current marketing time for homes located within the subject's neighborhood is remaining stable at under three months. The current interest rates are favorable and demand is exceeding supply. The total number of comparable active listings over the prior year is data that is not available on the local MLS and therefore, the median comparable listing days on market could not be derived.


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

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	0	0	0	<input type="checkbox"/>		
Absorption Rate (Total Sales/Months)	0.00	0.00	0.00	<input checked="" type="checkbox"/>		
Total # of Active Comparable Listings	0	0	1	<input type="checkbox"/>		
Months of Unit Supply (Total Listings/Ab. Rate)	0.00	0.00	0.00	<input type="checkbox"/>		

Are foreclosures 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.

The subject's project has no sales volume. The property values within the subject's neighborhood are slightly increasing to stabilizing and demand is exceeding supply.

Summarize the above trends and address the impact on the subject unit and project.
The property values within the subject's neighborhood are slightly increasing to stabilizing and demand is exceeding supply.

Signature		Signature	
Appraiser Name	Anthony Jacobo	Supervisor Name	
Company Name	Jacobo Appraisal, Inc	Company Name	
Company Address	PO Box 1895, Capitola, CA 95010	Company Address	
State License/Certification #	AR029083 State CA	State License/Certification #	State
Email Address	Information@jacoboappraisal.com	Email Address	

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Jacobo Appraisal, Inc
COMMENT ADDENDUM

File No. 349Mar
Loan No. 001729

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose County Santa Clara State CA Zip Code 95136

Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657

Condition of the Subject Property:

The subject property is constructed of average quality and in average condition with no significant deferred maintenance observed. There was no functional or external obsolescence observed at the time of the inspection. All utilities were active at the time of the inspection. A carbon monoxide/smoke detector combination unit was present on each floor level. The water heater was double strapped.

The appraiser has estimated the subject's remaining economic life at 60 years.

Sales Comparison Approach:

All comparable sales are located within the subject's neighborhood and are considered to be the most comparable to the subject property in proximity, quality, condition, and overall market appeal. All comparable sales required adjustments for differences in gross living area. Comparable sales #2 and #3 required adjustments for larger bathroom counts. Comparable sale #2 required an adjustment for a larger bedroom count. All comparable sales are adjusted for square footage differences at \$159.00 per square foot for difference over 100 square feet and rounded to the nearest \$500. All adjustments were made using paired sales, grouped analysis, linear regression and/or comments from local real estate agents. After making the necessary adjustments to all comparable sales, these sales are considered to be the most recent, the most comparable, and the most accurate indicators of the subject's current market value.

Most consideration was given to comparable sales #1 and #3 as they are the most comparable overall to the subject property. Consideration was given to the comparable listing due to current market direction. The final opinion of value is reconciled to \$1,230,000 of which is supported by the current market.

Jacobo Appraisal, Inc
SKETCH ADDENDUM

File No. 349Mar

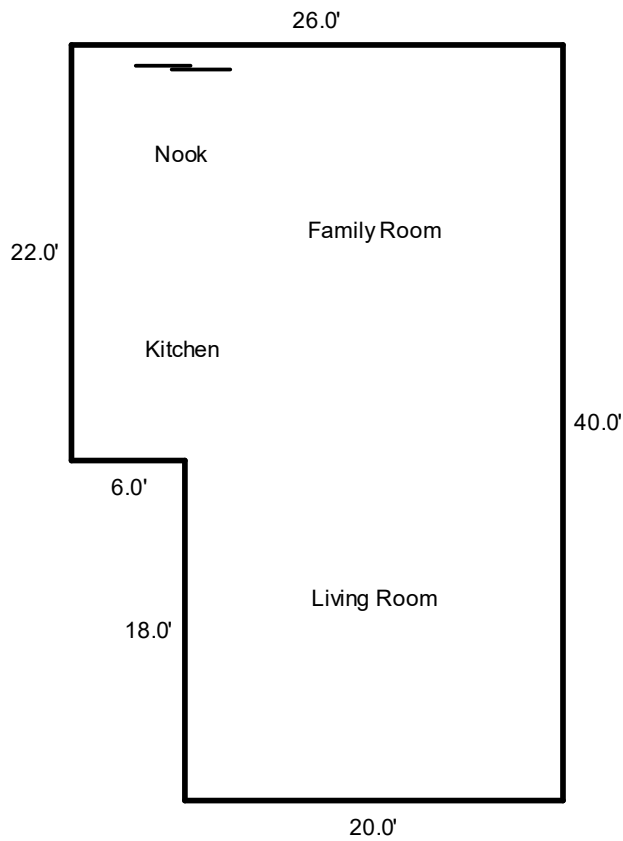
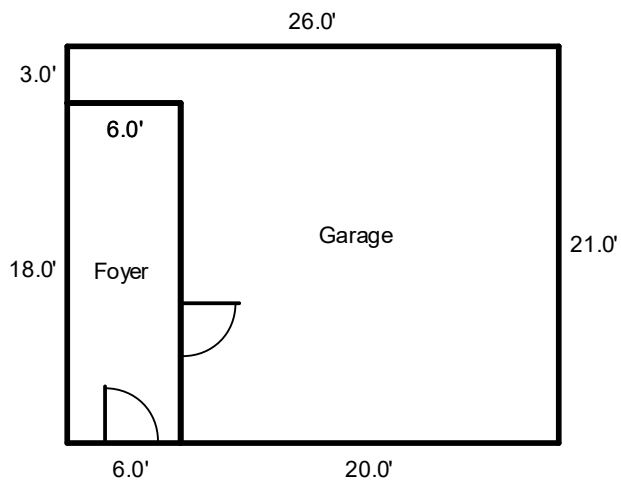
Loan No. 001729

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose County Santa Clara State CA Zip Code 95136

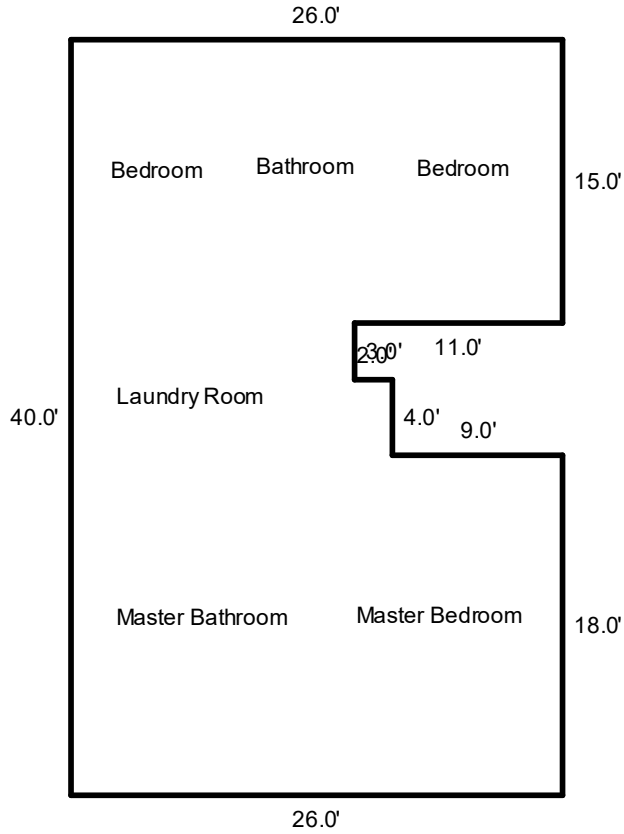
Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657



Jacobo Appraisal, Inc
SKETCH ADDENDUM

File No. 349Mar
 Loan No. 001729

Borrower Su, Tony Lujen
 Property Address 349 Marble Arch Avenue
 City San Jose County Santa Clara State CA Zip Code 95136
 Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657



SKETCH CALCULATIONS		Perimeter	Area
	A1 : 6.0 x 18.0 =		108.0
	First Floor		108.0
	A2 : 26.0 x 22.0 = A3 : 20.0 x 18.0 =		572.0 360.0
	Second Floor		932.0
	A4 : 26.0 x 15.0 = A5 : 15.0 x 3.0 = A6 : 17.0 x 4.0 = A7 : 26.0 x 18.0 =		390.0 45.0 68.0 468.0
	Third Floor		971.0
	Total Living Area		2011.0
	A8 : 26.0 x 3.0 = A9 : 20.0 x 18.0 =		78.0 360.0
	Attached Garage		438.0
	Total Garage Area		438.0

Borrower Su, Tony Lujen
 Property Address 349 Marble Arch Avenue
 City San Jose County Santa Clara State CA Zip Code 95136
 Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive, Newport Beach, CA 92657

OFFICE OF COUNTY ASSESSOR — SANTA CLARA COUNTY, CALIFORNIA

TRACT NO. 9352
 TUSCANY HILLS — PHASE 7

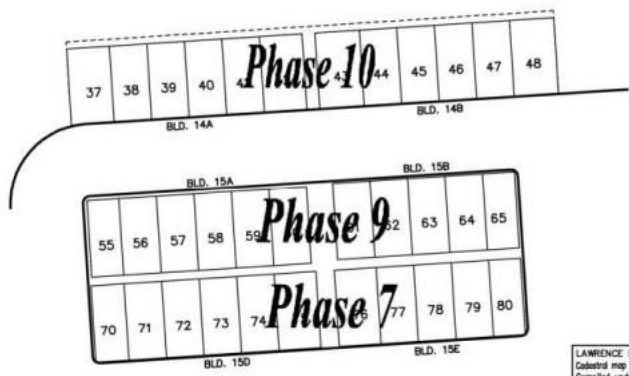
UNIT	BLG.	FLR.	APN	SITUS
70	15D	G,1,2	1	397
71	15D	G,1,2	2	391
72	15D	G,1,2	3	385
73	15D	G,1,2	4	379
74	15D	G,1,2	5	373
75	15D	G,1,2	6	367
76	15E	G,1,2	7	361
77	15E	G,1,2	8	355
78	15E	G,1,2	9	349
79	15E	G,1,2	10	343
80	15E	G,1,2	11	337

TRACT NO. 9352
 TUSCANY HILLS — PHASE 9

UNIT	BLG.	FLR.	APN	SITUS
55	15A	G,1,2	12	398
56	15A	1,2	13	392
57	15A	1,2	14	386
58	15A	1,2	15	380
59	15A	1,2	16	374
60	15A	1,2	17	368
61	15B	1,2	18	362
62	15B	1,2	19	356
63	15B	1,2	20	350
64	15B	1,2	21	344
65	15B	G,1,2	22	338

TRACT NO. 9352
 TUSCANY HILLS — PHASE 10

UNIT	BLG.	FLR.	APN	SITUS
37	14A	G,1,2	23	399
38	14A	G,1,2	24	393
39	14A	G,1,2	25	387
40	14A	G,1,2	26	381
41	14A	G,1,2	27	375
42	14A	G,1,2	28	369
43	14B	G,1,2	29	363
44	14B	G,1,2	30	357
45	14B	G,1,2	31	351
46	14B	G,1,2	32	345
47	14B	G,1,2	33	339
48	14B	G,1,2	34	335



LAWRENCE E. STONE — ASSESSOR
 Calculated map for assessment purposes only
 Compiled under R. & T. Code, Sec. 327.
 Effective Roll Year 2005-2006

Jacobo Appraisal, Inc
LOCATION MAP ADDENDUM

File No. 349Mar
Loan No. 001729

Borrower Su, Tony Lujen
Property Address 349 Marble Arch Avenue
City San Jose County Santa Clara State CA Zip Code 95136
Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657



Jacobo Appraisal, Inc
Subject Photo Addendum

File No. 349Mar
Loan No. 001729

Borrower Su, Tony Lujen

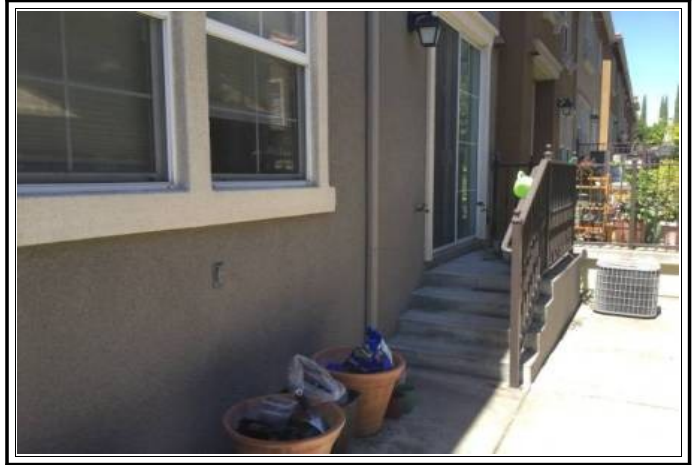
Property Address 349 Marble Arch Avenue

City San Jose County Santa Clara State CA Zip Code 95136

Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657



Front of Subject Property



Rear of Subject Property



Street Scene



Kitchen



Family Room



Living Room

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose County Santa Clara State CA Zip Code 95136

Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657



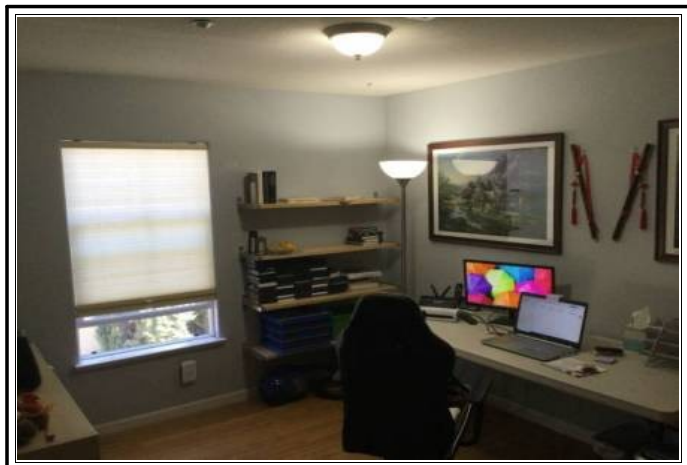
Half Bathroom



Jack and Jill Bathroom



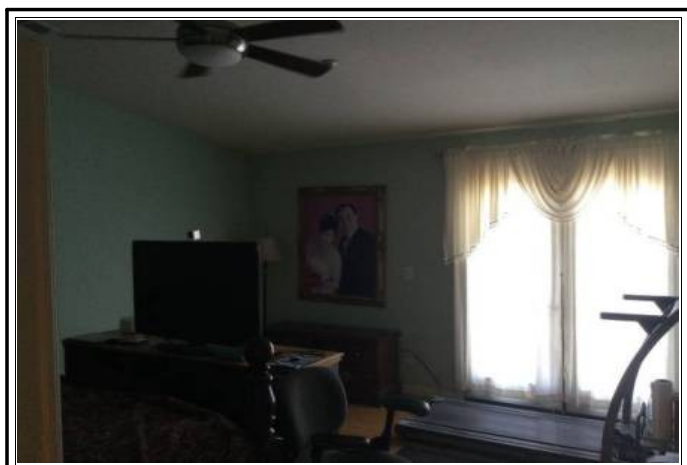
Master Bathroom



Bedroom



Bedroom



Master Bedroom

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose County Santa Clara State CA Zip Code 95136

Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657



Carbon Monoxide Detector on the Second Floor



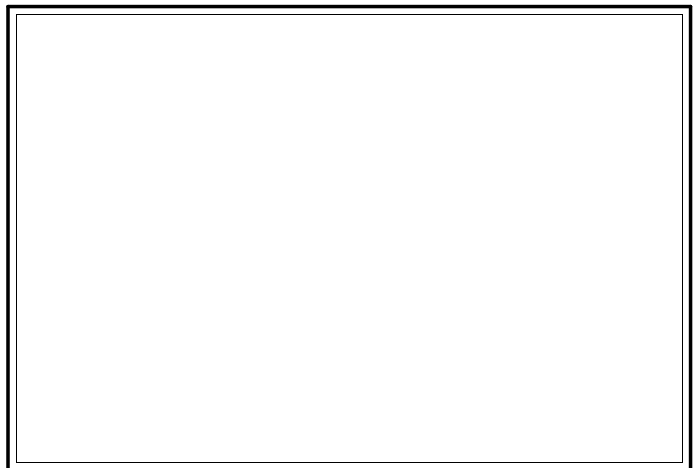
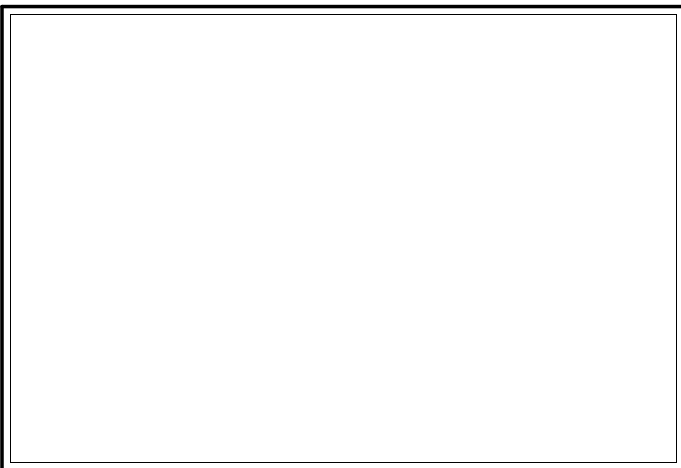
Carbon Monoxide Detector on the Third Floor



Water Heater



Interior of the Garage



Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose County Santa Clara State CA Zip Code 95136

Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657



COMPARABLE SALE # 1
384 Adeline Avenue
-, San Jose, CA 95136



COMPARABLE SALE # 2
345 Mullinix Way
-, San Jose, CA 95136



COMPARABLE SALE # 3
462 White Chapel Avenue
-, San Jose, CA 95136

Jacobo Appraisal, Inc
Comparable Listing 4

File No. 349Mar
Loan No. 001729

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

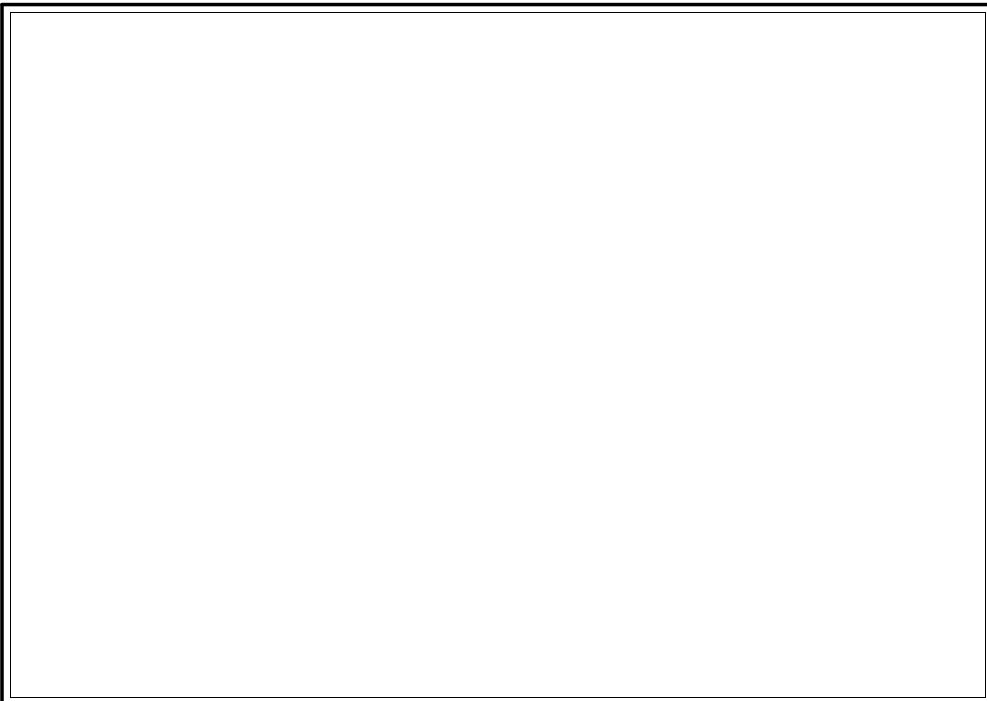
City San Jose County Santa Clara State CA Zip Code 95136

Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657

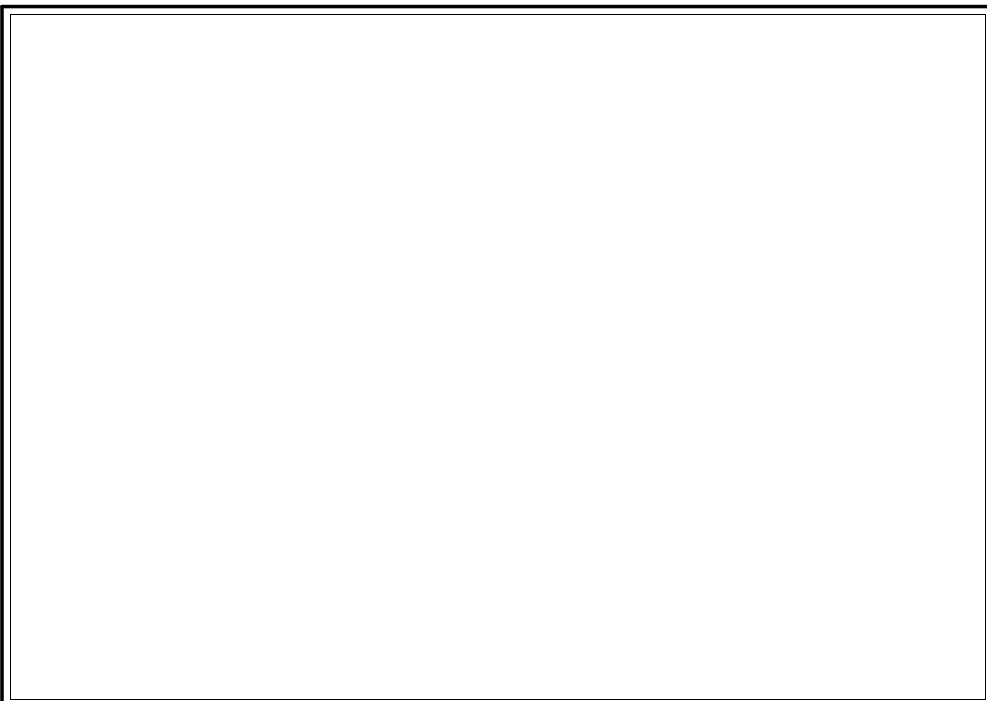


COMPARABLE SALE # 4

499 Marble Arch Avenue
-, San Jose, CA 95136



COMPARABLE SALE # 5



COMPARABLE SALE # 6

**UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions**

File No. 349Mar
Loan No. 001729

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

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 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. It's estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4

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

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

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability are 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.*

**UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions**

File No. 349Mar
Loan No. 001729

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 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 residences 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.

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.

Requirements - 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 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)
Property Description Abbreviations Used in This Report**

File No. 349Mar
Loan No. 001729

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

APPRAISAL COMPLIANCE

File No. 349Mar
Loan No. 001729

Borrower/Client Su, Tony Lujen
Address 349 Marble Arch Avenue
City San Jose County Santa Clara State CA Zip Code 95136
Lender/Client Premier Money Source, Inc

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
My engagement in this assignment was not contingent upon developing or reporting predetermined results.
My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

- [X] I have NOT performed services, as an appraiser or in another capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
[] I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- [X] HAVE made a personal inspection of the property that is the subject of this report.
[] have NOT made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

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

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature [Handwritten Signature]
Name Anthony Jacobo
Date of Signature 07/18/2022
State Certification # AR029083
or State License #
State CA
Expiration Date of Certification or License 06/13/2024
Effective Date of Appraisal 07/12/2022

Signature
Name
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
Supervisory Appraiser Inspection of Subject Property:
[] Did Not [] Exterior Only from street [] Interior and Exterior

Borrower Su, Tony Lujen


Property Address 349 Marble Arch Avenue

City San Jose County Santa Clara State CA Zip Code 95136

Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657

349 Marble Arch Ave, San Jose, CA 95136-3766, Santa Clara County

APN: 455-68-009 CLIP: 1960907822

	MLS Beds	MLS Full Baths	Half Baths	MLS Sale Price	MLS Sale Date
	3	2	1	\$680,000	08/16/2005
	MLS Sq Ft	Lot Sq Ft	Yr Built	Type	
	2,099	N/A	2002	CONDO	

OWNER INFORMATION

Owner Name	Su Tony Lujen	Tax Billing Zip	95136
Tax Billing Address	349 Marble Arch Ave	Tax Billing Zip+4	3766
Tax Billing City & State	San Jose, CA	Owner Occupied	Yes

LOCATION INFORMATION

School District	E Side Un	Tract Number	9352
Community College District	San Jose	Property Carrier Route	C019
Elementary School District	Franklin Mckinley	Zoning	R1
Census Tract	5031.27	Market Area	11

TAX INFORMATION

APN	455-68-009	Tax Area	17030
% Improved	87%	Lot Number	15
Legal Description	TRACT 9352 TUSCANY HILLS BO OK 743 PAGE 16 PAGE 29		

ASSESSMENT & TAX

Assessment Year	2021	2020	2019
Assessed Value - Total	\$858,179	\$849,380	\$832,727
Assessed Value - Land	\$113,618	\$112,453	\$110,249
Assessed Value - Improved	\$744,561	\$736,927	\$722,478
YOY Assessed Change (\$)	\$8,799	\$16,653	
YOY Assessed Change (%)	1.04%	2%	

Tax Year	Total Tax	Change (\$)	Change (%)
2019	\$11,990		
2020	\$12,526	\$536	4.47%
2021	\$13,022	\$496	3.96%

Special Assessment	Tax Amount
Scco Vector Contro	\$5.08
Mosquito Asmt #2	\$5.24
Sfbra Measure Aa	\$12.00
Sccosa Asmt Dist 1	\$12.00
Scvwd Flood Contr	\$21.08
Scvosa Measure T	\$24.00
Safe Clean Water	\$33.60
S.j. Library Assmt.	\$36.88
Fmsd Meas Hh 2016	\$72.00
Measure K 2020	\$72.00
Sj Sewer Sani/Storm	\$386.40
San Jose-Cfd #8	\$496.90
Sj Current Garbage Services	\$549.24
Total Of Special Assessments	\$1,726.42

CHARACTERISTICS

Land Use - CoreLogic	Condominium	Full Baths	2
Land Use - County	Condo/Townhouse	Half Baths	1
Style	Rectangular Design	Heat Type	Heated
Year Built	2002	Porch	Porch
Effective Year Built	2002	Patio Type	None
Building Sq Ft	2,099	Parking Type	Type Unknown
Stories	2	Garage Capacity	MLS: 2
Basement Sq Feet	112	No. Parking Spaces	MLS: 2

Property Details | Courtesy of Anthony Jacobo, MLS Listings

Generated on: 07/13/22

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Page 1/3

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose County Santa Clara State CA Zip Code 95136

Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657

Total Rooms	8	Garage Sq Ft	473
Bedrooms	3	Construction	Wood
Total Baths	3	Condition	Average
MLS Total Baths	3	Quality	Good

SELL SCORE			
Rating	High	Value As Of	2022-07-10 07:05:57
Sell Score	625		

ESTIMATED VALUE			
RealAVM™	\$1,224,800	Confidence Score	79
RealAVM™ Range	\$1,090,072 - \$1,359,528	Forecast Standard Deviation	11
Value As Of	07/02/2022		

(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 50 - 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	ML80532316	MLS Sold Date	08/16/2005
MLS Status	Sold	MLS Closing Price	\$680,000
MLS Status Change Date	08/24/2005	MLS Listing Agent	143706-Charlie Galaviz
MLS Listing Date	06/10/2005	MLS Listing Broker	HELP-U-SELL EVERGREEN PROPERTIES
MLS Curr. List \$	\$694,000	MLS Selling Agent	151708-Tony Lujen Su
MLS Orig. List \$	\$694,000	MLS Selling Broker	SCL REAL ESTATE INVESTMENT

LAST MARKET SALE & SALES HISTORY			
Recording Date	08/16/2005	Document Number	18523025
Settle Date	Tax: 08/09/2005 MLS: 08/16/2005	Deed Type	Grant Deed
Sale Price	\$680,000	Owner Name	Su Tony Lujen
Price Per Square Feet	\$323.96	Seller	Chen Kharpoh

Recording Date	08/16/2005	05/29/2003
Sale Price	\$680,000	\$534,000
Buyer Name	Su Tony L	Chen Kharpoh
Buyer Name 2		Hew Alicia
Seller Name	Chen Kharpoh	Kb Home South Bay Inc
Document Number	18523025	17071227
Document Type	Grant Deed	Grant Deed

MORTGAGE HISTORY					
Mortgage Date	08/16/2005	08/16/2005	10/10/2003	05/29/2003	05/29/2003
Mortgage Amount	\$544,000	\$67,300	\$60,000	\$426,800	\$53,350
Mortgage Lender	Accubanc Mtg	National Cty Bk	National Cty Bk	Kb Hm Mtg	Kb Hm Mtg
Mortgage Code	Conventional	Conventional	Conventional	Conventional	Conventional
Mortgage Type	Resale	Resale	Refi	1st Time Sale	1st Time Sale

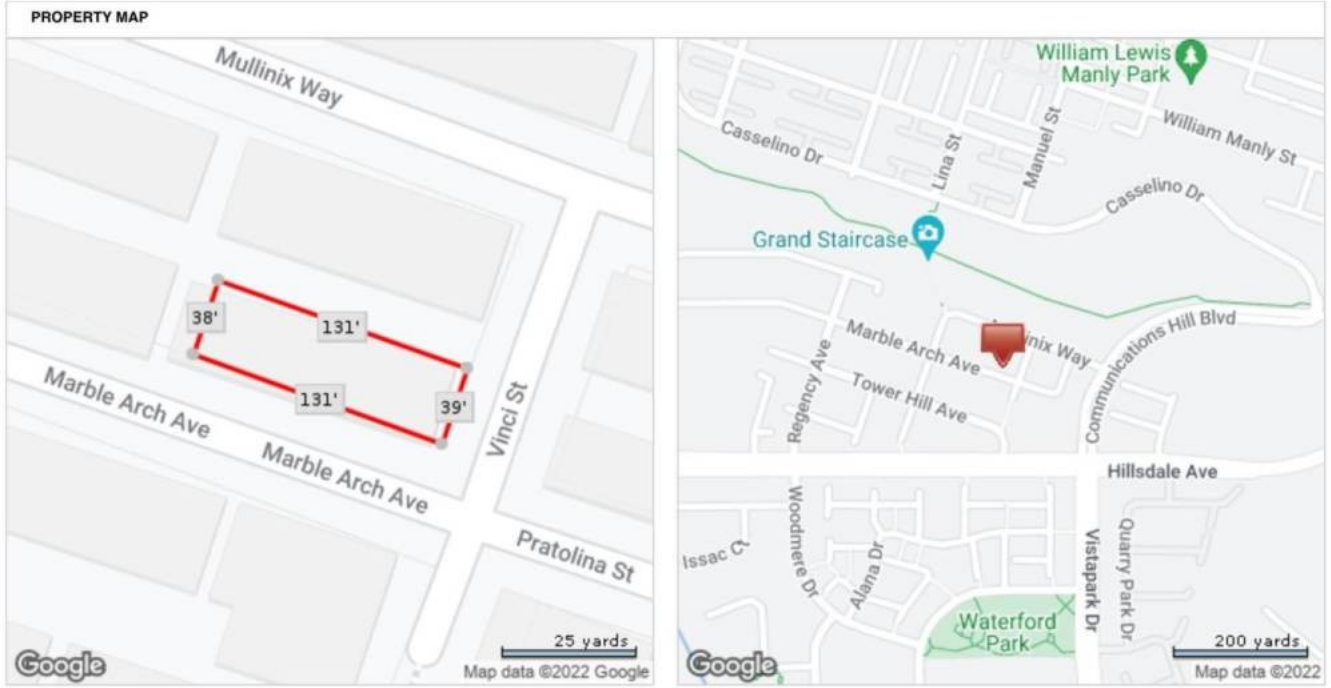
FORECLOSURE HISTORY		
Document Type	Release Of Lis Pendens/Notice	Notice Of Default
Default Date		07/27/2010
Foreclosure Filing Date		07/27/2010
Recording Date	11/30/2010	07/27/2010
Document Number	20979218	20793983
Default Amount		\$10,263
Original Doc Date	07/27/2010	08/16/2005
Original Document Number	20973983	18523026

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose County Santa Clara State CA Zip Code 95136

Lender/Client Premier Money Source, Inc Address 24 Sidney Bay Drive , Newport Beach, CA 92657



*Lot Dimensions are Estimated

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose

County

Santa Clara

State

CA

Zip Code

95136

Lender/Client Premier Money Source, Inc

Address 24 Sidney Bay Drive , Newport Beach, CA 92657

SCHEDULE A

The estate or interest in the land hereinafter described or referred to covered by this Report is:

Condominium in Fee, as defined in section 783 of the California Civil Code.

Title to said estate or interest at the date hereof is vested in:

Tony Lujen Su, an unmarried man

The land hereinafter referred to is situated in the City of San Jose, County of Santa Clara, State of CA, and is described as follows:

A Condominium comprised of:

Parcel One:

Unit No. 78 in Building Common Area Parcel 15E, as depicted upon that certain Condominium Plan Phase 7 (the "Plan") which Plan is attached as Exhibit A to the Declaration of Annexation, Tuscan Hills Phase VIII, recorded March 13, 2002 as Document No. 16155300, Official Records, and further defined in the Declaration of Covenants, Conditions and Restrictions for Tuscan Hills, a Condominium Project recorded February 14, 2002 as Document No. 16110505; Official Records, Santa Clara County, and that certain First Amendment to the Declaration of Covenants, Conditions & Restrictions for Tuscan Hills (all of which shall be referred to as the "Declaration") recorded August 23, 2002, as Document No. 16435913, Official Records, Santa Clara County, said Unit and Building being situated on Lot 15 as said lot is shown upon that certain Map entitled Tract No. 9352 Tuscan Hills, in the City of San Jose, County of Santa Clara, State of California which Map was filed in the Office of the Recorder, County of Santa Clara, State of California on October 12, 2001 in Book 743 of Maps, at Pages 16 through 29, inclusive.

Parcel Two:

An undivided percentage interest in the Building Common Area in which the Condominium unit described in Parcel One above is located, as defined in the Declaration and as set forth in Exhibit C attached thereto.

Excepting therefrom and reserving the following:

1. All the condominium units depicted on the Plan and defined in the Declaration other than the unit described in Parcel One above.
2. The Restricted Common Areas as defined in the Declaration and/or depicted on the Plan which are set aside and allocated for the exclusive use of the owners of Condominiums other than the condominium unit described in Parcel One above.
3. Non-exclusive easements for ingress, egress, support, use, enjoyment and rights over, under upon and through the common areas appurtenant to all units as said easements and rights are defined in the Declaration.

Parcel Three:

The exclusive right to the use, possession and enjoyment of the Restricted Common Areas appurtenant to Parcel One above, as defined in the Declaration and as depicted on the Plan which are set aside and allocated for the exclusive use of the owner of the unit to which they are attached or assigned.

Parcel Four:

A non-exclusive easement for ingress and egress, support, use enjoyment and rights over, under, upon and through the common areas as shown on the Plan and defined in the Declaration.

APN: 455-68-009

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose

County

Santa Clara

State

CA

Zip Code

95136

Lender/Client Premier Money Source, Inc

Address 24 Sidney Bay Drive , Newport Beach, CA 92657

EXHIBIT A
Legal Description

The land hereinafter referred to is situated in the City of San Jose, County of Santa Clara, State of CA, and is described as follows:

A Condominium comprised of:

Parcel One:

Unit No. 78 in Building Common Area Parcel 15E, as depicted upon that certain Condominium Plan Phase 7 (the "Plan") which Plan is attached as Exhibit A to the Declaration of Annexation, Tuscany Hills Phase VIII, recorded March 13, 2002 as Document No. 16155300, Official Records, and further defined in the Declaration of Covenants, Conditions and Restrictions for Tuscany Hills, a Condominium Project recorded February 14, 2002 as Document No. 16110505; Official Records, Santa Clara County, and that certain First Amendment to the Declaration of Covenants, Conditions & Restrictions for Tuscany Hills (all of which shall be referred to as the "Declaration") recorded August 23, 2002, as Document No. 16435913, Official Records, Santa Clara County, said Unit and Building being situated on Lot 15 as said lot is shown upon that certain Map entitled Tract No. 9352 Tuscany Hills, in the City of San Jose, County of Santa Clara, State of California which Map was filed in the Office of the Recorder, County of Santa Clara, State of California on October 12, 2001 in Book 743 of Maps, at Pages 16 through 29, inclusive.

Parcel Two:

An undivided percentage interest in the Building Common Area in which the Condominium unit described in Parcel One above is located, as defined in the Declaration and as set forth in Exhibit C attached thereto.

Excepting therefrom and reserving the following:

1. All the condominium units depicted on the Plan and defined in the Declaration other than the unit described in Parcel One above.
2. The Restricted Common Areas as defined in the Declaration and/or depicted on the Plan which are set aside and allocated for the exclusive use of the owners of Condominiums other than the condominium unit described in Parcel One above.
3. Non-exclusive easements for ingress, egress, support, use, enjoyment and rights over, under upon and through the common areas appurtenant to all units as said easements and rights are defined in the Declaration.

Parcel Three:

The exclusive right to the use, possession and enjoyment of the Restricted Common Areas appurtenant to Parcel One above, as defined in the Declaration and as depicted on the Plan which are set aside and allocated for the exclusive use of the owner of the unit to which they are attached or assigned.

Parcel Four:

A non-exclusive easement for ingress and egress, support, use enjoyment and rights over, under, upon and through the common areas as shown on the Plan and defined in the Declaration.

APN: 455-68-009

Borrower Su, Tony Lujen

Property Address 349 Marble Arch Avenue

City San Jose

County

Santa Clara

State

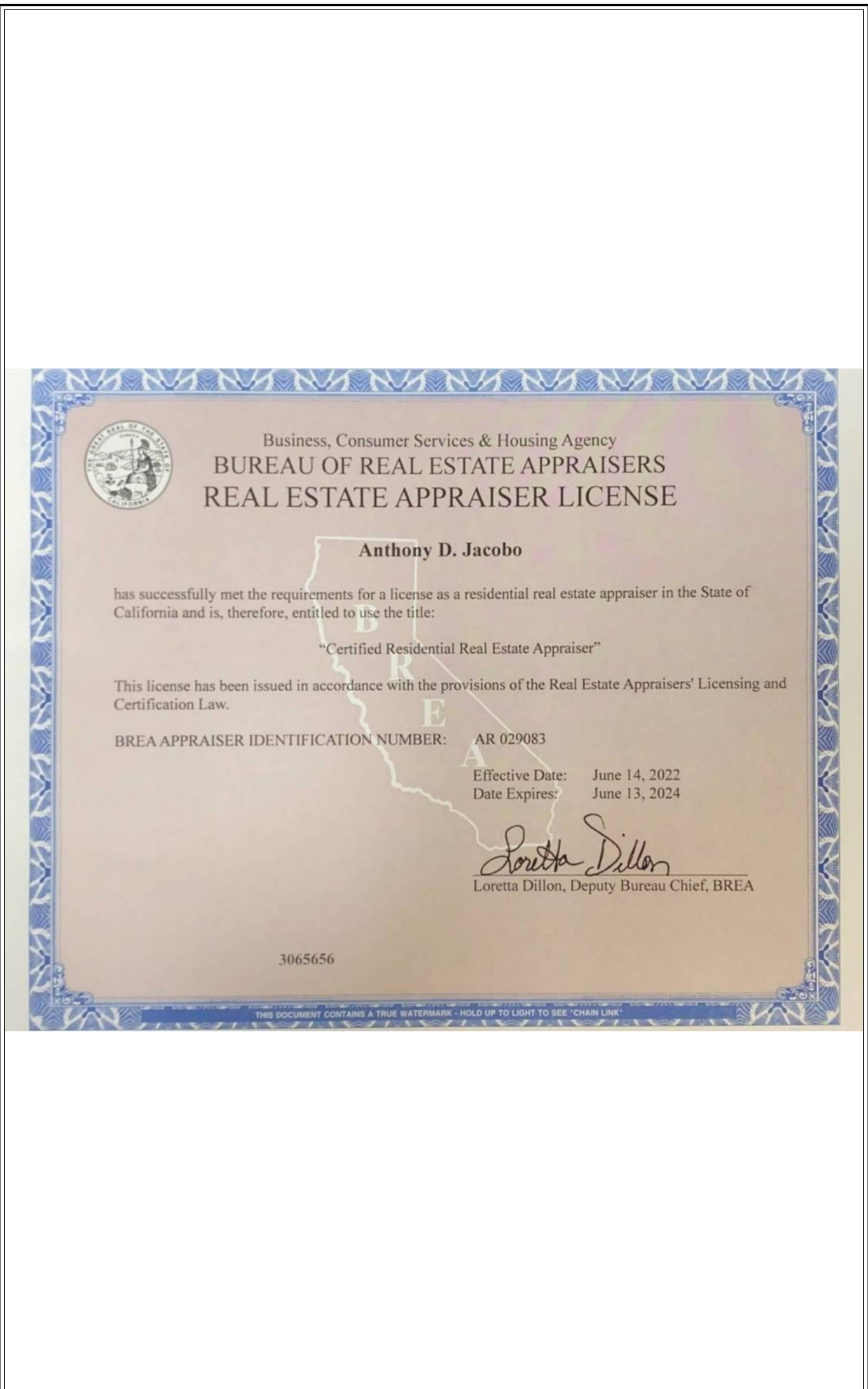
CA

Zip Code

95136

Lender/Client Premier Money Source, Inc

Address 24 Sidney Bay Drive , Newport Beach, CA 92657



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

Anthony D. Jacobo

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 029083

Effective Date: June 14, 2022

Date Expires: June 13, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3065656

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