

REAL ESTATE APPRAISAL REPORT



LOCATED AT
4630 Capitola Rd
Capitola, CA 95010

FOR
Premier Money Source, Inc.
3334 E Coast Hwy, #507
Corona Del Mar, CA 92625

AS OF
09/16/2024

BY
Jan Winham
Jan Winham Appraisals
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09/17/2024

Premier Money Source, Inc.
3334 E Coast Hwy, #507
Corona Del Mar, CA 92625

Re: Property: 4630 Capitola Rd
Capitola, CA 95010
Borrower: Mark Vincent
File No: 24-0218

Opinion of Value: \$ 1,435,000
Effective Date: 09/16/2024

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Jan Winham
License or Certification #: AG040630
State: CA Expires: 06/27/2026
janwinhamappraisals@gmail.com

Uniform Residential Appraisal Report

Loan# 002560
File # 24-0218

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 4630 Capitola Rd	City Capitola	State CA	Zip Code 95010
	Borrower Mark Vincent	Owner of Public Record Mark Vincent	County Santa Cruz	
	Legal Description Assessor's Map No. 34-03			
	Assessor's Parcel # 034-031-28	Tax Year 2023	R.E. Taxes \$ 10,703	
	Neighborhood Name Capitola	Map Reference 42100	Census Tract 1217.01	
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ 0	<input type="checkbox"/> PUD HOA \$ 0	<input type="checkbox"/> per year <input type="checkbox"/> per month
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)			
	Assignment Type <input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)			
	Lender/Client Premier Money Source, Inc.	Address 3334 E Coast Hwy, #507, Corona Del Mar, CA 92625		
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

Report data source(s) used, offering price(s), and date(s). **MLS, Property Owner**

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

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

NEIGHBORHOOD	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	80 %			
	Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input 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	1,000	Low	0	Multi-Family	5 %		
	Neighborhood Boundaries Neighborhood boundaries include Highway 1 to the north, Park avenue to the east, the Pacific Ocean to the south, and 41st Avenue to the west.		3,500	High	134	Commercial	10 %		
	Neighborhood Description The subject is located within the Capitola City limits. The subject is about 1 half mile to Capitola Beach and Village and a similar distance to 41st Ave and the Capitola Regional Mall. All community services within a mile radius and good access to Highway 1 and 17.		1,641	Pred.	65	Other	%		

Market Conditions (including support for the above conclusions) **See MC Addendum... The subject's estimate of value is slightly below the neighborhood predominate due primarily to its size, the value is well within the range of values and it is not considered to be an overimprovement.**

SITE	Dimensions 41' x 83' (Approximate)	Area 3403 sf	Shape Rectangular	View N;Res;	
	Specific Zoning Classification R-1	Zoning Description Single Family Residential			
	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 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 I have considered				
	the physically possible, legally permissible, and economically feasible uses of this property and concluded that its highest and best use is its continued use as a Single Family Residence.				
	Utilities Public Other (describe) _____ Public Other (describe) _____ Off-site Improvements - Type Public Private				

Electricity Gas Water Sanitary Sewer Street **Asphalt** Alley **None**

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **06087C0352F** FEMA Map Date **09/29/2017**

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 apparent adverse encroachments, easements, or conditions noted. The subject is a 3403 sf level interior parcel. Landscape is typical with stone and gravel patio area. Capitola Road is a busy road, considered external obsolescence the effect on value was estimated at 5%; Comparables Five and Six are similarly located on busy roads. See Additional Comments...

IMPROVEMENTS	General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
	Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Avg	Floors	Lam/Avg						
	# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Wd/Avg	Walls	Drywall,Panel/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	Comp/Avg	Trim/Finish	Wood/Avg						
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	3x6"Metal/Avg	Bath Floor	Tile/Avg						
	Design (Style) Trad	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DbIPane/Avg	Bath Wainscot	Tile/Avg						
	Year Built 1940	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None/Yes/Avg	Car Storage	<input type="checkbox"/> None						
	Effective Age (Yrs) 20	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Avg	<input checked="" type="checkbox"/> Driveway	# of Cars 3						
	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	Gravel						
	<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel N.Gas	Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence Wood	Garage	# of Cars 0						
	<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Both	<input type="checkbox"/> Porch None	Carport	# of Cars 0						
	<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None	Pool None	<input type="checkbox"/> Other None	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 type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)											
	Finished area above grade contains: 5 Rooms 3 Bedrooms 2.0 Bath(s) 1,038 Square Feet of Gross Living Area Above Grade											
	Additional features (special energy efficient items, etc.). Laminate flooring throughout with tile floors in the baths. Quartz counters in the kitchen. Slider from Primary Bedroom, exterior doors from kitchen and bedroom.											
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-six to ten years ago;Bathrooms-updated-six to ten years ago;The subject was constructed in 1940 and is considered to be of Q3 quality construction and in C3 condition with recent updates including new flooring throughout and updated kitchen and baths. All utilities were on and in working order, Hot water heater double strapped in outdoor closet. CO/Smoke detectors present and functioning. Laundry in closet in the kitchen.												
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe _____												
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe _____												

Uniform Residential Appraisal Report

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There are **15** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **1,495,000** to \$ **5,295,000**
 There are **28** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **1,000,000** to \$ **3,500,000**

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	4630 Capitola Rd Capitola, CA 95010	4570 Crystal St Capitola, CA 95010		811 Laurence Ave Capitola, CA 95010		4570 Jewel St Capitola, CA 95010	
Proximity to Subject		0.04 miles SW		0.62 miles NE		0.15 miles S	
Sale Price	\$	\$ 1,425,000		\$ 1,555,000		\$ 1,650,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 1268.92 sq.ft.		\$ 1245.99 sq.ft.		\$ 1787.65 sq.ft.	
Data Source(s)		ReiMLS#ML81965990;DOM 49		ReiMLS#ML81958054;DOM 39		ReiMLS#ML81956340;DOM 5	
Verification Source(s)		Doc# 13141		Doc# 8996		Doc# 5102	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Priv Pty;0		ArmLth Conv;0		ArmLth Cash;0	
Date of Sale/Time		s07/24;c07/24		s05/24;c04/24		s03/24;c03/24	
Location	N;Res;BsyRd	N;Res;	-71,250	N;Res;Inf	0	N;Res;	-82,500
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	3403 sf	3223 sf		6534 sf		3049 sf	
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Trad	DT1;Trad		DT1;Trad		DT1;Trad	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	84	78		61		62	
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	5 3 2.0	5 2 2.0		6 3 2.0		5 2 2.0	
Gross Living Area	1,038 sq.ft.	1,123 sq.ft.		1,248 sq.ft.		923 sq.ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	CFA/None	CFA/None		CFA/None		CFA/None	
Energy Efficient Items	None	None		None		None	
Garage/Carport	3dw	2dw		2ga2dw		1ga1dw	
Porch/Patio/Deck	Patio,Deck	Patio		Patio		Patio,Deck	
List Price	N/A	\$1,475,000		\$1,595,000		\$1,495,000	
Final List Price	N/A	\$1,425,000		\$1,545,000		\$1,650,000	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 7,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -123,820	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -73,750
Adjusted Sale Price of Comparables		Net Adj. 0.5 %		Net Adj. 8.0 %		Net Adj. 4.5 %	
		Gross Adj. 13.5 %	\$ 1,432,500	Gross Adj. 8.0 %	\$ 1,431,180	Gross Adj. 20.1 %	\$ 1,576,250

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) **MLS;Realist**

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) **MLS;Realist**

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	09/17/2024	08/29/2024	08/29/2024	08/29/2024

Analysis of prior sale or transfer history of the subject property and comparable sales **The subject has not sold or transferred within the last three years. None of the comparables have closed escrow within the last twelve months.**

Summary of Sales Comparison Approach **Search parameters included all single family residences in Capitola. The results were analyzed and the properties which were the most comparable to the subject were selected. The selling information was verified with County records. all adjustments reflect the contributory value of the differences in amenities, relative to the subject property. Adjustments were based on matched-paired comparisons of comparable sales, within the scope of the assignment and the confines of the subject property and surrounding homes. Adjustments for site size were made at \$10/sf when differences exceed 25%. Room counts were taken at \$100,000 per bedroom when less than three, and \$20,000 per full bath. Overall gross living area was adjusted at \$250/sf when differences exceed 100 sf. Garages were given \$20,000 in per stall in contributory value. Age/condition adjustments were combined and varied based on actual age and extent of updates. Comparable Three was included to bracket GLA; it was given little weight due to its purchase during a small uptick in the market.**

Indicated Value by Sales Comparison Approach \$ **1,435,000**

Indicated Value by: Sales Comparison Approach \$ **1,435,000** Cost Approach (if developed) \$ **1,442,215** Income Approach (if developed) \$

The sales comparison approach was considered the most relevant approach to value. Comparable One was considered to be the best indicator of the subject's value and was given the most weight.

RECONCILIATION

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **1,435,000**, as of **09/16/2024**, which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practices (USPAP) as well as the requirements of the Code of Professional Ethics & Standards of Professional Appraisal Practice of the Appraisal Institute.

This property was measured using ANSI standards of measuring. See Building Sketch for dimensions.
The appraiser's room count (3bed/2bath) differed from Public Records (2bed/1bath). Public Records are often incorrect and cannot be relied on.
The subject's garage was converted to a bedroom and bath with permits. All work has been completed in a workmanlike manner with no health or safety issues.

Comparables Two and Four were not adjusted for a busy road as their location is considered to be inferior to the subject in regards to distance to the beach and so the location was considered to be overall similar. Comparable Six is similarly located on a busy road and is considered to be inferior to the subject in regards to distance to the beach and therefore was given a 5% upward adjustment for location.

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) There have been no recent land sales in the subject's neighborhood of lots comparable to the subject site. The opinion of site value was derived by abstraction. High land-to-value ratios are typical for the area, acceptable to the market and common to all the sales used for comparison.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data Marshall Swift Valuation Manual Quality rating from cost service Avg Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) Building costs have skyrocketed due to cost of materials and contractor demand. The subject has an actual age of 84 years, an effective age estimated at 20 years with a remaining economic life of 40 years.	OPINION OF SITE VALUE _____ = \$ 1,000,000 DWELLING 1,038 Sq.Ft. @ \$ 350.00 _____ = \$ 363,300 _____ 0 Sq.Ft. @ \$ _____ = \$ _____ Landscape, Patio _____ = \$ 75,000 Garage/Carport _____ Sq.Ft. @ \$ _____ = \$ _____ Total Estimate of Cost-New _____ = \$ 438,300 Less Physical _____ Functional _____ External _____ Depreciation 146,085 _____ = \$(146,085) Depreciated Cost of Improvements _____ = \$ 292,215 "As-is" Value of Site Improvements _____ = \$ 150,000 Estimated Remaining Economic Life (HUD and VA only) 40 Years INDICATED VALUE BY COST APPROACH _____ = \$ 1,442,215
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INCOME

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)

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 existing building(s) into a PUD? Yes No If Yes, date of conversion. _____
 Does the project contain any multi-dwelling units? Yes No Data Source _____
 Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. _____
 Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. _____
 Describe common elements and recreational facilities. _____

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

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

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

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

Loan# 002560
File# 24-0218

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

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

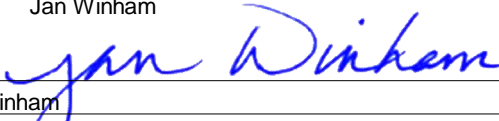
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER Jan Winham
Signature 
Name Jan Winham
Company Name Jan Winham Appraisals
Company Address 3060 Porter St, Spc 15
Soquel, CA 95073
Telephone Number (831) 454-8902
Email Address janwinhamappraisals@gmail.com
Date of Signature and Report 09/17/2024
Effective Date of Appraisal 09/16/2024
State Certification # AG040630
or State License # _____
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 06/27/2026

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED
4630 Capitola Rd
Capitola, CA 95010
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,435,000
LENDER/CLIENT

Name Financial Asset Services, Inc.
Company Name Premier Money Source, Inc.
Company Address 3334 E Coast Hwy, #507, Corona Del Mar, CA
92625
Email Address _____

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

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

Uniform Residential Appraisal Report

Loan# 002560
File # 24-0218

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	4630 Capitola Rd Capitola, CA 95010	707 Sunset Dr Capitola, CA 95010			4980 Capitola Rd Capitola, CA 95010			804 Capitola Ave Capitola, CA 95010		
Proximity to Subject		0.42 miles NE			0.19 miles E			0.62 miles NE		
Sale Price	\$	\$ 1,375,000			\$ 1,495,000			\$ 1,450,000		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 1197.74 sq.ft.			\$ 1750.59 sq.ft.			\$ 919.47 sq.ft.		
Data Source(s)		ReiMLS#ML81957216;DOM 89			ML81973330;DOM 18			ReiMLS#ML81978803;DOM 14		
Verification Source(s)		Doc# 12336			Agent: 831-239-5066			Agent: 831-406-9522		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Cash;0		Listing TBD;0		Listing TBD;0		Listing TBD;0		
Date of Sale/Time		s07/24;c06/24			Active			Active		
Location	N;Res;BsyRd	N;Res;Inf	0	N;Res;BsyRd		N;Res;BsyRd/Inf	+72,500			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Site	3403 sf	3354 sf	0	3180 sf	0	3398 sf	0			
View	N;Res;	N;Res;		N;Res;		N;Res;				
Design (Style)	DT1;Trad	DT1;Trad		DT2;Trad	0	DT2;Trad	0			
Quality of Construction	Q3	Q3		Q3		Q3				
Actual Age	84	76	0	66	0	60	0			
Condition	C3	C3		C3		C3				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths				
Room Count	5 3 2.0	4 2 2.0	+100,000	4 2 1.0	+120,000	5 3 2.0				
Gross Living Area	1,038 sq.ft.	1,148 sq.ft.	-27,500	854 sq.ft.	+46,000	1,577 sq.ft.	-134,750			
Basement & Finished Rooms Below Grade	Osf	Osf		Osf		Osf				
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	CFA/None	CFA/None		CFA/None		CFA/None				
Energy Efficient Items	None	None		None		None				
Garage/Carport	3dw	2dw	0	2dw	0	2gbi2dw	-40,000			
Porch/Patio/Deck	Patio,Deck	Patio	0	Patio/ADU	-200,000	Patio	0			
List Price	N/A	\$1,495,000	0	\$1,599,000	0	\$1,450,000	0			
Final List Price	N/A	\$1,375,000	0	\$1,495,000	0	\$1,450,000	0			
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 72,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -34,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -102,250			
Adjusted Sale Price of Comparables		Net Adj. 5.3 % Gross Adj. 9.3 %	\$ 1,447,500	Net Adj. 2.3 % Gross Adj. 24.5 %	\$ 1,461,000	Net Adj. 7.1 % Gross Adj. 17.1 %	\$ 1,347,750			

SALES COMPARISON APPROACH

SALE HISTORY

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 # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Realist	Realist			Realist			Realist		
Effective Date of Data Source(s)	09/17/2024	09/17/2024			09/17/2024			09/17/2024		
Analysis of prior sale or transfer history of the subject property and comparable sales See Page #2 of URAR.										

ANALYSIS/COMMENTS

Analysis/Comments Comparables Four, Five and Six were provided as additional support. Comparables Five and Six are both active listings. As with the first three comparables, all adjustments reflect the contributory value of the differences in amenities, relative to the subject property. Adjustments were based on matched-paired comparisons of comparable sales, within the scope of the assignment and the confines of the subject property and surrounding homes.

The additional market data helps to minimize the subjectivity of the sales comparison process by providing additional points to compare various amenities and to provided additional bracketing for key elements of value. The additional comparables also help by providing additional sales that can be used in the matched-paired comparison process, which is the basis for the adjustments.

Adjustments were consistently applied to all comparables, upward and downward, which is the major reason why additional market data was offered in this appraisal; that is, to help insure a reasonably good supply of upward and downward adjustments and minimize subjectivity in an otherwise very subjective process. The adjustments were tied to either a dollar value per square foot of the residence, a dollar value per square foot difference in the site; a dollar value for every year difference in the effective age (effective age and condition adjustments were a combined adjustment); a cost-to-cure or cost-to-reproduce; or a straight matched-paired allowance. Some of the more subjective adjustments were based on a percentage of the sales price. These adjustments were the culmination of a comparison process that seemed to best show how the market reacted to different amenities and they resulted in a narrowing of the range between indicated adjusted values. Each amenity was considered together with all the other factors of that property.

In all cases, the adjustments were an attempt to mirror actual market behavior for that specific property. If you have any questions regarding this assignment or the adjustments and analysis, please call the appraiser immediately.

USPAP ADDENDUM

Loan# 002560
File No. 24-0218

Borrower Mark Vincent
Property Address 4630 Capitola Rd
City Capitola County Santa Cruz State CA Zip Code 95010
Lender Premier Money Source, Inc.

This report was prepared under the following USPAP reporting option:

- Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).
- Restricted Appraisal Report This report was prepared in accordance with USPAP 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: 0-90 Days

Additional Certifications

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

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

Additional Comments

APPRAISER:

Signature: Jan Winham
Name: Jan Winham
Date Signed: 09/17/2024
State Certification #: AG040630
or State License #: _____
State: CA
Expiration Date of Certification or License: 06/27/2026
Effective Date of Appraisal: 09/16/2024

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

Market Conditions Addendum to the Appraisal Report

Loan# 002560
File No. 24-0218

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 **4630 Capitola Rd** City **Capitola** State **CA** ZIP Code **95010**

Borrower **Mark Vincent**

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)	8	13	7	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.33	4.33	2.33	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	10	18	15	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	7.5	4.2	6.4	<input checked="" type="checkbox"/> Declining	<input 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	1,625,000	1,675,000	1,575,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	8	26	15	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Comparable List Price	1,975,000	1,572,500	1,894,444	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	14	34	32	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale Price as % of List Price	101.37	100.00	99.72	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **Information was based on market data taken from REInfoLink Multiple Listing Service (MLS). Statistical information requested in this form was not directly provided by the MLS provider, but was based on my calculations and search criteria. Any seller concessions are relatively minor, typically less than 3% of sale price.**

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. **ReiMLS**

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.

Search parameters included all single family residential properties ranging from 0-2000 sf GLA in Market Area 44 (Capitola). According to the above data the market has remained stable over the last year.

Increasing >=110%
Stable >90% & <110%
Declining <= 0.90%

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

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

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

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

Signature	Signature
Appraiser Name Jan Winham	Supervisory Appraiser Name
Company Name Jan Winham Appraisals	Company Name
Company Address 3060 Porter St, Spc 15, Soquel, CA 95073	Company Address
State License/Certification # AG040630 State CA	State License/Certification # State
Email Address janwinhamappraisals@gmail.com	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Property Detail Report

Borrower	Mark Vincent			
Property Address	4630 Capitola Rd			
City	Capitola	County	Santa Cruz	State CA Zip Code 95010
Lender/Client	Premier Money Source, Inc.			

4630 Capitola Rd, Capitola, CA 95010-3851, Santa Cruz County 📍 **Expired Listing**
APN: 034-031-28-000 CLIP: 6587636925

	Beds	Full Baths	Half Baths	Sale Price	Sale Date
	2	1	N/A	\$700,000	06/06/2018
	MLS Sq Ft	Lot Sq Ft	Yr Built	Type	
	1,026	3,354	1940	SFR	

OWNER INFORMATION			
Owner Name	Vincent Mark	Tax Billing Zip+4	3274
Tax Billing Address	3930 Reposa Ave	Owner Occupied	No
Tax Billing City & State	Santa Cruz, CA	Owner Name 2	
Tax Billing Zip	95062		

LOCATION INFORMATION			
School District	Santa Cruz	Property Carrier Route	C009
Community College District	Cabrillo Jt	Zoning	
Elementary School District	Soquel Un	Map Page/Grid	
Location Influence		Market Area	44
Census Tract	1217.01	Parcel Comments	
Tract Number		Within 250 Feet of Multiple Flood Z one	No

TAX INFORMATION			
APN	034-031-28-000	Tax Area	03108
Alt APN		Tax Appraisal Area	
Exemption(s)		Block ID	2
% Improved	38%	Lot Number	7
Legal Description			

ASSESSMENT & TAX			
Assessment Year	2024	2023	2022
Assessed Value - Total	\$892,416	\$874,917	\$857,762
Assessed Value - Land	\$557,760	\$546,823	\$536,101
Assessed Value - Improved	\$334,656	\$328,094	\$321,661
Market Value - Total			
Market Value - Land			
Market Value - Improved			
YOY Assessed Change (\$)	\$17,499	\$17,155	
YOY Assessed Change (%)	2%	2%	
Exempt Building Value			
Exempt Land Value			
Exempt Total Value			
Tax Year	Total Tax	Change (\$)	Change (%)
2021	\$10,325		
2022	\$10,577	\$252	2.44%
2023	\$10,703	\$126	1.19%
Special Assessment		Tax Amount	

CHARACTERISTICS			
Land Use - CoreLogic	SFR	Condo Amenities	
Land Use - County	SFR Non-Conform Use	Heat Type	Wall
Lot Frontage		Cooling Type	
Lot Depth		Porch	
Lot Acres	0.077	Patio Type	
Lot Area	3,354	Parking Type	Type Unknown
Lot Shape		Garage Capacity	
Style		No. Parking Spaces	
Year Built	1940	Garage Sq Ft	240
Effective Year Built	1940	Roof Type	
Gross Area	Tax: 1,023 MLS: 1,026	Roof Material	Composition Shingle

Property Detail Report Cont.

Borrower	Mark Vincent			
Property Address	4630 Capitola Rd			
City	Capitola	County	Santa Cruz	State CA Zip Code 95010
Lender/Client	Premier Money Source, Inc.			

Building Sq Ft	Tax: 1,023 MLS: 1,026	Roof Frame	
Above Gnd Sq Ft		Foundation	
Ground Floor Area		Roof Shape	
2nd Floor Area		Construction	
Stories	MLS: 1	Exterior	
Basement Sq Feet		Floor Cover	
Basement Type	MLS: Concrete Perimeter	Pool	
Total Rooms	4	Other Impvs	
Bedrooms	2	Equipment	
Total Baths	1	Total Units	
MLS Total Baths		Water	Public
Full Baths	1	Sewer	Public Service
Half Baths		Condition	Average
Fireplaces		Quality	

FEATURES					
Feature Type	Unit	Size/Qty	Width	Depth	Year Built
Feature Type					Value
Building Description					Building Size

SELL SCORE			
Rating	High	Value As Of	2024-09-08 04:32:59
Sell Score	829		

ESTIMATED VALUE			
RealAVM™	\$1,165,400	Confidence Score	85
RealAVM™ Range	\$1,062,400 - \$1,268,500	Forecast Standard Deviation	9
Value As Of	09/03/2024		

- (1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.
- (2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.
- (3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LISTING INFORMATION			
MLS Listing Number	ML80628894	MLS Sold Date	
MLS Status	Expired	MLS Closing Price	
MLS Status Change Date	06/15/2006	MLS Listing Agent	144735-Michele Deni David
MLS Listing Date	05/15/2006	MLS Listing Broker	CORNUCOPIA REAL ESTATE
MLS Curr. List \$	\$789,000	MLS Selling Agent	
MLS Orig. List \$	\$789,000	MLS Selling Broker	
MLS Pending Date			

MLS Listing #	MI80608330	MI80563352	MI80305957	MI89852088
MLS Status	Expired	Canceled	Sold	Expired
MLS Listing Date	02/14/2006	10/25/2005	02/02/2003	11/05/1998
MLS Listing Price	\$789,000	\$799,000	\$429,500	\$249,000
MLS Orig List \$	\$789,000	\$812,000	\$499,500	\$249,000
MLS Close Date			07/11/2003	
MLS List Close \$			\$410,000	
MLS List Exp Date	06/14/2006	04/25/2006	08/02/2003	04/30/1999
MLS List Cancel Date				

LAST MARKET SALE & SALES HISTORY			
Recording Date	06/14/2018	Deed Type	Grant Deed
Settle Date	06/06/2018	Owner Name	Vincent Mark
Sale Price	\$700,000	Owner Name 2	
Price Per Square Feet	\$684.26	Seller	Champery Rental Reo LLC
Document Number	18082		

Recording Date	06/14/2018	06/14/2018	04/10/2017	09/15/2015	07/10/2003
Sale Price	\$700,000		\$800,000	\$518,500	\$410,000

Property Detail Report Cont.

Borrower	Mark Vincent				
Property Address	4630 Capitola Rd				
City	Capitola	County	Santa Cruz	State	CA Zip Code 95010
Lender/Client	Premier Money Source, Inc.				

Nominal	Y				
Buyer Name	Vincent Mark	Vincent Mark	Champery Rental Reo LLC	Westridge Rentals LLC	Distad Tina H
Buyer Name 2					
Seller Name	Champery Rental Reo LLC	Vincent Martha	West Ridge Rentals LLC	Old Republic National	Roush Michele A
Document Number	18082	18081	11744	37593	67605
Document Type	Grant Deed	Interspousal Deed Transfer	Grant Deed	Trustee's Deed (Foreclosure)	Grant Deed
Recording Date	04/05/1995		04/05/1995		
Sale Price					
Nominal					
Buyer Name	Roush Michele A		Dubord Gertrude B		
Buyer Name 2					
Seller Name	Du Bord Frank E & Gertrude B		Du Bord Frank E & Gertrude B		
Document Number	5656-45		5656-43		
Document Type	Grant Deed		Affidavit		

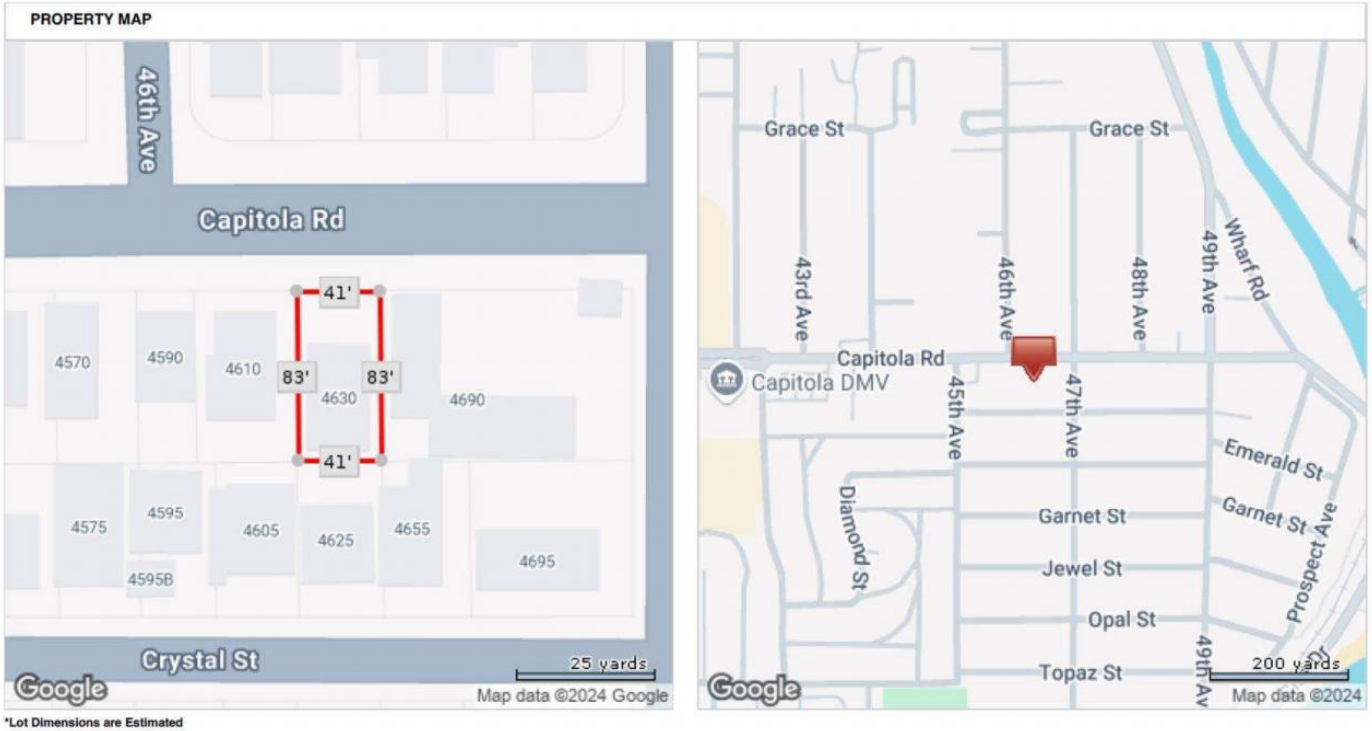
MORTGAGE HISTORY					
Mortgage Date	06/14/2018	11/09/2015	10/25/2005	08/03/2004	11/03/2003
Mortgage Amount	\$453,000		\$639,750	\$360,000	\$10,000
Mortgage Lender	Guaranteed Rate Affinity LLC	Bank Of The West	Heritage Plaza Mtg Inc	Americas Wholesale Lender	Private Party Lender
Mortgage Code	Conventional		Conventional	Conventional	Private Party Lender
Mortgage Type	Resale	Refi	Refi	Refi	Refi

Mortgage Date	07/10/2003			10/29/1999	
Mortgage Amount	\$307,500			\$145,000	
Mortgage Lender	Long Bch Mtg Co			Washington Mutual Bk	
Mortgage Code	Conventional			Conventional	
Mortgage Type	Resale			Refi	

FORECLOSURE HISTORY					
Document Type	Notice Of Trustee's Sale		Notice Of Default		
Default Date			03/16/2015		
Foreclosure Filing Date	07/22/2015		03/16/2015		
Recording Date	07/24/2015		03/17/2015		
Document Number	30223		9622		
Book Number					
Page Number					
Default Amount			\$147,715		
Final Judgment Amount					
Original Doc Date	10/25/2005		10/25/2005		
Original Document Number	74941		74941		
Original Book Page					
Lien Type					

Property Detail Report Cont.

Borrower	Mark Vincent		
Property Address	4630 Capitola Rd		
City	Capitola	County	Santa Cruz
		State	CA
		Zip Code	95010
Lender/Client	Premier Money Source, Inc.		



Borrower	Mark Vincent				
Property Address	4630 Capitola Rd				
City	Capitola	County	Santa Cruz	State	CA Zip Code 95010
Lender/Client	Premier Money Source, Inc.				

EXTENDED COMMENTS....**LEGAL DESCRIPTION**

A legal description was not provided. Please see a Preliminary Title Report for a full legal description. The primary tool to identify the subject property was the Assessor's Map and the address.

MARKET VALUE

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- Buyer and seller are typically motivated;
- Both parties are well informed or well advised, and acting in what they consider their own best interests;
- A reasonable time is allowed for exposure in the open market;
- Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- 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.

This definition of market value has been taken from 12CFR 34.42(g)

HIGHEST AND BEST USE

I have considered the physically possible, legally permissible, and economically feasible uses of this property and concluded that its highest and best use is its continued use as a Single Family Residence.

SITE

There were no engineers, surveyors, geologists or other experts used in conjunction with this assignment. The actual location of the subject property was determined by the address, not the legal description, and the appraiser does not have the expertise to determine if the legal description is, in fact, an accurate portrayal of the property rights appraised without the assistance of a land surveyor or engineer. The Assessor's Map was presumed to be an accurate portrayal of the subject site and was used as the primary reference, aside from the property address. Again, without a surveyor, there was no way to determine the actual location of boundaries and property lines. They were presumed to be indicated by roads, pole-lines, buildings, and fences.

Zoning and general plan information was also taken from Public Records and/or local Government agencies; although those sources were presumed to be correct, no responsibility can be accepted by the appraiser for incorrect data received from government workers over the telephone. The cost and timing involved to obtain a written determination was not possible given scope of this assignment. No land use consultants were used and the appraiser is not a land use consultant or planner.

No special study zone maps were relied on, including the Alquist-Priolo Special Study Zone Map. We consulted local planning maps and FEMA flood maps; discussed the subject site with planning department officials, but cannot accept any responsibility for any special study zones affecting the subject site.

There was no indication of any adverse conditions.

COMMENTS ON SALES COMPARISON

All adjustments reflect net contributory value of the difference in various amenities, relative to the subject residence. These adjustments were based on matched-paired analysis of market data, wherever market data allowed. Some sections of the appraisal comparison process were more subjective than others, but in all cases the adjustments were made in an attempt to reflect actual market behavior. Condition adjustments were combined with the adjustment for the difference between effective ages, since both definitions of effective age and condition are virtually the same. The adjustments and properties used for comparison sufficiently "bracketed" the subject, in an effort to minimize subjectivity. There was sufficient market data of "competing" properties, both superior and similar to the subject property, to draw a reasonably well supported opinion of the subject's market value.

The source for market data was the local Multiple Listing Service (MLS) and sales were checked with at least one other source, either the agent or the Public Records, in most cases both sources, as well as the MLS were used to corroborate market data.

Supplemental Addendum

File No. 24-0218

Borrower	Mark Vincent				
Property Address	4630 Capitola Rd				
City	Capitola	County	Santa Cruz	State	CA Zip Code 95010
Lender/Client	Premier Money Source, Inc.				

CONDITIONS OF APPRAISAL

This appraisal may be used by the person to whom the letter of transmittal is addressed and for its intended function, only. No other users or uses are permitted. The appraiser does not claim to be an expert in land use, construction, legal, engineering, surveying, or any other field of expertise beyond real estate market analysis and interpretation. The appraiser is not a home or environmental inspector. The appraiser provides an opinion of value. The appraisal does not guarantee that the property is free of defects or environmental problems. The appraiser performs an inspection of visible and accessible areas only. Mold may be present in areas the appraiser cannot see. A professional home inspection or environmental inspection is recommended. Any statements made in this report were used only for purposes of interpreting market behavior in an effort to estimate market value. Our product is intended to be used by individuals and/or institutions knowledgeable in real estate matters, since it is a summary form report. This appraisal report has been done in a manner consistent with industry standards for appraisal reports of single family residential dwellings. If you have any questions please call the appraiser immediately upon receipt of this report.

FINAL RECONCILIATION

The Cost Approach was based on cost estimates provided by the owner. There was insufficient income and rental data of property types like the subject, in the subjects area, to allow the income approach to be applied with any reliability or relevance. The income approach was not applied.

Although none of the sales used for comparison were directly comparable to the subject property, there was sufficient amount of relevant market data to provide a reasonably well-supported and logical opinion of market value.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

Subject Photo Page

Borrower	Mark Vincent				
Property Address	4630 Capitola Rd				
City	Capitola	County	Santa Cruz	State	CA Zip Code 95010
Lender/Client	Premier Money Source, Inc.				



Subject Front

4630 Capitola Rd
Sales Price
Gross Living Area 1,038
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;BsyRd
View N;Res;
Site 3403 sf
Quality Q3
Age 84



Subject Rear



Subject Street

Interior Photos

Borrower	Mark Vincent				
Property Address	4630 Capitola Rd				
City	Capitola	County	Santa Cruz	State	CA Zip Code 95010
Lender/Client	Premier Money Source, Inc.				



Subject Side



Subject Side



HWH

Interior Photos

Borrower	Mark Vincent				
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Living Room



Kitchen



Primary Bedroom



Primary Bath



Bedroom



Bath

Interior Photos

Borrower	Mark Vincent				
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Bedroom



Laundry



Smoke Detector



CO Detector

Comparable Photos 1-3

Borrower	Mark Vincent			
Property Address	4630 Capitola Rd			
City	Capitola	County	Santa Cruz	State CA Zip Code 95010
Lender/Client	Premier Money Source, Inc.			



Comparable 1

4570 Crystal St	
Prox. to Subject	0.04 miles SW
Sales Price	1,425,000
Gross Living Area	1,123
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	3223 sf
Quality	Q3
Age	78



Comparable 2

811 Laurence Ave	
Prox. to Subject	0.62 miles NE
Sales Price	1,555,000
Gross Living Area	1,248
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;Inf
View	N;Res;
Site	6534 sf
Quality	Q3
Age	61



Comparable 3

4570 Jewel St	
Prox. to Subject	0.15 miles S
Sales Price	1,650,000
Gross Living Area	923
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	3049 sf
Quality	Q3
Age	62

Comparable Photos 4-6

Borrower	Mark Vincent				
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Lender/Client	Premier Money Source, Inc.				



Comparable 4

707 Sunset Dr

Prox. to Subject	0.42 miles NE
Sales Price	1,375,000
Gross Living Area	1,148
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;Inf
View	N;Res;
Site	3354 sf
Quality	Q3
Age	76



Comparable 5

4980 Capitola Rd

Prox. to Subject	0.19 miles E
Sales Price	1,495,000
Gross Living Area	854
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;BsyRd
View	N;Res;
Site	3180 sf
Quality	Q3
Age	66



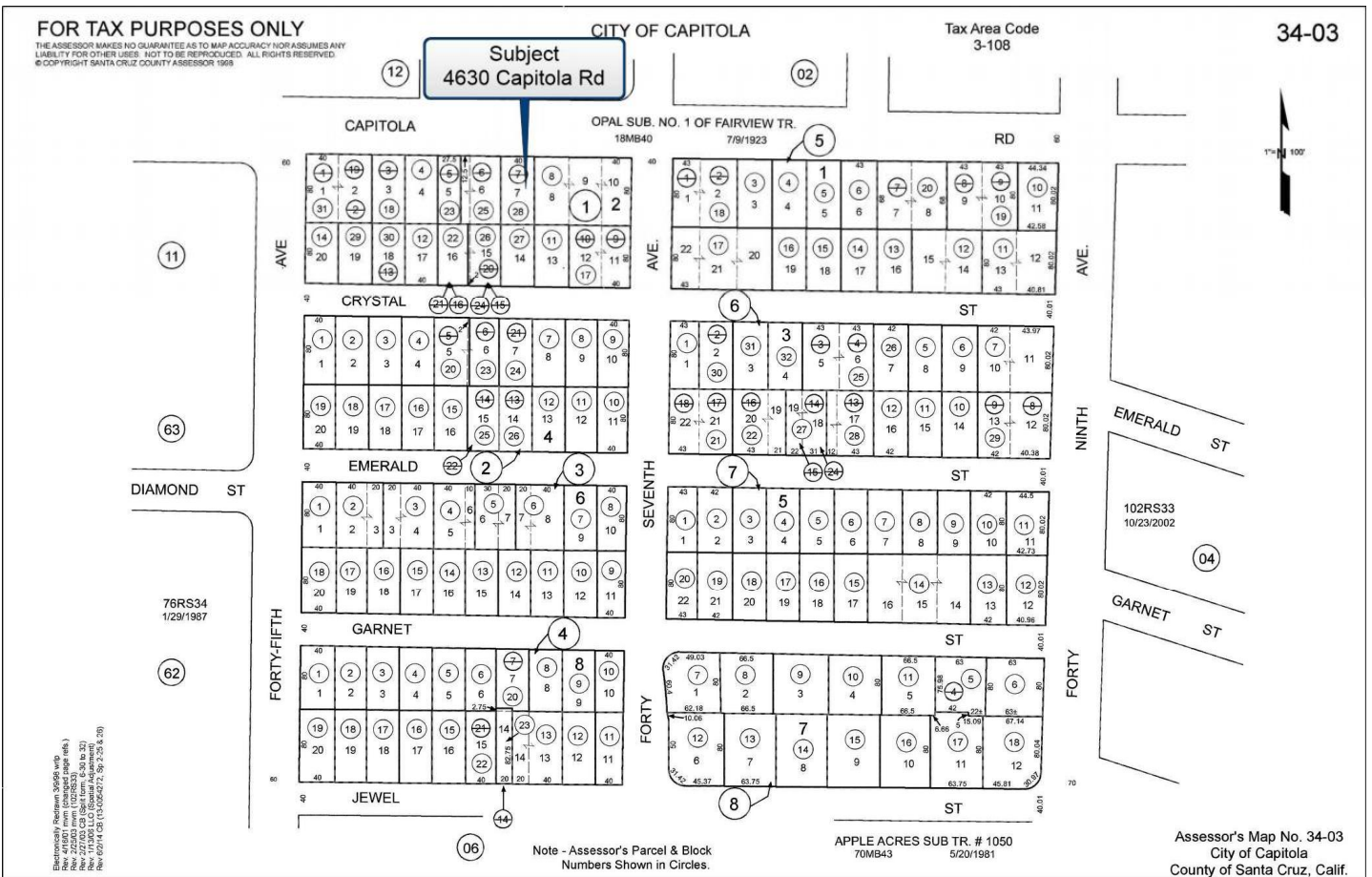
Comparable 6

804 Capitola Ave

Prox. to Subject	0.62 miles NE
Sales Price	1,450,000
Gross Living Area	1,577
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;BsyRd/Inf
View	N;Res;
Site	3398 sf
Quality	Q3
Age	60

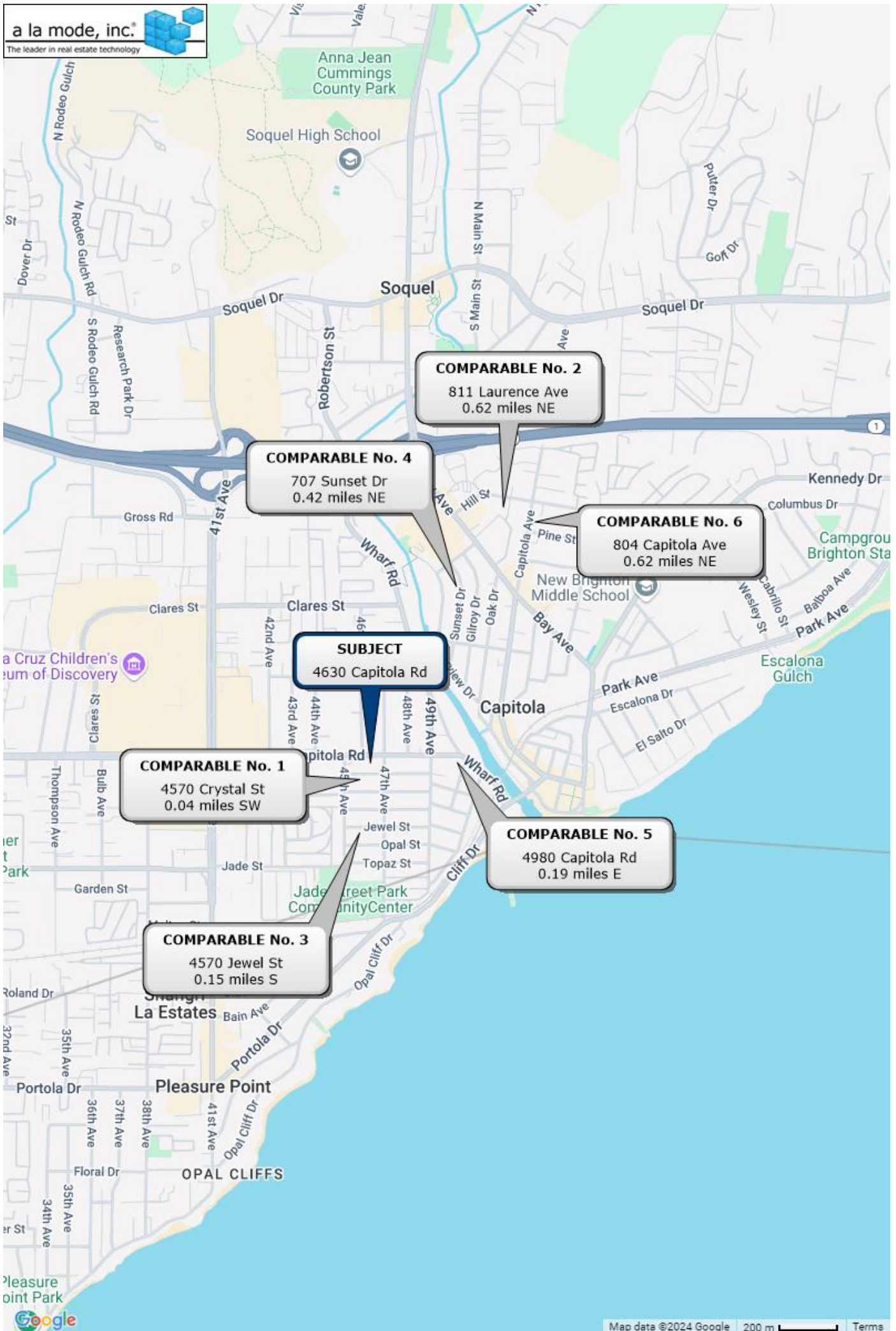
Site Map

Borrower	Mark Vincent			
Property Address	4630 Capitola Rd			
City	Capitola	County	Santa Cruz	State CA Zip Code 95010
Lender/Client	Premier Money Source, Inc.			



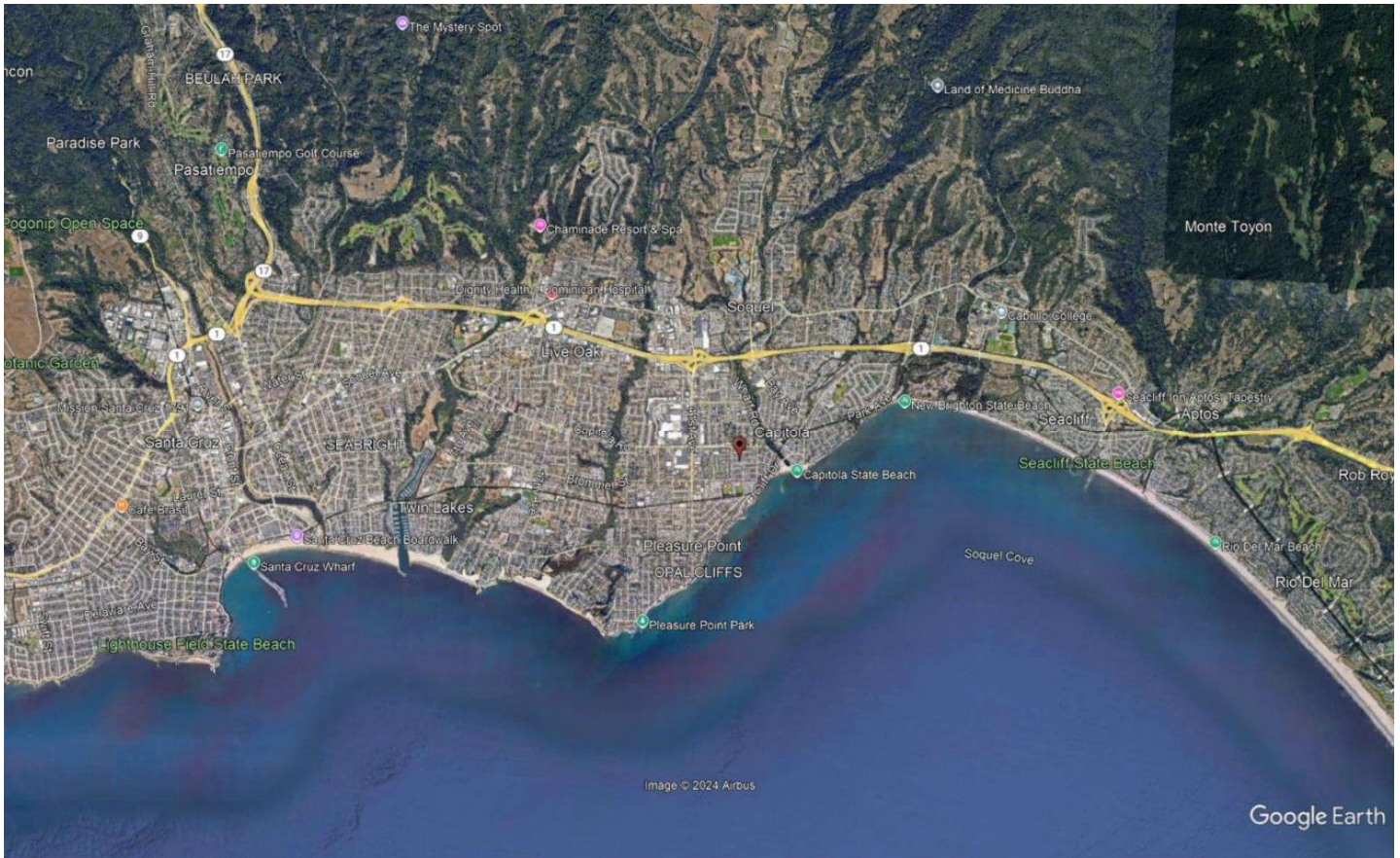
Location Map

Borrower	Mark Vincent						
Property Address	4630 Capitola Rd						
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Lender/Client	Premier Money Source, Inc.						



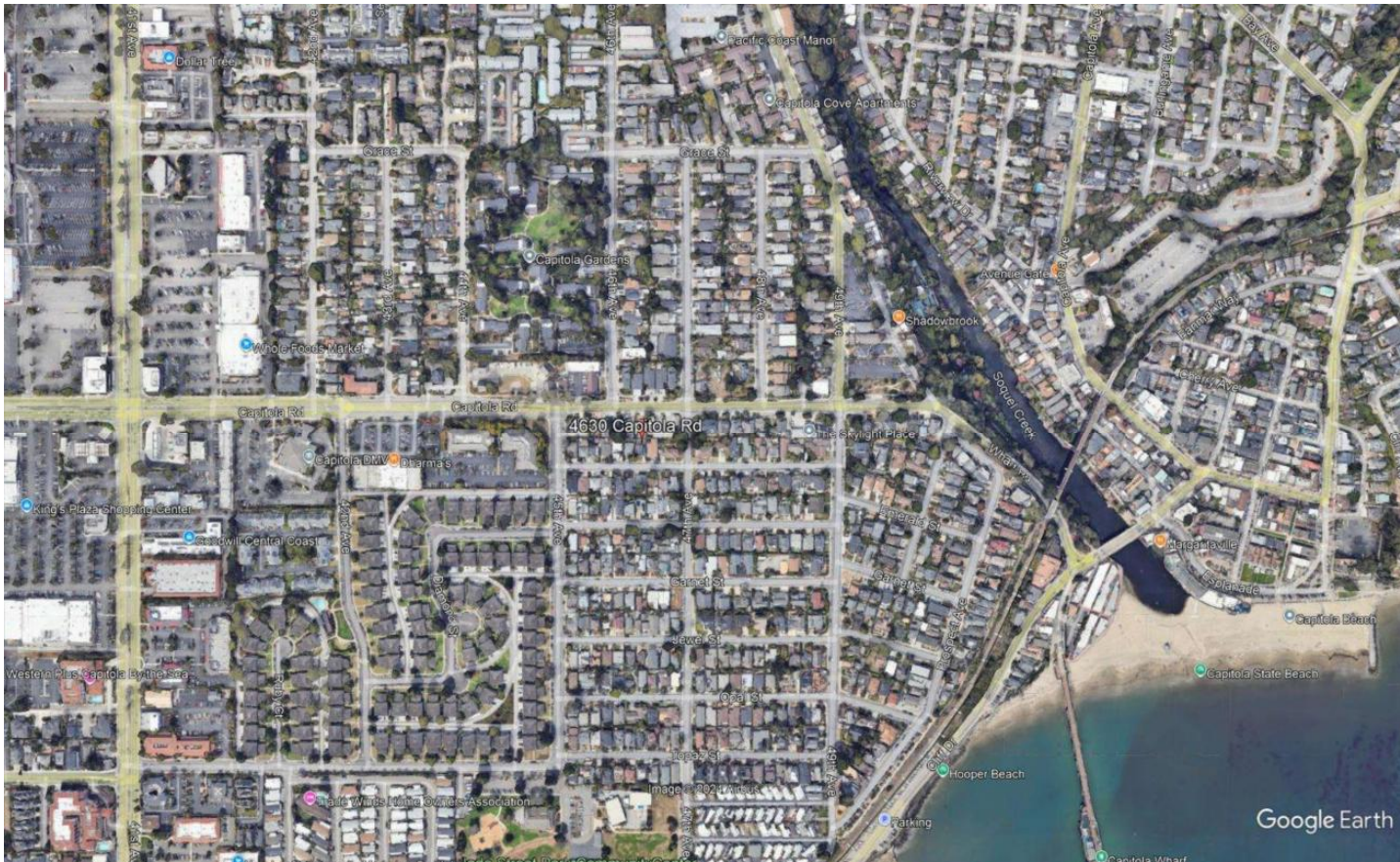
Aerial Map

Borrower	Mark Vincent						
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City	Capitola	County	Santa Cruz	State	CA	Zip Code	95010
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Aerial Map Close Up

Borrower	Mark Vincent						
Property Address	4630 Capitola Rd						
City	Capitola	County	Santa Cruz	State	CA	Zip Code	95010
Lender/Client	Premier Money Source, Inc.						



Appraiser's License

Borrower	Mark Vincent						
Property Address	4630 Capitola Rd						
City	Capitola	County	Santa Cruz	State	CA	Zip Code	95010
Lender/Client	Premier Money Source, Inc.						

Jan L Winham
STATE (CA) CERTIFIED GENERAL APPRAISER
LICENSE #AG040630



