

**APPRAISAL OF**



**LOCATED AT:**

15991 Duggar Dr  
Lathrop, CA 95330

**FOR:**

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

**BORROWER:**

Torrien L Smothers & Maritza N Rodrigues

**AS OF:**

September 4, 2023

**BY:**

Kyren J. DiMarzio

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.

Property Address **15991 Duggar Dr** City **Lathrop** State **CA** Zip Code **95330**  
 Borrower **Torrien L Smothers & Maritza N Rodrigues** Owner of Public Record **Mohamed Shaqib Shaikh** County **San Joaquin**  
 Legal Description **Lot 13 Tract 4093 River Islands Stage 2B**  
 Assessor's Parcel # **213-490-13** Tax Year **2022** R.E. Taxes \$ **8,146**  
 Neighborhood Name **River Islands** Map Reference **Google** Census Tract **0052.02**  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ **0**  PUD HOA \$ **0**  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe)  
 Lender/Client **Premier Money Source, Inc.** Address **24 Sidney Bay Drive, Newport Beach, CA 92657**  
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?  Yes  No  
 Report data source(s) used, offering price(s), and date(s). **DOM 42; Metrolist #223063811 listed on 07/07/2023 for \$1,324,999, and pending on 08/03/2023**

I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.  
**Arms length sale;The subject is under contract for 1,320,000 with no concessions. The contract for sale is a typical contract and is fully executed with 29 pages provided by the lender/client. There is no personal property included in the contract for sale.**  
 Contract Price \$ **1,320,000** Date of Contract **08/02/2023** Is the property seller the owner of public record?  Yes  No Data Source(s) **Lender/client**  
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No  
 If Yes, report the total dollar amount and describe the items to be paid. **\$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	75 %		
Built-Up <input checked="" type="checkbox"/> Over 75% <input 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 checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	589	Low	0	Multi-Family	5 %	
Neighborhood Boundaries <b>San Joaquin River to the North, Interstate 5 to the East, Stewart Rd to the South, and Stewart Rd to the West.</b>		1,451	High	5	Commercial	15 %	
Neighborhood Description <b>The subject neighborhood is located within the City of Lathrop and Manteca Unified School District. The neighborhoods year-built range is 1 to 15 years with similar quality of construction homes. The views are mostly residential with some commercial influences nearby. Access to Shopping, employment, schools, and hospitals are within 1-20 minutes or 1-10 miles.</b>		1,020	Pred.	1	Other	%	
Market Conditions (including support for the above conclusions) <b>SEE ATTACHED MARKETING CONDITIONS ADDENDUM (1004MC FORM)</b>							

Dimensions **98.61 x 109.3 x 108.12 x 97.53** Area **10818 sf** Shape **Rectangular** View **N;Res;**  
 Specific Zoning Classification **R-1** Zoning Description **Single Family Residential**  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe. **The subject is a legally permissible, financially feasible and has maximally productive use based on its current zoning as a Single Family Residence.**  
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private  
 Electricity   Water   Street **Paved Asphalt**    
 Gas   Sanitary Sewer   Alley **None**    
 FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone **X** FEMA Map # **06077C0605F** FEMA Map Date **10/16/2009**  
 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. **There are no apparent adverse site conditions and/or external factors.**

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 <b>Conc./ Good</b>	Floors <b>Vinyl,cpt/Good</b>
# of Stories <b>2</b>	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls <b>Stucco,stone/good</b>	Walls <b>Drywall/ Good</b>
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area <b>0 sq. ft.</b>	Roof Surface <b>Comp/Good</b>	Trim/Finish <b>Wd,Paint/ Good</b>
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish <b>0 %</b>	Gutters & Downspouts <b>Galvanized/Good</b>	Bath Floor <b>Tile/ Good</b>
Design (Style) <b>Neo-Eclectic</b>	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type <b>Vinyl/Good</b>	Bath Wainscot <b>Tile,Marble/good</b>
Year Built <b>2022</b>	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated <b>None</b>	Car Storage <input type="checkbox"/> None
Effective Age (Yrs) <b>1</b>	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens <b>Vinyl/ Good</b>	<input checked="" type="checkbox"/> Driveway # of Cars <b>3</b>
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 <b>Concrete</b>
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel <b>Gas</b>	<input type="checkbox"/> Fireplace(s) # <b>0</b> <input checked="" type="checkbox"/> Fence <b>Wood</b>	<input checked="" type="checkbox"/> Garage # of Cars <b>3</b>
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck <b>Concr</b> <input checked="" type="checkbox"/> Porch <b>Concrete</b>	<input type="checkbox"/> Carport # of Cars <b>0</b>
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool <b>None</b> <input type="checkbox"/> Other <b>None</b>	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input checked="" 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: <b>10 Rooms 5 Bedrooms 4.1 Bath(s) 4,212 Square Feet of Gross Living Area Above Grade</b>			
Additional features (special energy efficient items, etc.) <b>The subject has slider Dual Pane windows that are in good condition with aluminum screens, a programable thermostat, ceiling fans, and photovoltaic solar panels.</b>			
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) <b>C2;No updates in the prior 15 years;Subject has a similar level of maintenance to the homes in this market area and physical depreciation appears to be less than the subject's age. Subject is newer construction that has been occupied but features no deferred maintenance or required repairs.</b>			
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. <b>There are no readily observed physical deficiencies or adverse conditions that affect the livability, soundness, and/or structural integrity of the property. However, it should be noted I am not an expert in these fields.</b>			
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. <b>The subject property conforms to the market area.</b>			

# Uniform Residential Appraisal Report

There are **6** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **957,220** to \$ **1,180,000**

There are **19** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **844,470** to \$ **1,451,000**

FEATURE	SUBJECT			COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3					
15991 Duggar Dr Address Lathrop, CA 95330				15944 Duggar Dr Lathrop, CA 95330			1847 Outrigger Ln Lathrop, CA 95330			15851 Duggar Dr Lathrop, CA 95330					
Proximity to Subject				0.05 miles NE			1.02 miles SE			0.12 miles NE					
Sale Price	\$ 1,320,000			\$ 1,451,000			\$ 850,000			\$ 1,311,500					
Sale Price/Gross Liv. Area	\$ 313.39 sq. ft.			\$ 345.48 sq. ft.			\$ 209.10 sq. ft.			\$ 292.88 sq. ft.					
Data Source(s)				Developer #9259993950;DOM Unk			Metrolist #40999059;DOM 97			Developer #9259993950;DOM Unk					
Verification Source(s)				Doc# 55495			Doc# 133092			Doc# 32045					
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment		
Sale or Financing Concessions				ArmLth Conv;0						ArmLth Conv;0					
Date of Sale/Time				s07/23;c03/23						s11/22;c10/22					
Location	N;Res;			B;WtrFr;			-72,000			N;Res;					
Leasehold/Fee Simple	Fee Simple			Fee Simple						Fee Simple					
Site	10818 sf			8865 sf			22,000			8009 sf			22,000		
View	N;Res;			N;WtrFr;			0			N;Res;			N;Res;		
Design (Style)	DT2;Neo-Eclectic			DT2;Neo-Eclectic						DT2;Neo-Eclectic			DT2;Neo-Eclectic		
Quality of Construction	Q3			Q3						Q3			86,000		
Actual Age	1			0			-24,000			3			48,000		
Condition	C2			C1			0			C2			C1		
Above Grade	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths
Room Count	10	5	4.1	10	5	4.1	10	5	4.1	10	5	4.1	10	5	4.1
Gross Living Area <b>87</b>	4,212 sq. ft.			4,200 sq. ft.			0			4,065 sq. ft.			12,800		
Basement & Finished Rooms Below Grade	0sf			0sf						0sf			0sf		
Functional Utility	Sufficient			Sufficient						Sufficient			Sufficient		
Heating/Cooling	FWA C/Air			FWA C/Air						FWA C/Air			FWA C/Air		
Energy Efficient Items	Photovoltaic			Photovoltaic						DP Windows			21,000		
Garage/Carport	3ga3dw			3ga3dw						2ga2dw			0		
Porch/Patio/Deck	Patio,Porch			Patio,Porch						Patio,Porch			Patio,Porch		
Fireplace	None			None						1 F/P			0		
Fence/Pool	Fence/None			Fence/None						Fence/None			Fence/None		
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ 74,000			<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 189,800		
Adjusted Sale Price of Comparables				Net Adj. -5.1%						Net Adj. 22.3%					
				Gross Adj. 8.1%			\$ 1,377,000			Gross Adj. 22.3%			\$ 1,039,800		
										Gross Adj. 3.4%			\$ 1,309,400		

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) **CoreLogic, Metrolist MLS and Public Records from the local County Assessor office**

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) **CoreLogic, Metrolist MLS and Public Records from the local County Assessor office**

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	01/26/2023			
Price of Prior Sale/Transfer	\$1,242,000			
Data Source(s)	Document #6483	CoreLogic/Metrolist MLS	CoreLogic/Metrolist MLS	CoreLogic/Metrolist MLS
Effective Date of Data Source(s)	09/06/2023	09/06/2023	09/06/2023	09/06/2023

Analysis of prior sale or transfer history of the subject property and comparable sales **The subject's prior sale on 01/26/2023 was a new construction sale purchased directly from developer. Subject was publicly offered for sale by the developer, but not listed on local Metrolist MLS with no data available on DOM or contract/pending dates. The subject property has no other sales or transfers in the last 36 months and the comparables have no other sales in the last 12 months except those noted above.**

Summary of Sales Comparison Approach. **The adjusted value range is \$1,039,800 to \$1,377,000. Comparable #1 is used due to its recent date of sale and similar Photovoltaic solar panels. Comparable #2 is used due to its similar Condition. Comparable #2 is adjusted for Quality due to its inferior materials, workmanship, and ornamentation/fenistration compared to the subject Comparable #3 is used due to its larger GLA to bracket. The adjustments for Location, Quality, and Energy are made due to the market reaction and were extracted using matched pairs analysis. The GLA adjustment is made due to the market reaction of difference over 100+/-sf at a rate of \$87 per square feet based on match paired analysis and also supported by a 30% extraction from the Average Sales Price/GLA of Comparable sales. There is no Condition adjustment warranted due to the lack of market reaction and similar Condition as seen in photos.**

Indicated Value by Sales Comparison Approach \$ **1,320,000**

Indicated Value by: Sales Comparison Approach \$ **1,320,000** Cost Approach (if developed) \$ **1,328,200** Income Approach (if developed) \$ **0**

**Comparable #1 is given the most weight due to its recent date of sale and similar photovoltaic solar panels. Comparable #2 is given the least weight due to its older date of sale. The Sales Comparison Approach is given primary consideration as it best reflects current market conditions. The Cost Approach tends to provide support. The Income Approach is not utilized due to lack of data.**

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 is an "as is" appraisal report completed in accordance with USPAP and UAD guidelines.**

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **1,320,000** as of **09/04/2023**, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
15991 Duggar Dr Address Lathrop, CA 95330		2891 Wylin Blvd Lathrop, CA 95330		17325 Polaris Ct Lathrop, CA 95330		17286 Polaris Ct Lathrop, CA 95330	
Proximity to Subject		0.40 miles SW		0.90 miles SW		0.91 miles SW	
Sale Price	\$ 1,320,000		\$ 1,198,000		\$ 1,156,955		\$ 1,143,333
Sale Price/Gross Liv. Area	\$ 313.39 sq. ft.	\$ 342.68 sq. ft.		\$ 307.37 sq. ft.		\$ 255.32 sq. ft.	
Data Source(s)		Metrolist #223031605;DOM 11		Metrolist #41036755;DOM 18		Metrolist #41036911;DOM 18	
Verification Source(s)		Doc# 65293		APN 210-620-45		APN 210-620-39	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+( ) \$ Adjustment	DESCRIPTION	+( ) \$ Adjustment	DESCRIPTION	+( ) \$ Adjustment
Sale or Financing Concessions		ArmLth Cash;20000	0	Listing		Listing	
Date of Sale/Time		s08/23;c08/23		Active		Active	
Location	N;Res;	B;WtrFr;	-72,000	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	10818 sf	6090 sf	44,000	8462 sf	22,000	7131 sf	33,000
View	N;Res;	N;WtrFr;	0	N;Res;		N;Res;	
Design (Style)	DT2;Neo-Eclectic	DT2;Neo-Eclectic		DT2;Neo-Eclectic		DT2;Neo-Eclectic	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	1	1		0	-24,000	0	-24,000
Condition	C2	C1	0	C1	0	C1	0
Above Grade Room Count	Total Bdrms Baths 10 5 4.1	Total Bdrms Baths 8 5 4.1	0	Total Bdrms Baths 9 5 4.1	0	Total Bdrms Baths 10 5 4.1	
Gross Living Area	87 4,212 sq. ft.	3,496 sq. ft.	62,300	3,764 sq. ft.	39,000	4,478 sq. ft.	-23,100
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Sufficient	Sufficient		Sufficient		Sufficient	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	Photovoltaic	DP Windows	21,000	DP Windows	21,000	DP Windows	21,000
Garage/Carport	3ga3dw	2ga2dw	0	3ga3dw		2ga2dw	0
Porch/Patio/Deck	Patio,Porch	Patio,Porch		Patio,Porch		Patio,Porch	
Fireplace	None	None		None		None	
Fence/Pool	Fence/None	Fence/None		Fence/None		Fence/None	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 55,300	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 58,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 6,900
Adjusted Sale Price of Comparables		Net Adj. 4.6%	\$ 1,253,300	Net Adj. 5.0%	\$ 1,214,955	Net Adj. 0.6%	\$ 1,150,233
		Gross Adj. 16.6%		Gross Adj. 9.2%		Gross Adj. 8.8%	
ITEM	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Date of Prior Sale/Transfer	01/26/2023						
Price of Prior Sale/Transfer	\$1,242,000						
Data Source(s)	Document #6483	CoreLogic/Metrolist MLS		CoreLogic/Metrolist MLS		CoreLogic/Metrolist MLS	
Effective Date of Data Source(s)	09/06/2023	09/06/2023		09/06/2023		09/06/2023	
Summary of Sales Comparison Approach Comparable #4 is an additional recent comparable sale in the subject's Age and GLA bracket.							
Comparable #5 and #6 are active listings used to show current market data from the local MLS.							
The active listings are listed under market value to bring multiple offers and keep the DOM under 30 days.							
CONDITION ADJUSTMENTS:							
Comparable #1, #3, #4, #5, and #6 are adjusted for Condition due to their new construction and superior new components with no depreciation since they haven't been occupied.							
GARAGE:							
There is no Garage adjustment warranted due to the lack of market reaction. There is no adverse affect on the marketability.							
LINE ITEM ADJUSTMENTS:							
The Line Item adjustments exceed normal guidelines (10%) due to the lack of more recent closed sales with a similar Age/Condition, GLA and Quality to the Subject.							
NET ADJUSTMENTS:							
The Net adjustments exceed normal guidelines (15%) due to the lack of more recent closed sales with a similar Age/Condition, GLA and Quality to the Subject.							

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ADDITIONAL COMMENTS

SCOPE OF WORK:

The scope of this appraisal report is based on a prearranged agreement with the lender/client and/or AMC documented in this report. Upon receiving this assignment I identified the real property being appraised and collected property-specific data available through public records, various online data services and/or Metrolist MLS database when available. I then completed an interior and exterior visual observation of the subject property, noting the condition, quality, utility, amenities and architectural style. A complete visual observation includes viewing readily available areas walking through interior of home, viewing the exterior from grade, measuring exterior, observing floor plan & layout, observing special amenities, general observations of property condition for valuation purposes only, looking for neighborhood conformity and signs of renovation and remodeling. A complete visual observation is merely a home viewing for valuation purposes. If the client warrants a more detailed inspection of the home/property site please consult an expert in that specific field such as a structural engineer, building contractor, home inspector and/or site survey analysis. Zoning data was obtained from public records, office files, and or city/county planning offices. The collected data was then used to develop a profile of the subject and to perform a search of the market for the most similar closed comparable sales, pending and/or active listings. The comparable sales in this report were inspected from the street and photos taken. The sales were confirmed and verified from public records, various data services, Metrolist MLS, and when necessary with an agent or the owner. Market adjustments for items of significant variation are weighed as to market reaction, then adjustments were made to each of the comparable properties, reflecting estimated market reaction to those items of significant variation between the subject and comparable properties. The sales data was then analyzed and a value conclusion derived. This Report was then completed, signed and released to the client. This report is intended to satisfy the requirements of USPAP.

SITE ANALYSIS:

Subject site is an average size lot for the market area. The site does not have a negative impact on the marketability. Site improvements include a concrete driveway, a front walkway, a covered concrete porch, and a covered concrete patio. The property is fenced on the sides and rear with wood board fencing. The front yard is landscaped with inground automatic sprinklers and conforms to the market area.

IMPROVEMENT ANALYSIS:

Subject being appraised is a two story, five bedroom, four and a half bathroom, detached single family residence. The home is wood framed construction with stucco and stone exterior walls and a composition shingle roof with an attached two car garage and attached 1 car garage. There is central FAU heat and A/C, dual pane windows, photovoltaic solar panels, ceiling fans, built in kitchen appliances and an indoor laundry room. Subject has carpet in all bedrooms, dining room, loft, and hallway with laminate vinyl floors in the indoor laundry room, kitchen, living room, family room, and nook. Kitchen counter tops are quartz slab with wood cabinets. The bathrooms have cultured marble countertops, cultured marble and ceramic tile wainscot, and ceramic tile floors. The home conforms to the market area.

COST APPROACH

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) Site value is derived by the allocation methodology. This method is taken from the market area site to value ratios. The average site to value ratio for a SFR is 25-30% and is used in the cost approach.

Table with columns for cost components and values. Includes rows for Estimated/Replacement Cost New, Dwelling (4,212 Sq. Ft. @ \$213.00 = \$897,156), Porch/Patio (12,000), Garage/Carport (713 Sq. Ft. @ \$97.00 = \$69,161), Total Estimate of Cost-New (\$978,317), Depreciation (\$19,102), and Indicated Value by Cost Approach (\$1,328,200).

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM) The Income Approach is considered, however, it is not utilized due to lack of data. The Income Approach is not derived since the subject property is not a rental and there is limited rental data in this market area.

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.

## 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   
 Name Kyren J. DiMarzio  
 Company Name ACE Appraisal Services, Inc.  
 Company Address 3608 Lauding Way  
Modesto, CA 95355  
 Telephone Number 209-204-4940  
 Email Address info@myaceappraisal.com  
 Date of Signature and Report 09/06/2023  
 Effective Date of Appraisal 09/04/2023  
 State Certification # 3004671  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State CA  
 Expiration Date of Certification or License 08/01/2025

ADDRESS OF PROPERTY APPRAISED  
15991 Duggar Dr  
Lathrop, CA 95330

APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,320,000

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

**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: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		

**COMPARABLE SEARCH PARAMETERS:**

The appraiser's comparable search parameters began with an MLS search for single family homes sold within the prior six months, located within 1/2 mile from the subject property, built between 2015 to 2023, and containing 3,400 to 5,000 SF of living area. The comparable sales used in this appraisal are a representation of what is in the market area.

**DATE OF SALE:**

The Date of Sale range was expanded due to the lack of more recent closed sales with a similar GLA and similar Condition in a closer proximity. There is no adverse affect on the marketability.

**PROXIMITY:**

The Proximity was expanded up to 1 mile due to the lack of closed sales in a closer proximity with a similar GLA and similar Condition to the subject. There is no adverse affect on the marketability.

**SITE SIZE:**

The site size adjustment was extracted from the subjects market area by the match pair method.  
The site size adjustment is \$11,000 per 1,000+/- square feet.

**AGE:**

The age adjustment was extracted from the subjects market area by the match pair method.  
The age adjustment is \$24,000 per 1+/- years. Comparable #1, #4 and #5 do not warrant an age adjustment due to their similar effective age.

**PHOTOVOLTAIC SOLAR ENERGY:**

The subject has a photovoltaic solar panel system on the roof to provide electrical utility to the subject site. This system is used to supplement electrical utility needs from local service providers. The local service provider for electrical utility is still hooked up as a back up source and is available to the subject property. The photovoltaic solar panel system is owned by the property owner. Photovoltaic solar energy systems are accepted in this market area and there is no adverse affect on the marketability.

**COMPARABLE #1 & #3 PHOTOS:**

Upon drive-by inspection, appraiser was not permitted to take photo from street due to owners being present and not consenting to photograph. A photo of the subject and comparable's street sign is included and comparable property appeared to be in similar Condition as developer data indicated.

The appraiser has adjusted dissimilarities between the subject and comparables according to the market reaction. Therefore, the dissimilarities that have a "0" indicated in the adjustment column means the appraiser has acknowledged the difference; however, the market does not support any adjustment.

**VERIFICATION AND DATA SOURCE(S):**

**MLS:**

When "MLS" is noted in this appraisal report it is referenced to the local MLS. The local MLS is Metrolist MLS. The website is [prospector.metrolist.net](http://prospector.metrolist.net) or [metrolistmls.com](http://metrolistmls.com).

**CORELOGIC:**

When "CoreLogic" is noted in this appraisal report it is referenced to the online data source linked to public records. The website is [realquest.com](http://realquest.com).

**SUBJECT UTILITIES:**

The utilities were on and operational at the time of the observation.  
The water heater was double strapped at the time of the observation.  
There were carbon monoxide sensors and smoke detectors installed and operational at the time of the observation.

**ANSI STANDARDS:**

By the use of ANSI standards Z765-2021, the floor area dimensions are measured on the exterior of the building at each floor level. If there is an upper level the interior void areas are excluded. Internal room dimensions are not used in this system of measuring. All measurements are taken to the nearest inch of a foot. The final square footage is reported to the nearest whole square foot. The public records and/or county assessor reported GLA could be different by up to 10% due to their lack of ANSI standard measurements.

**ANSI Declaration:**

A 2 story DETACHED single-family house with 4212 above-grade finished square feet and 0 below-grade finished square feet and 0 below-grade unfinished square feet. In addition, the property includes a patio/porch. A 3-car garage is also present.

**ADDENDUM**

Borrower: Torrien L Smothers & Maritza N Rodrigues

File No.: 002164

Property Address: 15991 Duggar Dr

Case No.: V-0032815

City: Lathrop

State: CA

Zip: 95330

Lender: Premier Money Source, Inc.

**RESUME**

**Kyren Dimarzio**  
**BREA Lic# AR3004671**  
**332 Covena Ave**  
**Modesto, CA 95354**  
**209-201-3234**  
**info@myaceappraisal.com**

**EDUCATION/LICENSURE**

**Grinnell College**  
**Grinnell, IA Bachelor of Arts in Economics**  
**May 2017**

**California Bureau of Real Estate Appraisers**  
**Sacramento, CA**  
**Trainee Appraiser**  
**July 2017**

**Certified Residential Appraiser**  
**Aug 2021**

**EMPLOYMENT**

**Ace Appraisal Services, Inc.** Modesto, CA  
**Certified Residential Appraiser** July 2017 - Present

**Century 21 MM** Oakdale, CA  
**Design & Social Media Coordinator** February 2018- June 2020

**Century 21 MM** Modesto, CA  
**Assistant** August 2017 – February 2018

**APPRAISAL EDUCATION**

09/01/2021	FHA/HUD APPROVED
06/01/2021	2020-2021 7-HOUR NATIONAL USPAP UPDATE COURSE
04/21/2021	STATISTICS, MODELING AND FINANCE - VIRTUAL CLASSROOM
04/14/2021	ADVANCED RESIDENTIAL APPLICATION & CASE STUDIES
04/14/2021	APPRAISAL SUBJECT MATTER ELECTIVES
01/20/2018	2018-2019 7 HOUR NATIONAL USPAP UPDATE COURSE
07/11/2017	REAL ESTATE APPRAISAL REPORT WRITING
07/09/2017	RESIDENTIAL MARKET ANALYSIS AND HIGHEST AND BEST USE
07/05/2017	SUPERVISOR-TRAINEE COURSE FOR CALIFORNIA
06/24/2017	RESIDENTIAL SALES COMPARISON AND INCOME APPROACHES
06/24/2017	2016-2017 15- HOUR EQUIVALENT USPAP COURSE
06/24/2017	RESIDENTIAL APPRAISER SITE VALUATION AND COST APPROACH
06/22/2017	FEDERAL AND STATE LAWS AND REGULATIONS
06/22/2017	REAL ESTATE APPRAISAL TRAINEE/SUPERVISOR COURSE
06/14/2017	REAL ESTATE APPRAISAL PRINCIPLES AND PRACTICES

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 **15991 Duggar Dr** City **Lathrop** State **CA** Zip Code **95330**

Borrower **Torrien L Smothers & Maritza N Rodrigues**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	9	5	5	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.50	1.67	1.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	10	4	6	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.67	2.40	3.59	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	1,049,000	1,065,000	1,020,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	24	33	22	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	1,092,000	1,075,000	1,078,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	37	23	21	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100.00%	100.00%	100.00%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).  
**The seller concessions have been up to 3% towards closing costs in this market area over the last 12 months.**

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

Cite data sources for above information. Metrolist MLS, local agents and/or CoreLogic

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.

**General market conditions appear stable. Sales and listings appear to be in balance with historical trends. Typical marketing time has been less then 3 months. Analysis of data over the past 12 months indicates price levels have stabilized in the last quarter due to a decline in inventory.**

**The data listed above is an average of all competing market data analyzed during the appraisal process. An average is used to give the most accurate data analysis derived from the information available to the appraiser.**

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

Project Name:

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

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

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

**APPRAISER**

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature *Kyren J DiMarzio*  
 Name Kyren J. DiMarzio  
 Company Name ACE Appraisal Services, Inc.  
 Company Address 3608 Lauding Way  
Modesto, CA 95355  
 State License/Certification # 3004671 State CA  
 Email Address info@myaceappraisal.com

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

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

**SUBJECT PROPERTY PHOTO ADDENDUM**

Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



**FRONT VIEW OF  
SUBJECT PROPERTY**

Appraised Date: September 4, 2023  
Appraised Value: \$ 1,320,000



**REAR VIEW OF  
SUBJECT PROPERTY**



**STREET SCENE**

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



COMPARABLE SALE #1

15944 Duggar Dr  
Lathrop, CA 95330  
Sale Date: s07/23;c03/23  
Sale Price: \$ 1,451,000



COMPARABLE SALE #2

1847 Outrigger Ln  
Lathrop, CA 95330  
Sale Date: s11/22;c10/22  
Sale Price: \$ 850,000



COMPARABLE SALE #3

15851 Duggar Dr  
Lathrop, CA 95330  
Sale Date: s04/23;c01/23  
Sale Price: \$ 1,311,500

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



COMPARABLE SALE #4

2891 Wylin Blvd  
Lathrop, CA 95330  
Sale Date: s08/23;c08/23  
Sale Price: \$ 1,198,000



COMPARABLE SALE #5

17325 Polaris Ct  
Lathrop, CA 95330  
Sale Date: Active  
Sale Price: \$ 1,156,955



COMPARABLE SALE #6

17286 Polaris Ct  
Lathrop, CA 95330  
Sale Date: Active  
Sale Price: \$ 1,143,333

SUBJECT'S EXTERIOR PHOTOS

Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



Left Side  
View from front



Right side  
View from front



Address

SUBJECT'S EXTERIOR PHOTOS

Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



Left side  
View from rear



Right side  
View from rear



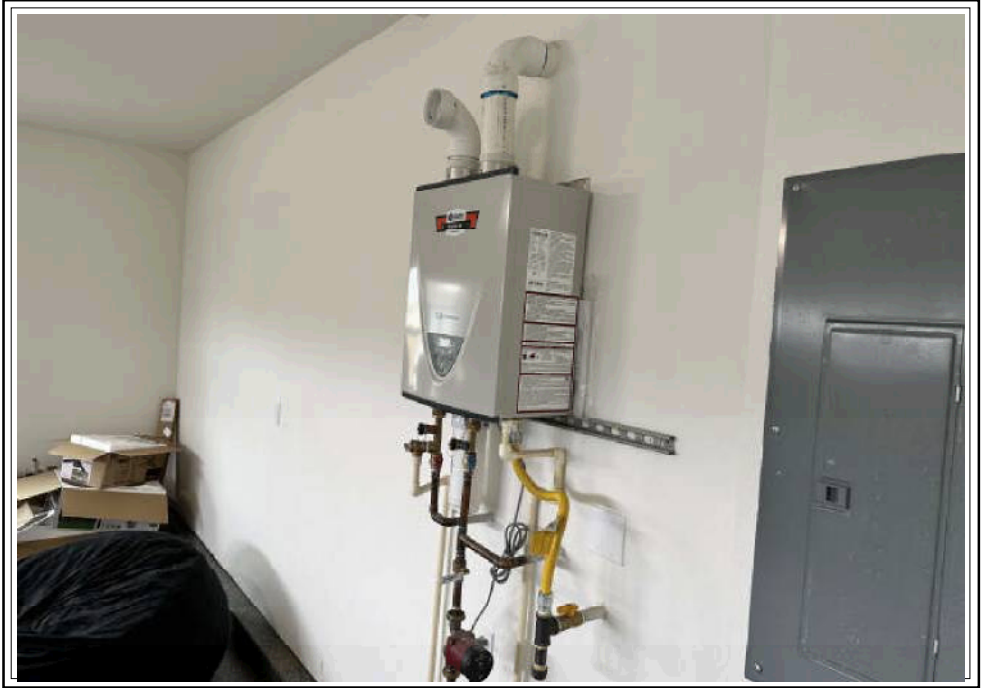
Street

SUBJECT'S INTERIOR PHOTOS

Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



Garage



Tankless Water heater



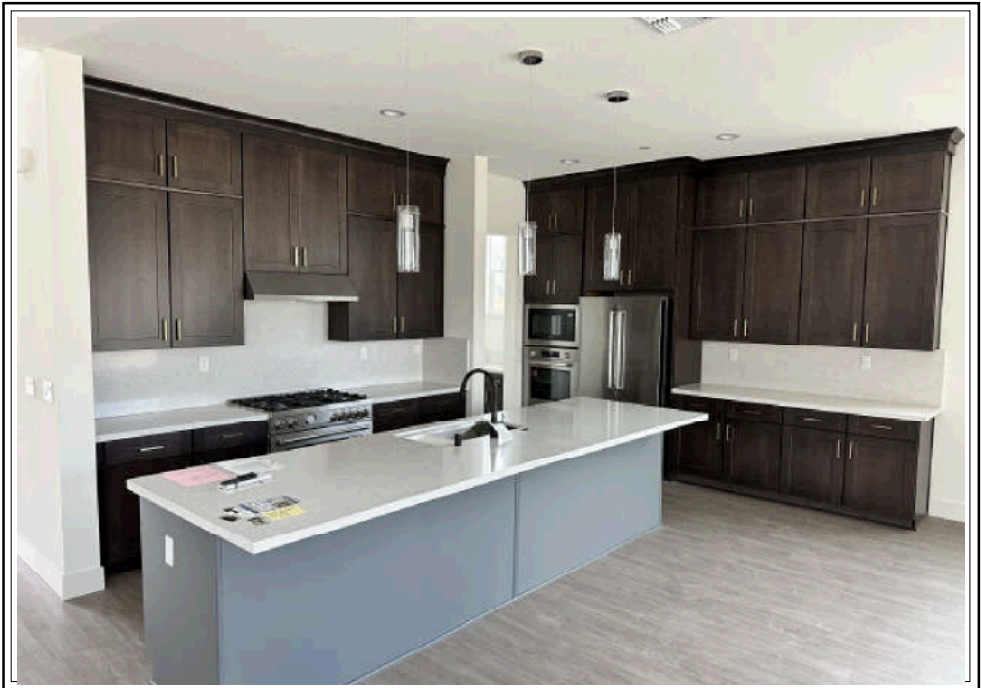
Dual Smoke & Carbon monoxide sensor

SUBJECT'S INTERIOR PHOTOS

Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



Living Room



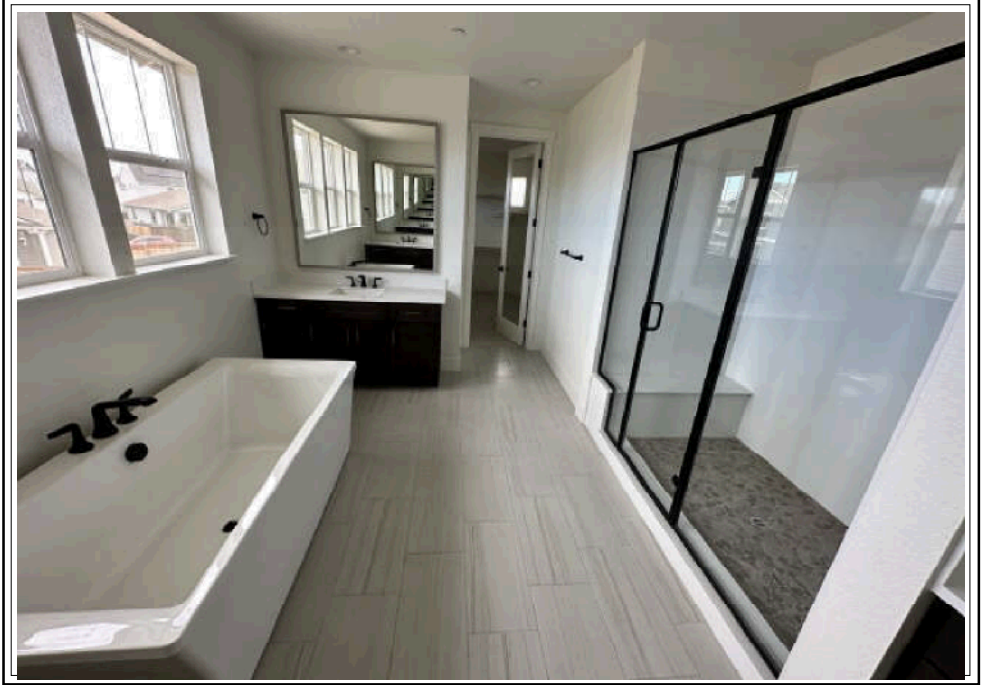
Kitchen



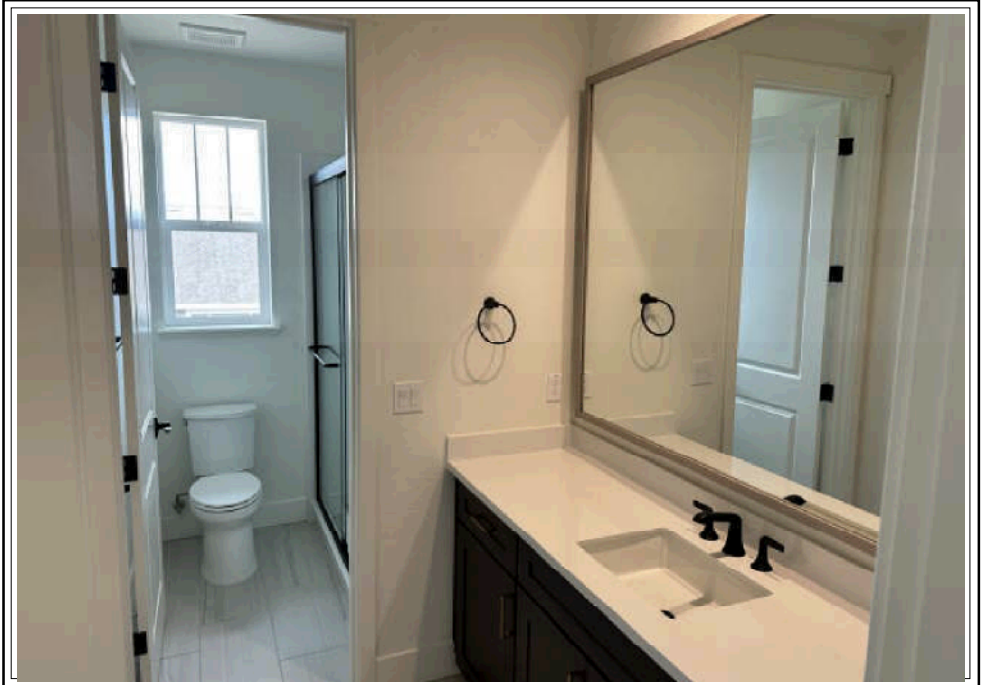
Dining Room

SUBJECT'S INTERIOR PHOTOS

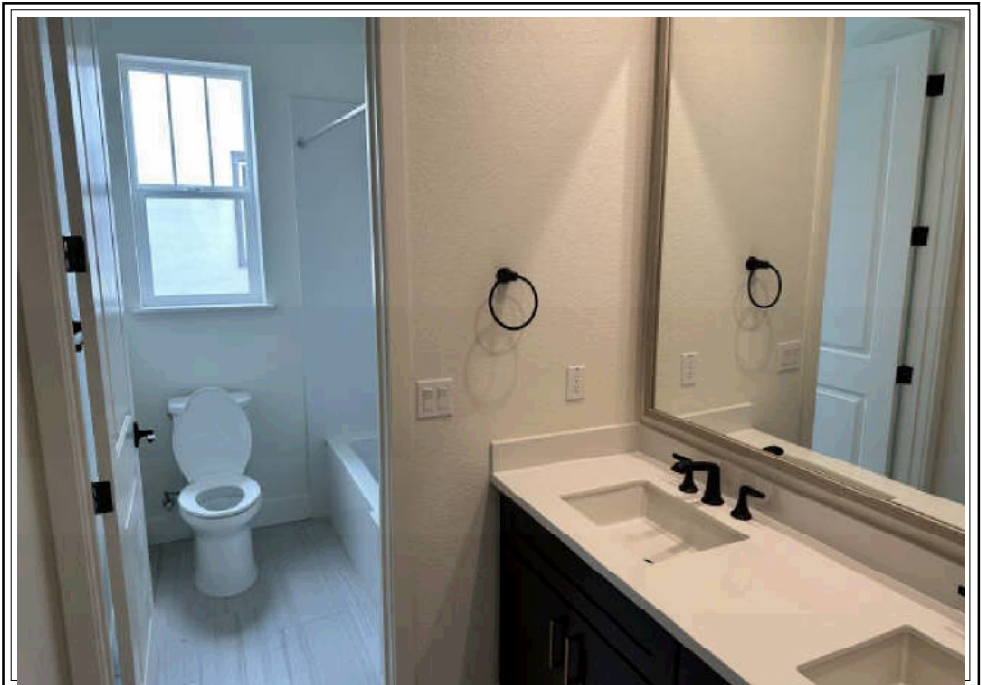
Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



Primary Bathroom



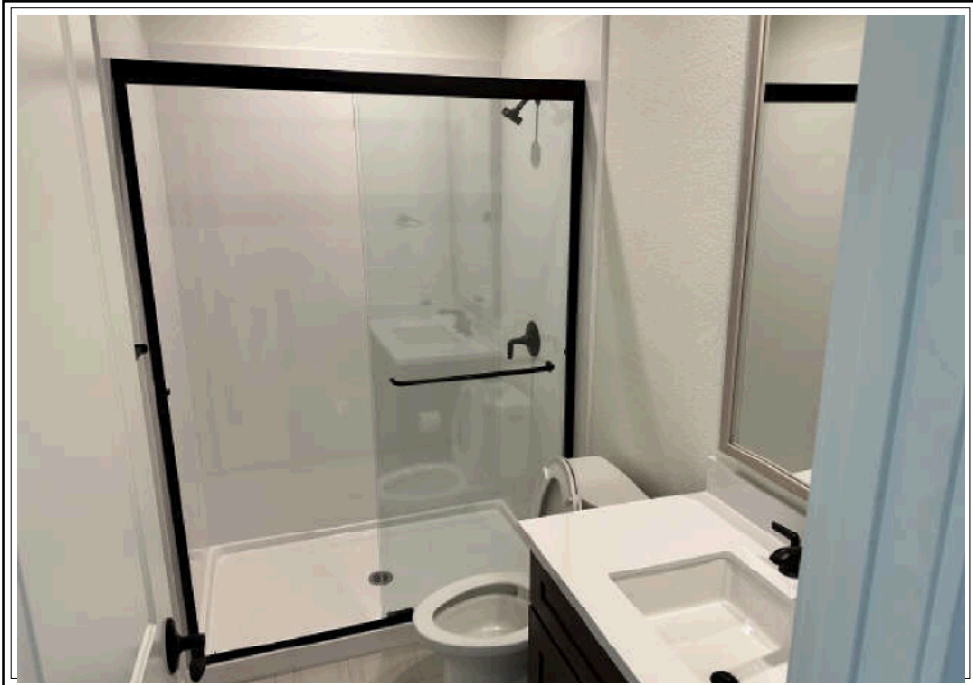
Bathroom #2



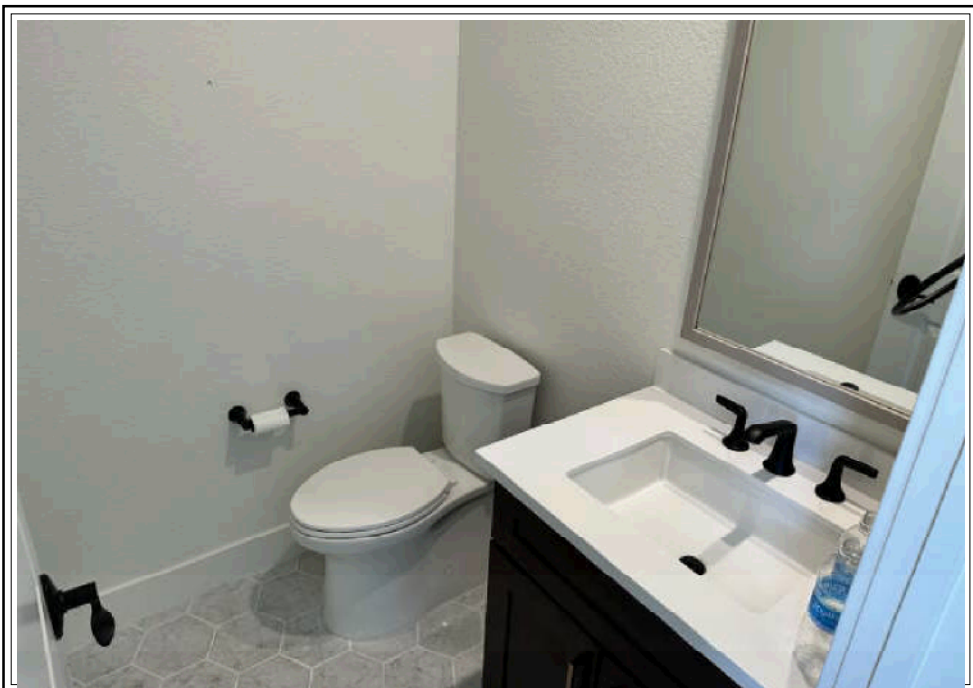
Bathroom #3

SUBJECT'S INTERIOR PHOTOS

Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



Bathroom #4



Half Bathroom



Primary Bedroom

SUBJECT'S INTERIOR PHOTOS

Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



Bedroom #2



Bedroom #3



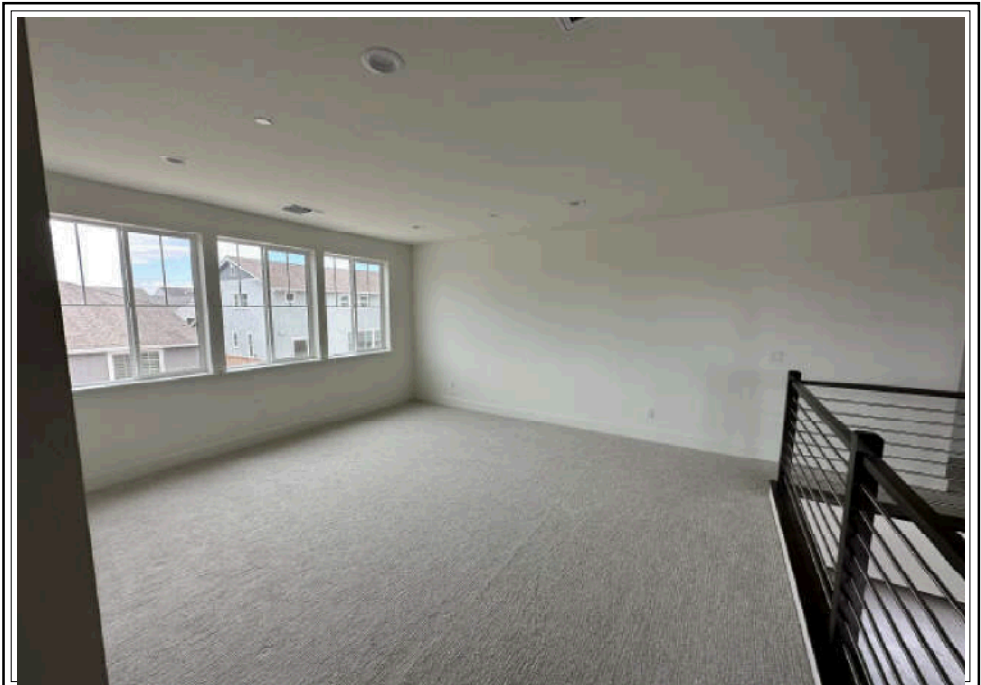
Bedroom #4

SUBJECT'S PHOTOS

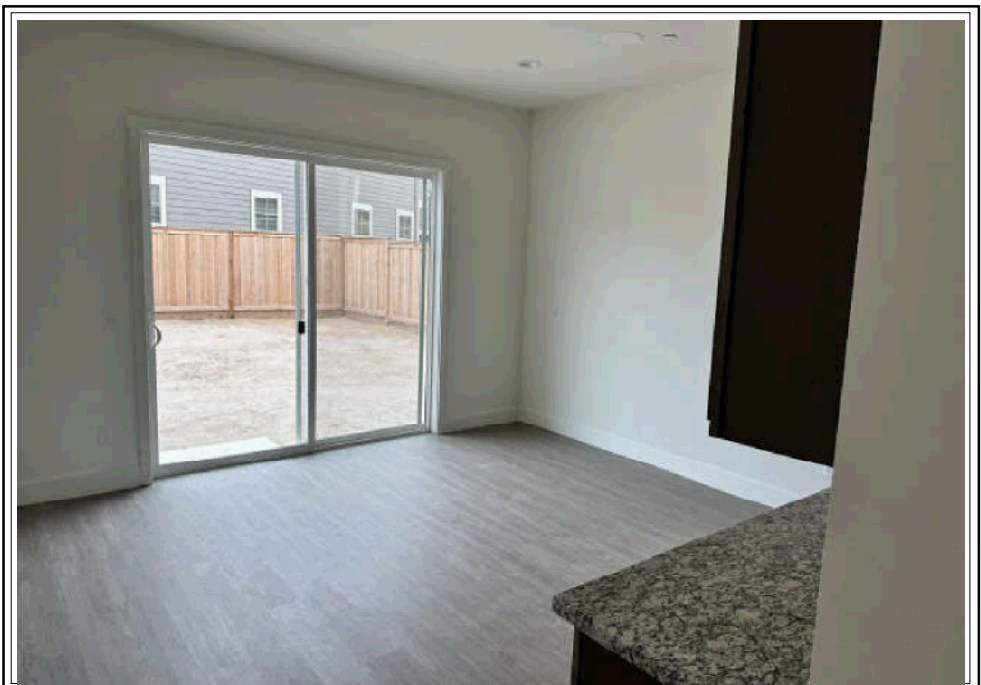
Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



Bedroom #5



Loft



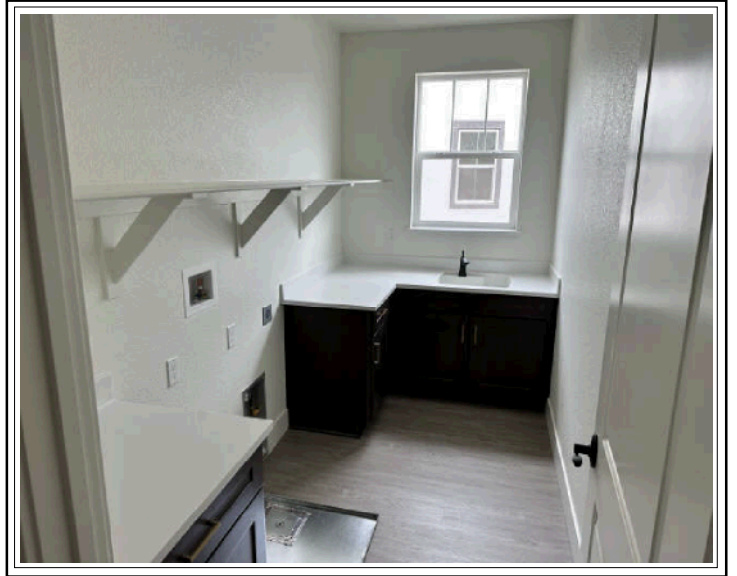
Family Room

SUBJECT'S PHOTOS

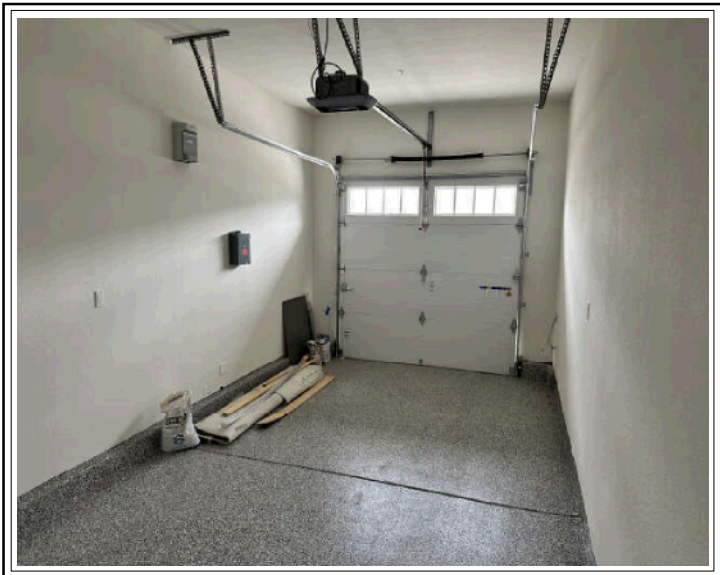
Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164	
Property Address: 15991 Duggar Dr	Case No.: V-0032815	
City: Lathrop	State: CA	Zip: 95330
Lender: Premier Money Source, Inc.		



Nook



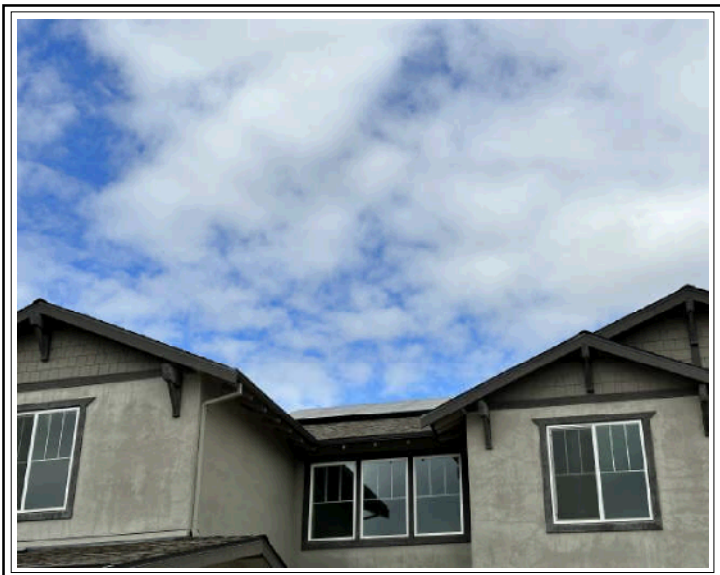
Laundry Area



1 Car Attached Garage



Family Room  
Wet Bar



Photovoltaic Solar Panels



Primary Bedroom Closet

FLOORPLAN SKETCH

Borrower: Torrien L Smothers & Maritza N Rodrigues

File No.: 002164

Property Address: 15991 Duggar Dr

Case No.: V-0032815

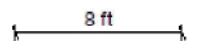
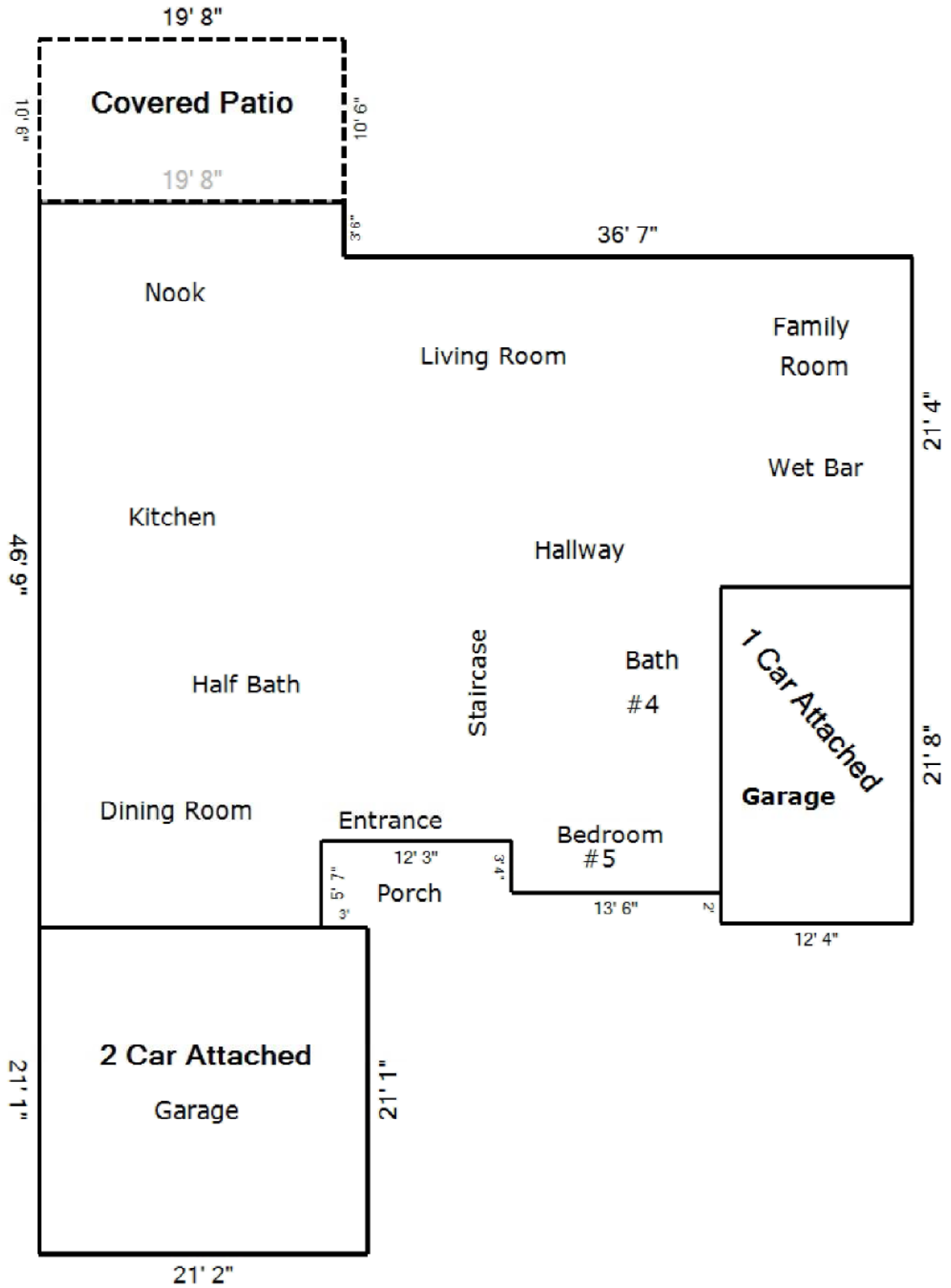
City: Lathrop

State: CA

Zip: 95330

Lender: Premier Money Source, Inc.

Sketch



Living Area	Area Calculation			
First Floor	2132.57 ft <sup>2</sup>	First Floor		x 1.00 = 2132.57 ft <sup>2</sup>
<b>Nonliving Area</b>				
1 Car Attached	267.22 ft <sup>2</sup>	12' 4" x 21' 4" x 1.00 =	263.11 ft <sup>2</sup>	
2 Car Attached	446.26 ft <sup>2</sup>	3' 6" x 19' 8" x 1.00 =	68.83 ft <sup>2</sup>	
Covered Patio	206.5 ft <sup>2</sup>	5' 7" x 18' 2" x 1.00 =	101.43 ft <sup>2</sup>	
<b>Total Living Area (rounded):</b>	<b>2133 ft<sup>2</sup></b>	3' 4" x 13' 6" x 1.00 =	45.00 ft <sup>2</sup>	
		37' 8" x 43' 11" x 1.00 =	1654.20 ft <sup>2</sup>	

FLOORPLAN SKETCH

Borrower: Torrien L Smothers & Maritza N Rodrigues

File No.: 002164

Property Address: 15991 Duggar Dr

Case No.: V-0032815

City: Lathrop

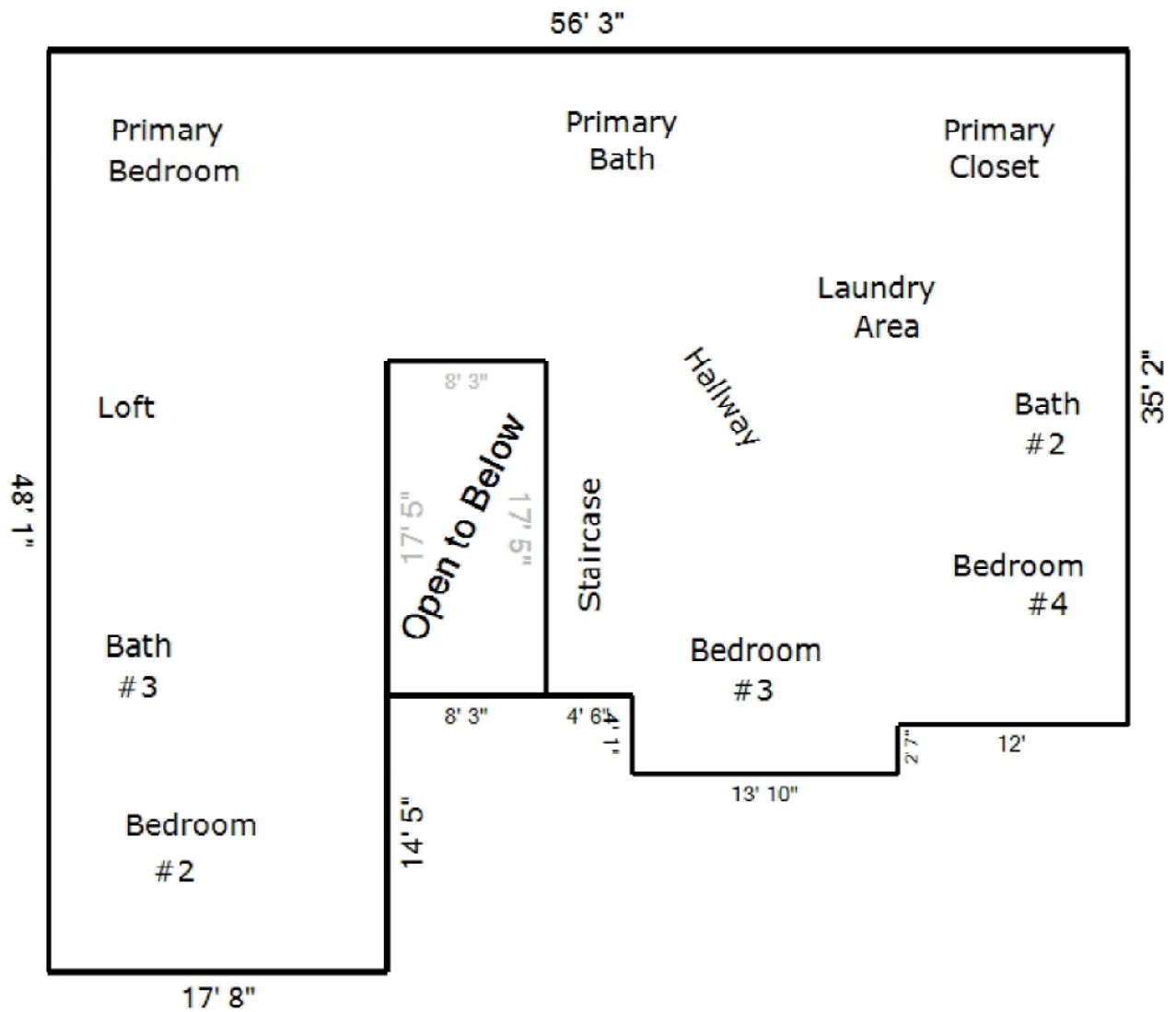
State: CA

Zip: 95330

Lender: Premier Money Source, Inc.

Sketch

Second Floor



Living Area		Area Calculation			
Second Floor	2079.24 ft <sup>2</sup>	Second Floor		x 1.00 =	2079.24 ft <sup>2</sup>
Nonliving Area		17' 8" x	48' 1" x	1.00 =	849.47 ft <sup>2</sup>
Open to Below	0 ft <sup>2</sup>	2' 7" x	13' 10" x	1.00 =	35.74 ft <sup>2</sup>
		35' 2" x	25' 10" x	1.00 =	908.47 ft <sup>2</sup>
		17' 5" x	4' 6" x	1.00 =	78.38 ft <sup>2</sup>
<b>Total Living Area (rounded):</b>	<b>2079 ft<sup>2</sup></b>	16' 3" x	12' 9" x	1.00 =	207.19 ft <sup>2</sup>



AERIAL MAP

Borrower: Torrien L Smothers & Maritza N Rodrigues

File No.: 002164

Property Address: 15991 Duggar Dr

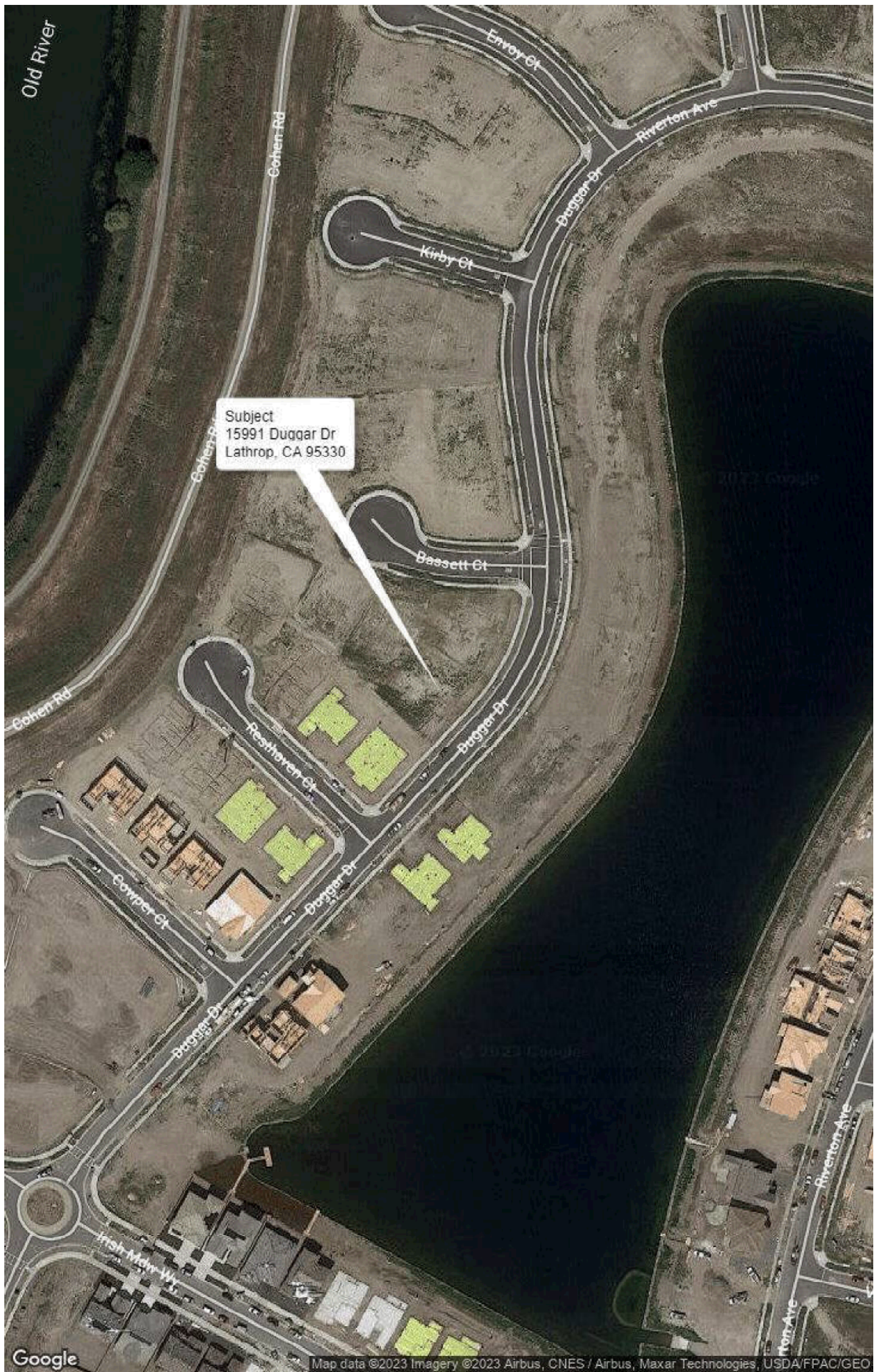
Case No.: V-0032815

City: Lathrop

State: CA

Zip: 95330

Lender: Premier Money Source, Inc.



Google

Map data ©2023 Imagery ©2023 Airbus, CNES / Airbus, Maxar Technologies, USDA/FPAC/GEO

LOCATION MAP

Borrower: Torrien L Smothers & Maritza N Rodrigues

File No.: 002164

Property Address: 15991 Duggar Dr

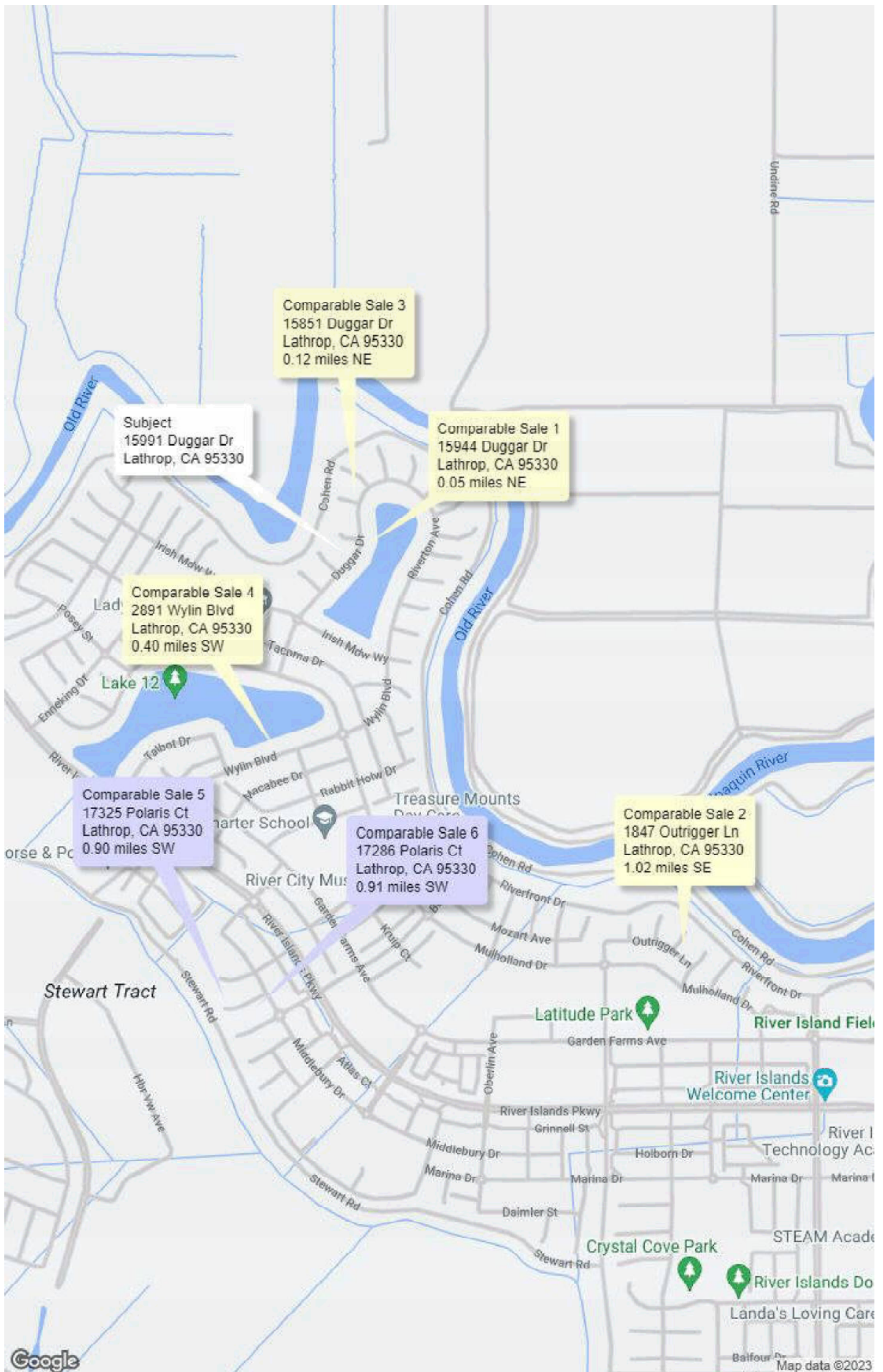
Case No.: V-0032815

City: Lathrop

State: CA

Zip: 95330

Lender: Premier Money Source, Inc.



# Appraiser Independence Certification

File No.: 002164

Borrower:	<u>Torrien L Smothers &amp; Maritza N Rodrigues</u>		
Property Address:	<u>15991 Duggar Dr</u>		
City:	<u>Lathrop</u>	County: <u>San Joaquin</u>	State: <u>CA</u> Zip Code: <u>95330</u>
Lender/Client:	<u>Premier Money Source, Inc.</u>		

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:

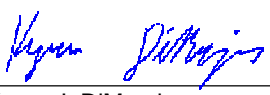
- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would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

<b>APPRAISER:</b>	<b>SUPERVISORY APPRAISER (only if required):</b>
Signature: 	Signature: _____
Name: <u>Kyren J. DiMarzio</u>	Name: _____
Date Signed: <u>09/06/2023</u>	Date Signed: _____
State Certification #: <u>3004671</u>	State Certification #: _____
or State License #: _____	or State License #: _____
or Other (describe): _____ State #: _____	State: _____
State: <u>CA</u>	Expiration Date of Certification or License: _____
Expiration Date of Certification or License: <u>08/01/2025</u>	

USPAP ADDENDUM

Borrower: Torrien L Smothers & Maritza N Rodrigues  
 Property Address: 15991 Duggar Dr  
 City: Lathrop County: San Joaquin State: CA Zip Code: 95330  
 Lender: Premier Money Source, Inc.

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- Appraisal Report** A written report prepared under Standards Rule 2-2(a).
- Restricted Appraisal Report** A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 30 - 90 days

Additional Certifications

- I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

The appraisal was prepared in accordance with Title XI of FIRREA.

APPRAISER:

Signature:   
 Name: Kyren J. DiMarzio  
 Date Signed: 09/06/2023  
 State Certification #: 3004671  
 or State License #: \_\_\_\_\_  
 or Other (describe): \_\_\_\_\_ State #: \_\_\_\_\_  
 State: CA  
 Expiration Date of Certification or License: 08/01/2025  
 Effective Date of Appraisal: 09/04/2023

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

Borrower: Torrien L Smothers & Maritza N Rodrigues	File No.: 002164
Property Address: 15991 Duggar Dr	Case No.: V-0032815
City: Lathrop	State: CA Zip: 95330
Lender: Premier Money Source, Inc.	



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prevent illegal duplication

<b>Policy Number:</b>	PRA-1RE-1000270	<b>Renewal of:</b>	PRA-1RE-1000087
<b>1. Named Insured:</b>	Ace Appraisal Services, Inc. (including Predecessor Entities and DBA's)		
<b>2. Physical Address:</b>	3608 Lauding Way Modesto, CA 95355		
<b>Mailing Address:</b>	3608 Lauding Way Modesto, CA 95355		
<b>3. Policy Period:</b>	<b>From: July 31, 2022</b>	<b>To: July 31, 2023</b>	
	12:01 A.M. Standard Time at the address of the <b>Named Insured</b> as stated in Number 2 above		
<b>4. Limit of Liability:</b>			
<b>A. Per Claim:</b>	<b>\$1,000,000</b>	<b>Aggregate:</b>	<b>\$1,000,000</b>
<b>5. Deductible:</b>	<b>\$5,000 Each Claim</b>		
<b>6. Policy Premium:</b>	<b>\$2,129.00</b>	<b>State Taxes/Surcharges</b>	<b>\$0.00</b>
<b>7. Retroactive Date:</b>	<b>Full Prior Acts</b>		
<b>8. Notice to Company:</b>	Notice of a <b>Claim</b> or Potential <b>Claim</b> should be sent to: Hudson Insurance Group 100 William Street, 5 <sup>th</sup> Floor New York, NY 10038 Fax: 646-216-3786 Email: hudsonclaims300@hudsoninsgroup.com		
<b>9. A. Program Administrator:</b>	Riverton Insurance Agency Corp.		
<b>B. Agent/Broker:</b>	ALJA 800-882-4410		
<i>IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York</i>			
	President	Secretary	

E&O

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## FLOOD MAP

Borrower: Torrien L Smothers & Maritza N Rodrigues

File No.: 002164

Property Address: 15991 Duggar Dr

Case No.: V-0032815

City: Lathrop

State: CA

Zip: 95330

Lender: Premier Money Source, Inc.



### FLOOD INFORMATION

**Community:** City of Lathrop  
**Property is NOT in a FEMA Special Flood Hazard Area**  
**Map Number:** 06077C0605F  
**Panel:** 06077C0605  
**Zone:** X  
**Map Date:** 10-16-2009  
**FIPS:** 06077  
**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.