

APPRAISAL OF



LOCATED AT:

98640 70th Ave
Mecca, CA 92254

FOR:

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

BORROWER:

Adan Nunez Meza & Marisol Alvarez

AS OF:

June 8, 2023

BY:

Patrick D Dore

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

File Number: V-0029554

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

98640 70th Ave
Mecca, CA 92254

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

In my opinion, the market value of the property as of June 8, 2023 is:

\$240,000
Two Hundred Forty Thousand Dollars

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


Patrick D Dore

Uniform Residential Appraisal Report

Loan# 2073
File No. V-0029554

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 98640 70th Ave City Mecca State CA Zip Code 92254
	Borrower Adan Nunez Meza & Marisol Alvarez Owner of Public Record Alvarez Marisol/Torrez Erika Patricia Alv County Imperial
	Legal Description Lot 18 MB 043/045 TR 2337
	Assessor's Parcel # 721-252-027 Tax Year 2022 R.E. Taxes \$ 231
	Neighborhood Name North Shore Map Reference 757-D5 Census Tract 0456.04
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant Special Assessments \$ 0 <input type="checkbox"/> PUD HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)
	Assignment Type <input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)
	Lender/Client 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Report data source(s) used, offering price(s), and date(s). Desert Area MLS.	

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

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE _____ AGE _____	One-Unit 35 %
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000) _____ (yrs) _____	2-4 Unit _____ %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	150 Low 1	Multi-Family _____ %
Neighborhood Boundaries Highway 111/Grapefruit Blvd on the south, Sea View Way on the east,		435 High 75	Commercial 15 %
Coachella Canal Road on the north & Bounty Avenue/Windward Drive on the west.		275 Pred. 35	Other vacant 50 %
Neighborhood Description See Attached Addendum			

Market Conditions (including support for the above conclusions) **See attached addendum**

SITE	Dimensions 99' X 130' Area 12870 sf Shape Rectangular View N;Mtn;
	Specific Zoning Classification R-3 Zoning Description Single Family Dwelling
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. The subject as a single family detached home is the highest and best use.
	Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/> Water <input checked="" type="checkbox"/> <input type="checkbox"/> Street Asphalt <input checked="" type="checkbox"/> <input type="checkbox"/>
	Gas <input type="checkbox"/> <input checked="" type="checkbox"/> propane Sanitary Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> septic Alley Asphalt <input checked="" type="checkbox"/> <input type="checkbox"/>
	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 06065C2975G FEMA Map Date 08/28/2008
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.	
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. See Attached Addendum	

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls Concrete/Avg	Floors Tile/Avg
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls Fiberboard/Avg	Walls Drywall/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface CompShingle/Avg	Trim/Finish Wood/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts Yes/Average	Bath Floor Tile/Avg
Design (Style) Contemporary	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type Slid.Alum/Avg	Bath Wainscot Tile/Avg
Year Built 1981	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated Yes/Average	Car Storage <input type="checkbox"/> None
Effective Age (Yrs) 42	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens Yes/Average	<input checked="" type="checkbox"/> Driveway # of Cars 2
Attic <input checked="" type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities <input type="checkbox"/> WoodStove(s) #0	Driveway Surface Concrete
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel propane	<input type="checkbox"/> Fireplace(s) # 0 <input checked="" type="checkbox"/> Fence chainlink	Garage # of Cars 0
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck cover <input type="checkbox"/> Porch none	<input checked="" type="checkbox"/> Carport # of Cars 1
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool none <input type="checkbox"/> Other none	Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)			
Finished area above grade contains: 5 Rooms 2 Bedrooms 2.1 Bath(s) 1,588 Square Feet of Gross Living Area Above Grade			
Additional features (special energy efficient items, etc.) The subject has all tile flooring, Formica countertops, a front attached covered patio, a detached unpermitted converted 2 car garage that has no roll up doors & is being used as storage with perimeter chainlink fencing.			
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) C3;No updates in the prior 15 years;The subject is 42 years old and has been adequately maintained. The subject is considered to be in average condition. The floorplan is functionally adequate. The subject needs CO sensor and smoke detectors installed. The water Heater and the propane tanks need to be strapped. Replace broken kitchen window.			
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. _____			
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. _____			

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File No. V-0029554

There are **4** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **170,000** to \$ **434,000**
 There are **12** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **150,000** to \$ **410,000**

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
98640 70th Ave Address Mecca, CA 92254		99330 Via Costa Brava Mecca, CA 92254		70530 Conchella Drive Mecca, CA 92254		72221 Shell Drive Mecca, CA 92254	
Proximity to Subject		0.95 miles SE		0.60 miles SE		1.98 miles SE	
Sale Price	\$	\$ 267,000		\$ 228,000		\$ 299,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 177.06 sq. ft.		\$ 219.23 sq. ft.		\$ 226.52 sq. ft.	
Data Source(s)		DAMLS #2190894111;DOM 4		DAMLS#219090904;DOM 6		DAMLS#219085558;DOM 38	
Verification Source(s)		RealQuest/Doc# 49013		RealQuest/Doc# 76381		RealQuest/Doc# 9663	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth FHA;0	
Date of Sale/Time		s02/23;c01/23		s03/23;c03/23		s01/23;c12/22	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	12870 sf	12197 sf	0	8276 sf	0	7405 sf	0
View	N;Mtn;	N;Mtn;		N;Mtn;		N;Mtn;	
Design (Style)	DT1;Contemporar	DT1;Contempora		DT1;Contempora		DT1;Contempora	
Quality of Construction	Q4	Q3	-20,000	Q4		Q3	-20,000
Actual Age	42	37	0	60	0	10	-32,000
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	-2,500	Total Bdrms Baths		Total Bdrms Baths	-5,000
Room Count	5 2 2.1	5 3 2.0	2,500	4 2 1.0	7,500	6 4 2.0	2,500
Gross Living Area 40	1,588 sq. ft.	1,508 sq. ft.	0	1,040 sq. ft.	22,000	1,320 sq. ft.	11,000
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	none	none		none		none	
Garage/Carport	1cp2dw	2ga2dw	-15,000	2ga2dw	-15,000	2ga2dw	-15,000
Porch/Patio/Deck	Fence/Patio	Fence/Patio		Fence/Patio		Fence/Patio	
Storage/Conv.Gar	Storag/Conv.Gar	none	5,000	Unperm.Room	0	none	5,000
Original list price	na	\$269,000	0	\$230,000	0	\$314,000	0
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 30,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 14,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 53,500
Adjusted Sale Price of Comparables		Net Adj. -11.2% Gross Adj. 16.9%	\$ 237,000	Net Adj. 6.4% Gross Adj. 19.5%	\$ 242,500	Net Adj. -17.9% Gross Adj. 30.3%	\$ 245,500

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) **RealQuest**

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) **ReaQuest/MLS**

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 NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s)	RealQuest	RealQuest		RealQuest		RealQuest	
Effective Date of Data Source(s)	06/08/2023	06/08/2023		06/08/2023		06/08/2023	

Analysis of prior sale or transfer history of the subject property and comparable sales **The subject has not sold or transferred title in the past 3 years. None of the comparables has otherwise transferred &/or sold in the past 12 months.**

Summary of Sales Comparison Approach. **See attached addendum.**

Indicated Value by Sales Comparison Approach \$ **240,000**

Indicated Value by: Sales Comparison Approach \$240,000 Cost Approach (if developed) \$ 245,700 Income Approach (if developed) \$

The sales comparison approach is given most weight as it best reflects the current attitudes of informed buyers & sellers in the marketplace & is supported by the cost approach. The income approach was not developed as it was not applicable. Based upon recent data the subjects indicated market value is within a reasonable range of the comparables provided in this report.

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: **There were no straps on the water heater or propane tanks, No CO sensors or smoke detectors in the bedrooms and replace the broken window in the kitchen.**

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 \$ **240,000** as of **06/08/2023**, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

Uniform Residential Appraisal Report

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Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

The estimated exposure time for the subject property would be less than 3 months.

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

The most likely buyer for the property is as a tenant or owner occupant.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C.3331 et seq.) and any applicable implementing regulations in affect at the time the appraiser signs the appraisers certification.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) **The subject's site value is estimated through extraction due to limited sales data of vacant parcels.**

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 50,000		
Source of cost data Marshall & Swift	Dwelling	1,588 Sq. Ft. @ \$ 170.22	= \$ 270,309
Quality rating from cost service builder Effective date of cost data 06/2023		Sq. Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	covered patio, Storage building, fencing etc 50,000		
Calculated SF of GLA is considered an approximation with minor variations in actual square footage being insignificant to subject's value. Reproduction Costs and Depreciation estimate is based on Insurebase/Bluebook International. The subject's site value is estimated through extraction and is considered typical for the area. The land to vaue ratio is typical for the subject's demand area.	Garage/Carport	336 Sq. Ft. @ \$ 25	= \$ 8,400
Estimated Remaining Economic Life (HUD and VA only) 30 Years	Total Estimate of Cost-New = \$ 328,709		
	Less	42 Physical	Functional External
	Depreciation	\$138,058	\$0 = \$ (138,058)
	Depreciated Cost of Improvements = \$ 190,651		
	"As-is" Value of Site Improvements = \$ 5,000		
	INDICATED VALUE BY COST APPROACH = \$ 245,700		

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ **0** X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) **The income approach was not developed per lender instructions and is not applicable as most units in the development are owner occupied and are not purchased for their income producing potential.**

PUD INFORMATION

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 an 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(s)

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

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

Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

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

Uniform Residential Appraisal Report

Loan# 2073
File No. V-0029554

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 Patrick D Dore
Company Name PDQ Appraisal Services
Company Address 2711 N Sunrise Way
Palm Springs, CA 92262
Telephone Number 760-322-9639
Email Address pdore@aol.com
Date of Signature and Report 06/20/2023
Effective Date of Appraisal 06/08/2023
State Certification # AR010097
or State License # _____
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 07/29/2023

ADDRESS OF PROPERTY APPRAISED

98640 70th Ave
Mecca, CA 92254

APPRAISED VALUE OF SUBJECT PROPERTY \$ 240,000

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 _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

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

COMPARABLE SALES

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

Uniform Appraisal Dataset Definitions

Loan# 2073
File No. V-0029554

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

**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 residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

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

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

ADDENDUM

Borrower: Adan Nunez Meza & Marisol Alvarez

File No.: V-0029554

Property Address: 98640 70th Ave

Case No.: Loan# 2073

City: Mecca

State: CA

Zip: 92254

Lender: Premier Money Source, Inc.

Legal Description

Lot 18 MB 043/045 TR 2337

Neighborhood Description

The subject is located in the northern portion of the city of Mecca in an area known as North Shore that consists of some commercial off of Highway 111, some unimproved open vacant land but mostly detached single family, one story stick built and manufactured homes average to good condition all of which is approximately 2 miles from the Salton Sea. The neighborhood is in close proximity to schools but shopping employment and freeway access are 25 mile west of the subject property. The subject neighborhood offers average market appeal.

Site Comments

While no readily apparent adverse site conditions or external factors were noted, many site-related issues are beyond the scope of this assignment. Statements regarding zoning compliance are intended only in the most general sense. Zoning and building ordinances vary from one municipality to another and can be extremely detailed. Unless otherwise noted, standard utility and right-of-way easements are insignificant to value.

The search began from within the immediate subject neighborhood of stick built and manufactured homes(which there are plenty of both types) of which I did find two closed sales and one pending sale. As this area is sparsely populated it was necessary to go out to out to a 5 mile radius of which I found two more sales. The area has very few listings available and thus it was necessary to use a 2 year old home in Comp #5.

After adjusting for square footage on Comps #2 - #5 over 100 square foot difference at \$40 a square foot, I could then adjust \$2500 for a half bath on Comp #1 - #6 and bedroom count on Comps #1, #3 - #5. Comp #1 & #3 were adjusted \$20,000 for superior quality of construction while Comp #4 was adjusted \$20,000 for inferior quality of construction as it was a manufactured home. The subject has a 2 car garage that was converted to a storage area/livable space with the roll up garage doors removed but was completed without permits. This area is now used for staorage and is not in any condition to live in. I adjusted \$5000 for Comps #1, #3 - #5 for no storage building. Comp #2 has a rear unpermitted storage area as well so no adjustment was required. The subject has a 1 car carport while Comps #1 - #3 & #5 were adjusted \$15,000 for having full 2 car garages while Comp #4 was adjusted \$2500 for no one car carport. Comp #3 - #5 were adjusted \$1000 a year for age while Comp #2 had a similar effective age and thus no adjustment for age was required. Comp #4 was adjusted \$25,000 for lot size over 1/2 acre difference. Comp #5 was adjusted \$40,000 for superior newer condition. Comp #5 was built in 2021 but it was in C2 condition as it appears to have been lived in at one time.

There is a 19% adjustment on Comparable #5 for the anticipated sales negotiations versus the respective listing prices of homes of stick built and manufactured homes within 5.0 miles the subject property(80.88%)

The appliances and the utilities were "On" and in good functioning order at the time of the inspection.

Even though Comp #2, #3 & #5 exceed the desired square foot range, Comps #1 - #5 exceed the desired gross overall adjustment range, Comp #3 & #5 exceed the desired net overall adjustment range, Comp #3 exceeds the desired 6 month sales date limit, Comps #3 & #4 exceed the desired 1 mile range, that I was unable to locate a sale with a 1 car carport, it was necessary to adjust all five comps for parking and bath count and that the adjustment for age on Comp #3 and the adjustment for the anticipated sales negotiations on Comp #5 exceeds the desired amount; they were of the best available comparables from the area.

Loan# 2073

The subject has no smoke detectors, CO sensor and the water heater and propane tanks need to strapped. Also the kitchen window needs to be replaced as it is broken.

The subject has propane gas and a septic system(sewer & gas are not available in the area) which is typical for the area and has no market effect.

No adjustment is made for sales or financing concessions, age on Comp #1 & #2, view and furnishings and personal property; which all has no market effect.

The subjects indicated market value is more than 10% below the median comparable sale price of \$275,000 due to the subjects semi original condition; which has no market effect. There is no effect on the subject's marketability due to the property being below the predominant value range.

The ANSI method of measurement was used in measuring the subject property.

The subject is not an under improvement.

Also the subject is within 75 east of the Palm Springs International Airport which has no effect on marketability.

Most weight is given to all four recent closed sales with no weight given to any one closed sale as all four support the indicated market value; with additional support provided from the pending sale that was provided. The income approach was not developed as it was not applicable. Based upon recent data the subjects indicated market value is within a reasonable range of the comparables provided.

The estimated marketing time for the subject would be less tha 3 months.

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

The most likely buyer for the property is as a owner or tenant occupant.

The appraiser certifies and agrees that this appraiser was prepared in accordance with the requirements of Title XI of the

ADDENDUM

Borrower: Adan Nunez Meza & Marisol Alvarez

File No.: V-0029554

Property Address: 98640 70th Ave

Case No.: Loan# 2073

City: Mecca

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Zip: 92254

Lender: Premier Money Source, Inc.

Financial Institutions, Reform, Recovery and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C.3331 et seq.) and any applicable implementing regulations in affect at the time the appraiser signs the appraisers certification.

- Comp #1 sold on 02-21-2023, settled on 01-24-2023.
- Comp #2 sold on 03-16-2023, settled on 03-01-2023.
- Comp #3 sold on 01-12-2023, settled on 12-05-2022.
- Comp #4 sold on 04-07-2023, settled on 03-21-2023.

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Adan Nunez Meza & Marisol Alvarez	File No.: V-0029554
Property Address: 98640 70th Ave	Case No.: Loan# 2073
City: Mecca	State: CA
Lender: Premier Money Source, Inc.	Zip: 92254



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: June 8, 2023
Appraised Value: \$ 240,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

Borrower: Adan Nunez Meza & Marisol Alvarez
Property Address: 98640 70th Ave
City: Mecca
Lender: Premier Money Source, Inc.

File No.: V-0029554
Case No.: Loan# 2073
State: CA
Zip: 92254



Another street scene facing west



West side of the home



Another west side view of home

No straps on the water heater

Borrower: Adan Nunez Meza & Marisol Alvarez
Property Address: 98640 70th Ave
City: Mecca
Lender: Premier Money Source, Inc.

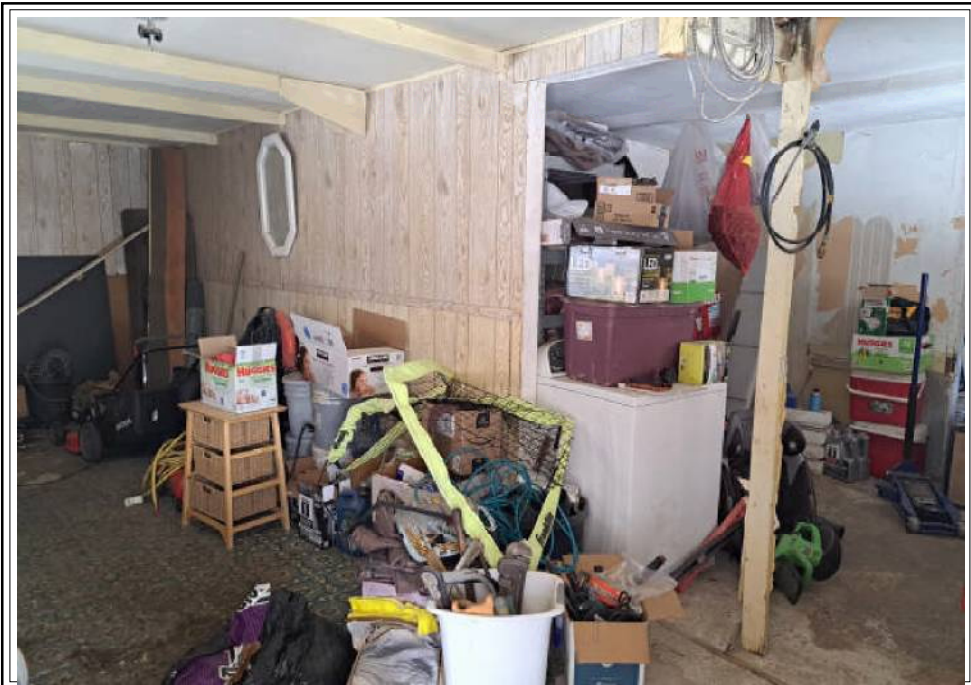
File No.: V-0029554
Case No.: Loan# 2073
State: CA
Zip: 92254



Detached 1 car carport & the unpermitted 2 car garage conversion



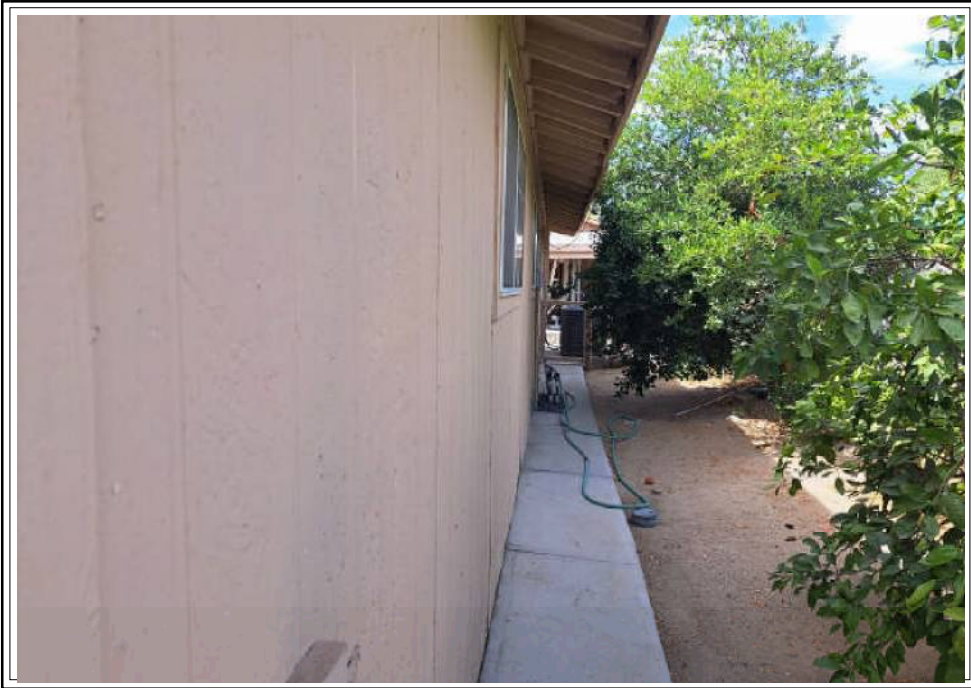
Alley behind the subject property



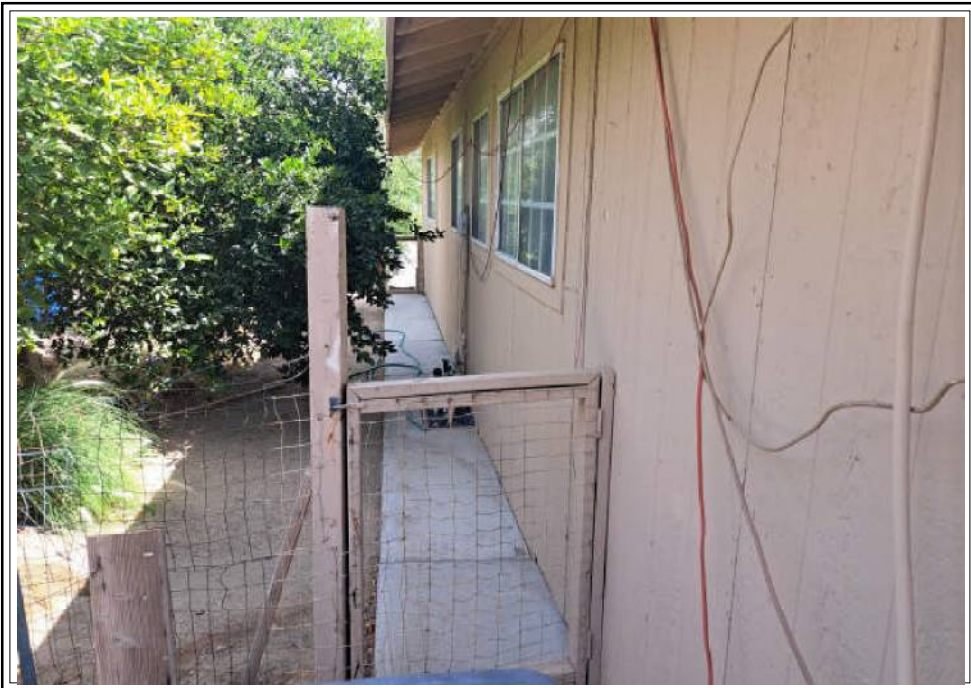
Inside of the storage shed/Converted garage

Borrower: Adan Nunez Meza & Marisol Alvarez
Property Address: 98640 70th Ave
City: Mecca
Lender: Premier Money Source, Inc.

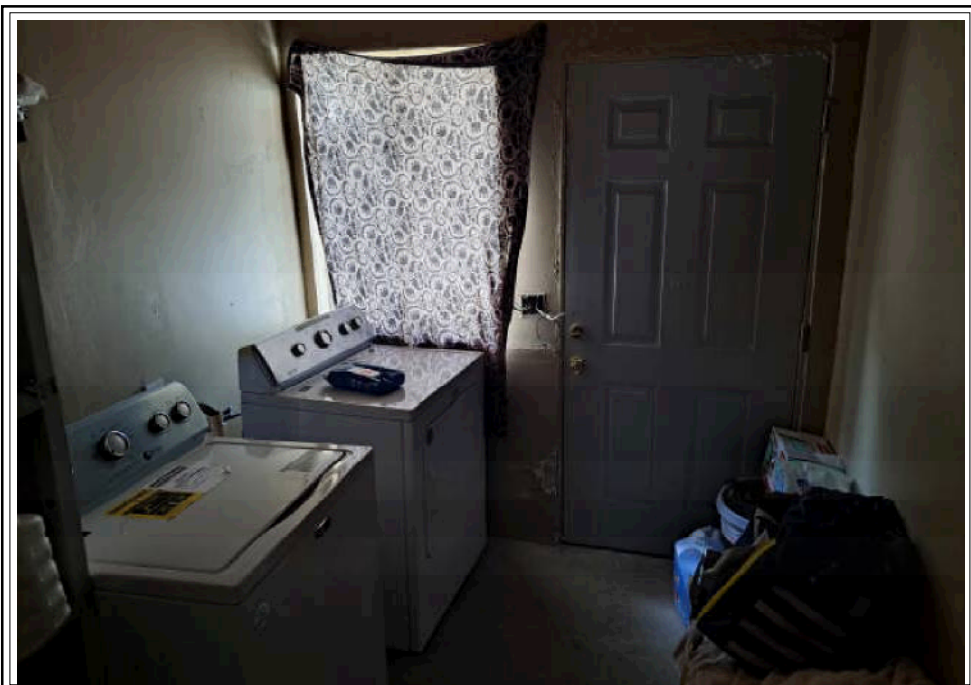
File No.: V-0029554
Case No.: Loan# 2073
State: CA
Zip: 92254



East view of the home



Another east side view



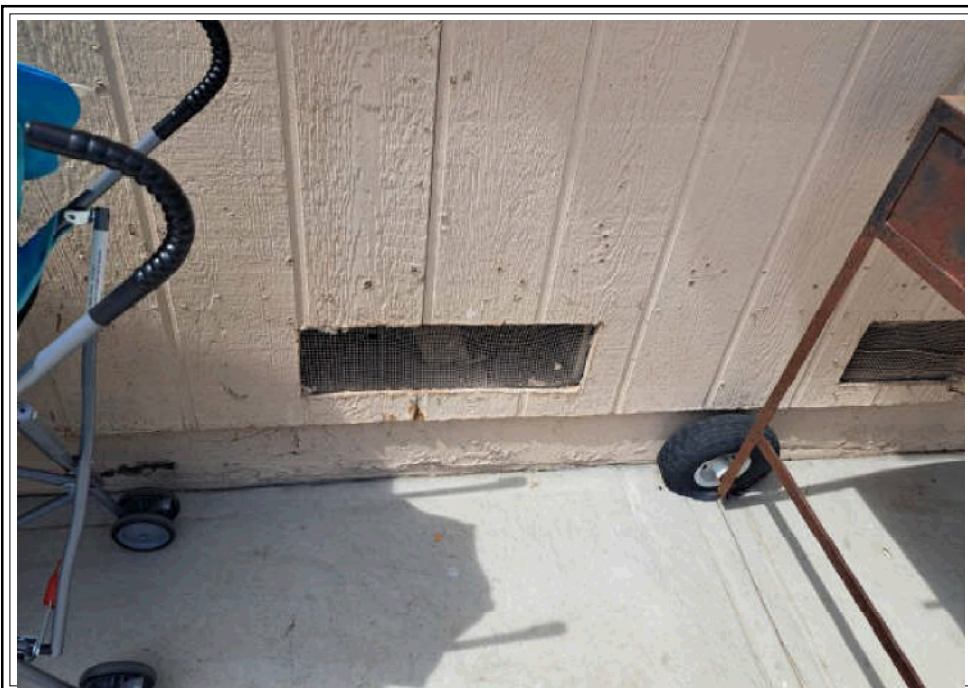
Inside of the storage/laundry room
Unpermitted - Not livable area

Borrower: Adan Nunez Meza & Marisol Alvarez
Property Address: 98640 70th Ave
City: Mecca
Lender: Premier Money Source, Inc.

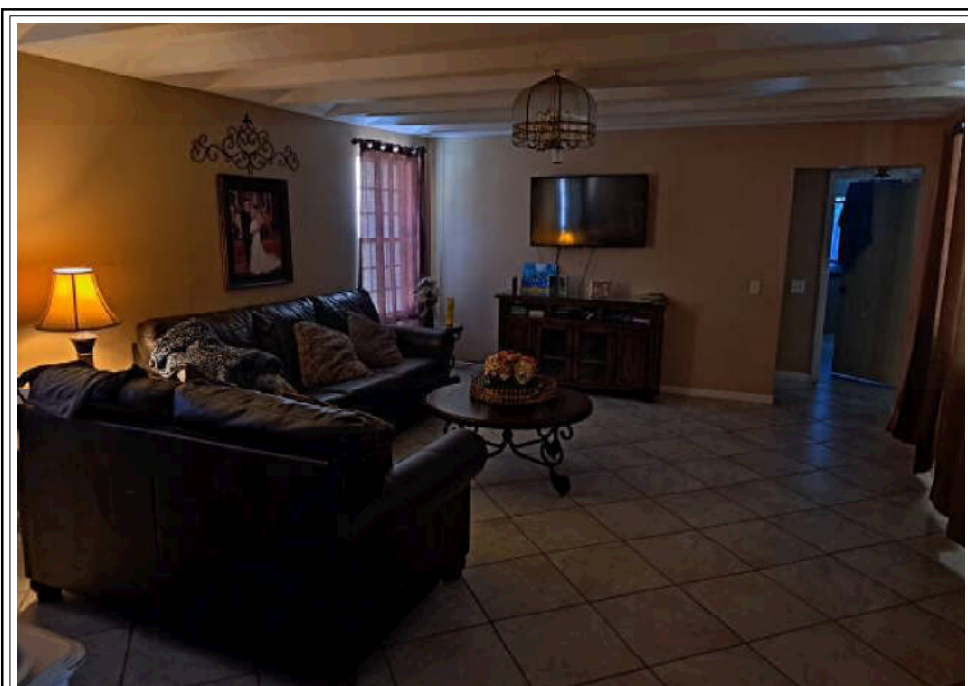
File No.: V-0029554
Case No.: Loan# 2073
State: CA
Zip: 92254



Free standing portable propane tanks
Need Straps - Health & Safety issue



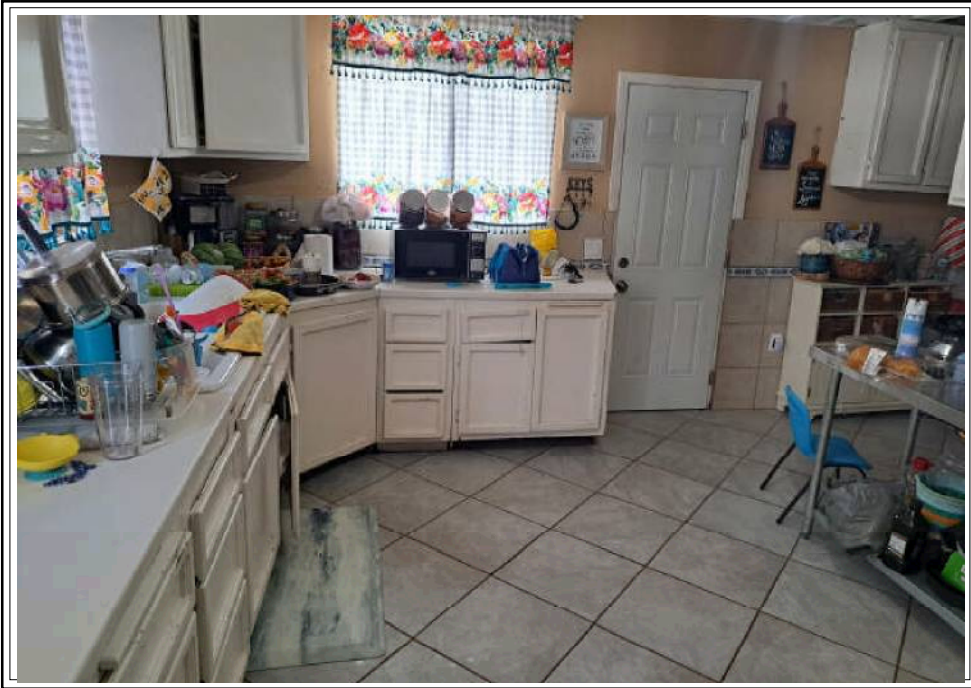
Crawl space



Living room

Borrower: Adan Nunez Meza & Marisol Alvarez
Property Address: 98640 70th Ave
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File No.: V-0029554
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Kitchen



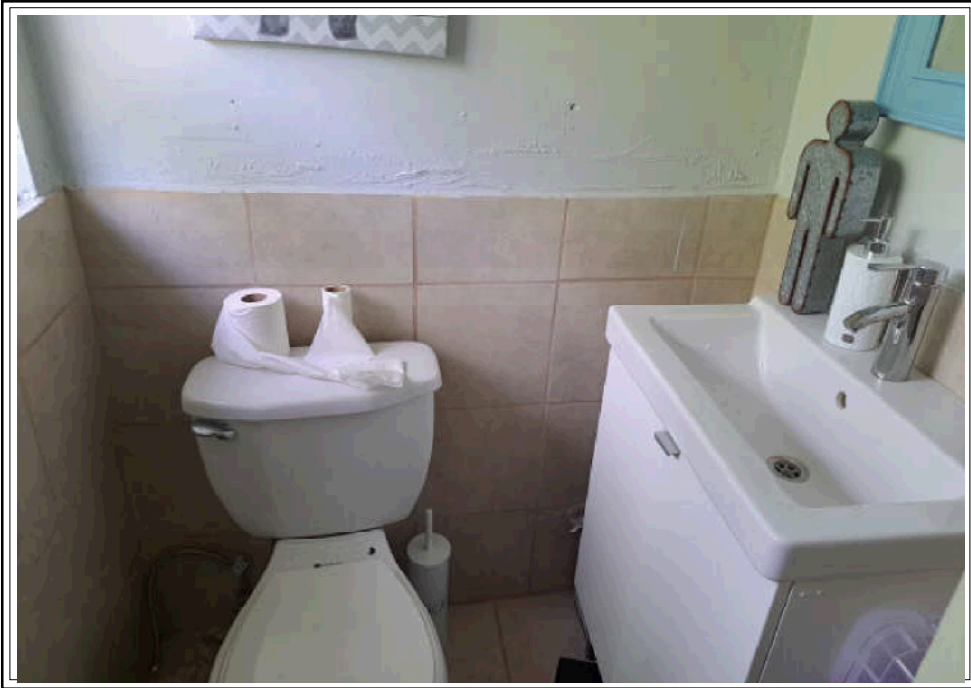
Kitchen/nook



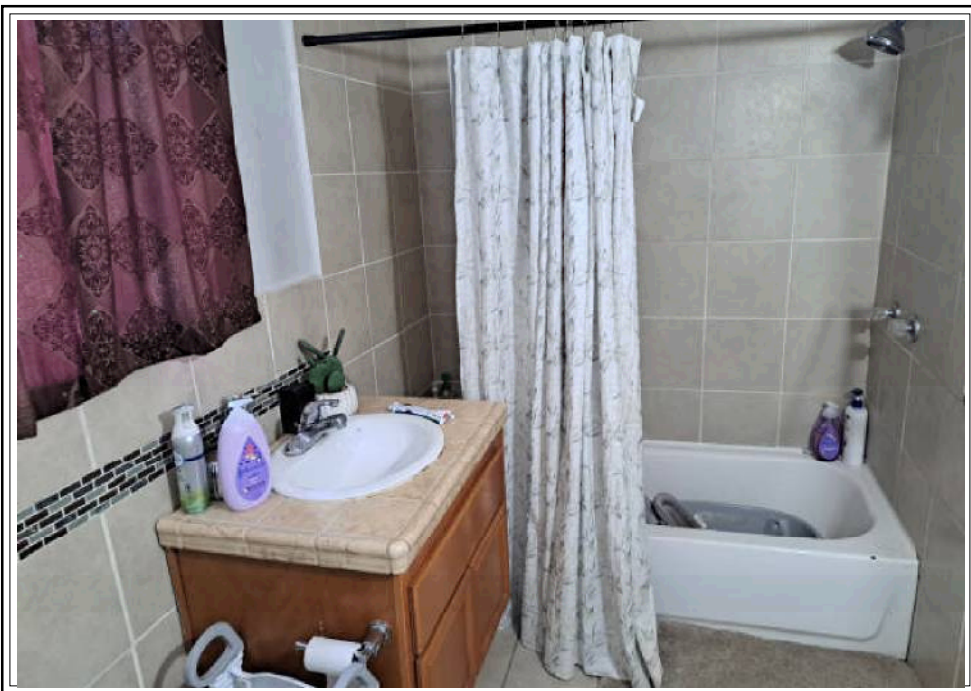
Bathroom

Borrower: Adan Nunez Meza & Marisol Alvarez
Property Address: 98640 70th Ave
City: Mecca
Lender: Premier Money Source, Inc.

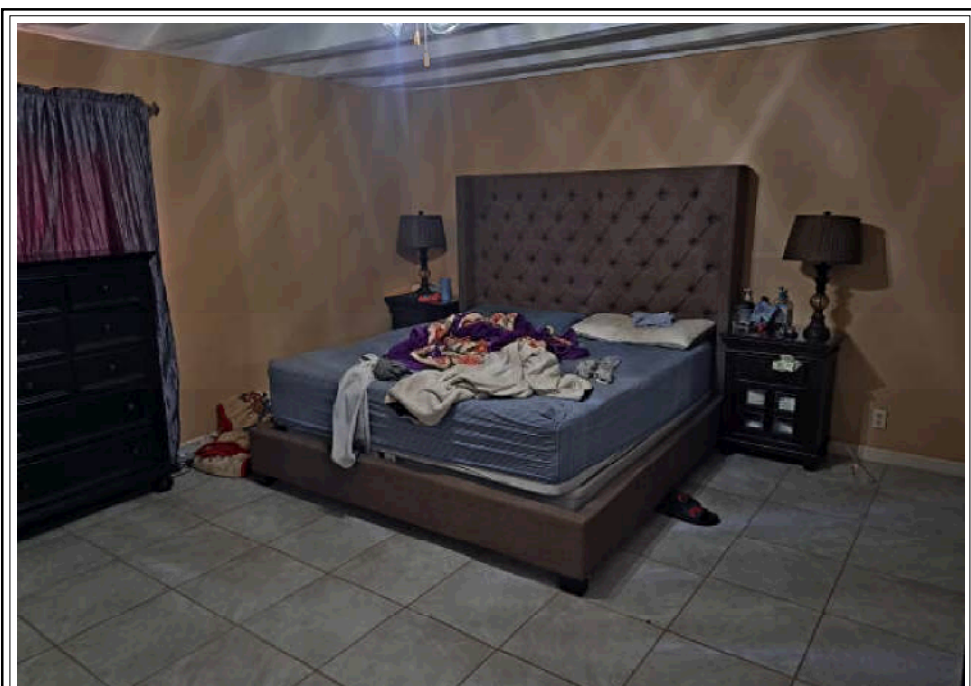
File No.: V-0029554
Case No.: Loan# 2073
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Half Bathroom



Guest full bathroom



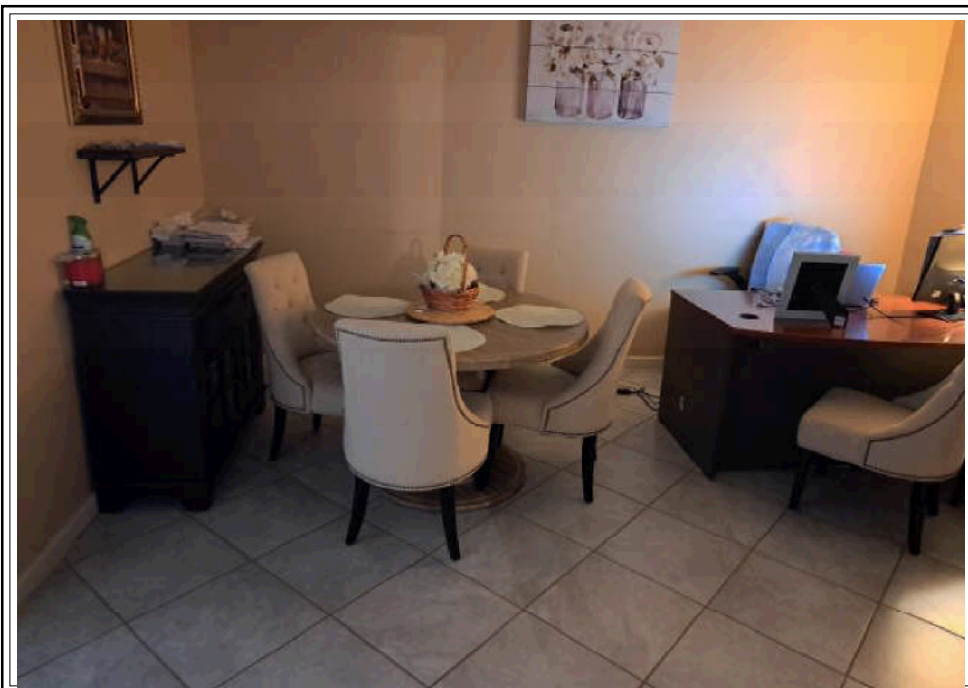
Bedroom #1

Borrower: Adan Nunez Meza & Marisol Alvarez
Property Address: 98640 70th Ave
City: Mecca
Lender: Premier Money Source, Inc.

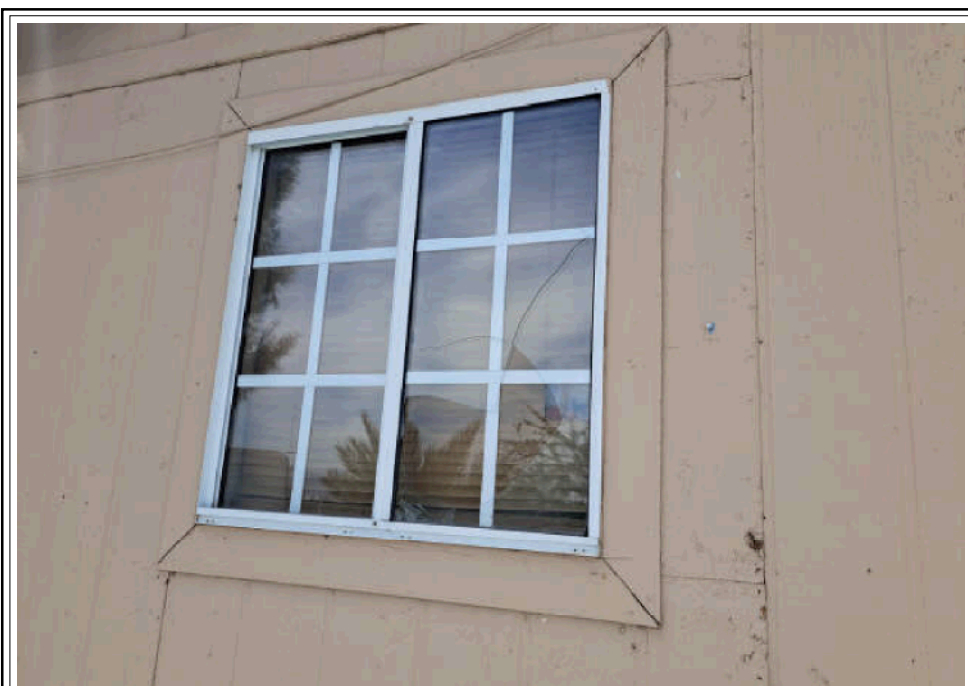
File No.: V-0029554
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Bedroom #2



Dining area used as an office



Broken window - Kitchen

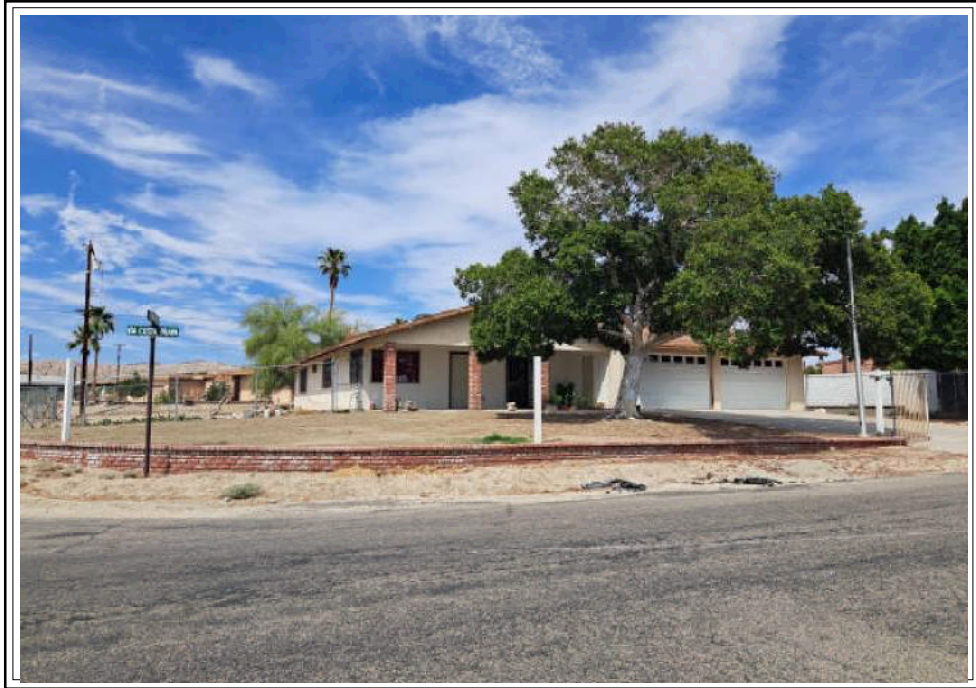
Borrower: Adan Nunez Meza & Marisol Alvarez	File No.: V-0029554
Property Address: 98640 70th Ave	Case No.: Loan# 2073
City: Mecca	State: CA
Lender: Premier Money Source, Inc.	Zip: 92254



Another front view of the subject property

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Adan Nunez Meza & Marisol Alvarez	File No.: V-0029554
Property Address: 98640 70th Ave	Case No.: Loan# 2073
City: Mecca	State: CA
Lender: Premier Money Source, Inc.	Zip: 92254



COMPARABLE SALE #1

99330 Via Costa Brava
Mecca, CA 92254
Sale Date: s02/23;c01/23
Sale Price: \$ 267,000



COMPARABLE SALE #2

70530 Conchella Drive
Mecca, CA 92254
Sale Date: s03/23;c03/23
Sale Price: \$ 228,000



COMPARABLE SALE #3

72221 Shell Drive
Mecca, CA 92254
Sale Date: s01/23;c12/22
Sale Price: \$ 299,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Adan Nunez Meza & Marisol Alvarez	File No.: V-0029554	
Property Address: 98640 70th Ave	Case No.: Loan# 2073	
City: Mecca	State: CA	Zip: 92254
Lender: Premier Money Source, Inc.		



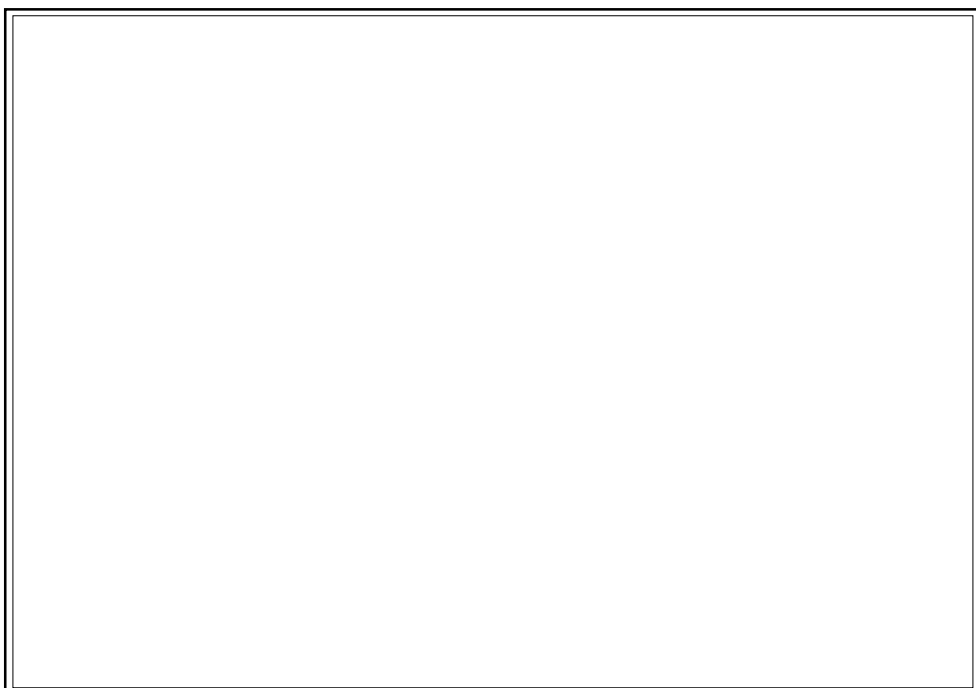
COMPARABLE SALE #4

101785 Sea Breeze Drive
Mecca, CA 92254
Sale Date: s04/23;c03/23
Sale Price: \$ 275,000



COMPARABLE SALE #5

98940 68th Avenue
Mecca, CA 92254
Sale Date: c05/23
Sale Price: \$ 434,000



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

FLOORPLAN SKETCH

Borrower: Adan Nunez Meza & Marisol Alvarez

File No.: V-0029554

Property Address: 98640 70th Ave

Case No.: Loan# 2073

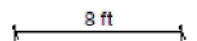
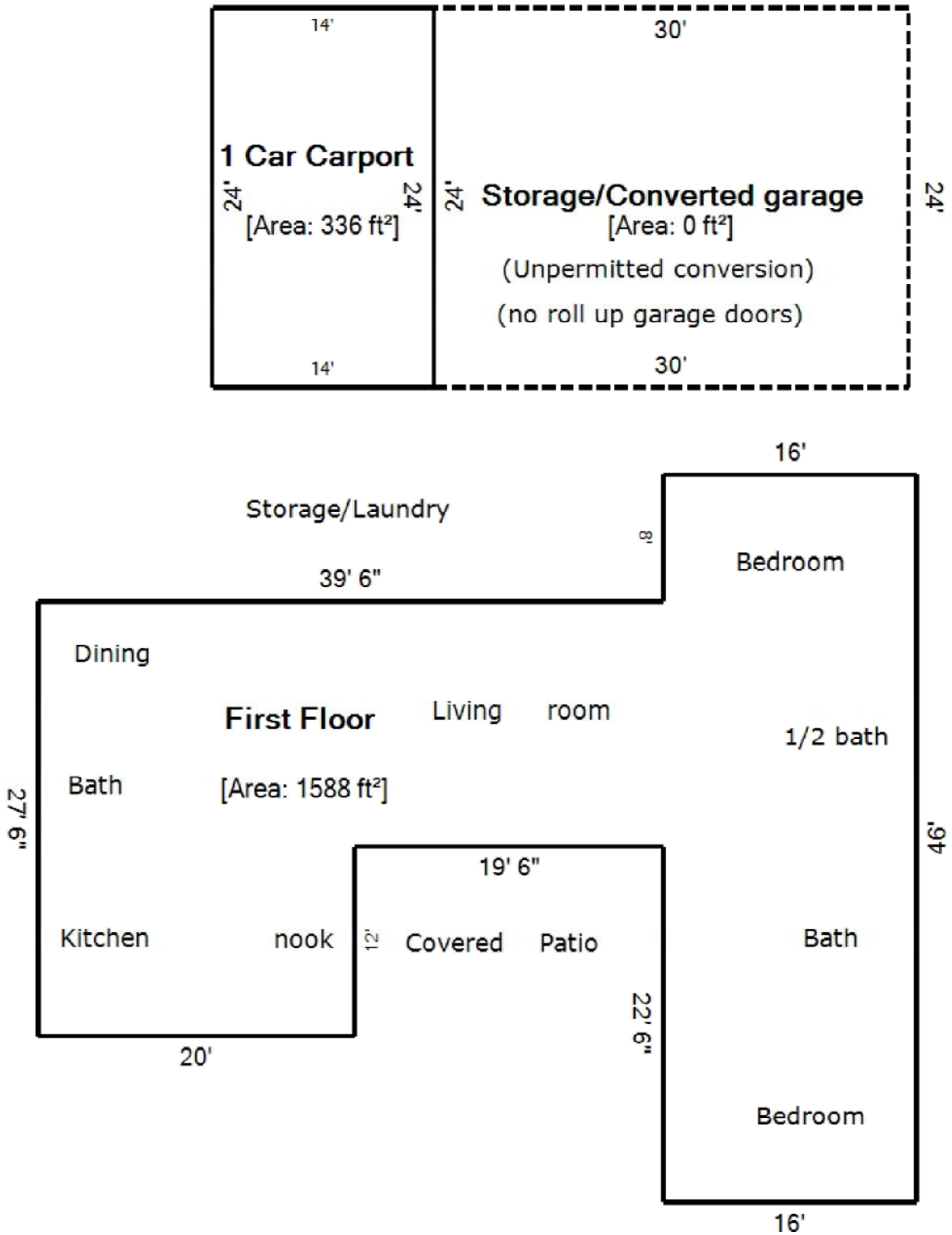
City: Mecca

State: CA

Zip: 92254

Lender: Premier Money Source, Inc.

Sketch



Living Area		Area Calculation			
First Floor	1588.25 ft²	First Floor			x 1.00 = 1588.25 ft²
Storage/Converted garage	0 ft²	20' x	27' 6" x	1.00 =	550 ft²
Nonliving Area		46' x	16' x	1.00 =	736 ft²
1 Car Carport	336 ft²	19' 6" x	15' 6" x	1.00 =	302.25 ft²
		Storage/Converted garage			x 0.00 = 0 ft²
Total Living Area (rounded):	1588 ft²	30' x	24' x	1.00 =	720 ft²

DIMENSION LIST ADDENDUM

Borrower: Adan Nunez Meza & Marisol Alvarez

File No.: V-0029554

Property Address: 98640 70th Ave

Case No.: Loan# 2073

City: Mecca

State: CA

Zip: 92254

Lender: Premier Money Source, Inc.

GROSS BUILDING AREA (GBA)		1,588
GROSS LIVING AREA (GLA)		1,588
Area(s)	Area	% of GLA
Living	1,588	100.00
Level 1	0	0.00
Level 2	1,588	100.00
Level 3	0	0.00
Other	0	0.00
Basement	0	
Garage	336	21.16
Other	390	

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
20.00 x 27.50 x 1.00 =		550.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
46.00 x 16.00 x 1.00 =		736.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19.50 x 15.50 x 1.00 =		302.25		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14.00 x 24.00 x 1.00 =		336.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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LOCATION MAP

Borrower: Adan Nunez Meza & Marisol Alvarez

File No.: V-0029554

Property Address: 98640 70th Ave

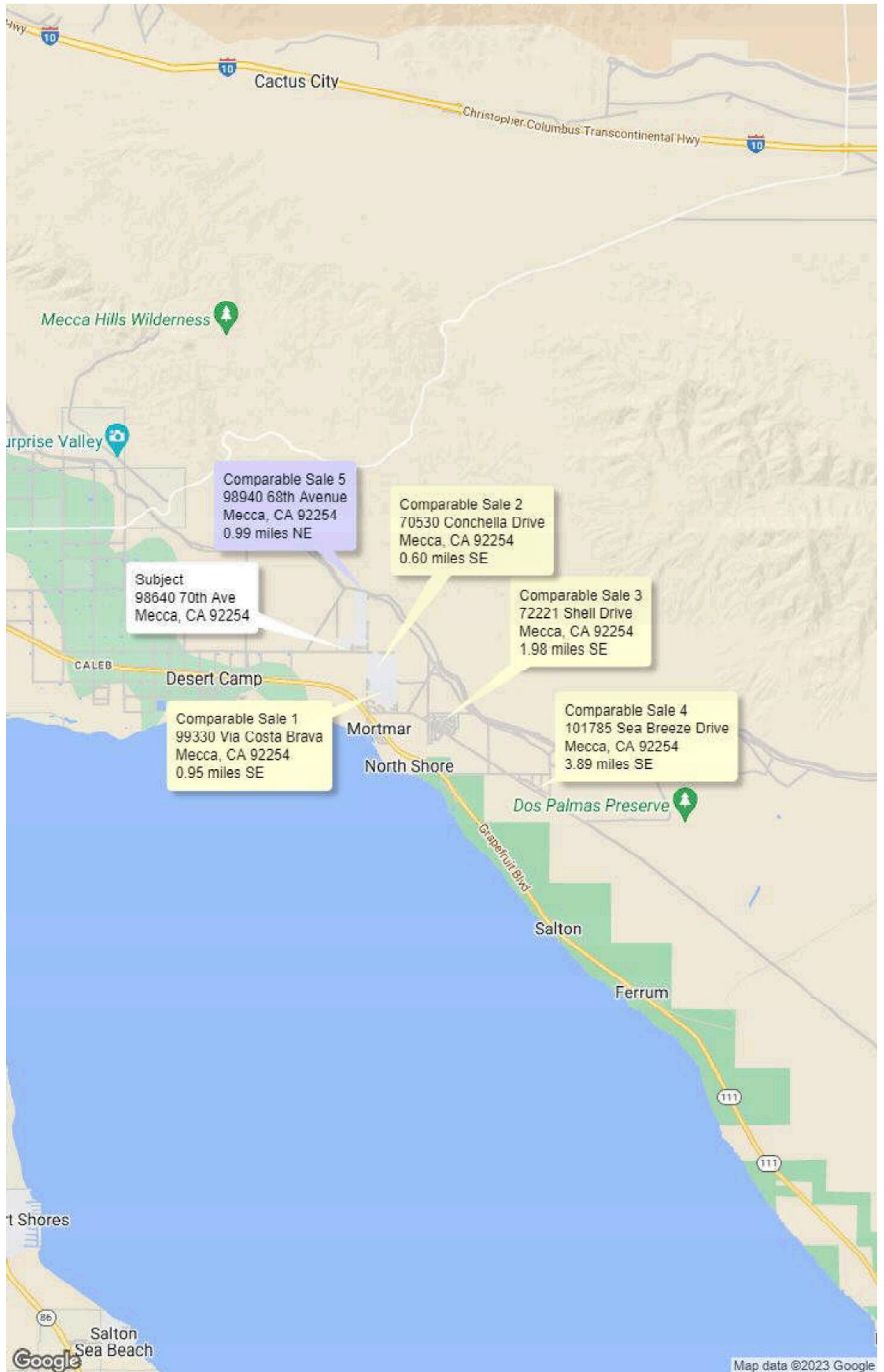
Case No.: Loan# 2073

City: Mecca

State: CA

Zip: 92254

Lender: Premier Money Source, Inc.



AERIAL MAP

Borrower: Adan Nunez Meza & Marisol Alvarez

File No.: V-0029554

Property Address: 98640 70th Ave

Case No.: Loan# 2073

City: Mecca

State: CA

Zip: 92254

Lender: Premier Money Source, Inc.



FLOOD MAP

Borrower: Adan Nunez Meza & Marisol Alvarez

File No.: V-0029554

Property Address: 98640 70th Ave

Case No.: Loan# 2073

City: Mecca

State: CA

Zip: 92254

Lender: Premier Money Source, Inc.



FLOOD INFORMATION

Community: Riverside County
 Property is NOT in a FEMA Special Flood Hazard Area
 Map Number: 06065C2975G
 Panel: 06065C2975
 Zone: X
 Map Date: 08-28-2008
 FIPS: 06065
 Source: FEMA DFIRM

LEGEND

- = FEMA Special Flood Hazard Area – High Risk
- = Moderate and Minimal Risk Areas
- Road View:
 - = Forest
 - = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

USPAP ADDENDUM

Loan# 2073
File No. V-0029554

Borrower: Adan Nunez Meza & Marisol Alvarez
Property Address: 98640 70th Ave
City: Mecca County: Imperial State: CA Zip Code: 92254
Lender/Client: Premier Money Source, Inc.

APPRAISAL AND REPORT IDENTIFICATION

This appraisal report is one of the following types:

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

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
I have no bias with respect to the property or the parties involved with this assignment.
My engagement in this assignment was not contingent upon developing or reporting predetermined results.
My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

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

PROPERTY INSPECTION

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

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

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

APPRAISER:

Signature: [Handwritten Signature]
Name: Patrick D Dore
Date Signed: 06/20/2023
State Certification #: AR010097
or State License #:
or Other (describe): State #:
State: CA
Expiration Date of Certification or License: 07/29/2023
Effective Date of Appraisal: 06/08/2023

SUPERVISORY APPRAISER (only if required):

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

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

**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 residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

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

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

Appraiser Independence Certification

Loan# 2073
File No.: V-0029554

Borrower: Adan Nunez Meza & Marisol Alvarez
Property Address: 98640 70th Ave
City: Mecca County: Imperial State: CA Zip Code: 92254
Lender/Client: Premier Money Source, Inc.

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 the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client 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 the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
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 Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments: na

APPRAISER:

Signature: 
Name: Patrick D Dore
Date Signed: 06/20/2023
State Certification #: AR010097
or State License #: _____
or Other (describe): _____ State #: _____
State: CA
Expiration Date of Certification or License: 07/29/2023

SUPERVISORY APPRAISER (only if required):

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____

Borrower: Adan Nunez Meza & Marisol Alvarez

File No.: V-0029554

Property Address: 98640 70th Ave

Case No.: Loan# 2073

City: Mecca


State: CA

Zip: 92254

Lender: Premier Money Source, Inc.

98640 70th Ave, Mecca, CA 92254-2503, Riverside County

APN: 721-252-027 CLIP: 9244905858

	Beds 2	Full Baths 2	Half Baths 1	Sale Price N/A	Sale Date N/A
	Bldg Sq Ft 1,580	Lot Sq Ft 13,068	Yr Built 1981	Type SFR	

OWNER INFORMATION

Owner Name	Alvarez Marisol	Tax Billing City & State	Mecca, CA
Owner Name 2	Torrez Erika Patricia Alv	Tax Billing Zip	92254
Mail Owner Name	Marisol Alvarez	Tax Billing Zip+4	2609
Tax Billing Address	69011 Costa Mesa Dr	Owner Occupied	Yes

LOCATION INFORMATION

Zoning	R-3	Census Tract	456.12
Tract Number	2337	Carrier Route	R001
School District	Coachella Vly		

TAX INFORMATION

APN	721-252-027	Tax Area	058162
Alt APN	721-252-027	Lot Number	18
% Improved	75%	Exemption(s)	Homeowner
Legal Description	LOT 18 MB 043/045 TR 2337		

ASSESSMENT & TAX

Assessment Year	2022	2021	2020
Assessed Value - Total	\$23,091	\$22,639	\$22,408
Assessed Value - Land	\$5,768	\$5,655	\$5,598
Assessed Value - Improved	\$17,323	\$16,984	\$16,810
YOY Assessed Change (\$)	\$452	\$231	
YOY Assessed Change (%)	2%	1.03%	

Tax Year	Total Tax	Change (\$)	Change (%)
2020	\$222		
2021	\$225	\$3	1.42%
2022	\$231	\$6	2.42%

Jurisdiction	Tax Type	Tax Amount
Coachella Valley Mosquito & Rf	Actual	\$14.38
Coachella Valley Rec & Pk Ad93-	Actual	\$9.90
Total Of Special Assessments	Actual	\$24.28

CHARACTERISTICS

County Use Code	Single Family Dwelling	Water	Type Unknown
Universal Land Use Code	SFR	Sewer	None
Lot Acres	0.3	Heat Type	Central
Lot Area	13,068	Cooling Type	Central
Building Sq Ft	1,580	Garage Type	Detached Garage
# of Buildings	1	Parking Type	Detached Garage
Stories	1	Garage Sq Ft	768
Bedrooms	2	Roof Material	Gravel & Rock
Total Baths	3	Year Built	1981
Full Baths	2	Effective Year Built	1981
Half Baths	1		

BELL SCORE

Rating	Moderate	Value As Of	2023-06-18 04:32:37
Bell Score	530		

ESTIMATED VALUE

RealAVM™	\$249,000	Confidence Score	55
RealAVM™ Range	\$200,200 - \$297,900	Forecast Standard Deviation	20

Borrower: Adan Nunez Meza & Marisol Alvarez

File No.: V-0029554

Property Address: 98640 70th Ave

Case No.: Loan# 2073

City: Mecca

State: CA

Zip: 92254

Lender: Premier Money Source, Inc.

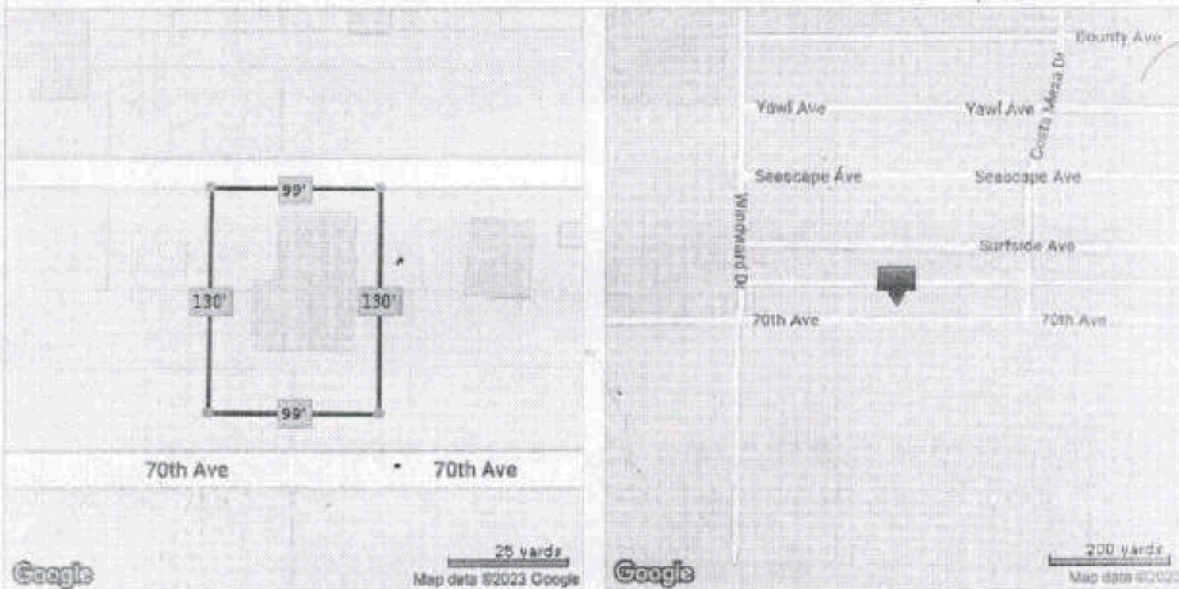
Value As Of: 06/05/2023

- (1) The AVM™ is a computer-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 ranges in 85-100. 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 weighting 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.

LAST MARKET SALE & SALES HISTORY

Recording Date	06/27/1996		Owner Name	Alvarez Marisol	
Document Number	238725		Owner Name 2	Torrez Erika Patricia Alv	
Deed Type	Quit Claim Deed		Seller	Take Pride In Arizona Inc	
Recording Date	10/13/2017	10/13/2017	03/14/2014	02/26/2014	01/02/2001
Sale/Settlement Date	08/10/2017	10/03/2017	03/05/2014	02/03/2014	11/27/2000
Sale Price	\$20,000				
Nominal	Y	Y	Y	Y	Y
Buyer Name	Alvarez Marisol	Alvarez Marisol	Noonan Laura	Valdovinos Jorge A	Briggs Volta E
Seller Name	Meza Adan N	Valdovinos Jorge A	Briggs Volta E Jr	Noonan Laura	Briggs Volta E
Document Number	426162	426161	95637	74397	272
Document Type	Interposual Deed Transfer	Grant Deed	Affidavit	Grant Deed	Joint Tenancy Deed
Recording Date	01/02/2001		06/27/1996	03/1979	
Sale/Settlement Date	11/27/2000				
Sale Price	\$3,500				
Nominal	Y				
Buyer Name	Briggs Volta E		Navox Trust & Holding Co	Briggs Volta E & Briggs Theodocis	
Seller Name	Briggs Theodocis		Take Pride In Arizona Inc		
Document Number	271		238725		56524
Document Type	Affidavit		Quit Claim Deed		Deed (Reg)

PROPERTY MAP



Property Details Courtesy of Pat Dore

The data within this report is compiled by CoreLogic from public and private sources. If needed, the accuracy of the data contained herein can be independently verified by the recipient of this report with the enclosed county or city website.

Generated on: 06/19/23

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Borrower: Adan Nunez Meza & Marisol Alvarez

File No.: V-0029554

Property Address: 98640 70th Ave

Case No.: Loan# 2073

City: Mecca

State: CA

Zip: 92254

Lender: Premier Money Source, Inc.





General Star National Insurance Company
P.O. Box 10360 (Attn: GSN)
Stamford, Connecticut 06904

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA401064A

Renewal of Number: NJA401064

1. **NAMED INSURED:** Patrick D. Dore
STREET ADDRESS: 2722 N Sunrise Way, Palm Springs, CA, 92262-2330
2. **POLICY PERIOD:** Inception Date: 05/17/2023 Expiration Date: 05/17/2024
Effective 12:01 a.m. Standard Time at the address of the Named Insured.
3. **LIMITS OF LIABILITY:**
Each Claim: \$1,000,000
Aggregate: \$1,000,000
Claim Expenses have a separate Limit of Liability:
Each Claim: \$1,000,000
Aggregate: \$1,000,000
4. **DEDUCTIBLE:** Each Claim: \$0 Aggregate: \$0
5. **RETROACTIVE DATE: 05/17/2016**
If a date is indicated, this policy will not provide coverage for any **Claim** arising out of any act, error, omission or personal injury which occurred before such date.
6. **ANNUAL PREMIUM:** \$646
TAXES AND FEES: N/A
TOTAL DUE: \$646
7. **ENDORSEMENTS:**
This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).
AP 00 0001 06 11 Policy Form
IL N 018 01 22 California Fraud Statement
SGN 90 0001 0710 Signature Page
AP 08 0005CA 01 22 Application
AP 04 0001 06 11 Supplementary Payments – Third Party Notification Endorsement
AP 04 0004 07 14 Supplementary Payments – Reputational Protection Expenses Endorsement
AP 04 0007 10 20 Supervisory Appraiser Coverage Endorsement
AP 04 0005 10 20 Drone Photography Coverage Extension Endorsement
AP 06 0002 10 20 Home Measurements Services Endorsement
AP 04 0006 10 20 Appraisers Premises Liability Coverage Endorsement
AP 04 0003 10 20 Supplementary Payments – Higher Limits Endorsement
AP 27 0006 10 16 Amendment of Retirement Extended Reporting Period Endorsement
AP 21 0002 06 11 Exclusion of Terrorism Endorsement
AP 27 0004 06 11 Retiree Extended Reporting Period Option Endorsement
AP 01 0004CA 06 11 California Amendatory Endorsement
AP 21 0005 07 22 Exclusion – Cyber Privacy Event Endorsement
IL 11 0001 07 22 Additional Policy Conditions - Trade Sanctions and Specially Designated Nationals (OFAC)