

APPRAISAL OF REAL PROPERTY



LOCATED AT

404 Navajo Springs Rd
Diamond Bar, CA 91765
TRACT NO 27530 LOT 44

FOR

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

OPINION OF VALUE

1,030,000

AS OF

11/15/2022

BY

Danny Lugo
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Anaheim, CA 92805
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Uniform Residential Appraisal Report

001863
File # 0002416

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 404 Navajo Springs Rd City Diamond Bar State CA Zip Code 91765
Borrower Adrian V. Enriquez Owner of Public Record Em Capital Investment Inc County Los Angeles
Legal Description TRACT NO 27530 LOT 44
Assessor's Parcel # 8703-016-005 Tax Year 2021 R.E. Taxes \$ 4,162
Neighborhood Name Diamond Point Map Reference 31084 Census Tract 4033.16
Occupant [] Owner [] Tenant [x] Vacant Special Assessments \$ 0 [] PUD HOA \$ 0 [] per year [] 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, offering price(s), and date(s). Per Matrix MLS the subject property has not been sold or listed within the past 12 months of the effective date of this report.

CONTRACT

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

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [] Urban [x] Suburban [] Rural Property Values [] Increasing [x] Stable [] Declining PRICE AGE One-Unit 85 %
Built-Up [x] Over 75% [] 25-75% [] Under 25% Demand/Supply [] Shortage [x] In Balance [] Over Supply \$ (000) (yrs) 2-4 Unit 5 %
Growth [] Rapid [x] Stable [] Slow Marketing Time [] Under 3 mths [x] 3-6 mths [] Over 6 mths 780 Low 32 Multi-Family 5 %
Neighborhood Boundaries The neighborhood is defined as Temple Ave North, Pantera Dog Park East, 1,411 High 62 Commercial 5 %
Sycamore Canyon Park South and the 57 Orange Freeway West. 950 Pred. 53 Other %
Neighborhood Description The subject is conforming to the neighborhood in quality of construction, curb appeal, functional utility and access to employment. The neighborhood consist of single family dwelling's and close in proximity to general living amenities. Typical amenities consist of public schools, colleges, parks, shopping centers, and recreational facilities.
Market Conditions (including support for the above conclusions) Listing inventories are increasing, reasonable market exposure times for the subject and comparable properties range from three to six months (90 to 180 days). Median sale prices appear to be stable. Conventional & FHA financing has been the main method of purchasing properties.

SITE

Dimensions See Subject Plat Map 2 Addendum Area 13470 sf Shape Rectangular View N;Res;
Specific Zoning Classification RL Zoning Description Low Density Residential
Zoning Compliance [x] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [x] Yes [] No If No, describe The highest and best use of the subject as improved is the existing use.
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 X FEMA Map # 06037C1725F FEMA Map Date 09/26/2008
Are the utilities and 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
The subject's preliminary title report was not reviewed by or provided to the appraiser. While observing the subject site no adverse easements, encroachments, slide areas were noted. No adverse environmental conditions (local traffic noise) or illegal land uses noted.

IMPROVEMENTS

General Description Foundation Exterior Description materials/condition Interior materials/condition
Units [x] One [] One with Accessory Unit [x] Concrete Slab [] Crawl Space Foundation Walls Concrete/ Average Floors Wood/Tile/ Good
of Stories 2 [] Full Basement [] Partial Basement Exterior Walls Stucco/ Average Walls Drywall/ Average
Type [x] Det. [] Att. [] S-Det./End Unit Basement Area 0 sq.ft. Roof Surface Composite/ Average Trim/Finish Wood/ Paint/ Avg.
[x] Existing [] Proposed [] Under Const. Basement Finish 0 % Gutters & Downspouts None Noted Bath Floor Tile/ Good
Design (Style) Ranch [] Outside Entry/Exit [] Sump Pump Window Type Dual Pane/ Good Bath Wainscot Tile/ Good
Year Built 1964 Evidence of [] Infestation Storm Sash/Insulated None Noted Car Storage [] None
Effective Age (Yrs) 15 [] Dampness [] Settlement Screens Vinyl/ Average [x] Driveway # of Cars 2
Attic [] None Heating [x] FWA [] HWBB [] Radiant Amenities [] Woodstove(s) # 0 Driveway Surface Concrete
[] Drop Stair [] Stairs [] Other Fuel Gas [x] Fireplace(s) # 1 [x] Fence Brick [x] Garage # of Cars 2
[] Floor [x] Scuttle Cooling [x] Central Air Conditioning [x] Patio/Deck Rear [x] Porch Stoop [] Carport # of Cars 0
[] Finished [] Heated [] Individual [] Other [] Pool None [] Other None [x] Att. [] Det. [] Built-in
Appliances [x] Refrigerator [x] Range/Oven [x] Dishwasher [x] Disposal [] Microwave [] Washer/Dryer [] Other (describe)
Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 2,254 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). No special energy efficient items were observed.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-less than one year ago;Bathrooms-remodeled-less than one year ago;At the time of inspection the subject was noted to be average to good condition. The property has been update, remodeled and shows no physical signs of depreciation. See General Text Addendum additional commentary.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [x] No If Yes, describe
None apparent or disclosed to appraiser. I have not reviewed any documentation revealing any physical deficiencies and have reported only apparent adverse conditions. The intended user may not rely on this report for structural conditions that may exist and is encouraged to obtain a professional home inspection to determine if problems exist.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [x] Yes [] No If No, describe

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There are 9 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 849,000 to \$ 1,295,000					
There are 26 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 780,000 to \$ 1,411,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	404 Navajo Springs Rd Diamond Bar, CA 91765	23615 Decorah Rd Diamond Bar, CA 91765	324 San Leandro Dr Diamond Bar, CA 91765	23565 Jubilee Ln Diamond Bar, CA 91765	
Proximity to Subject		0.08 miles S	0.50 miles SE	0.72 miles SE	
Sale Price	\$	\$ 996,000	\$ 1,000,000	\$ 1,030,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 535.77 sq.ft.	\$ 589.97 sq.ft.	\$ 465.22 sq.ft.	
Data Source(s)		MLS#220002194SD;DOM 3	MLS#OC22135458;DOM 59	MLS#WS22195640;DOM 18	
Verification Source(s)		Real List DOC#265457	Real List DOC#1022238	Real List DOC#992204	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth FHA;0		ArmLth Cash;0	
Date of Sale/Time		s03/22;c02/22		s10/22;c10/22	
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	13470 sf	14810 sf	0	15650 sf	0
View	N;Res;	B;Res;CtySky	-25,000	N;Res;	
Design (Style)	DT2;Ranch	DT2;Ranch		DT1;Ranch	0
Quality of Construction	Q4	Q4		Q4	
Actual Age	58	58		59	0
Condition	C3	C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 4 2.0	7 4 2.0		7 4 2.1	-5,000
Gross Living Area	2,254 sq.ft.	1,859 sq.ft.	+38,000	1,695 sq.ft.	+53,000
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	Average	Average		Average	
Heating/Cooling	FAU/ Central	FAU/ Central		FAU/ Central	
Energy Efficient Items	None noted	None noted		None noted	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw	-5,000
Porch/Patio/Deck	Stoop/ Patio	Stoop/ Patio		Stoop/ Patio	
Updates / Remodeling	Remodeled	Remodeled		Remodeled	
Swimming Pool/ Spa	None Noted	None Noted		None Noted	
Original List Price	Not Listed	\$874,900	0	\$1,050,000	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 13,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 53,000	
Adjusted Sale Price of Comparables		Net Adj. 1.3 % Gross Adj. 6.3 % \$ 1,009,000		Net Adj. 5.3 % Gross Adj. 5.3 % \$ 1,053,000	

SALES COMPARISON APPROACH

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

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

Data Source(s) **Real List**

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) **Real List**

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	03/21/2022		12/27/2021	
Price of Prior Sale/Transfer	\$710,000		\$775,000	
Data Source(s)	Real List	Real List	Real List	Real List
Effective Date of Data Source(s)	11/01/2022	11/01/2022	11/01/2022	11/01/2022

Analysis of prior sale or transfer history of the subject property and comparable sales Per Matrix MLS and Real List public record the subject has not been listed for sale within the past 36 months of the effective date of this report. However public record shows a transfer on 03/21/2022. Per owner the subject was purchased with cash, off market in a non arm's length transaction. The comparable sales one, three and four did not have a prior transfer within the past 12 months of the effective date of this report. Comparable two was listed and sold as a trust sale in average condition. the property was remodeled, re listed and sold in what appears to be a trust sale.

Summary of Sales Comparison Approach **See analysis / comments section (below comparable four sales grid).**

Indicated Value by Sales Comparison Approach \$ **1,030,000**

Indicated Value by: Sales Comparison Approach \$ 1,030,000 Cost Approach (if developed) \$ 1,030,237 Income Approach (if developed) \$

Most consideration was given to the Sales Comparison Approach as it best reflects the reactions of normal buyers and sellers in the current market neighborhood. The cost approach was completed at this time only at the request of the client/ lender. The income approach was not developed as it was 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:

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 \$ 1,030,000, as of 11/15/2022, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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See General Text Addendum for additional commentary.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Completion of the cost approach may lead to a misleading report as the opinion of site value (without the use of extraction) cannot be justified for calculating the reproduction or replacement cost new. Despite this, the cost approach was completed at this time only for the use of the client/ lender at their request, not to be used for insurance purposes. Site value was determined via extraction method utilizing county assessor land to value ratios.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	574,000
Source of cost data Local Builders	DWELLING 2,254 Sq.Ft. @ \$ 225.00	=\$	507,150
Quality rating from cost service Average Effective date of cost data 01/01/2022	0 Sq.Ft. @ \$	=\$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	=\$	
Subject improvements appear to meet local property standards. The estimated remaining life of the subject improvements exceed 30+ years with periodic maintenance. The cost of replacement was estimated by use of local and wholesale builder supply stores and local builders.	Garage/Carport 460 Sq.Ft. @ \$ 75.00	=\$	34,500
	Total Estimate of Cost-New	=\$	541,650
	Less Physical Functional External		
	Depreciation 135,413	= \$(135,413)
	Depreciated Cost of Improvements	=\$	406,237
	"As-is" Value of Site Improvements	=\$	50,000
Estimated Remaining Economic Life (HUD and VA only) 45 Years	INDICATED VALUE BY COST APPROACH	=\$	1,030,237

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ **X** Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

Total number of phases Total number of units Total number of units sold

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

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

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

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

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

Describe common elements and recreational facilities.

Supplemental Addendum

File No. 0002416

Borrower	Adrian V. Enriquez						
Property Address	404 Navajo Springs Rd						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91765
Lender/Client	Premier Money Source, Inc.						

USPAP Certifications

This is a complete Appraisal Report according to USPAP Standard 2: Real Property Appraisal Reporting Rule 2-2 (A)(i-xii).

1. The Intended User of this appraisal report is the Lender/ Client and may include the mortgagee and or its successors or assigns. No additional Intended users are identified by the appraiser.
2. The Intended Use of the appraisal is to evaluate the property (the subject of this report as identified on page one) for market value and or a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements, and Definition of Market Value.
3. The real estate that is the subject of this report has been identified under the appraisal report Subject Information Section and the General Text Addendum additional comment section. The physical characteristics of the subject relevant to this assignment has been identified in the appraisal report Subject Improvement section and the General Text Addendum. Additional verification can be found within the Subject Photo addendum. Economic property characteristics have been address in the neighborhood section of this report.
4. The property rights/interest being appraised is Fee Simple.
5. The opinion of Market Value is in terms of cash or financing terms equivalent to cash.

Market Value is defined as: 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 and 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 motivate 2. both parties are well informed or well advised and acting in what they consider their own best interests 3. a reasonable time is allowed for exposure in the open market 4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangement 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. *Definition of market value derived from Title XI of FIRREA.

6. I have made a personal observation of the interior and exterior of the property that is the subject of this report.

Effective Date: November 15, 2022.

7. Scope of work: Define the appraisal problem, Perform a physical inspection of the subject property, Collect and analyze data relevant to the subject property (I.e. Tax Assessor's information, building plans, site plans, legal descriptions, zoning regulations, etc.), Collect and analyze comparable sales data using several sources (I.e. multiple listing services, the Commercial Record, Tax Assessor's records, etc.), Reconciliation of the value indications into a single dollar figure or array of value. In this process, the appraiser considers the relative dependability and applicability of each valuation approach as it relates to the subject property.
8. The Sales Comparison Approach was completed as it best reflects the reactions of normal buyers and sellers in the current market neighborhood. The Cost Approach was completed at this time only at the request of the client/ lender and given the least weight. The income approach was not developed as it was not considered necessary for credible assignment results, given the intended use of the appraisal.
9. As of the appraisal report effective date the highest and best use of the subject as improved is it's existing and current use as a single family residence.
10. 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.
11. No one assisted Danny Lugo in the preparation of this report.

Additional Comments

Extraordinary Assumptions / Hypothetical conditions:

The use of an extraordinary assumption and or hypothetical condition may affect the assignment results.

Exposure Time: The estimated length of time the 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 an appraisal. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. A reasonable market exposure time for the subject can range from three to six months (90 to 180 days).

Highest and Best Use:

The reasonably probable and legal use of the property, that is physically possible, appropriately supported, and financially feasible, and that results in the highest value. As Vacant: the value of the property as improved is higher than the value of the site if it was vacant. As Improved: the subjects residential improvements are typical of properties located within the neighborhood.

Given the current zoning, location and size of the site, surrounding land uses and development characteristics of the market area, the opinion of the highest and best use of the property as vacant is for single family residential development. Further, the existing use/ improvements exceed the value of the site vacant; therefore the opinion of the highest and best use of the site as improved is for the continued single family residential use.

State and Local Building requirements:

Smoke and Carbon monoxide detectors were installed at the time of inspection (not tested). The subjects water heater was observed to be double strapped for earthquake protection.

Subject Property Utilities:

The subject was vacant at the time of the property inspection and all public utilities were turned on and assumed to be in proper working order (no utilities were tested).

Supplemental Addendum

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Lender/Client	Premier Money Source, Inc.						

Subject Measurement and Sketch:

The subject was measured using American National Standards Institute guide lines, ANSI Z765-2021. ANSI standards were used to calculate and report the subjects gross living area. The measurements and dwelling sketch supplied in the appraisal report are for appraiser purposes of comparison to the comparable sales analyzed in the Sales Comparison Analysis. The supplied sketch is not an architectural rendering of the subject dwelling and is not to be considered as such as the appraiser is not a licensed architect. The Gross Living Area stated in this report may or may not agree with the Gross Living Area published by the tax assessor, the MLS or the builder for the subject or for the comparable sales. Those stated square foot areas have no bearing on the comparison/bracketing/delimiting of the value range analysis utilized in the Sales Comparison Analysis of this appraisal report.

Subject Permit History:

It is assumed that permits are accurate on all structures, including permanent foundations, and it is assumed the age given to the appraiser either by the county/ city records or by the owner or its representative is true and accurate. If it is found not to be true and accurate, the appraiser reserves the right to amend this report.

Subject Zoning:

Zoning for the subject is designated as RL, Low Density Residential. The subject conforms to all use and area requirements and is, therefore, legal within the zoning parameters. The subject and surrounding areas consist of low, medium, and high-density residential properties with multi-family and planned unit developments. Surrounding uses include open space, mix-use, commercial and entertainment zones.

Neighborhood Boundaries:

The neighborhood is defined as a predominately residential area bounded by Temple Ave North, Pantera Dog Park East, Sycamore Canyon Park South and the 57 Orange Freeway West.

Neighborhood Description:

The subject is located within the city of Diamond Bar neighboring the cities of Walnut, Pomona, Chino Hills and Rowland Heights. Main arterial routes to the subject and market neighborhood consist of the 57 Orange Freeway, The 60 Pomona Freeway, Golden Springs Rd and Navajo Springs Rd. The subject pertains to the Pomona School District which accommodates grade, middle and high school students. Carlton J Peterson Park and Country Crossing Park offer nearby recreation and open space.

Subject Improvement description:

At the time of inspection the subject was noted to be in good condition. The property has been recently updated and remodeled. The property shows no physical signs of depreciation. Improvements include new laminate wood and tile flooring through out. All general living area light fixtures replaced with recessed lights, new dining room light fixture installed. New windows and doors installed throughout. The kitchen has been updated with granite counter tops, newer sink fixtures, fan hood, and stainless steel appliances. All bathrooms contain new vanity and light fixtures, counter tops and toilet fixtures. New roof installed, interior and exterior paint redone.

Repair items / Cost to Cure

Stairway Handrail \$300.00
Smoke Detectors (Bedrooms, Kitchen) \$25 x 5= \$125.00
Carbon Monoxide Detector (Bedroom Hallways, Kitchen) \$25 x 3=\$75.00
Stairway, Bedroom Light fixtures \$500.00
Electrical Outlet Covers \$250.00
Bathroom Vanity and Sink Fixture \$300.00

Estimated Cost to Cure: \$1,550

The repair items noted do not impact the subject opinion of value to warrant a sale grid adjustment.

Effective Age:

The appraiser estimates the effective age of the subject dwelling to be 15 years. In estimating the effective age, the appraiser has considered all physical deterioration, functional obsolescence, and external obsolescence present as the appraisal effective date. No functional or external obsolescence was noted to be present in the structure. Thus, the effective age only reflects physical deterioration. The property owner has recently updated most short lived curable items, such as roof, floor coverings, interior decoration, exterior finishes, lighting, plumbing fixtures, and the HVAC / AC system. Therefore the effective age is estimated to be less than the actual age of 58 years. The estimated effective age primarily represents influence of the condition of long-lived incurable items, such as the foundation, framing, etc.

Special Assessments:

Special assessments are not included within the subjects annual property taxes reported within the subject information section (page one). Note the special assessments are paid on an annual basis with the property tax bill but are specific amounts assessed to the subject property as indicated below. The total amount of special assessments have been reported, as required, in the subject section of this appraisal report on the line indicated for "Special Assessments." Given software limitations the special assessment is rounded to the nearest dollar. This is a relatively small total assessment amount which is not considered to have any adverse effect on the subject's marketability.

Special Assessment:

No Special assessments noted.

One Unit Predominate housing trends:

Predominant value is defined as the "mode". Mode is defined as "the most frequent, or typical, value in an array of numbers; a positional average that is not affected by extreme items". It is statistically very common for the subjects value to differ from the "predominant" value when analyzed in a large data set. As such, this does not indicate or imply that the subject is an over or under-improvement. It simply indicates that the subject is above or below the most frequent occurrence of values in the neighborhood. The final value estimate for the subject property does not represent the predominate value for residential properties in this market area as shown on page one of this report. The subject is within the stated price range for homes in this area; and the fact that the subject property does not represent the predominate value has no adverse affect on the subjects value or marketability.

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Sales Grid Adjustments:

Net and gross adjustments: Did not exceed 15% or 25% of their respective sales price.

Subject Site: It is not uncommon for site sizes to vary within any given market area. There are times when the difference in land size is too small to abstract an adjustment and there are cases where the size difference is large enough to warrant an adjustment. When an adjustment is given it is based on current market trends.

Design/ Style: At this time, there is no market data to indicate a typical buyer preference for any particular design, style, or number of stories. Buyers tend to gravitate to homes of many styles in their search for housing choices. Therefore, it should not be considered unusual to see a variety of styles included in that pool of options. Consequently, this blend of different architectural styles (2 story versus cape cod; split entry versus split level and ranch styles; all lend to a favorable neighborhood appearance while avoiding any monotony in design. All of the homes benefit from this. Therefore, no adjustment is deemed applicable.

Age: No adjustments made for actual age. Rather, market data supports that the typical buyer is willing to pay a premium for properties of superior overall condition, with a lower effective age. Comparables are instead adjusted for their difference in overall condition / effective age to that of the subject.

Room Count: Room Count adjustments were not deemed necessary since any disparities for room count is adequately addressed through the Square Footage of living space adjustment within the grid.

Subject Site Value:

The estimated land value exceeds 30% of the appraised value. The land-to-value ratio is typical of the neighborhood and is in line with assessed values. The higher than typical land-to-value ratio is due to positive location factors and does not have an adverse impact on the subject's marketability. Land value information has been searched on MLS and assessed value is considered.

Adverse site conditions:

None noted

Sales Comparison Approach Description:

The Sales Approach produces an estimate of value of a property based on the comparison of the subject property to similar properties that have recently sold. This process analyzes the differences in the sales as compared to the subject based on elements of comparison. These differences are adjusted based on perceptions of buyers and sellers in the market and are market based when possible. If matched pair analysis is not likely, the appraiser uses expertise to determine the Historic paired analysis adjustments based on the reactions of buyers and sellers within the marketplace. The principle of substitution is the basis for this approach, as a prudent buyer will not pay more for a particular property than a substitute property offering equal or greater utility. The other main principles are anticipation, change, and competition. The range of these values will set parameters for the final value estimate meaning the value will be inside the highest and lowest of these presented sales. After adjusting, the value range of the sales should be even more compact, further narrowing and defining the final value estimate. Normally, this approach is the primary approach for the analysis of single-family homes as most buyers and sellers recognize this analysis as the primary tool for the valuation of residential homes. The primary limitation of the approach is typically just the lack of comparable data that is available within a defined market. After a thorough search of the local Upstate MLS and county records, the comparable utilized are considered to be the best verifiable indications of market that reflect the subject's market.

Extraordinary Assumptions:

Assignment-specific assumption as of the effective date regarding uncertain information used in an analysis which, if found to be false, could alter the appraiser's opinions or conclusions. Comment: uncertain information might include physical, legal, or economic characteristics of the subject property; or conditions external to the property, such as market conditions or trends; or the integrity of data used in an analysis.

Hypothetical Condition:

a condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results, but is used for the purposes of analysis. Comment: hypothetical conditions are contrary to known facts about physical, legal or economic characteristics of the subject property; or about external to the property, such as market conditions or trends' or about the integrity of data used in an analysis.

Subject Inspection Limitations:

It should be noted that the appraiser is not a licensed home inspector, building code inspector, environmental inspector nor a licensed contractor. This appraisal is not to be mistaken as a Home Inspection Report. The appraisal report does not guarantee that the property is free of defects or environmental problems. The appraiser provided an opinion of value. Mold may be present in areas the appraiser cannot see. Should there be any concerns, a professional inspection or environmental inspection would be recommended. The appraiser completed this appraisal based on "readily observable physical conditions" only.

Power Lines:

Local electrical distribution lines were viewed at the time of inspection. They are typical of the neighborhood and provide electrical services to the subject. No Marketability issues noted. Overhead Electric Power Transmission Lines or Local Distribution Lines do not pass directly over the subject dwelling or related property improvements. The property improvements are not located within an electrical easement. The subject is located within a safe distance of any power line or tower.

Comparables Summary & Estimated Indicated Value:

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	996,000	1.3	6.3	1,009,000	20.37
Comp #2:	1,000,000	5.3	5.3	1,053,000	22.43
Comp #3:	1,030,000	3.4	3.4	995,000	26.34
Comp #4:	1,080,000	1.2	1.2	1,084,000	30.86

ESTIMATED INDICATED VALUE OF THE SUBJECT: 1,030,000

Supplemental Addendum

File No. 0002416

Borrower	Adrian V. Enriquez				
Property Address	404 Navajo Springs Rd				
City	Diamond Bar	County	Los Angeles	State	CA Zip Code 91765
Lender/Client	Premier Money Source, Inc.				

• **Indicated Weight Value**

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

Market Conditions Addendum to the Appraisal Report

001863
File No. 0002416

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 **404 Navajo Springs Rd** City **Diamond Bar** State **CA** ZIP Code **91765**

Borrower **Adrian V. Enriquez**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	16	6	4	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	2.67	2.00	1.33	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Total # of Comparable Active Listings	0	6	9	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	3.0	6.8	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$930,000	\$1,061,500	\$949,944	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	13	7	46	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Comparable List Price	\$0	\$927,500	\$920,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	94	55	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100%	102%	96%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). The percentage of competing sales with concessions has been (oldest to most recent quarter): 17%, 22%, 50%, 50%.

This is a total of 32% of all competing sales in the past year. The contribution percent of the concessions has been (oldest to most recent quarter): 0.4%, 0.8%, 0.5%, 1.0%. The percentage of sales in the broader overall neighborhood with concessions has been (oldest to most recent quarter): 28%, 15%, 40%, 35%. This is a total of 28% of overall sales in the past year. The contribution percent of the concessions has been (oldest to most recent quarter): 0.3%, 0.5%, 0.5%, 1.0%.

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).

The percentage of competing sales that are foreclosures has been (oldest to most recent quarter): 0%, 0%, 0%, 0%. This is a total of 0% of all competing sales in the past year. 0% of competing sales have been short sales resulting in a total of 0% for the year that are considered to be distressed sales. The percentage of sales in the broader overall neighborhood that are foreclosures has been (oldest to most recent quarter): 0%, 0%, 0%, 0%. This is a total of 0% of the overall sales in the past year. 0% of these sales have been short sales resulting in a total of 0% for the year that are considered to be distressed sales.

Cite data sources for above information. The CRMLS MLS system is the data source used for the information on this addendum. An effective date of November 15, 2022 was used to calculate the data.

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.

Median price for competing properties has been (oldest to most recent quarter): \$907,500, \$1,010,000, \$1,061,500, \$949,944 for a total change per month of 0.4%. Median price for non-distressed, competing properties has been (oldest to most recent quarter): \$907,500, \$1,010,000, \$1,061,500, \$949,944 for a total change per month of 0.4%. Median price for neighborhood properties has been (oldest to most recent quarter): \$850,000, \$920,000, \$925,000, \$860,000 for a total change per month of 0.1%.

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

Project Name:

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

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

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

Signature 
 Appraiser Name **Danny Lugo**
 Company Name **Lugo Appraisal Services**
 Company Address **123 S Illinois St, Anaheim, CA 92805**
 State License/Certification # **AR037876** State **CA**
 Email Address **appraiserdanny@hotmail.com**

Signature _____
 Supervisory Appraiser Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

Subject Photo Page

Borrower	Adrian V. Enriquez				
Property Address	404 Navajo Springs Rd				
City	Diamond Bar	County	Los Angeles	State	CA Zip Code 91765
Lender/Client	Premier Money Source, Inc.				

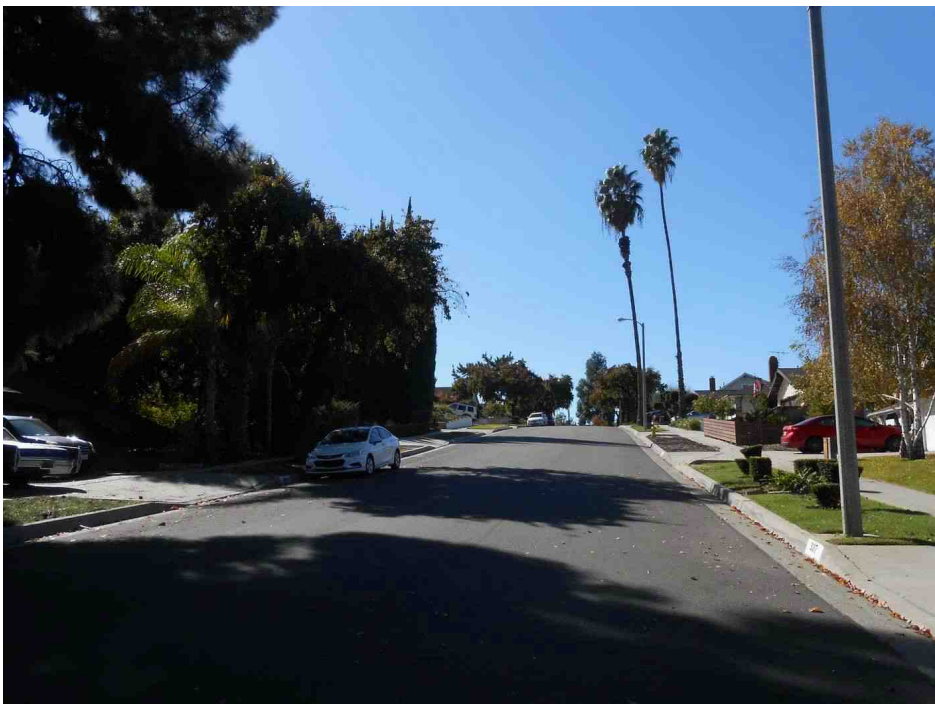


Subject Front

404 Navajo Springs Rd
Sales Price
Gross Living Area 2,254
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 13470 sf
Quality Q4
Age 58



Subject Rear



Subject Street

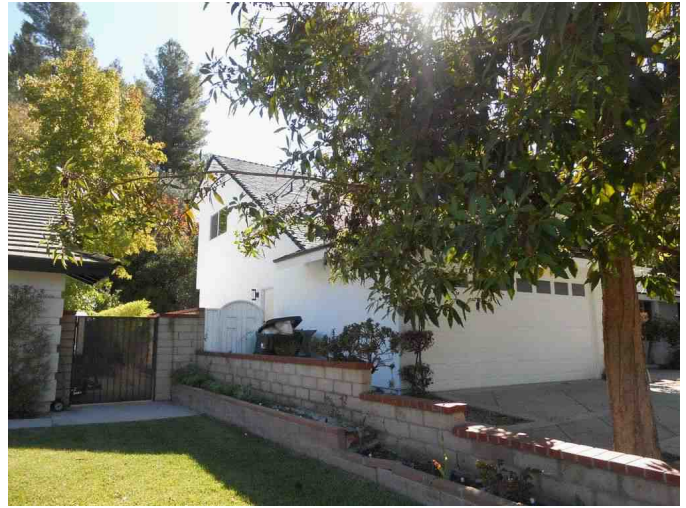
South View

Subject Photos

Borrower	Adrian V. Enriquez				
Property Address	404 Navajo Springs Rd				
City	Diamond Bar	County	Los Angeles	State	CA Zip Code 91765
Lender/Client	Premier Money Source, Inc.				



North View



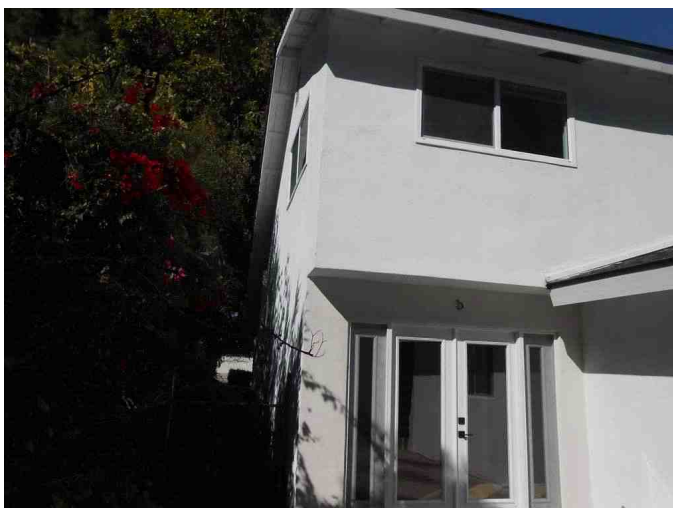
Front Left Side



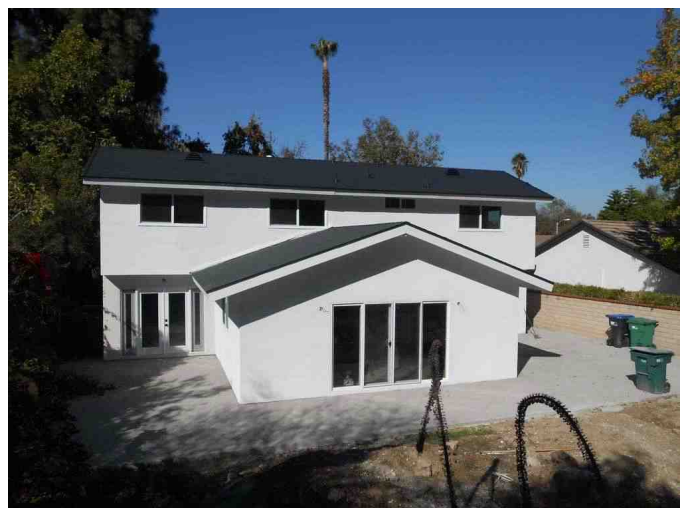
Front



Front Right Side



Rear Left Side



Rear

Subject Photos

Borrower	Adrian V. Enriquez						
Property Address	404 Navajo Springs Rd						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91765
Lender/Client	Premier Money Source, Inc.						



Rear



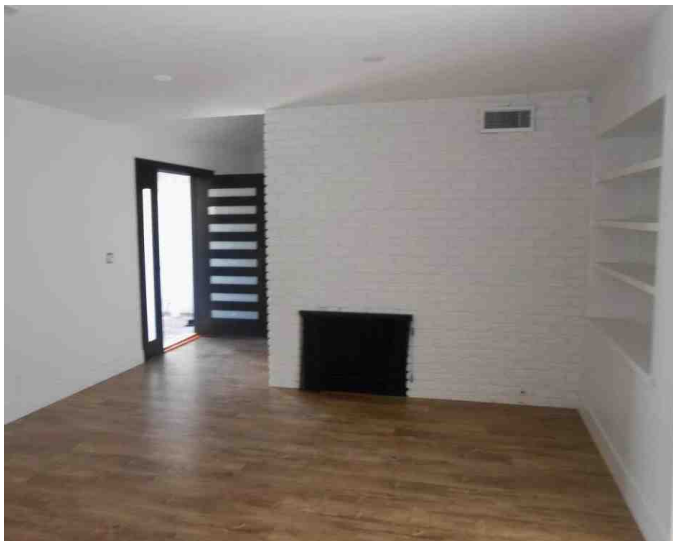
Rear Right Side



Rear Yard



Rear Yard



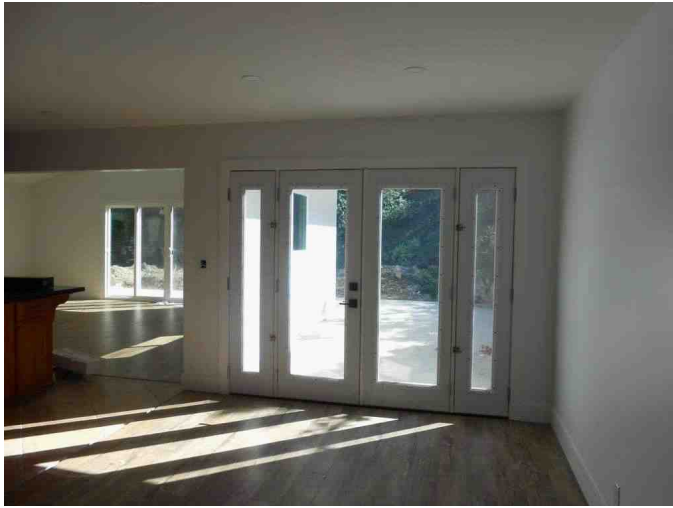
Living Room



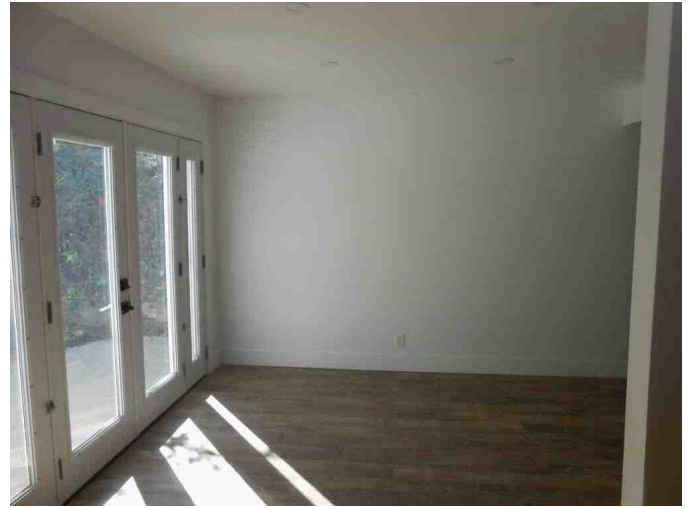
Living Room

Subject Photos

Borrower	Adrian V. Enriquez				
Property Address	404 Navajo Springs Rd				
City	Diamond Bar	County	Los Angeles	State	CA Zip Code 91765
Lender/Client	Premier Money Source, Inc.				



Dining



Dining



Family



Kitchen



Kitchen



Kitchen

Subject Photos

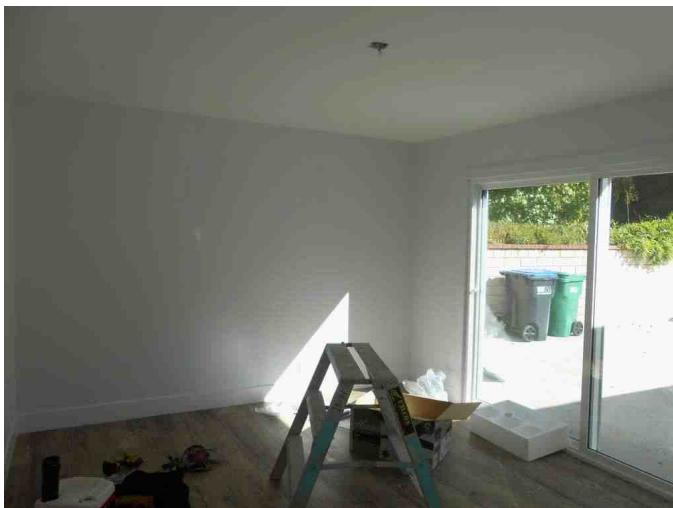
Borrower	Adrian V. Enriquez				
Property Address	404 Navajo Springs Rd				
City	Diamond Bar	County	Los Angeles	State	CA Zip Code 91765
Lender/Client	Premier Money Source, Inc.				



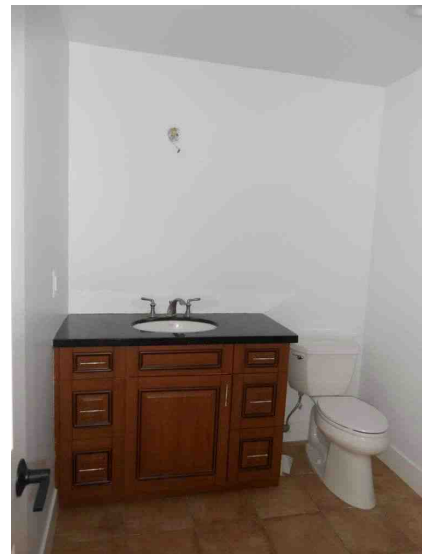
Kitchen



Kitchen



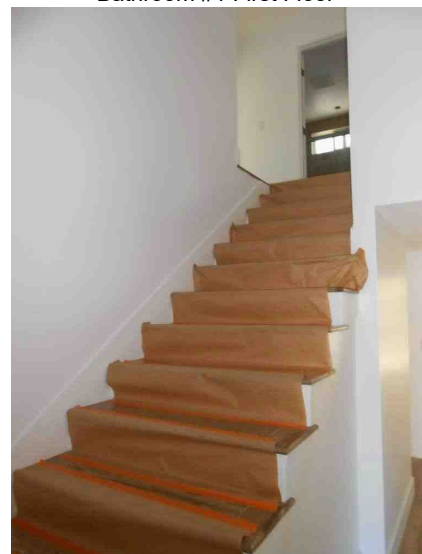
Bedroom #1 First Floor



Bathroom #1 First Floor



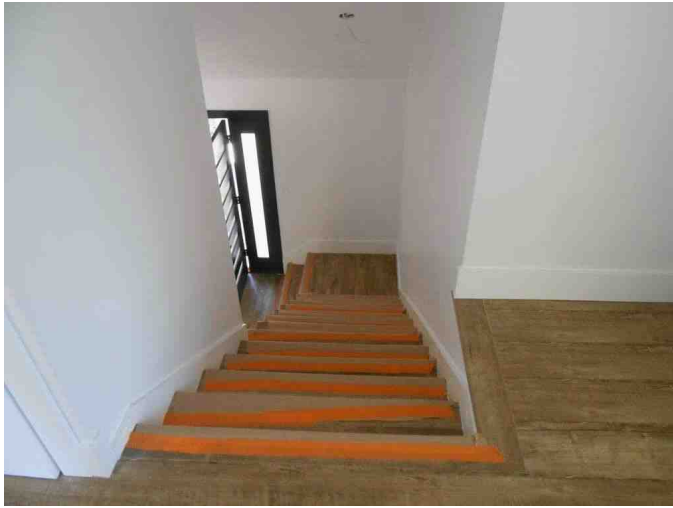
Bathroom #1 First Floor



Stairway Up (Missing Handrail)

Subject Photos

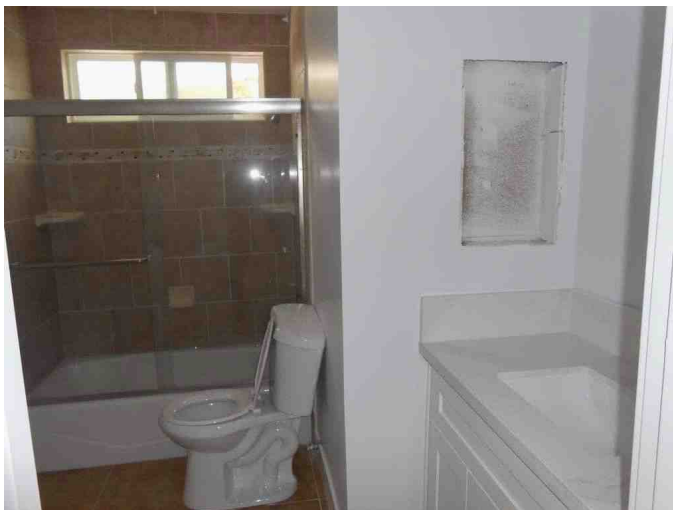
Borrower	Adrian V. Enriquez						
Property Address	404 Navajo Springs Rd						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91765
Lender/Client	Premier Money Source, Inc.						



Stairway Down (Missing Handrail)



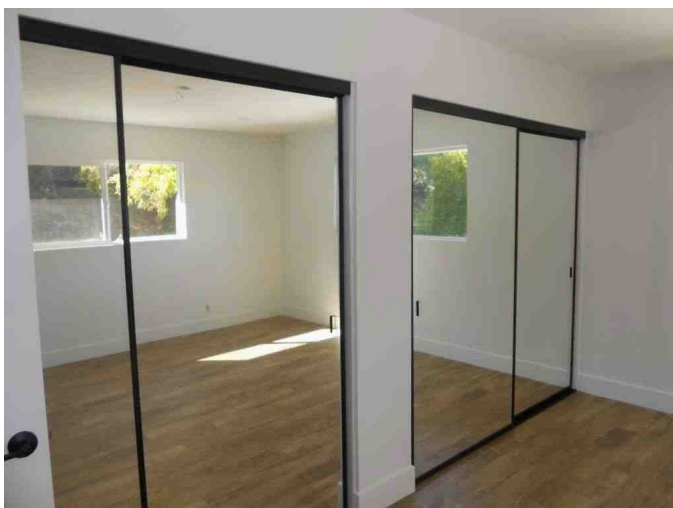
Bathroom #2 Second Floor



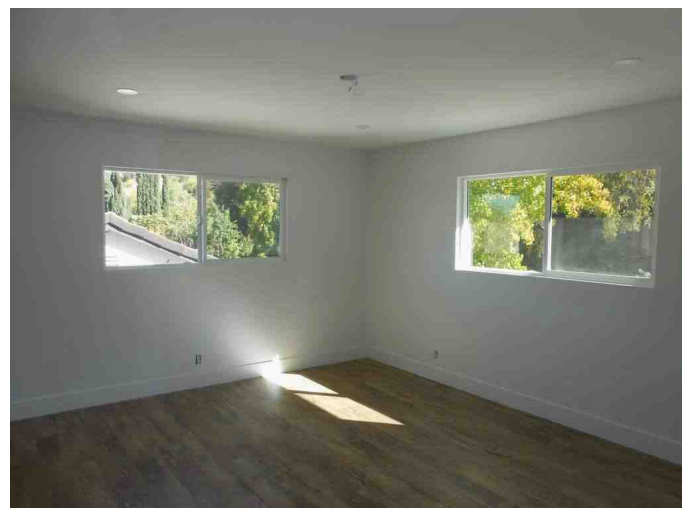
Bathroom #2 Second Floor



Bathroom #2 Second Floor



Bedroom #2 Second Floor



Bedroom #2 Second Floor Alternate

Subject Photos

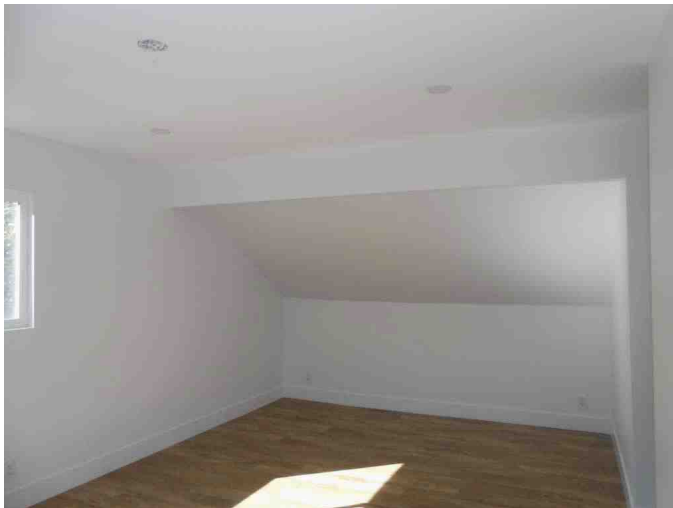
Borrower	Adrian V. Enriquez						
Property Address	404 Navajo Springs Rd						
City	Diamond Bar	County	Los Angeles	State	CA	Zip Code	91765
Lender/Client	Premier Money Source, Inc.						



Bedroom #3



Bedroom #4 Second Floor



Bedroom #4 Second Floor Alternate



Water Heater



Furnace



Garage Interior

Subject Photos

Borrower	Adrian V. Enriquez				
Property Address	404 Navajo Springs Rd				
City	Diamond Bar	County	Los Angeles	State	CA Zip Code 91765
Lender/Client	Premier Money Source, Inc.				



Gas Meter



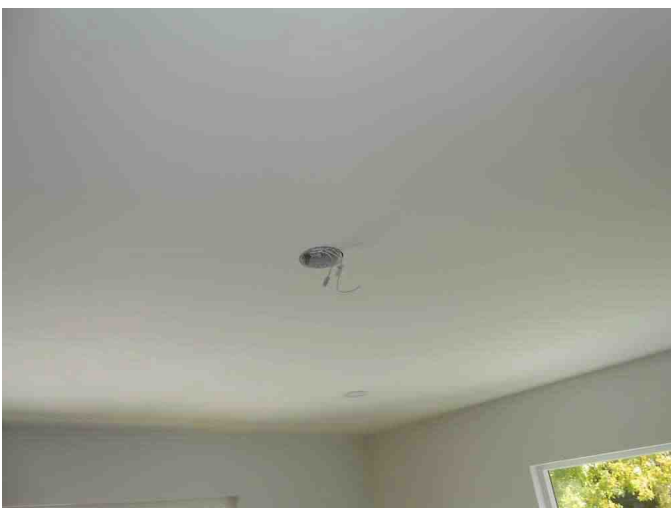
Electrical Meter



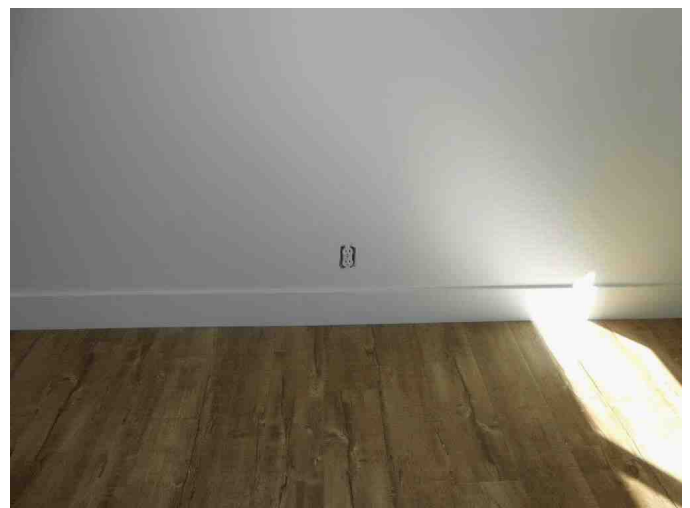
AC Unit



Attic



Missing Light Fixtures



Missing Outlet Covers

Comparable Photo Page

Borrower	Adrian V. Enriquez				
Property Address	404 Navajo Springs Rd				
City	Diamond Bar	County	Los Angeles	State	CA
Lender/Client	Premier Money Source, Inc.				
				Zip Code	91765



Comparable 1

23615 Decorah Rd
 Prox. to Subject 0.08 miles S
 Sale Price 996,000
 Gross Living Area 1,859
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View B;Res;CtySky
 Site 14810 sf
 Quality Q4
 Age 58



Comparable 2

324 San Leandro Dr
 Prox. to Subject 0.50 miles SE
 Sale Price 1,000,000
 Gross Living Area 1,695
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 15650 sf
 Quality Q4
 Age 59



Comparable 3

23565 Jubilee Ln
 Prox. to Subject 0.72 miles SE
 Sale Price 1,030,000
 Gross Living Area 2,214
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;
 View B;Res;CtySky
 Site 10791 sf
 Quality Q4
 Age 44

Comparable Photo Page

Borrower	Adrian V. Enriquez			
Property Address	404 Navajo Springs Rd			
City	Diamond Bar	County Los Angeles	State CA	Zip Code 91765
Lender/Client	Premier Money Source, Inc.			



Comparable 4

451 Covered Wagon Dr
 Prox. to Subject 0.69 miles SE
 Sale Price 1,080,000
 Gross Living Area 2,223
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;LtdSght
 Site 7850 sf
 Quality Q4
 Age 43



Comparable 5

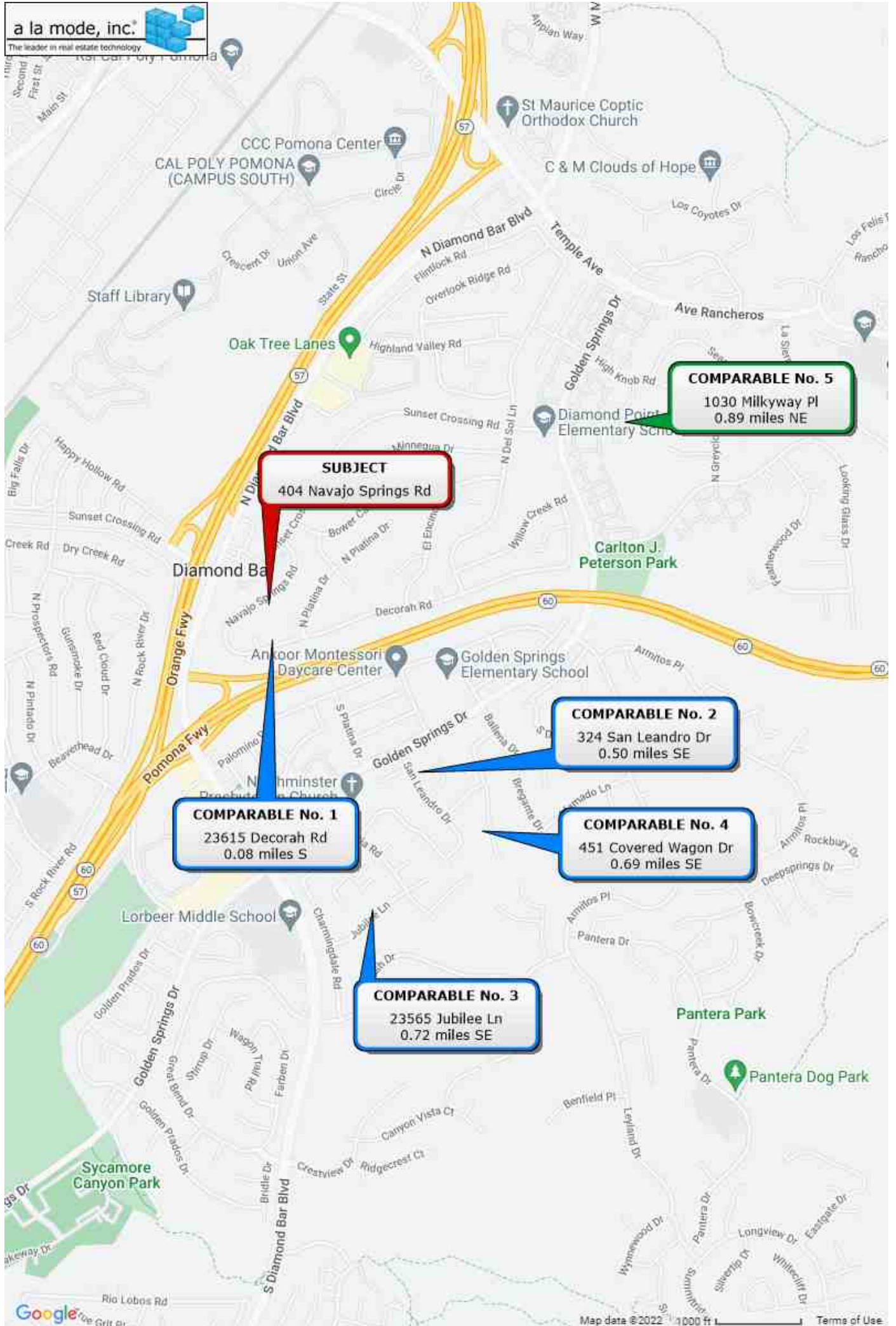
1030 Milkyway Pl
 Prox. to Subject 0.89 miles NE
 Sale Price 1,295,000
 Gross Living Area 2,364
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View B;Res;CtySky
 Site 19400 sf
 Quality Q4
 Age 38

Comparable 6

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

Location Map


Borrower	Adrian V. Enriquez			
Property Address	404 Navajo Springs Rd			
City	Diamond Bar	County Los Angeles	State CA	Zip Code 91765
Lender/Client	Premier Money Source, Inc.			



Subject Profile Sheet - Page 1

404 Navajo Springs Rd, Diamond Bar, CA 91765-1319, Los Angeles County

APN: 8703-016-005 CLIP: 3835720375

	Beds 4	Full Baths 2	Half Baths N/A	Sale Price \$710,000	Sale Date 02/18/2022
	Bldg Sq Ft 2,250	Lot Sq Ft 13,470	Yr Built 1964	Type SFR	

OWNER INFORMATION			
Owner Name	Em Capital Investment Inc	Tax Billing Zip	92821
Owner Name 2		Tax Billing Zip+4	6218
Mail Owner Name	Em Capital Investment Inc	Owner Vesting	
Tax Billing Address	3350 E Birch St #140	Owner Occupied	No
Tax Billing City & State	Brea, CA	No Mail Flag	

LOCATION INFORMATION			
Zip Code	91765	Location Influence	
Carrier Route	C087	TGNO	
Zoning	LCR18000*	Census Tract	4033.16
Tract Number	27530	Topography	Rolling/Hilly
School District	Pomona	Township Range Sect	
Comm College District Code	Mt San Antonio	Neighborhood Code	

TAX INFORMATION			
APN	8703-016-005	Tax Appraisal Area	
Alternate APN		Lot	44
Exemption(s)		Block	
% Improved	43%	Water Tax Dist	Three Valleys Diamon
Tax Area	10010	Fire Dept Tax Dist	Consolidated Co
Legal Description	TRACT NO 27530 LOT 44		

ASSESSMENT & TAX			
Assessment Year	2022	2021	2020
Assessed Value - Total	\$296,917	\$291,096	\$288,112
Assessed Value - Land	\$170,027	\$166,694	\$164,985
Assessed Value - Improved	\$126,890	\$124,402	\$123,127
YOY Assessed Change (\$)	\$5,821	\$2,984	
YOY Assessed Change (%)	2%	1.04%	
Exempt Building Value			
Exempt Land Value			
Exempt Total Value			
Tax Year	Total Tax	Change (\$)	Change (%)
2019	\$4,239		
2020	\$4,146	-\$93	-2.2%
2021	\$4,162	\$16	0.38%
Special Assessment		Tax Amount	

CHARACTERISTICS			
County Land Use	Single Family Resid	Cooling Type	Central
Universal Land Use	SFR	Patio Type	Patio
Lot Frontage	65	Garage Type	Parking Avail
Lot Depth	212	Garage Sq Ft	
Lot Acres	0.3092	Parking Type	On Site
Lot Area	13,470	Parking Spaces	2
Lot Shape	Irregular	Roof Type	
Style	Conventional	Roof Material	Wood Shake
Building Sq Ft	2,250	Roof Frame	
Gross Area		Roof Shape	Gable
2nd Floor Area		Construction Type	
Basement Sq Feet		Interior Wall	Drywall
Stories	2	Exterior	Stucco

Property Details Courtesy of Pedro Lugo, Pedro J. Lugo, Broker, California Regional MLS

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.

Generated on: 11/15/22

Page 1/4

Subject Profile Sheet - Page 2

Total Units	1	Floor Cover	
Total Rooms	7	Flooring Material	Concrete
Bedrooms	4	Foundation	Slab
Total Baths	2	Pool	
MLS Total Baths		Year Built	1964
Full Baths	2	Effective Year Built	1966
Half Baths		Other Impvs	Addition, Shed
Dining Rooms		Equipment	Disposal, Range Hood
Family Rooms	1	Porch	
Other Rooms	Family Room	Patio/Deck 1 Area	
Fireplaces	1	Patio/Deck 2 Area	
Condo Amenities		Porch 1 Area	
Condition	Good	Porch Type	
Quality	Average	Building Type	Type Unknown
Water	Public	Bldg Class	
Sewer	Type Unknown	Building Comments	
Heat Type	Central	# of Buildings	1
Heat Fuel Type			

SELL SCORE			
Rating	Very High	Value As Of	2022-11-13 04:32:34
Sell Score	980		

ESTIMATED VALUE			
RealAVM™	\$873,000	Confidence Score	89
RealAVM™ Range	\$801,200 - \$944,800	Forecast Standard Deviation	8
Value As Of	10/24/2022		

(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		Pending Date	
MLS Status		Closing Date	
MLS Area		MLS Sale Price	
MLS Status Change Date		MLS Listing Agent	
MLS Current List Price		MLS Listing Broker	
MLS Original List Price		MLS Source	

MLS Listing #
 MLS Status
 MLS Listing Date
 MLS Listing Price
 MLS Orig Listing Price
 MLS Close Date
 MLS Listing Close Price
 MLS Listing Cancellation Date
 MLS Source

LAST MARKET SALE & SALES HISTORY			
Recording Date	03/21/2022	Sale Type	Full
Sale Date	02/18/2022	Deed Type	Grant Deed
Sale Price	\$710,000	Owner Name	Em Capital Investment Inc
Price Per Square Feet	\$315.56	Owner Name 2	
Multi/Split Sale		Seller	Oler Mark A & Julie M
Document Number	318658		

Recording Date	03/21/2022	08/21/1998	03/26/1998	02/21/1997	10/24/1995
Sale Date	02/18/2022	07/17/1998	03/20/1998		
Sale Price	\$710,000	\$201,000	\$167,200		
Nominal					
Buyer Name	Em Capital Investment Inc	Oler Mark A & Julie M	Federal Nat'l Mtg Assn (Fnma)	Victoriano Percy M	Aquino Thelma C
Seller Name	Oler Mark A & Julie M	California Fedl Bk	Master Mtg (Te)	Aquino Thelma C	Victoriano Percy
Document Number	318658	1488936	500023	272729	1723422

Property Details Courtesy of Pedro Lugo, Pedro J. Lugo, Broker, California Regional MLS

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.

Generated on: 11/15/22

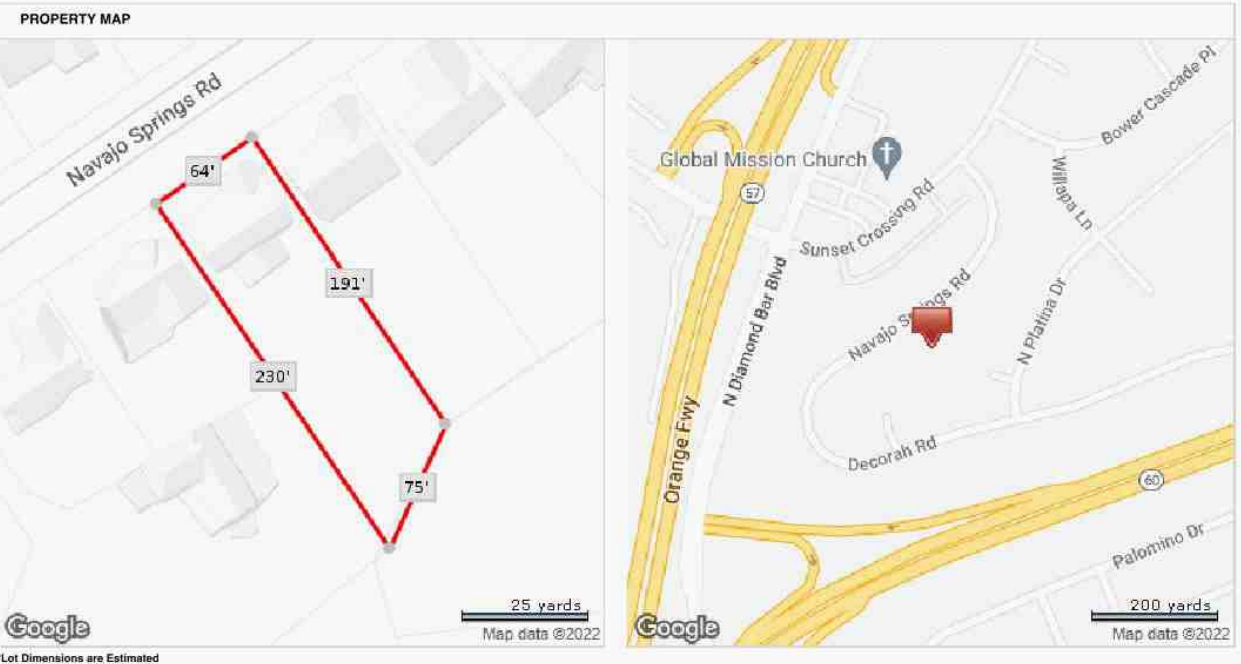
Page 2/4

Subject Profile Sheet - Page 3

Document Type	Grant Deed	Grant Deed	Trustee Deed	Grant Deed	Grant Deed
Recording Date			04/01/1994		
Sale Date					
Sale Price			\$226,000		
Nominal					
Buyer Name			Victoriano Percy		
Seller Name			Woolsey Teddy D & Betty J		
Document Number			650914		
Document Type			Grant Deed		

MORTGAGE HISTORY					
Mortgage Date	05/05/2022	01/04/2010	11/06/2007	04/30/2004	08/21/1998
Mortgage Amount	\$375,000	\$352,000	\$355,000	\$150,000	\$190,950
Mortgage Lender	Private Individual	California Bk&Tr	Washington Mutual Bk Fa	Washington Mutual Bk Fa	Union Bk/Ca Na
Mortgage Code		Conventional	Conventional	Conventional	Conventional
Mortgage Date	08/21/1998		09/24/1996	04/01/1994	
Mortgage Amount	\$100,950		\$11,000	\$203,100	
Mortgage Lender	Miscellaneous Fin			Lowell Smith & Evers Inc	
Mortgage Code	Conventional		Private Party Lender	Conventional	

FORECLOSURE HISTORY	
Document Type	
Default Date	
Foreclosure Filing Date	
Recording Date	
Document Number	
Book Number	
Page Number	
Default Amount	
Final Judgment Amount	
Original Doc Date	
Original Document Number	
Original Book Page	
Lien Type	



Subject Profile Sheet - Page 4

Property Details Courtesy of Pedro Lugo, Pedro J. Lugo, Broker, California Regional MLS

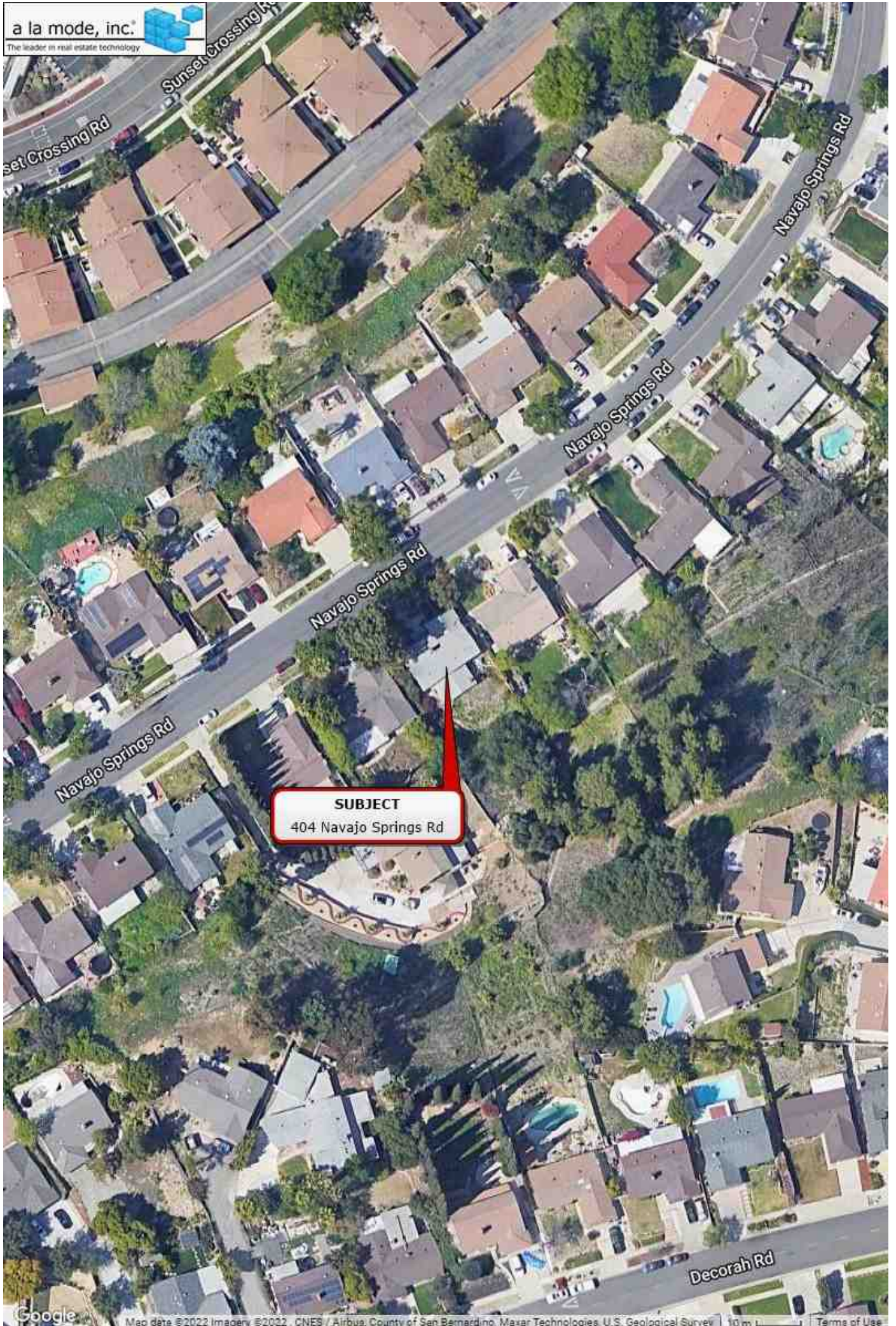
The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Generated on: 11/15/22

Page 4/4

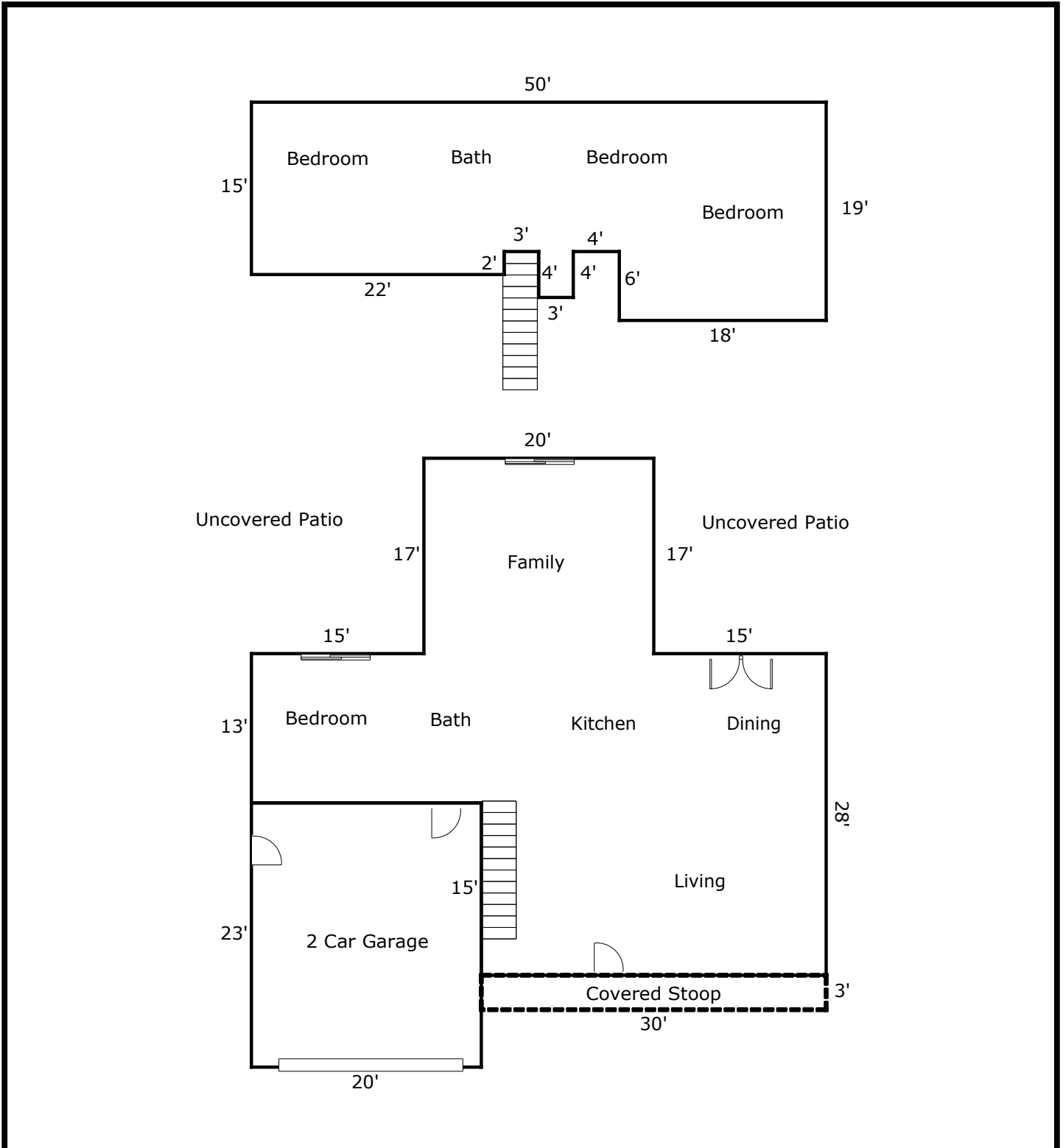
Aerial Map

Borrower	Adrian V. Enriquez				
Property Address	404 Navajo Springs Rd				
City	Diamond Bar	County	Los Angeles	State	CA Zip Code 91765
Lender/Client	Premier Money Source, Inc.				



Building Sketch

Borrower	Adrian V. Enriquez			
Property Address	404 Navajo Springs Rd			
City	Diamond Bar	County Los Angeles	State CA	Zip Code 91765
Lender/Client	Premier Money Source, Inc.			

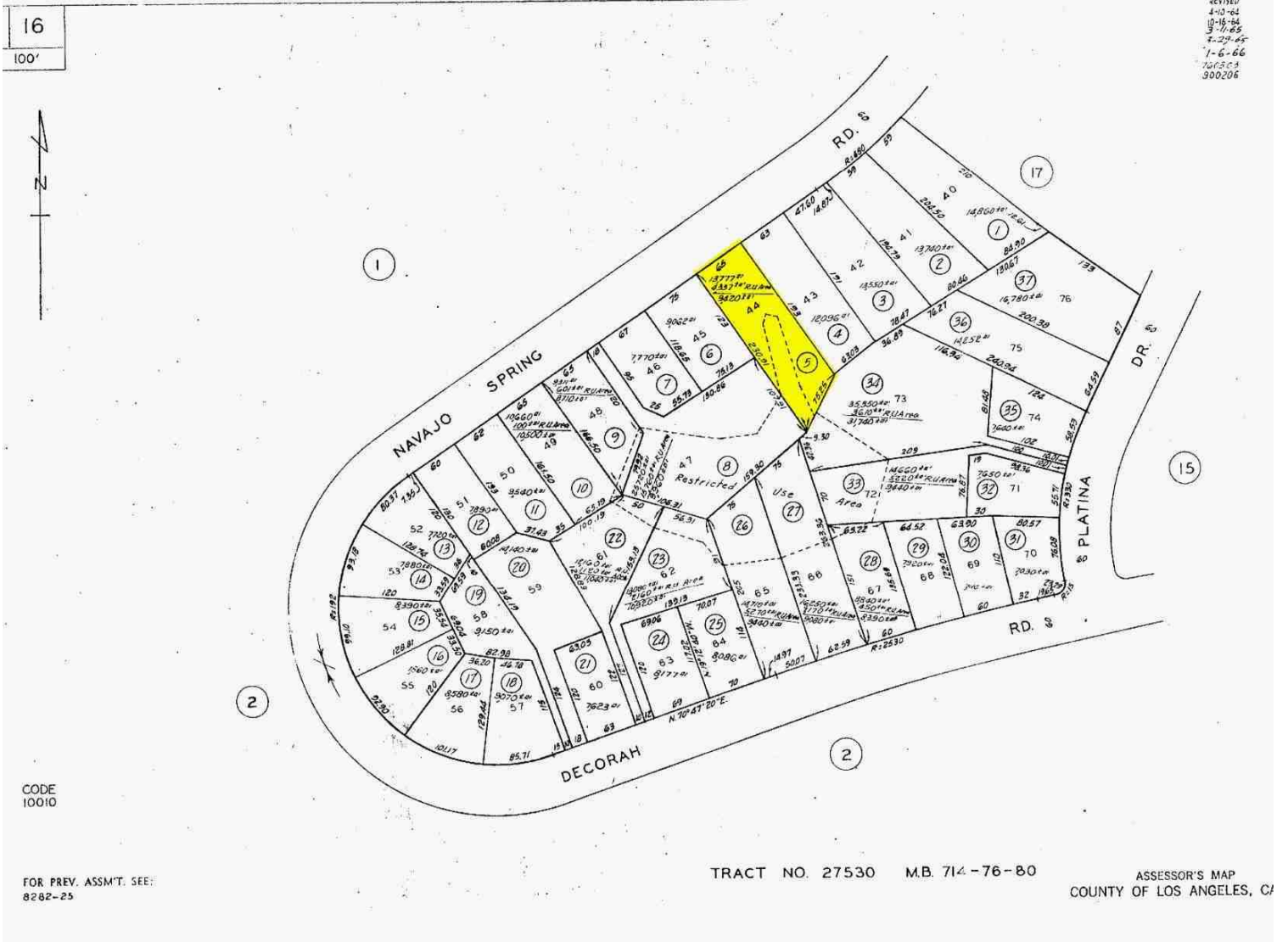


TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1440 Sq ft	$20 \times 17 = 340$ $28 \times 30 = 840$ $13 \times 20 = 260$
Second Floor	814 Sq ft	$3 \times 4 = 12$ $19 \times 18 = 342$ $13 \times 10 = 130$ $15 \times 22 = 330$
Total Living Area (Rounded):	2254 Sq ft	
Non-living Area		
2 Car Attached	460 Sq ft	$20 \times 23 = 460$
Covered Stoop	90 Sq ft	$30 \times 3 = 90$

Subject Plat Map



CODE
10010

FOR PREV. ASSMT. SEE:
8282-25

TRACT NO. 27530 M.B. 714-76-80

ASSESSOR'S MAP
COUNTY OF LOS ANGELES, CA

Zoning Map



Parcels: 404 NAVAJO SPRINGS RD

APN	8703016005
ADDRESS	404 NAVAJO SPRINGS RD
UNIT	
CITY	Diamond Bar
STATE	CA
ZIP	91765
ZONE	Residential
YEARBUILT	1964
LIVINGSQFT	2,250
BEDROOMS	4
FULLBATH	4
LOTACRES	0.31
LOTSQFT	13,470

RL

Low Density Residential

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

Appraiser Independence Certification


I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of Financial Asset Services, Inc., or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Premier Money Source, Inc., influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Financial Asset Services, Inc. has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

 <hr/> Signature	<hr/> 11/17/2022 Date
Danny Lugo <hr/> Appraiser's Name	<hr/> AR037876 State License or Certification #
<hr/> State Title or Designation	<hr/> 07/21/2023 CA Expiration Date of License or Certification State

404 Navajo Springs Rd, Diamond Bar, CA 91765
 Address of Property Appraised

E&O Insurance

HUDSON INSURANCE COMPANY
100 William Street, 5th Floor
New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1010091 **Renewal of:** PRA-2AX-1002288
1. Named Insured: Danny Lugo dba Lugo Appraisal Services
2. Address: 123 S Illinois St
Anaheim, CA 92805
3. Policy Period: **From:** May 10, 2022 **To:** May 10, 2023

12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above

4. Limit of Liability

	Each Claim	Policy Aggregate
Damages Limit of Liability	A. \$1,000,000	B. \$1,000,000
Claims Expense Limit of Liability	C. \$1,000,000	D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):
5A. \$ 500 Each Claim **5B. \$ 1,000** Aggregate

6. Policy Premium: \$680.00 **State Taxes/Surcharges:** \$0.00

7. Retroactive Date: May 10, 2006

8. Notice to Company: Notice of a **Claim** or Potential **Claim** should be sent to:
Hudson Insurance Group
100 William Street, 5th Floor
New York, NY 10038
Fax: 646-216-3786
Email: HUDSONCLAIMS300@HUDSONINSURANCEGROUP.COM

9. A. Program Administrator: Riverton Insurance Agency Corp.
B. Agent/Broker: OREP Insurance Services, LLC
(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President

Secretary

Appraiser License



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

Danny E. Lugo

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 037876

Effective Date: July 22, 2021

Date Expires: July 21, 2023

Loretta Dillon, Deputy Bureau Chief, BREA

3059218

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

Uniform Residential Appraisal Report

001863
File # 0002416

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.

Uniform Residential Appraisal Report

001863
File # 0002416

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

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

Uniform Residential Appraisal Report

001863
File # 0002416

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 Danny Lugo
 Company Name Lugo Appraisal Services
 Company Address 123 S Illinois St
Anaheim, CA 92805
 Telephone Number 714-661-7769
 Email Address appraiserdanny@hotmail.com
 Date of Signature and Report 11/17/2022
 Effective Date of Appraisal 11/15/2022
 State Certification # AR037876
 or State License # _____
 or Other (describe) _____ State # _____
 State CA
 Expiration Date of Certification or License 07/21/2023

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
404 Navajo Springs Rd
Diamond Bar, CA 91765
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,030,000

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 Marisveidy.solis@fasinc.com

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 _____