

APPRAISAL OF



LOCATED AT:

85850 Middleton Street
Thermal, CA 92274

FOR:

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

BORROWER:

Adan Nunez Marisol Alvarez

AS OF:

June 5, 2023

BY:

Frank Avina
AR 029003

06/13/2023

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

File Number: FAS-V-0029555-23

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

85850 Middleton Street
Thermal, CA 92274

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 5, 2023 is:

\$561,000
Five Hundred Sixty-One 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.

Respectfully Submitted



Frank Avina
AR 029003
ABA Appraisals

Uniform Residential Appraisal Report

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

SUBJECT	Property Address 85850 Middleton Street	City Thermal	State CA	Zip Code 92274	
	Borrower Adan Nunez Marisol Alvarez	Owner of Public Record Carole A Allison	County Riverside		
	Legal Description SEE ADDENDUM				
	Assessor's Parcel # 751-180-004, 751-180-005	Tax Year 2022	R.E. Taxes \$ 1,047		
	Neighborhood Name Thermal	Map Reference 5591-E7, 5651-E1	Census Tract 0456.19		
	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) *SEE ADDENDUM FOR R.E. TAX DETAILS*				
	Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input 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				

CONTRACT	Report data source(s) used, offering price(s), and date(s). No record CRMLS found, CoreLogic indicates last record transfer date as 04/11/2017. Per Seller/Buyer real estate agent transaction is "Arms Length Transaction."			
	I <input checked="" 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. Arms length sale; California Residential Purchase Agreement and Joint Escrow instructions. Offer from Adan Nunez and Marisol Alvarez. Property to be acquired 85850 Middleton Street, Thermal, CA 92274. Assessor's parcel #751-180-004 & 751-180-005. Purchase Price \$561,000. Seller < continued in addendum >			
	Contract Price \$ 561,000	Date of Contract 05/05/2023	Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s) RealQuest
	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 checked="" type="checkbox"/> No If Yes, report the total dollar amount and describe the items to be paid. \$0;;No financial assistance provided.			

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	90 %		
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	5 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	425 Low	45	Multi-Family	0 %		
Neighborhood Boundaries Hwy 111 - North, Aqua Caliente Trust Land - West, Hwy 86 - East, 68th Avenue - South.		750 High	83	Commercial	5 %		
Neighborhood Description See attached addendum		600 Pred.	70	Other	%		

Market Conditions (including support for the above conclusions) **Reasonable exposure time - my opinion of a reasonable exposure time for the subject property at the market value stated in the report is <6 months. Neighborhood, property values are stable, demand/supply is in balance and marketing time is <6 mths. See attached 1004MC for details of market analysis.**

Dimensions See Plat Map	Area 2.33 ac	Shape Rectangular	View N;Res;
Specific Zoning Classification W-2	Zoning Description SFR		
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. Area for APN #751-180-004 = 1.04 ac and 751-180-005 = 1.29 ac Total 2.33 ac.			

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"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input type="checkbox"/> None	Sanitary Sewer	<input type="checkbox"/> <input checked="" type="checkbox"/> Septic	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone X500	FEMA Map # 06065C2910H	FEMA Map Date 03/06/2018
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Are the utilities and off-site improvements typical for the market area? Yes No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe. **No adverse on-site condition were observe during the inspection of the subject. Existing easements are for public utilities and have no impact on the subject's marketability or value.**

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Avg	Floors	Tile-carpet/Avg		
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Stucco/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	Shingle/Avg	Trim/Finish	Wd-paint/Avg		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Alum/Avg	Bath Floor	Tile/Avg		
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Vinyl/Avg	Bath Wainscot	Tile/Avg		
Year Built 1964	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	N/A	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 50	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Vinyl/Avg	<input checked="" type="checkbox"/> Driveway	# of Cars 4		
Attic <input 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 Gas	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Chain Link	<input checked="" type="checkbox"/> Garage	# of Cars 2		
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Slab	<input type="checkbox"/> Porch None	<input type="checkbox"/> Carport	# of Cars 0		
<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	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in		
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							

Finished area above grade contains: 7 Rooms 3 Bedrooms 2.0 Bath(s) 1,512 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Fireplace, rear patio slab, Front chainlink gate and perimeter fencing, R/V and vehicle storage with fully electrical outlets.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C4;No updates in the prior 15 years;Overall exterior condition is Average, this is consistent with that typically found in a home of this age and this condition rating. The subject improvements appear to be properly constructed of materials and finish that are acceptable in this market and price range. Any physical depreciation is due to normal wear-and-tear for a property of similar effective age and condition rating. Kitchen has tile counter top & backsplash with ceramic tile flooring. Tile flooring in 1 bedroom, bonus room, dining room and bathrooms. Carpet flooring in 2 bedrooms and living room. All utilities in working condition during appraisal inspection. No major exterior deferred < continued in addendum >**

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

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe. **Functional utility is acceptable with adequate sized rooms, ample closet space and efficient layout. This dwelling effectively fulfills the functional and aesthetic expectations. Subject conforms to the immediate neighborhood in style, utility and construction.**

Uniform Residential Appraisal Report

There are **3** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **560,000** to \$ **750,000**

There are **11** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **425,000** to \$ **750,000**

FEATURE	SUBJECT			COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3					
85850 Middleton Street Address Thermal, CA 92274				54510 Tyler Street Thermal, CA 92274			55140 Calhoun Street Thermal, CA 92274			83497 51st Ave #F Coachella, CA 92236					
Proximity to Subject				5.93 miles NE			6.10 miles NW			8.04 miles NW					
Sale Price	\$ 561,000			\$ 475,000			\$ 625,000			\$ 725,000					
Sale Price/Gross Liv. Area	\$ 371.03 sq. ft.			\$ 363.98 sq. ft.			\$ 468.52 sq. ft.			\$ 427.22 sq. ft.					
Data Source(s)				CrmIs #219093833DA;DOM 0			Zillow.com #18148487 ;DOM UNK			CrmIs #SB21267632;DOM 31					
Verification Source(s)				CoreLogic Doc #130437			CoreLogic Doc #762707			CoreLogic Doc #128261					
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment		
Sale or Financing				ArmLth			0			ArmLth			0		
Concessions				Cash;0			0			Conv;0			0		
Date of Sale/Time				s05/23;c04/23			0			s12/21;c12/21			0		
Location	N;Res;			N;Res;						N;Res;					
Leasehold/Fee Simple	Fee Simple			Fee Simple						Fee Simple					
Site	2.33 ac			36155 sf			32,000			4.92 ac			-56,000		
View	N;Res;			B;Mtn;			-10,000			B;Mtn;			-10,000		
Design (Style)	DT1;Ranch			DT1;Contemp			0			DT1;Contemp			0		
Quality of Construction	Q4			Q4						Q4					
Actual Age	59			83			7,000			69			3,000		
Condition	C4			C4						C4			-20,000		
Above Grade	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths
Room Count	7	3	2.0	7	3	2.0	7	3	1.0	5,000	7	3	2.0		
Gross Living Area 30	1,512 sq. ft.			1,305 sq. ft.			6,000			1,334 sq. ft.			5,500		
Basement & Finished Rooms Below Grade	0sf			0sf						0sf			0sf		
Functional Utility	Average			Average						Average			Average		
Heating/Cooling	Fau/Cau			Fau/Cau						Fau/Cau			Fau/Cau		
Energy Efficient Items	None			None						None			None		
Garage/Carport	2ga			2cp			8,000			2ga			4cp		
Porch/Patio/Deck	Patio			Patio						Patio			Patio		
Pool	None			None						None			None		
R/V Parking	R/V Parking			None			10,000			None			10,000		
Orig list price	N/A			525,000			0			N/A			750000		
Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 53,000			<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ 42,500		
Adjusted Sale Price of Comparables				Net Adj. 11.2%						Net Adj. -6.8%					
				Gross Adj. 15.4%			\$ 528,000			Gross Adj. 14.3%			\$ 582,500		
										Gross Adj. 9.6%			\$ 723,500		

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) **CRMLS/CoreLogic**

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) **CRMLS/CoreLogic**

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				11/21/2022
Price of Prior Sale/Transfer				\$0
Data Source(s)	CoreLogic	CoreLogic	CoreLogic	CoreLogic
Effective Date of Data Source(s)	06/05/2023	06/05/2023	06/05/2023	06/05/2023

Analysis of prior sale or transfer history of the subject property and comparable sales **Subject has not transferred within the prior three years as of the effective date.**

COMP #1(54510 Tyler) A recent sale from the established market was given most weight due to proximity, location, design, quality of construction, heating/cooling system, bedroom/bathroom count and amenities. Comparable brackets gla on the low limit and site on the high limit. Bed/Bath count per Realist. Carport count per CRMLS photo.

See addendum for additional comments.

Summary of Sales Comparison Approach. **Comp #3(83497 51st, Doc Type - Grant Deed) Prior Sale Date 03/16/2022, Sale Price \$725,000.00, Document #128261, Doc Type - Grant Deed.**

NOTE: Search criteria for sales and listing for comparables expanded 3 years and 17 miles for comps in the subject market.

NOTE: Distance expanded to 8 miles for search of comparable sale & 17 for listing due to lack comps in subject's market.

NOTE: Examination of subject property title denotes ownership of both lots. Lot sqft has been combined for the purpose of this appraisal.

Indicated Value by Sales Comparison Approach \$ **561,000**

Indicated Value by: Sales Comparison Approach \$561,000 Cost Approach (if developed) \$ 564,300 Income Approach (if developed) \$ 0

The sale comparison approach is given sole weight and consideration in the final opinion of value. The cost approach is developed at the request of the client but is given no weight in the final opinion of value. Opinion of value is above the predominant one-housing value and is within the low - high range of comparables utilized, subject is representative of the current market. Comps are the best in current market and supports the purchase contract value.

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: **This appraisal report is completed "as is" condition.**

See addendum for additional comments.

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 \$ **561,000** as of **06/05/2023**, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

Uniform Residential Appraisal Report

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) Cost is based on cost.Net. Land to value ratio is typical for this area. Soils, structure, termite and title reports were not presented to the appraiser for review. Land value obtained by the abstraction method for the market.
Physical depreciation was calculated using the age-life method.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 145,000		
Source of cost data <u>Cost.Net</u>	Dwelling	1,512 Sq. Ft. @ \$ 315	= \$ 476,280
Quality rating from cost service <u>Average</u> Effective date of cost data <u>06/05/2023</u>		Sq. Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	R/V Parking 6,000		
Physical depreciation: <u>typical wear-and-tear; calculated using the age-life method.</u>	Garage/Carport	400 Sq. Ft. @ \$ 4	= \$ 1,600
Functional depreciation: none	Total Estimate of Cost-New = \$ 483,880		
External depreciation: none	Less 40 Physical	Functional	External
	Depreciation 15%	0%	0% = \$ (72,582)
	Depreciated Cost of Improvements = \$ 411,298		
	"As-is" Value of Site Improvements = \$ 8,000		
Estimated Remaining Economic Life (HUD and VA only) <u>30 Years</u>	INDICATED VALUE BY COST APPROACH = \$ 564,300		

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) _____

INCOME

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. _____

PUD INFORMATION

Uniform Residential Appraisal Report

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.

Uniform Residential Appraisal Report

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

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

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 *Frank Avina*
 Name Frank Avina
 Company Name ABA Appraisals
 Company Address 53 595 Avenida Diaz
La Quinta, CA 92253
 Telephone Number 562-242-4505
 Email Address favina48@gmail.com
 Date of Signature and Report 06/14/2023
 Effective Date of Appraisal 06/05/2023
 State Certification # AR029003
 or State License # _____
 or Other (describe) _____ State # _____
 State CA
 Expiration Date of Certification or License 05/21/2024

ADDRESS OF PROPERTY APPRAISED

85850 Middleton Street
Thermal, CA 92274

APPRAISED VALUE OF SUBJECT PROPERTY \$ 561,000

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 ON FILE

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 Residential Appraisal Report

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
85850 Middleton Street Address Thermal, CA 92274		55024 Calhoun Street Thermal, CA 92274		49309 Cat Creek Road Palm Desert, CA 92260		48100 Priest Court Indio, CA 92201	
Proximity to Subject		6.15 miles NW		16.87 miles NW		9.87 miles NW	
Sale Price	\$ 561,000		\$ 700,000		\$ 599,000		\$ 565,000
Sale Price/Gross Liv. Area	\$ 371.03 sq. ft.	\$ 500.00 sq. ft.		\$ 499.17 sq. ft.		\$ 298.63 sq. ft.	
Data Source(s)		CrmIs #219054015DA;DOM 164		CrmIs #PTP2302444;DOM 19		CrmIs #219094774DA;DOM 23	
Verification Source(s)		CoreLogic Doc #303155		Ext insp/Corelogic/CRMLS		Ext insp/Corelogic/CRMLS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth	0	Listing	0	Listing	0
Concessions		Cash;0	0	;0	0	;0	0
Date of Sale/Time		s05/21;c05/21		Active	0	c06/23	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2.33 ac	4.20 ac	-10,000	1.52 ac	12,500	14374 sf	43,500
View	N;Res;	N;Res;		B;Mtn;	-10,000	B;Mtn;	-10,000
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Bungalow	0	DT1;Contemporary	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	59	47	-3,500	53	0	45	-4,000
Condition	C4	C4		C4		C3	-10,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	10,000	Total Bdrms Baths	
Room Count	7 3 2.0	7 3 2.0		3 1 1.0	5,000	7 3 2.0	
Gross Living Area 30	1,512 sq. ft.	1,400 sq. ft.	3,500	1,200 sq. ft.	9,500	1,892 sq. ft.	-11,500
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Fau/Cau	Wall	5,000	None	1,000	Fau/Cau	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga	2cp	8,000	1cp	9,000	2ga	
Porch/Patio/Deck	Patio	Patio		Patio		Patio	
Pool	None	None		None		Pool/Spa	-12,000
R/V Parking	R/V Parking	None	10,000	None	10,000	None	10,000
Orig list price	N/A	699,000	0	599,000	0	565,000	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 13,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 47,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 6,000
Adjusted Sale Price of Comparables		Net Adj. 1.9%		Net Adj. 7.8%		Net Adj. 1.1%	
		Gross Adj. 5.7%	\$ 713,000	Gross Adj. 11.2%	\$ 646,000	Gross Adj. 17.9%	\$ 571,000
ITEM	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s)	CoreLogic	Corelogic		Corelogic		CoreLogic	
Effective Date of Data Source(s)	06/05/2023	06/05/2023		06/05/2023		06/05/2023	
Summary of Sales Comparison Approach							
Comp #5(49309 Cat Creek Road) Original listing date 05/25/23, Original list price \$599,000, DOM 19, Current list price \$599,000.							
Comp #6(48100 Priest) Original listing date 05/10/23, Original list price \$565,000.00, DOM 23 Current list price \$565,000.00.							

SALES COMPARISON APPROACH

Uniform Appraisal Dataset Definitions

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 Marisol Alvarez

File No.: FAS-V-0029555-23

Property Address: 85850 Middleton Street

Case No.: 2072

City: Thermal

State: CA

Zip: 92274

Lender: Premier Money Source, Inc.

CLARIFICATION OF INTENDED USE AND INTENDED USER:

The intended user of this appraisal report is the lender/client. Unless specifically stated within the report, there are no additional intended users. 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 as defined in the report.

APPRAISER'S INDEPENDENCE STATEMENT:

No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Seller has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I represent and warrant that, as of the date of this Report, I have had no contact with anyone that would in any way be construed as a violation of the Appraiser Independence Requirements. The only individuals with whom I have had any contact regarding my preparation of this Report have been limited to representatives of **Financial Asset Services** and the designated individual required for entry into the subject property for purposes of inspection. No agent or representative of lender/client whose name appears on the first page of this Report has contacted me directly and I am obligated to and would report any such unauthorized contact, whether in person, by phone, or electronically, to **Financial Asset Services** immediately.

PROFESSIONAL ASSISTANCE:

The signing appraiser has an assistant Alexander B. Avina (California Trainee Appraiser #3009139), who is training to be an appraiser. He provided substantial and significant assistance in the following areas: Defining the appraisal problem, collection and selection of data, subject and comparable property analysis, estimate of highest and best use, estimated property value, inspecting the subject property, and comparables, measuring and inspecting subject, reconcile value in each approach used in the final estimate, and determine final value estimate. The signing appraiser additionally reviewed and defined the appraisal problem, reviewed collected and selected data, reviewed completed subject and comparables property analysis, reviewed estimated highest and best use, reviewed estimated land/site value, reviewed estimated property value, reviewed the reconciled value in each approach used in the final value estimate. The signing appraiser did visit the subject and all comparables.

SUBJECT PROPERTY ADDRESS

As required by uniform mortgage data program, as iterated in "fannie mae and freddie mac uniform appraisal dataset specification--appendix d: field-specific standardization requirements," the appraiser has reported the complete address that conforms to usps address standards. The address was verified by applicable records, although it may differ from the address indicated by other sources, including (but not limited to) the order form and/or the title report. The title report was not provided, therefore appraiser cannot be responsible for discrepancies with the title report. If a title report is provided and indicates a discrepancy, upon request appraiser may modify address as currently reported to reflect address as indicated on the title report, however this will jeopardize umdp compliance and fail to deliver to the gse through the ucdp.

ANALYSIS OF THE SALES CONTRACT

Continued from Analysis of the Sales Contract: brokerage firm; Desert Sands Realty, seller agent Bryan Dearden. Buyer Brokerage firm; Desert Elite Properties, Buyer's agent Cristian E Palacois. Initial deposit \$20,000. First Loan \$0 Balance of down payment or purchase price \$541,000 Purchase Price Total \$561,000.

NEIGHBORHOOD DESCRIPTION

This dwelling effectively fulfills the functional and aesthetic expectations. Subject conforms to the established market and neighborhood in style, utility and construction. The neighborhood considered is located in unincorporated Riverside County within the city of Thermal CA. This is a mixed light agricultural and residential area comprised predominant of 1 level detached SFR's of average quality and market appeal. It is located to shopping, freeway access. Employment opportunities appear stable, with employment centers within 1-15 miles. The immediate market consist of similar age SFR's. Subject is located within linkage to all services. The growth rate is stable and built-up is over 25-75%.

NEIGHBORHOOD MARKET CONDITIONS

The value of the subject is below the predominant neighborhood predominant value, due to location and condition within the immediate market. The subject's value is within the neighborhood low - high price range and is considered to be representative of the market.

HIGHEST AND BEST USE

No available data indicate an alternative use that passes the four highest and best use tests (legally permissible, physically possible, financially feasible, maximally productive). Therefore, the highest and best use of the subject property is its current use, as improved residential.

RE TAXES

Taxes have been combined in the Subject Section. The individual taxes for year 2022 are as follows per APN

751-180-004: \$739

751-180-005: \$308

LEGAL DESCRIPTION

751-180-004: 1.04 ACRES IN POR LOT 3 MB 010/023 CAHUILLA FRUIT & LAND CO SUB OF SEC 17 7S 8E

751-180-005: 1.29 ACRES IN POR LOT 3 MB 010/023 CAHUILLA FRUIT & LAND CO SUB OF SEC 17 7S 8E

Note: Statement:

During research for APN: 751-180-004, Appraiser found that a secondary leased Mobile home parcel associated APN: 009-720-220 on property belonging to Spates Fabricators Inc. This secondary APN 009-720-220 (established for the front mobile home was found to have NO record according to search on Riverside County assessor website. Per sales agent, is a part of APN: 751-180-004 and is considered to have no value on the sale transaction.

ADDITIONAL FEATURES

Fireplace, rear patio slab, Front chainlink gate and perimeter fencing, R/V and vehicle storage with fully electrical outlets.

CONDITION OF THE PROPERTY

ADDENDUM

Borrower: Adan Nunez Marisol Alvarez	File No.: FAS-V-0029555-23
Property Address: 85850 Middleton Street	Case No.: 2072
City: Thermal	State: CA Zip: 92274
Lender: Premier Money Source, Inc.	

Continued from Condition of the Property: maintenance noted during exterior appraisal inspection. Combo CO detector and smoke alarms were in place during inspection.

NOTE: Issues on property include:

- Damage to floor in one bedroom has been noted and documented in report.
- A non-functional well has also been noted on the property, with air tank and pump.
- Water heater MISSING seismic straps.
- (2) mobile homes were noted on property and were inaccessible for appraisal inspection, front mobile home is vacant and fenced off and rear mobile home was occupied, but access was denied. Mobile homes have been specified by seller agent as holding NO value and not included as a line item.
- Water heater MISSING seismic straps.
- ANSI Standards utilized in appraisal measurements taken to nearest tenth of a foot. - Hold in closet of bedroom, see attached photo.

COMMENTS ON SALES COMPARISON

The subject is a 3 bedroom 2.0 bath 1512 sf. The dominant features are location, gla, site, design, quality of construction, heating/cooling system, condition, actual age, roomcount and driveway parking capacity were the units of comparison considered most in the comparable search. No more recent sales were found that were more similar along these units of comparison. Comps utilized bracket the subject's major perimeters. Utilized most similar and recent sales within the established market, available comps bracket the subject's major perimeters. All comps have similar marketing and external influences. Utilized best available comps to bracket the major perimeters within the established market.

COMPARABLE 1: A recent sale from the established market was given most weight due to proximity, location, design, quality of construction, heating/cooling system, bedroom/bathroom count and amenities. Comparable brackets gla on the low limit and site on the high limit. Bed/Bath count per Realist. Carport count per CRMLS photo.

LINE ADJUSTMENTS:

SALES OR FINANCING CONCESSIONS: None.

DATE OF SALE/TIME: None

--CLOSED SALES: Time adjustment was not applied, per 1004MC data, value of the immediate market has remained stable.

-- LISTINGS: Time adjustment was not applied to comp #5 due to lack of data and could not extract sale/listing ratio and comp #6 recent purchase contract.

--COMPARABLES SOLD MORE THAN ONE YEAR: Utilized due to lack of similar comparables within the immediate market.

LOCATION: None.

SITE SIZE: Applied \$.50 per square foot.

VIEW: Applied \$10000 for view.

DESIGN (STYLE): None.

QUALITY OF CONSTRUCTION: None.

ACTUAL AGE: Applied \$3.00 per year over 8 yrs

CONDITION: C3 applied \$20,000

BATHROOM: Applied \$5,000 per bathroom.

BEDROOM: Applied \$5,000 per bedroom.

GLA: \$30 per sf applied. No adjustment warranted for differences of less than 100 sqft.

BASEMENT & FINISHED: None

ROOMS BELOW GRADE: None

FUNCTIONAL UTILITY: None

HEATING/COOLING: Applied \$5,000 for Heating and \$5,000 for A/C.

POOL: Applied \$8,000 for in-ground pool.

SPA: Applied \$4,000 for in-ground spa.

ENERGY EFFICIENT ITEMS: None.

GARAGE: Applied \$5,000 per garage space.

Fireplace: \$2,000

DRIVEWAY: None

CARPORT: Applied \$1,000 per space.

ADDENDUM

Borrower: Adan Nunez Marisol Alvarez

File No.: FAS-V-0029555-23

Property Address: 85850 Middleton Street

Case No.: 2072

City: Thermal

State: CA

Zip: 92274

Lender: Premier Money Source, Inc.

PATIO: None

PORCH: None

OTHER: None

SCHOOL DISTRICT: None

ORIGINAL LIST PRICE: None.

Adjustments are supported by market data and/or paired sales analysis and appraiser's experience and general knowledge within the market.

COMMENTS ON SALES COMPARISON GUIDELINES EXCEEDED:

ACROSS GRID LINE ADJUSTMENTS IN SAME: None.

>10% LINE ADJUSTMENTS: None

>15% NET ADJUSTMENTS: None

>25% GROSS ADJUSTMENTS: None

RANGE OF ADJUSTED SALES PRICES >20%: None.

FINAL RECONCILIATION

The sales comparison approach is given sole weight and consideration in the final opinion of value. The cost approach is developed at the request of the client but is given no weight in the final opinion of value. Opinion of value is below the predominant one-housing value and is within the low - high range of comparables utilized, due to recent up-grades and condition. The final opinion of value on this report is supported in the current market and the comparables utilized in this report. Comparables bracket the opinion of value and is within the low-high value of comps utilized and is representative of the market.

CONDITIONS OF APPRAISAL

: None

COST APPROACH COMMENTS

The cost approach is developed at the request of the client. Although it may support the final opinion of value, it is not considered reliable for a home of this age, is not considered necessary to develop a credible opinion of value and is given no weight in the final opinion of value.

INCOME APPROACH COMMENTS

The income approach was not developed. Sufficient data was not available and/or persuasive enough to indicate that rental income is a significant motivation for the typical buyer and seller in the subject's neighborhood and market area. Therefore, the income approach is not necessary to develop a credible opinion of value.

Market Conditions Addendum to the Appraisal Report

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

Property Address 85850 Middleton Street City Thermal State CA Zip Code 92274

Borrower Adan Nunez Marisol Alvarez

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.

Table with columns: Inventory Analysis, Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend. Rows include Total # of Comparable Sales (Settled), Absorption Rate, Total # of Comparable Active Listings, Months of Housing Supply, Median Sale & List Price, etc.

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.). Sale contract were not available for analysis. Seller concessions/contributions is usually part of negotiation and does not really effect market value, adjustment was not implemented concessions. The analysis of the 1004MC is based on zip code market vs. Page 2 sales/listing numbers based on the immediate market. Inventory analysis indicates sales have remained stable within the prior six months.

Are foreclosure sales (REO sales) a factor in the market? [X] Yes [] No If yes, explain (including the trends in listings and sales of foreclosed properties). REO and Short Sales were noted on CRMLS descriptions and are a minor factor for this market.

Current market indicated reo/short sales within the prior year = 0%.

Cite data sources for above information. Public record, CRMLS matrix.

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.

Based on analysis of 1004MC data the sales price within the prior within the prior six months.

Based on analysis of 1004MC median comparable sale/listing ratio price within the prior six months, could not determined due to the lack of data.

dom has remained at <6 months.

If the subject is a unit in a condominium or cooperative project, complete the following: N/A Project Name: N/A

Table with columns: Subject Project Data, Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend. Rows include Total # of Comparable Sales (Settled), Absorption Rate, Total # of Active Comparable Listings, Months of Unit Supply.

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. N/A

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

APPRAISER

Signature Frank Avina Name Frank Avina Company Name ABA Appraisals Company Address 53 595 Avenida Diaz La Quinta, CA 92253 State License/Certification # AR029003 State CA Email Address favina48@gmail.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Name Company Name Company Address State License/Certification # State Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

DIMENSION LIST ADDENDUM

Borrower: Adan Nunez Marisol Alvarez	File No.: FAS-V-0029555-23
Property Address: 85850 Middleton Street	Case No.: 2072
City: Thermal	State: CA
Lender: Premier Money Source, Inc.	Zip: 92274

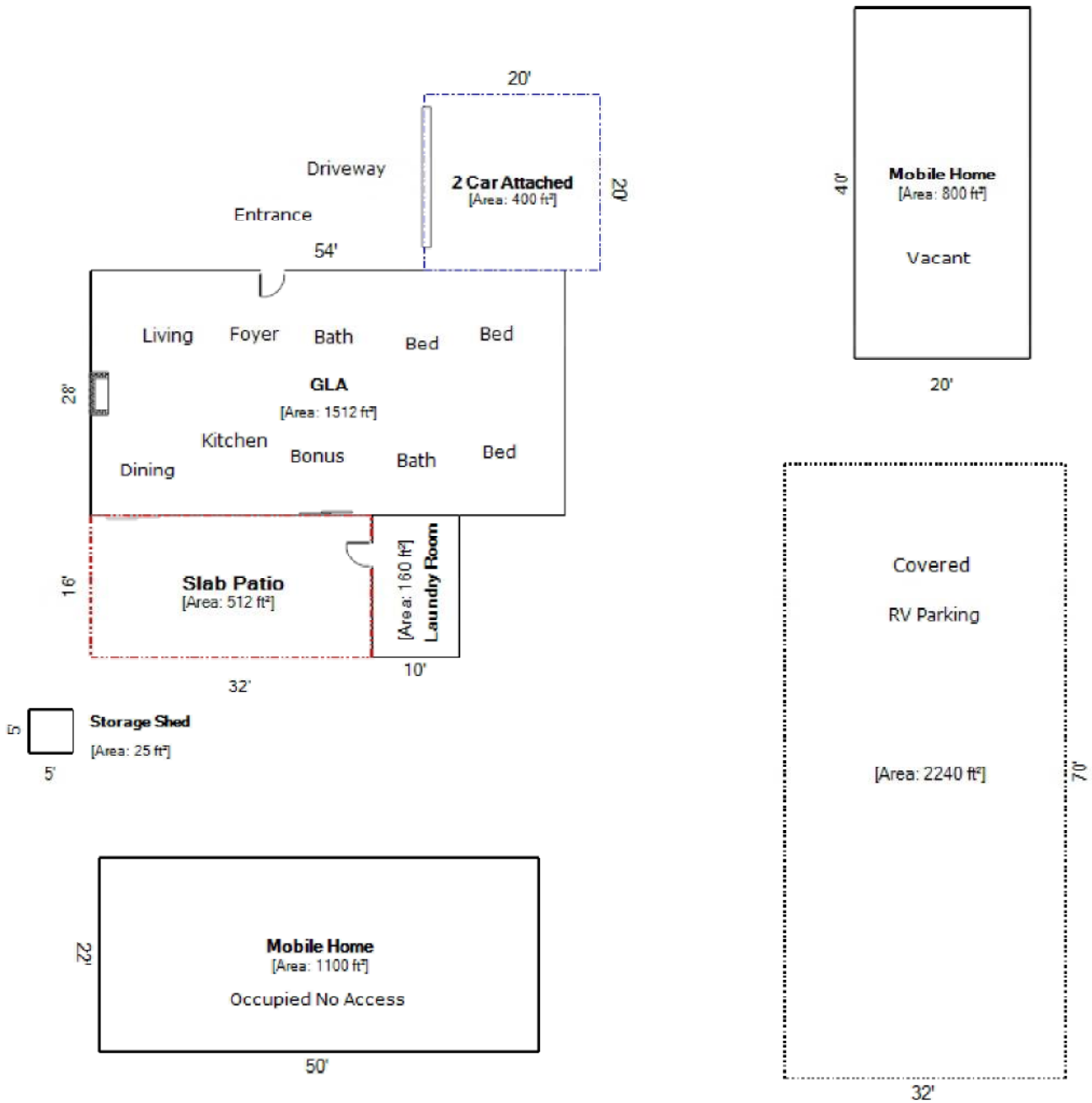
GROSS BUILDING AREA (GBA)		1,512																									
GROSS LIVING AREA (GLA)		1,512																									
Area(s)	Area	% of GLA	% of GBA																								
Living	1,512		100.00																								
Level 1	1,512	100.00	100.00																								
Level 2	0	0.00	0.00																								
Level 3	0	0.00	0.00																								
Other	0	0.00	0.00																								
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Other	<input type="checkbox"/>	512																									

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
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FLOORPLAN SKETCH

Borrower: Adan Nunez Marisol Alvarez File No.: FAS-V-0029555-23
 Property Address: 85850 Middleton Street Case No.: 2072
 City: Thermal State: CA Zip: 92274
 Lender: Premier Money Source, Inc.

Sketch



Living Area		Area Calculation			
GLA	1512 ft²	GLA			x 1.00 = 1512 ft²
Nonliving Area			28' x	54' x	1.00 = 1512 ft²
Laundry Room	160 ft²				
RV Garage	2240 ft²				
2 Car Attached	400 ft²				
Mobile Home	1100 ft²				
Mobile Home	800 ft²				
Slab Patio	512 ft²				
Storage Shed	25 ft²				
Total Living Area (rounded):	1512 ft²				

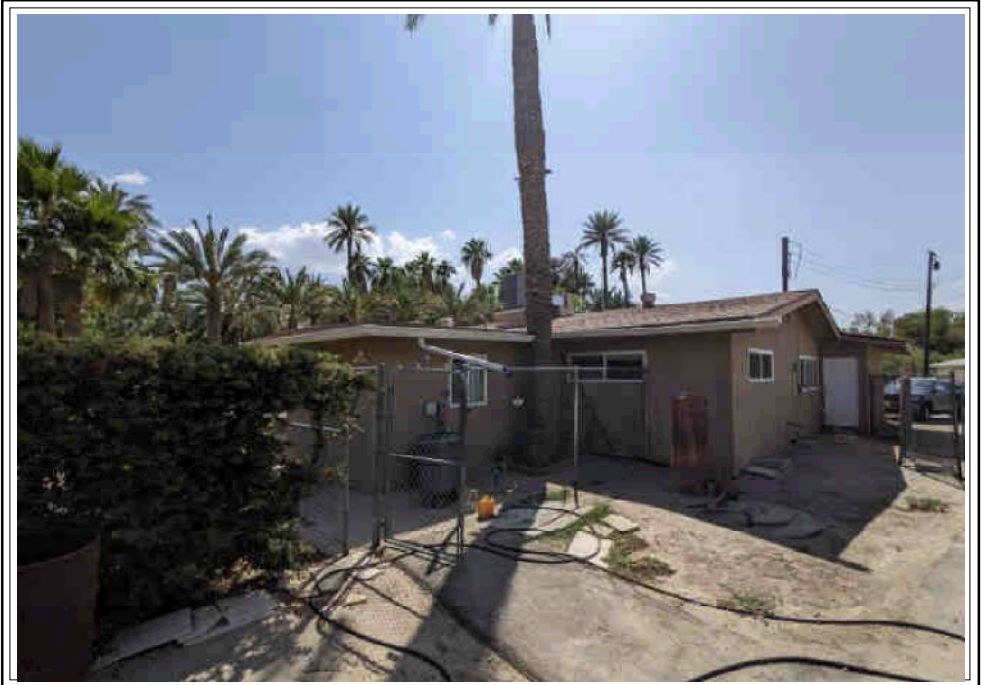
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Adan Nunez Marisol Alvarez	File No.: FAS-V-0029555-23
Property Address: 85850 Middleton Street	Case No.: 2072
City: Thermal	State: CA
Lender: Premier Money Source, Inc.	Zip: 92274

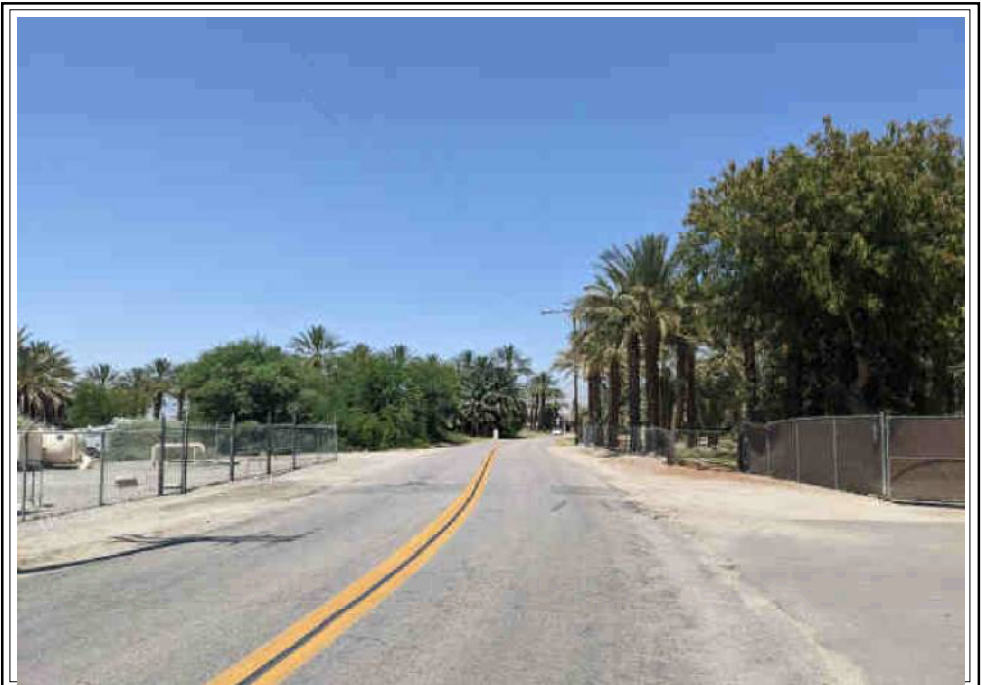


**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: June 5, 2023
Appraised Value: \$ 561,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

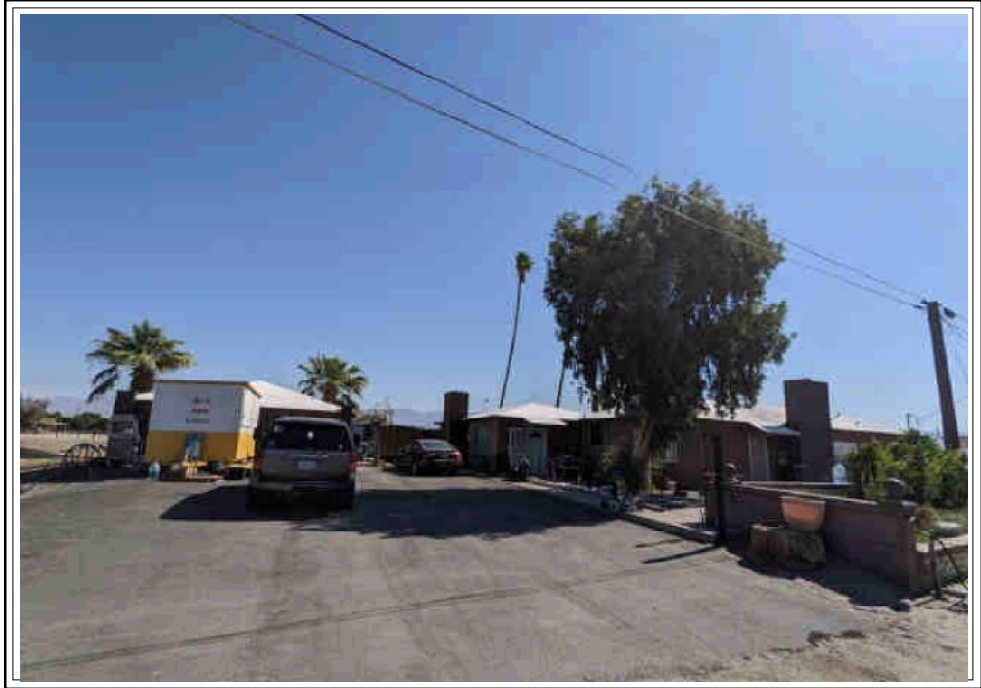
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Adan Nunez Marisol Alvarez	File No.: FAS-V-0029555-23	
Property Address: 85850 Middleton Street	Case No.: 2072	
City: Thermal	State: CA	Zip: 92274
Lender: Premier Money Source, Inc.		



COMPARABLE SALE #1

54510 Tyler Street
Thermal, CA 92274
Sale Date: s05/23;c04/23
Sale Price: \$ 475,000



COMPARABLE SALE #2

55140 Calhoun Street
Thermal, CA 92274
Sale Date: s12/21;c12/21
Sale Price: \$ 625,000



COMPARABLE SALE #3

83497 51st Ave #F
Coachella, CA 92236
Sale Date: s03/22;c01/22
Sale Price: \$ 725,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Adan Nunez Marisol Alvarez	File No.: FAS-V-0029555-23	
Property Address: 85850 Middleton Street	Case No.: 2072	
City: Thermal	State: CA	Zip: 92274
Lender: Premier Money Source, Inc.		



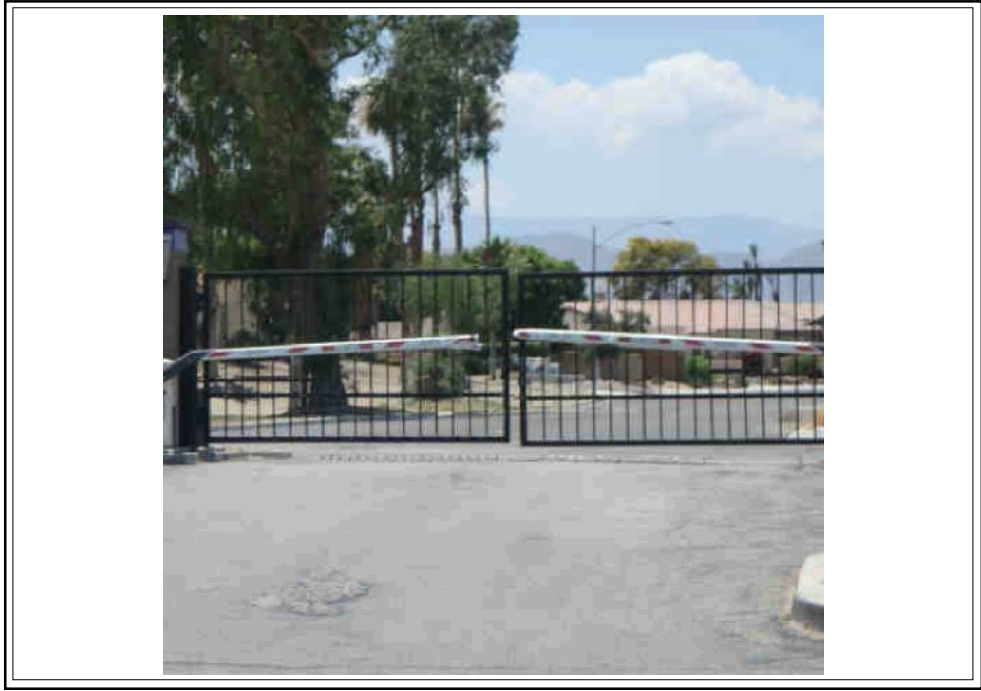
COMPARABLE SALE #4

55024 Calhoun Street
Thermal, CA 92274 See Extra 2 Photo Page 1
Sale Date: s05/21;c05/21
Sale Price: \$ 700,000



COMPARABLE SALE #5

49309 Cat Creek Road
Palm Desert, CA 92260
Sale Date: Active
Sale Price: \$ 599,000



COMPARABLE SALE #6

48100 Priest Court
Indio, CA 92201
Sale Date: c06/23
Sale Price: \$ 565,000

Borrower: Adan Nunez Marisol Alvarez
Property Address: 85850 Middleton Street
City: Thermal
Lender: Premier Money Source, Inc.

File No.: FAS-V-0029555-23
Case No.: 2072
State: CA
Zip: 92274



55024 Calhoun Street
Coachella, CA 92236

CRMLS Photo



48100 Priest Court
Indio, CA 92201

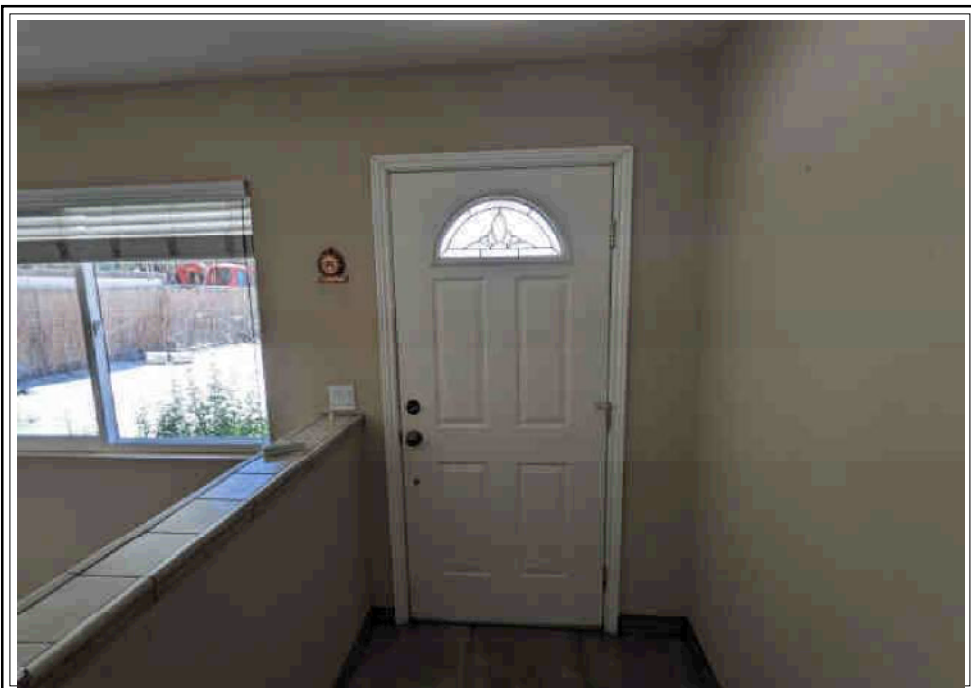
CRMLS Photo

Borrower: Adan Nunez Marisol Alvarez
Property Address: 85850 Middleton Street
City: Thermal
Lender: Premier Money Source, Inc.

File No.: FAS-V-0029555-23
Case No.: 2072
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Entrance



Foyer



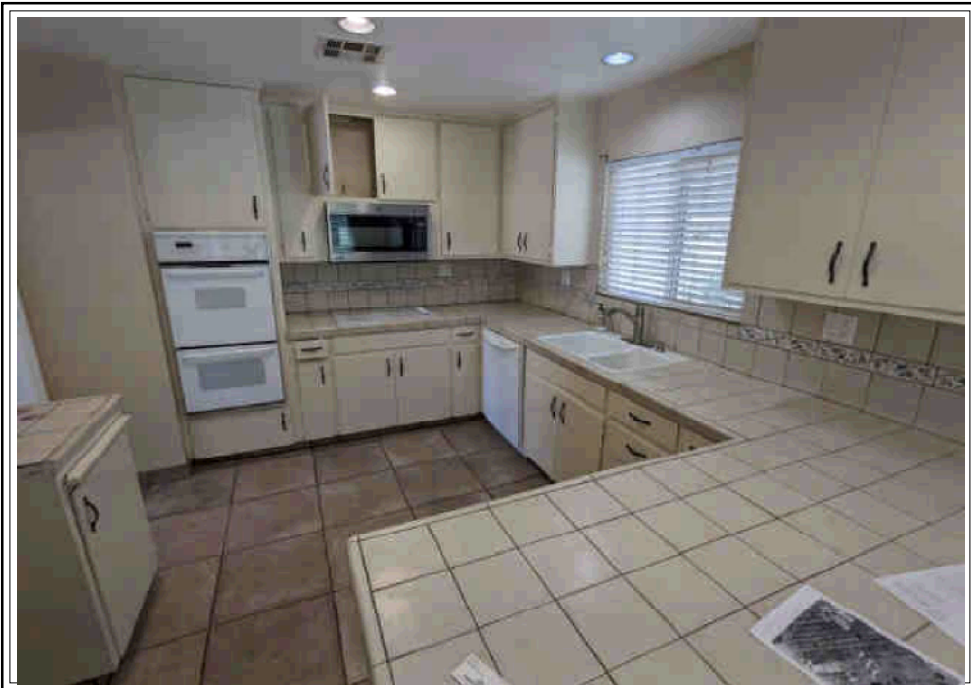
Living

Borrower: Adan Nunez Marisol Alvarez
Property Address: 85850 Middleton Street
City: Thermal
Lender: Premier Money Source, Inc.

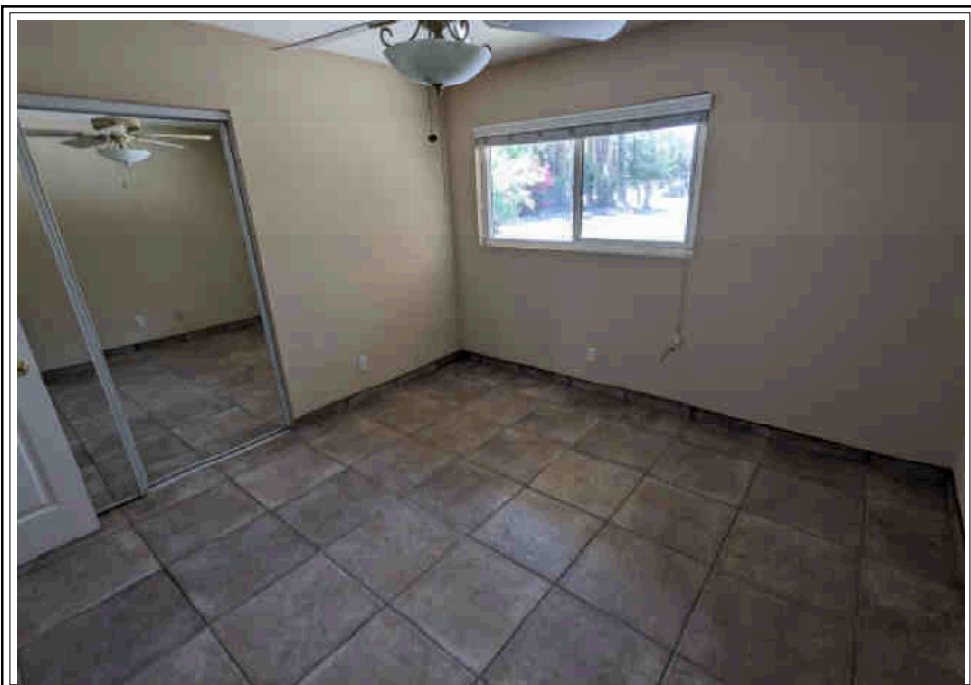
File No.: FAS-V-0029555-23
Case No.: 2072
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Dining



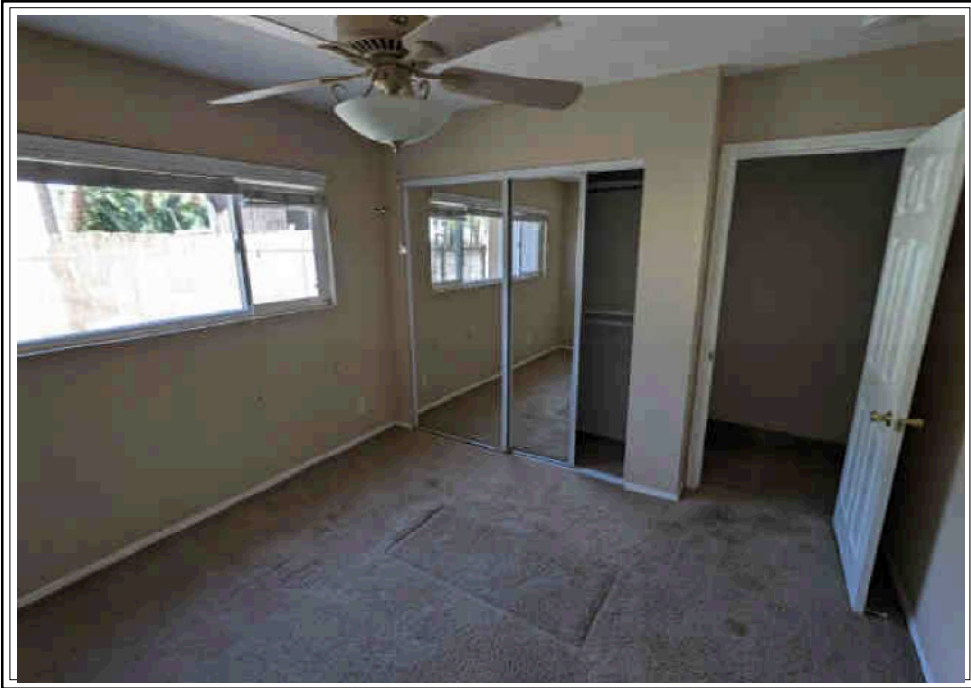
Kitchen



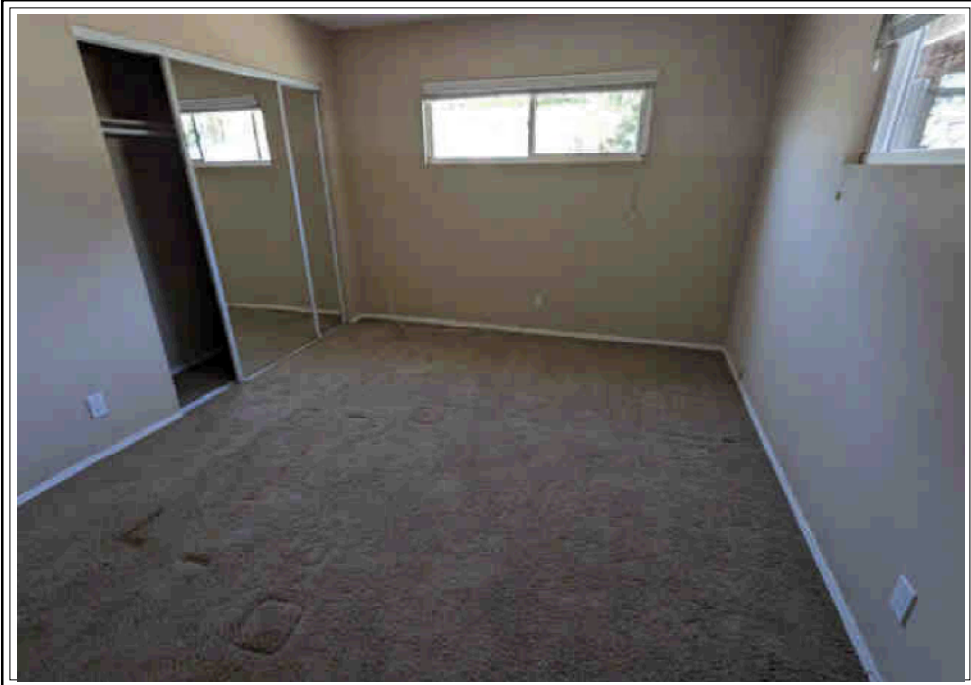
Bedroom

Borrower: Adan Nunez Marisol Alvarez
Property Address: 85850 Middleton Street
City: Thermal
Lender: Premier Money Source, Inc.

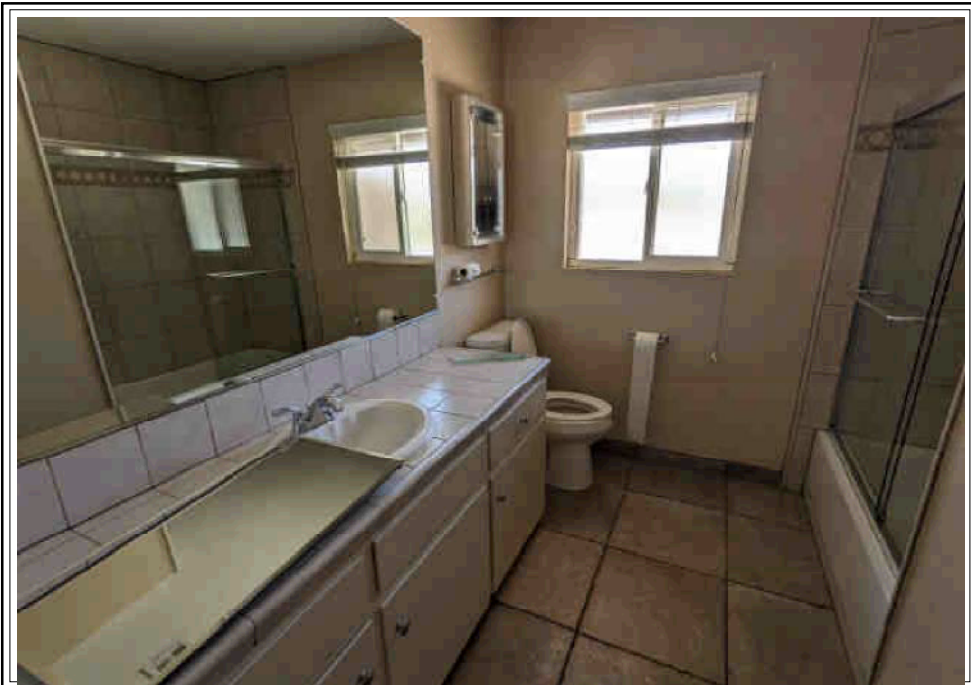
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Bedroom



Bedroom



Bathroom

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Bathroom



Bonus Room



Garage Interior

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Property Address: 85850 Middleton Street
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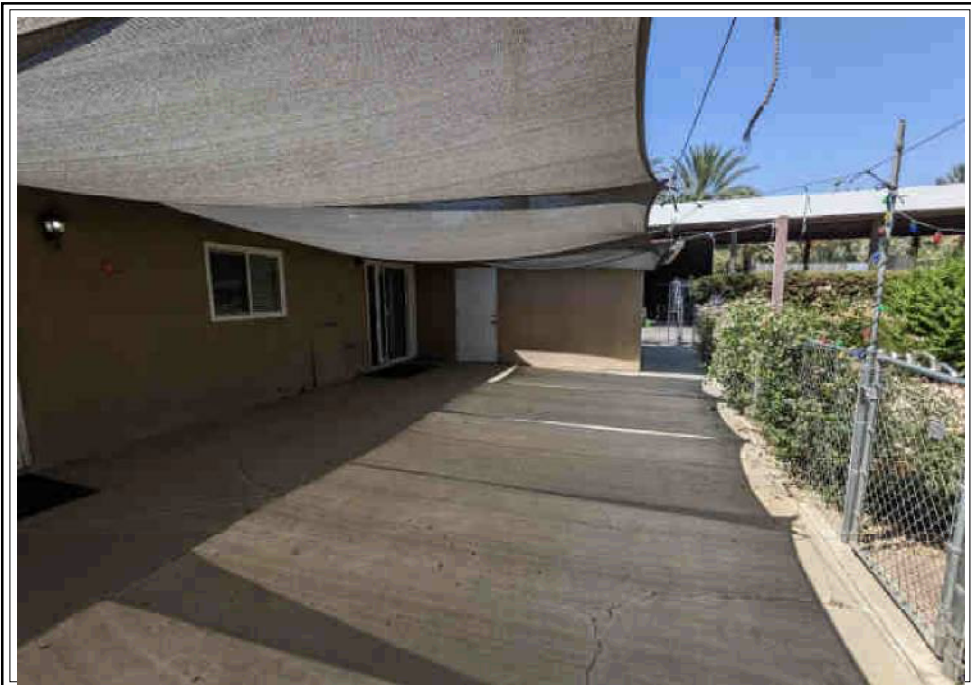
File No.: FAS-V-0029555-23
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Laundry Room



Hotwater Heater w/o Seismic Straps



Rear Patio

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Smoke/CO Combo Detector



Septic Line



RV Vehicle Storage

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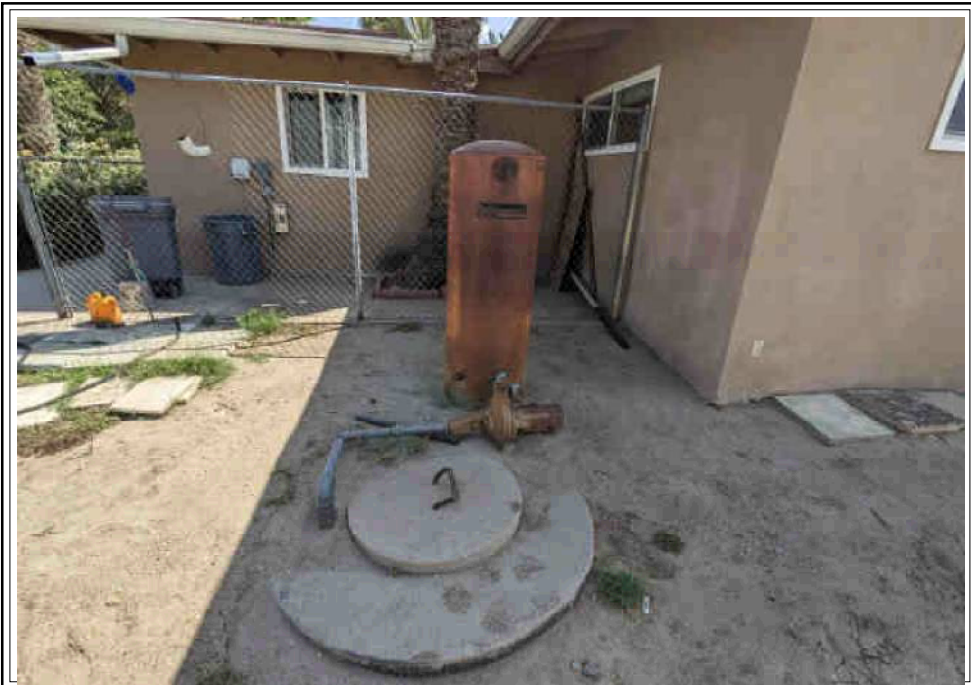
Mobile Home 1

No value given
Unit is empty, no access



Mobile Home 2

Per POC no value to be applied and not part of
purchase contract.



Non-Functional Well

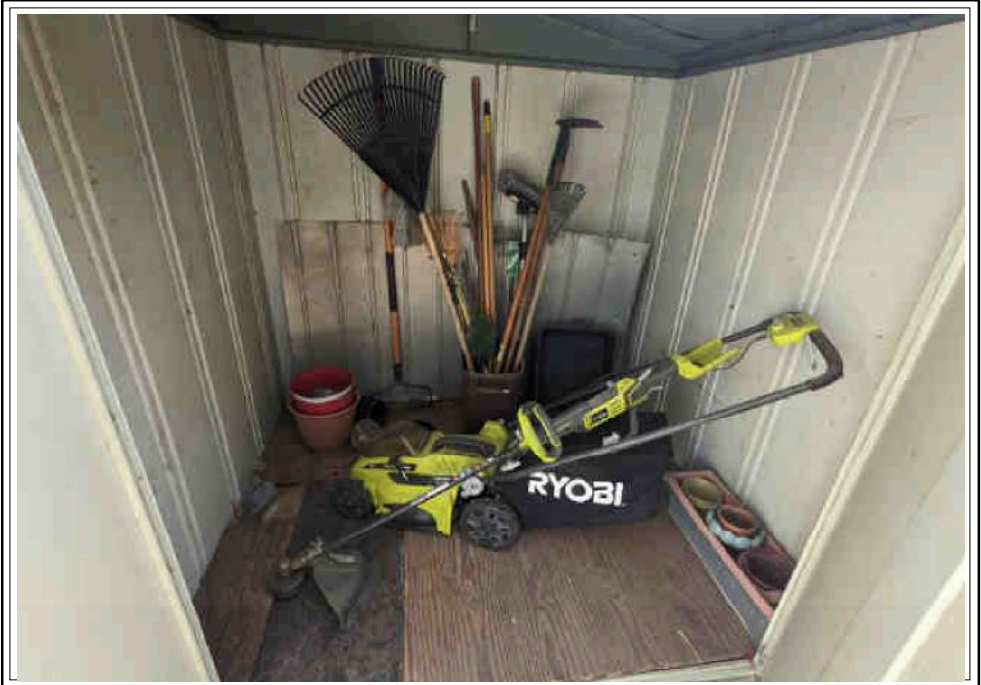
Borrower: Adan Nunez Marisol Alvarez
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1st bedroom floor damage.

Located in closet



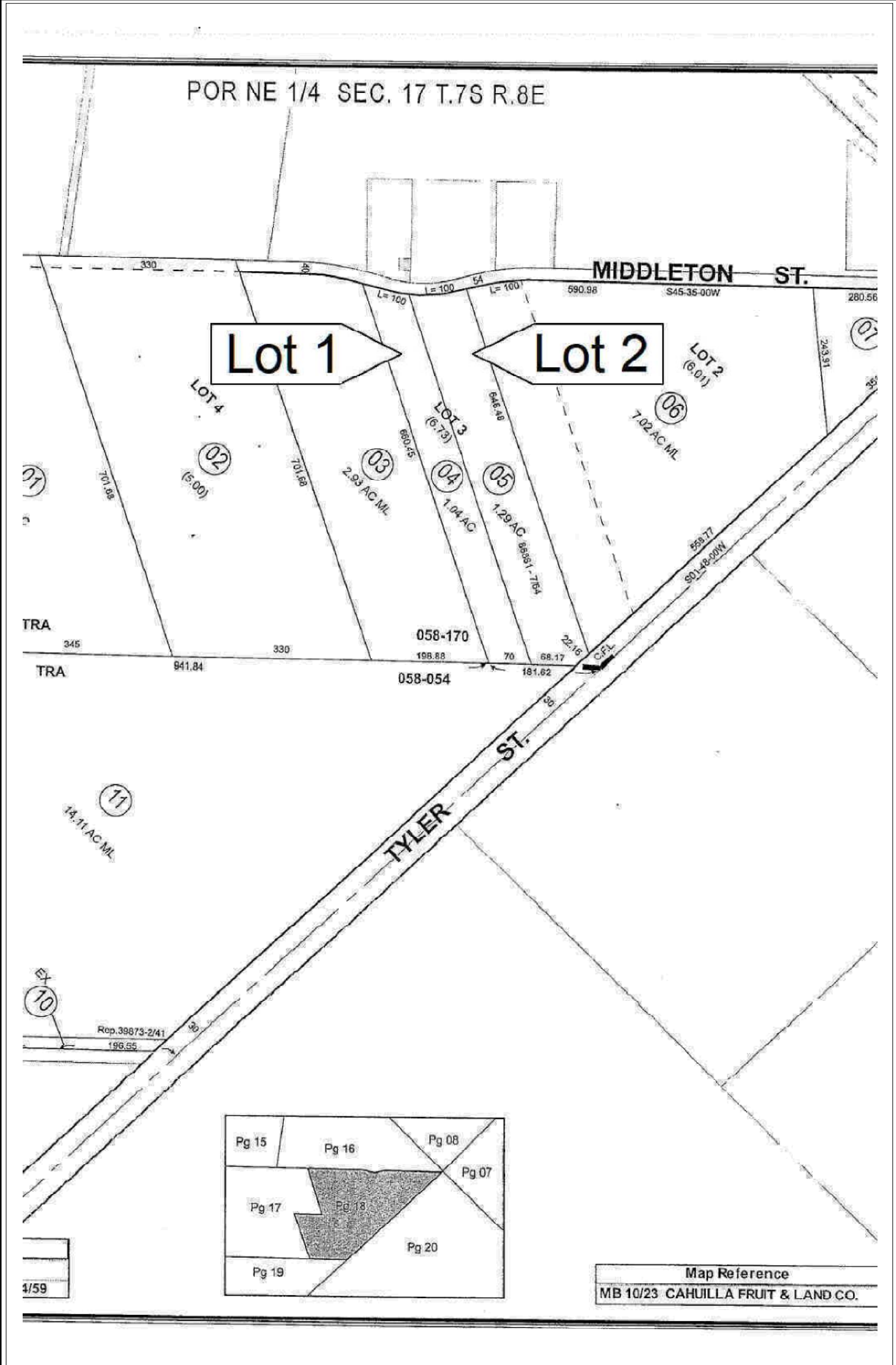
Storage Shed



PLAT MAP

Borrower: Adan Nunez Marisol Alvarez
Property Address: 85850 Middleton Street
City: Thermal
Lender: Premier Money Source, Inc.

File No.: FAS-V-0029555-23
Case No.: 2072
State: CA
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LOCATION MAP

Borrower: Adan Nunez Marisol Alvarez

File No.: FAS-V-0029555-23

Property Address: 85850 Middleton Street

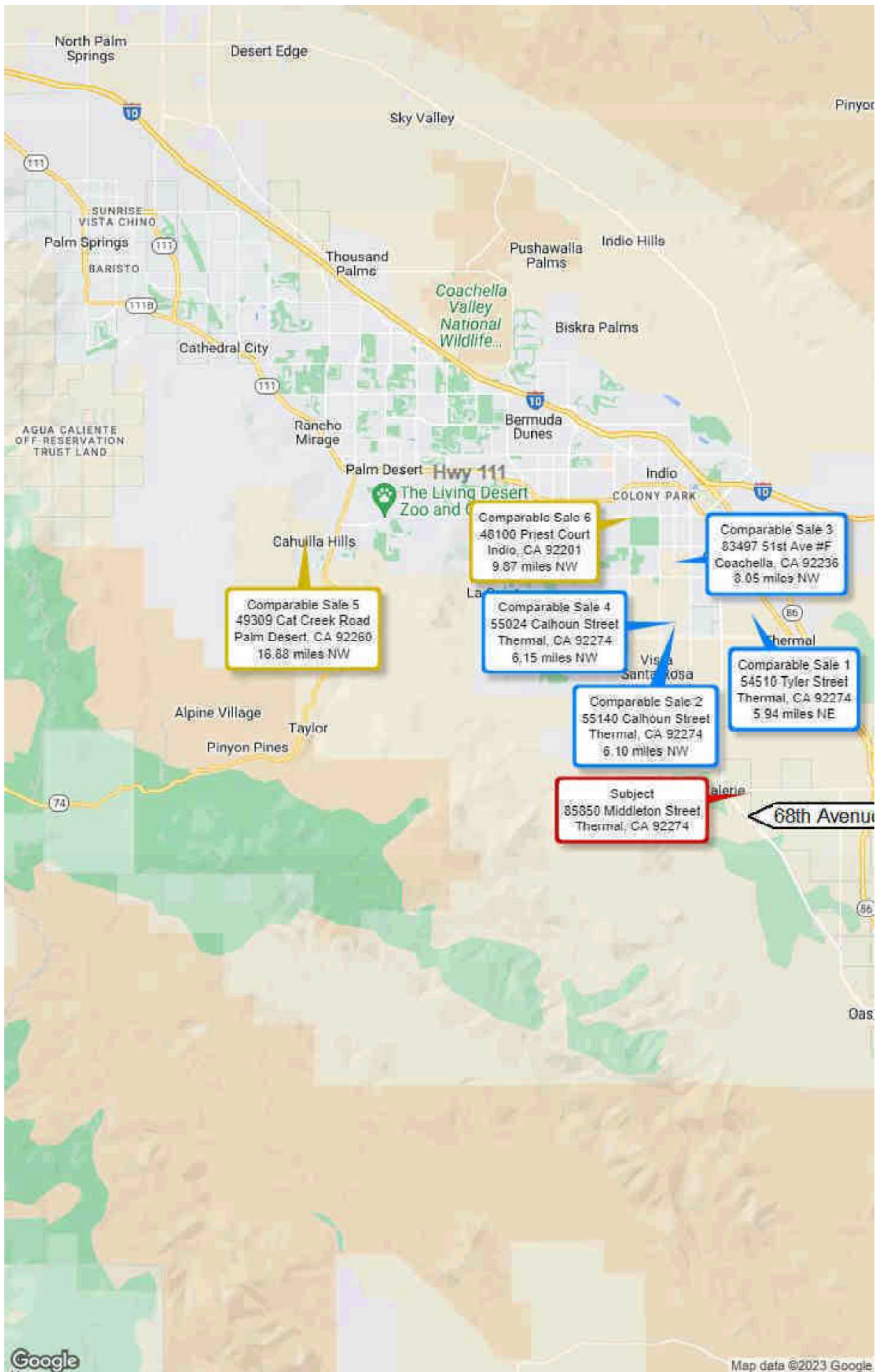
Case No.: 2072

City: Thermal

State: CA

Zip: 92274

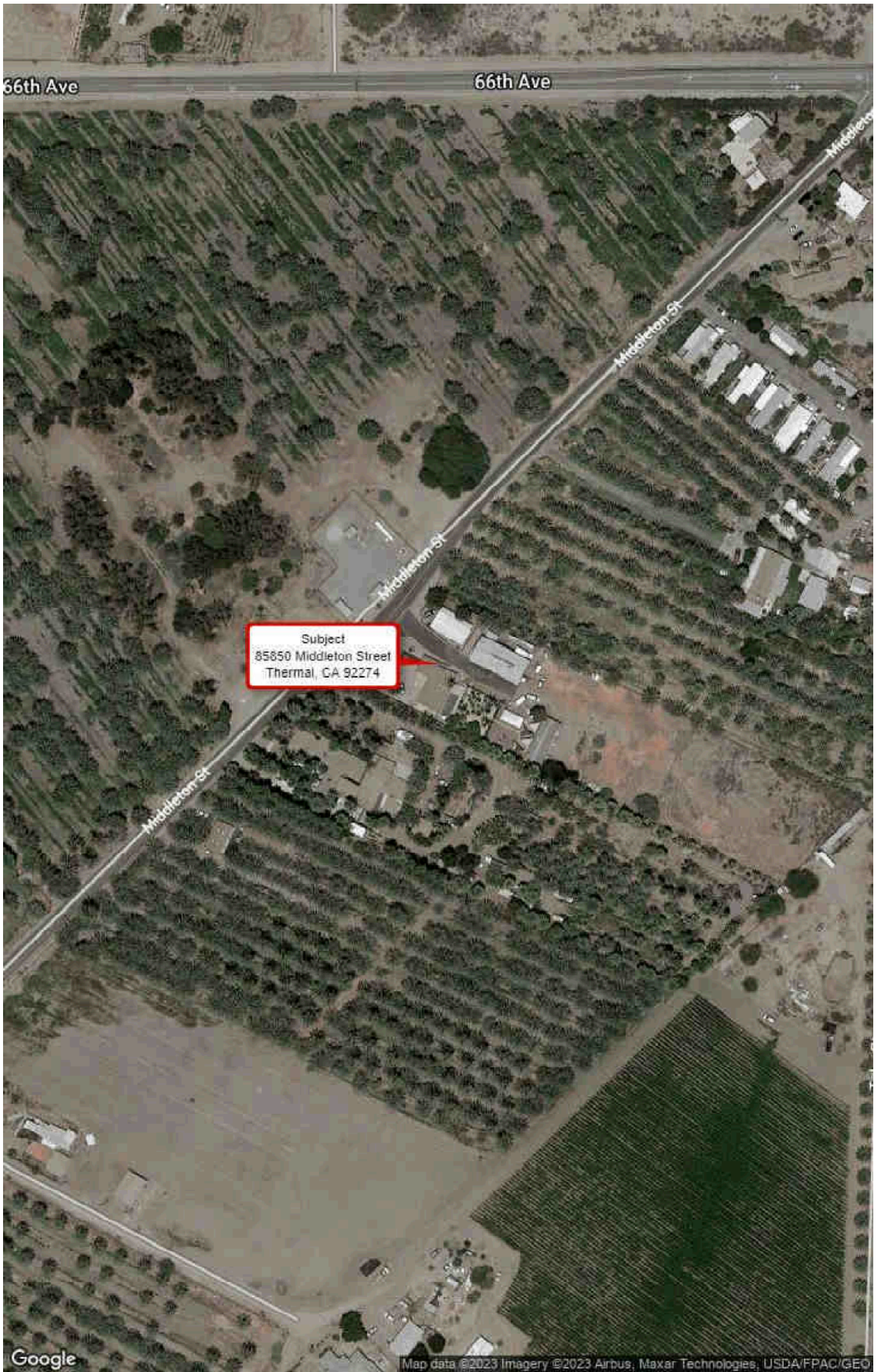
Lender: Premier Money Source, Inc.



AERIAL MAP

Borrower: Adan Nunez Marisol Alvarez
Property Address: 85850 Middleton Street
City: Thermal
Lender: Premier Money Source, Inc.

File No.: FAS-V-0029555-23
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State: CA
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Borrower: Adan Nunez Marisol Alvarez

File No.: FAS-V-0029555-23

Property Address: 85850 Middleton Street

Case No.: 2072

City: Thermal

State: CA

Zip: 92274

Lender: Premier Money Source, Inc.



Borrower: Adan Nunez Marisol Alvarez

File No.: FAS-V-0029555-23

Property Address: 85850 Middleton Street

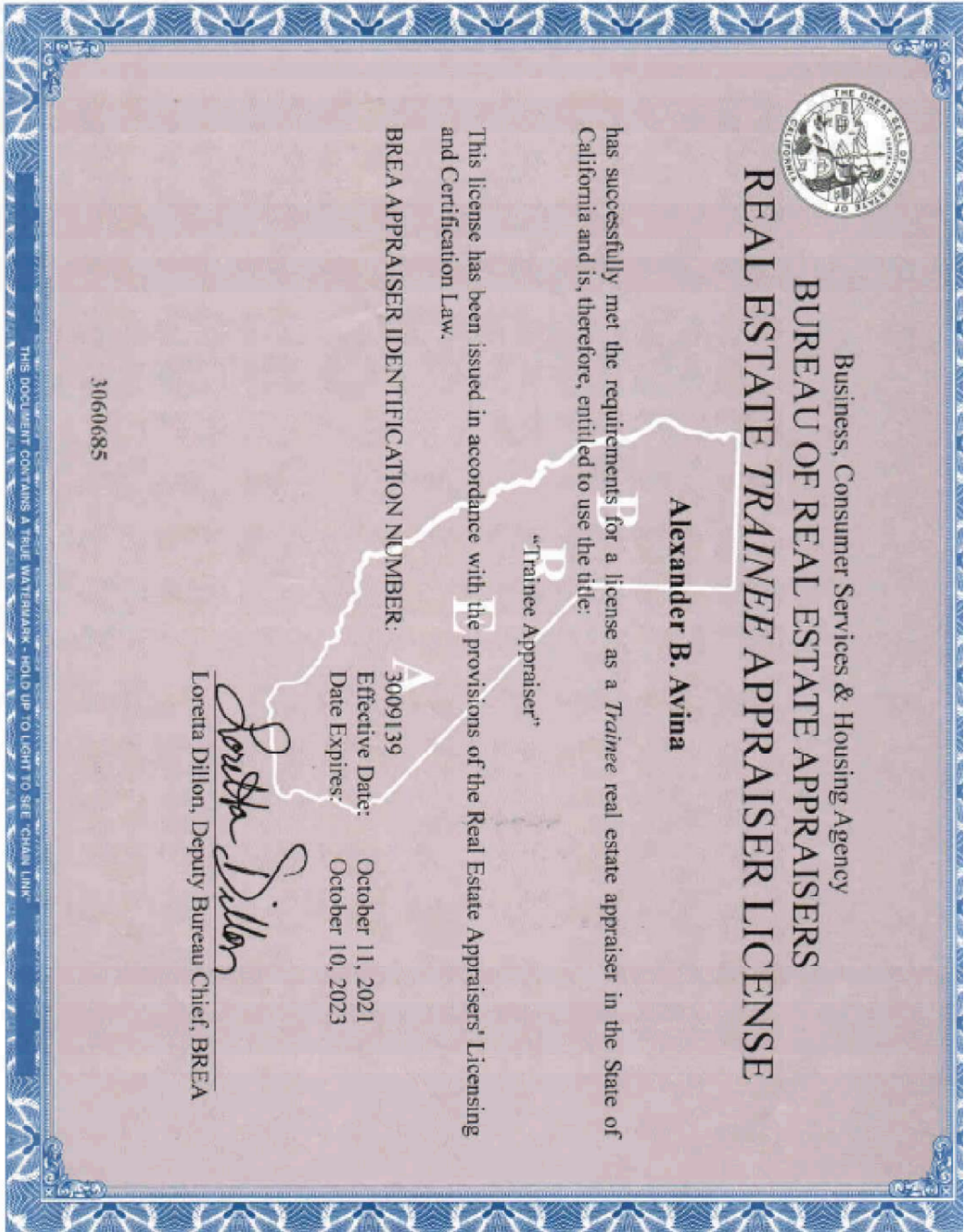
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HUDSON INSURANCE COMPANY

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-1012489 **Renewal of:** PRA-2AX-1004675

1. Named Insured: Frank Avina DBA ABA
 Appraisals

2. Address: 53595 Avenida Diaz
 La Quinta, CA 92253

3. Policy Period: **From:** August 30, 2022 **To:** August 30, 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: \$1,020.00 **State Taxes/Surcharges:** \$0.00

7. Retroactive Date: August 30, 2013

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@HUDSONINSGROUP.COM

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

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

President

Secretary