		Residential						16415TCLAY	21
e purpose of this summary appraisal report is to p	provide the lender/client	in an accurate, and ad-			market val				1000
Property Address 1648 15th St	Owner of P	ukin Danard Dinada k	City San Pab		e	State	CA y Contra	Zip Code 94 Costa	1806
egal Description SUNNYSIDE TRACT LO		ublic Record Pineda N	Nanuel Pineda G	vadalope	5	County	y conua	COSIA	
ssessor's Parcel # 410-253-021-1	T U DEN 20		Tax Year 202	1		R.E.T	axes \$ 5.	313	
eighborhood Name Sunnyside Map 02			Map Reference			Censu	s Tract 36	80.01	
ccupant XOwner Tenant Vaca	int Speci	al Assessments \$ 0		Ĩ] PUD	HOAS C)	per year	per mont
Property Rights Appraised K Fee Simple		r (describe)				_			
ssignment Type Purchase Transaction	Refinance Transacti		e)	-					
ender/Client s the subject property currently offered for sale of	has it have afford for s	Address Address	prior to the effective	date of this a	innraisal?	-		es 🗌 No	
Report data source(s) used, offering price(s), and							425		
DOM 0; Child is buying unit from the owner (pa	arents), no market expo	isure is noted.							
X did did not analyze the contract for sale	for the sublest succhase	i	marile of the analysis	e of the cost	had for eak	or when the	a zasturia :	une pot-orforme	4
Arms length sale; Was executed on a non CAI								ing the periodic	.
All is length sale, they executed on a non-one	(peroneco agreement	anni i ppoore typicer							
Contract Price Section Date of Contra	ct 04/02/2021 ist	te property seller the own	ner of public record?					ic Records	-
s there any financial assistance (loan charges, so	ale concessions, gift or d	ownpayment assistance,	etc.) to be paid by an	ly party on b	ehalf of the	borrower?		X Ye	s No
Yes, report the total dollar amount and describe	ne ttems to be paid.	and the second		_	-				
						_	_		
Note: Race and the racial composition of the neig Neighborhood Characteristics	phormood are not apprai	One-Unit Housh	na Trends		On	-Unit Hou	onla	Present La	nd Use %
ocation Urban 🐹 Suburban 🗌 Rura	a Property Valu	and the second sec	and the second se	eclining	PRICE		Colors and Colors	One-Unit	85
Buill-Up Over 75% 🗷 25-75% 🗌 Und	Converting the second	and the second se	X In Balance 0		\$(000)			2-4 Unit	5
Srowth Rapid X Stable Slow		1.10		wer 6 miths	410	Low	50	Multi-Family	5
leighborhood Boundaries					575	High	95	Commercial	5
Subject is bound to the North by Richmond Pl West by Richmond Pkwy	kwy to the East by Inter	state 80 to the South b	y Interstate 580 and	to the	440	Pred.	70	Other	0
leighborhood Description									
Subjects neighborhood is comprised of mostly	y single story with some	two story detached st	ucco and wood hom	es and for t	he most pa	rt are well	l maintaine	d with effective	ages
somewhat less than actual ages. Schools an	nd businesses which su	pport the local commun	wty are in close prox	amity.					
I. I. I. A. Sec. Market Barrier Market Sciences	a second second l								
Aarket Conditions (including support for the abov	e conclusions)				- 00000				
See attached addenda.									
				P.3.1 5 54 54 54					
Dimensions See attached plat map		Area 4240 sf	Shape	Irregular		Vier	w N;Res	5	
Specific Zoning Classification SFR				7.0 H • • 10 H =					
		Zoning Description Si							
Zoning Compliance XLegal Legal Nonc		ed Use) 🗌 No Zoni	ing 🔲 Illegal (desci	ribe)		o ¥No d	acenho.		
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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.

 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.

Uniform Residential Appraisal Report

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.

Freddie Mac Form 70 March 2005

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. | 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 taws (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.

Signature			
Name Justin Ack	mann		
Company Name Ir	dependent Property S	ervices	
Company Address	164 Robles Way #398	3	
	Vallejo	<u>, CA</u>	94591
Telephone Number	On File With AMC		
Email Address ord	ers@indpropsvc.com		
Date of Signature a	nd Report 06/01/2021		
Effective Date of Ap	praisal 05/27/2021		
State Certification #	AR031742		
or Other (describe)		State #	
State CA			
Expiration Date of C	ertification or License _	9/04/2021	
ADDRESS OF PRO	PERTY APPRAISED		
1648 15th St			
San Pabio		, CA	94806
	OF SUBJECT PROPERTY		
LENDER/CLIENT			
Email Address			

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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 not inspect subject property Did not inspect exterior of subject property from street
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