FROM:

Angelina's Appraisals Angelina's Appraisals 18792 Krameria Ave Riverside, CA 92508-9307

Telephone Number: (951) 776-4682 Fax Number: (951) 776-4218

TO:

E-Mail:

Telephone Number:

Alternate Number:

Fax Number:

INVOICE

INVOICE NUMBER 0 dale evans DATES

12/03/2019 Invoice Date:

Due Date:

REFERENCE

Internal Order #: Lender Case #: Client File #: FHA/VA Case #:

Main File # on form: 15445

Other File # on form: Federal Tax ID: Employer ID:

DESCRIPTION

Lender: Federal Home Loans Client: Federal Home Loans

Purchaser/Borrower: Crystal Blanco **Property Address:** Dale Evans Pkwy City: Apple Valley

County: San Bernardino

State: CA Zip: 92307 Legal Description: Tract 3225 lot 1829 TR NO 3225 Apple Valley Ranchos lot 5, 1829 ex 1/2 int min RTS without S

AMOUNT FEES

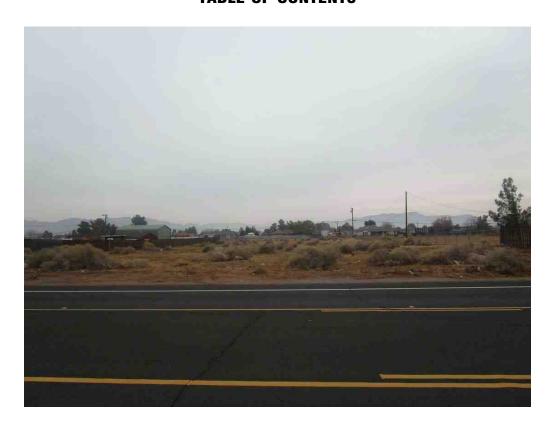
380.00 Single family residence

> **SUBTOTAL** 380.00

PAYMENTS AMOUNT Check #: Date: Description: 380.00 Check #: Date: Description: Description: Check #: Date: SUBTOTAL 380.00 **TOTAL DUE** \$ 0

Borrower/Client	Crystal Blanco		File No	0. 15445		
Property Address	Dale Evans Pkwy					
City	Apple Valley	County San Bernardino Sta	ate CA	Zip Code	92307	
Lender	Federal Home Loans					

TABLE OF CONTENTS



Summary of Salient Features	1
GP Residential	2
Additional Comparables 4-6	5
Supplemental Addendum	6
Subject Photos	8
Comparable Photos 1-3	
Comparable Photos 4-6	10
plat	11
Location Map	12
floor plan	13
floor plan - Page 1	14
floor plan - Page 2	15
floor plan - Page 3	16
floor plan - Page 4	17
floor plan	18
license	19
Γ0.0	20

SUMMARY OF SALIENT FEATURES

	Subject Address	Dale Evans Pkwy
	Legal Description	Tract 3225 lot 1829 TR NO 3225 Apple Valley Ranchos lot 5, 1829 ex 1/2 int min RTS v
N	City	Apple Valley
RMATIC	County	San Bernardino
T INFO	State	CA
SUBJECT INFORMATION	Zip Code	92307
	Census Tract	97.14
	Map Reference	40140
PRICE	Sale Price \$	
SALES PRICE	Date of Sale	
LN:	Borrower/Client	Crystal Blanco
CLIENT	Lender	Federal Home Loans
	Size (Square Feet)	1,980
S	Price per Square Foot \$	
OF IMPROVEMENTS	Location	Average
IMPRO	Age	0
	Condition	GOOD/NEW
DESCRIPTION	Total Rooms	5
DE	Bedrooms	4
	Baths	2.0
NSER	Appraiser	ANGELINA PERRY
APPRAISER	Date of Appraised Value	12/01/2019
VALUE	Final Estimate of Value	\$ 260,000
>		

RESIDENTIAL APPRAISAL REPORT State: CA Property Address: City: Apple Valley Zip Code: 92307 Dale Evans Pkwy County: San Bernardino Legal Description: Tract 3225 lot 1829 TR NO 3225 Apple Valley Ranchos lot 5, 1829 ex 1/2 int Assessor's Parcel #: min RTS without S 0440-041-13-0000 R.E. Taxes: \$ 2,414.68 Borrower (if applicable): Special Assessments: \$ 0 Tax Year: 2019 Crystal Blanco Manufactured Housing **Current Owner of Record:** Occupant: Owner Tenant Vacant Gary, Steven B lii Project Type: PUD Condominium Cooperative Other (describe) HOA: \$ per year per month Map Reference: 40140 Market Area Name: Apple Valley Census Tract: 97.14 The purpose of this appraisal is to develop an opinion of: Market Value (as defined), or other type of value (describe Current (the Inspection Date is the Effective Date) Prospective This report reflects the following value (if not Current, see comments): Retrospective Income Approach Approaches developed for this appraisal: Sales Comparison Approach Cost Approach (See Reconciliation Comments and Scope of Work) Other (describe) Fee Simple Leasehold Leased Fee Intended Use: market value for brand new manufactured home Intended User(s) (by name or type): Federal Home Loans Client: Federal Home Loans Address: 5540 Ruffin Rd, San Diego, CA 92123 Appraiser: **ANGELINA PERRY** 18792 Krameria Ave, Riverside, Ca 92508 X Rural Location: Suburban Predominant Present Land Use Change in Land Use Urban One-Unit Housing Occupancy Under 25% Built up: Over 75% **X** 25-75% **PRICE** AGE One-Unit Not Likely \$(000) Growth rate: Rapid X Stable Slow **X** Owner (yrs) 2-4 Unit 2 % Likely * ▼ In Process * Tenant Property values: Increasing **X** Stable Declining 185 Iow 0 Multi-Unit 2 % To: manufactured home In Balance Over Supply Vacant (0-5%) Shortage High Comm'l 3 % 365 75 Marketing time: Under 3 Mos. **X** 3-6 Mos. Over 6 Mos. **X** Vacant (>5%) Pred <u>29</u> % 220 Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): See mc form, general marketing time appears to be 2-5 months for reasonably priced homes. Primarily conventional and fha financing MARKET Dimensions: approx 145 by 550 Site Area: 50,895 sf Zoning Classification: Description: R-1 single family, manufactured home Illegal No zoning X Legal Legal nonconforming (grandfathered) Zoning Compliance: Yes No Are CC&Rs applicable? Yes Nο **X** Unknown Have the documents been reviewed? Ground Rent (if applicable) Highest & Best Use as improved: Other use (explain) Present use, or new manufactured home Actual Use as of Effective Date: Use as appraised in this report: brand new manufactured home market value as new manufactured home Summary of Highest & Best Use: manufactured home Utilities Public Other Provider/Description Off-site Improvements Public Private Topography mostly level Flectricity X X Size asphalt 50895 sf Gas X Curb/Gutter Shape propane Rectangular SITE Water X Drainage Sidewalk seems adequate Sanitary Sewer View Average/neighborhood Street Lights septic Storm Sewer Allev Cul de Sac Other (describe) Other site elements: Inside Lot Corner Lot Underground Utilities FEMA Map Date 08/28/2008 FEMA Spec'l Flood Hazard Area No FEMA Flood Zone FEMA Map # 060752/06071C/5840H Subject is average size, desirable lot Basement Heating **General Description Exterior Description** Foundation X None # of Units Slab Area Sa. Ft. Foundation Acc.Unit raised/pier/gd Type fau # of Stories **Exterior Walls** wd/gd Crawl Space % Finished Fuel gas Type 🔀 Det. 🗌 Att. 📗 Roof Surface Basement Ceiling comp/gd Design (Style) Manufactured Sump Pump Gutters & Dwnspts. Walls no/yes/gd Cooling Existing X Proposed Und.Cons. Central Window Type Double/avg **Dampness** Floor yes Actual Age (Yrs.) Other Storm/Screens Settlement Outside Entry 0 Yes/avg Effective Age (Yrs.) Infestation Interior Description Appliances Attic Amenities Car Storage None Fireplace(s) # Floors Refrigerator Stairs Woodstove(s) # 0 Garage # of cars (4 Tot.) vynl/crpt/gd Walls Dry wall/avg Range/Oven Drop Stair Patio Attach Trim/Finish Disposal Scuttle Deck Detach. Baseboards/avg 2 Bath Floor Dishwasher Doorway Porch Blt.-In vynl/qd cvd Bath Wainscot Fan/Hood Floor Fence Carport fbgls/gd Microwave Heated Driveway Doors Pool wd/gd Washer/Dryer Finished Surface concrete 80 Finished area above grade contains: Bedrooms 5 Rooms 2.0 Bath(s) 1.980 Square Feet of Gross Living Area Above Grade Additional features: Describe the condition of the property (including physical, functional and external obsolescence): Subject will be a brand new manufactured home

<u>R</u>	ESIDENTIA My research did				three years prior to the eff		ile No.: 15445 ppraisal.	
TRANSFER HISTORY	Data Source(s): Ndc	-1-/Turnefar Angle				0.11		
2	1st Prior Subject Sa Date: 11/14/2019	ale/Transfer Arian	ysis of sale/transfer history a	and/or any current	agreement of sale/listing.	Subject v	was purchased as lar	nd only.
É	Price: 36,500							
Ļ L	Source(s): PQ							
בער	2nd Prior Subject Sa	ale/Transfer						
3	Date:							
	Price:							
	Source(s): SALES COMPARISON APP	DROACH TO VALUE (if do	valanad) The	Sales Comparisor	n Approach was not develo	anad for this annrais	nal .	
	FEATURE	SUBJECT	COMPARABLE SA		COMPARABLE		COMPARABLE S	AIF#3
	Address 0 Dale Evans		15485 Blackfoot Rd		15544 Dale Evans		15482 Comanche R	
	Apple Valley,	=	Apple Valley, Ca 92		Apple Valley, Ca 92	•	Apple Valley, Ca 92	
	Proximity to Subject		0.81 miles SE		0.68 miles S		0.84 miles SE	
	Sale Price	\$ (4)	\$	230,000		242,000		285,000
	Sale Price/GLA	\$ /sq.ft.			\$ 127.91 /sq.ft.		\$ 126.16 /sq.ft.	1-
	Data Source(s) Verification Source(s)	NDC,APN Inspection	MLS#518826;DOM PQ, DOC# 570419	11	MLS#510598;DOM PQ, DOC# 272702		MLS#513209;DOM PQ, DOC# 212732	45
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
	Sales or Financing		ArmLth	. / / .	ArmLth		ArmLth	
	Concessions		0		3500	-3,500		
	Date of Sale/Time		s11/15/2019		s08/09/2019		c06/25/2019	
	Rights Appraised	Fee Simple	Fee simple		Fee simple		Fee simple	
	Location Site	Average	Average/Horse 43560 sf		Average 18530 sf	-16 192	Average/Horse	
	View	50,895 sf Mtn/Desert/avg	Mountain/avg		Mtn/Desert/avg	+10,102	43500 sf Mountain/avg	
	Design (Style)	Manufactured	Ranch	-20,000		-20,000		-20,000
	Quality of Construction	Average	Average		Average		Average	
	Age	0	32	+32,000	40	+40,000	35	+35,000
	Condition	GOOD/NEW	Average	+20,000	Average+	+10,000		
	Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	-8,000	Total Bdrms Baths	-8,000
	Room Count Gross Living Area	5 4 2.0 1,980 sq.ft.	6 3 2.0 1,774 sq.ft.	+7,210	8 4 3.0 1,892 sq.ft	,	9 5 3.0 2,259 sq.ft.	-9.765
	Basement & Finished	0	0	11,210	1,892 sq.ii	•	2,259 sq.it.	-3,100
	Rooms Below Grade		!					
	Functional Utility	Average	Average		Average		Average	
	Heating/Cooling	Central/Central	Central/Central		Central/Central		Central/Central	
Į	Energy Efficient Items	none	Solar	-12,000			None	
AC	Garage/Carport Porch/Patio/Deck	Garage 2 Prch	Garage 2 Prch/Cvd Pat		Garage 2 Prch/Cvd Pat		Garage 3 Prch	-5,000
PRC		fireplace 1	Fireplace 1		Fireplace 1		Fireplace 1	+
SALES COMPARISON APPROACH	Pool/spa/bbq/rv/bsktbl	None	None		Pool/Spa	-15,000	-	-5,000
S	Upgrades kitchen/baths	Kit/Bth/Flr/Pt	Kitchen		Kit/Bth/Flr(partial)		Bath	
ב צ								
₹	Not Adjustment (Total)			07.040		10.000		10.705
Š	Net Adjustment (Total) Adjusted Sale Price		X + □ - \$	27,210	⋈ + □ - 5	19,682	+ 🗶 - \$	-12,765
ָה ה	of Comparables			257,210		261,682	\$	272,235
Ľ	Summary of Sales Comparis	son Approach AII	comparables resemb					
ñ	comparables were ta							
	those items of signific							
	adjustments were ma							
	\$200 for manufacture actions of typical buy							nt the
	actions of typical buy	ers and sellers. Ne	cent and most simila	i sales lielu ili	le most weight and	active/periding	supported value.	
								

77	RESIDENTIAL APPRAISAL REPORT	File No.: 15445
	COST APPROACH TO VALUE (if developed) The Cost Approach was not developed Provide adequate information for replication of the following cost figures and calculations.	reloped for this appraisal.
	Support for the opinion of site value (summary of comparable land sales or other methods for	estimating site value):
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 37,000
涺		DWELLING Sq.Ft. @ \$ 55.00 = \$
COST APPROACH	Quality rating from cost service: Effective date of cost data:	Sq.Ft. @ \$ =\$
照	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ =\$
₹		\$q.Ft. @ \$ =\$
S		Sq.Ft. @ \$ =\$ =\$
ပ		Garage/Carport 560 Sq.Ft. Sq.Ft. @ \$ 20.00 = \$
		Total Estimate of Cost-New=\$
		Less Physical Functional External
		Depreciation =\$()
		Depreciated Cost of Improvements =\$
		"As-is" Value of Site Improvements ==\$
	-	=\$ =\$
	Estimated Remaining Economic Life (if required): 65 Yes	ars Indicated value by cost approach =\$
ᇁ	INCOME ADDROACH TO VALUE (it developed)	
INCOME APPROACH	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ Indicated Value by Income Approach
18	Summary of Income Approach (including support for market rent and GRM):	
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Г	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a F	Planned Unit Development.
	Legal Name of Project:	
۵	Describe common elements and recreational facilities:	
PUD		
	Indicated Value by: Sales Comparison Approach \$ 260,000 Cost Approach	(if developed) \$ Income Approach (if developed) \$
		(if developed) \$ Income Approach (if developed) \$ reflects the actions and/or typical buyers and sellers in the market
	Final Reconciliation The sales approach was given the most weight, as it	reflects the actions and/or typical buyers and sellers in the market
		reflects the actions and/or typical buyers and sellers in the market nion of value and has not been developed. The cost approach is
z	Final Reconciliation The sales approach was given the most weight, as it place. The income approach is not necessary to develop a credible opiconsidered supportive, but in this market place buyers and sellers typic	reflects the actions and/or typical buyers and sellers in the market nion of value and has not been developed. The cost approach is
TION	Final Reconciliation The sales approach was given the most weight, as it place. The income approach is not necessary to develop a credible opiconsidered supportive, but in this market place buyers and sellers typic	reflects the actions and/or typical buyers and sellers in the market nion of value and has not been developed. The cost approach is cally do not buy or sell based on new construction cost to build.
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Date of Inspection: 12/01/2019

DDITIONAL	COMPAR	ABLE SAL	.ES			Fi	le No.: 1544	15	
FEATURE	SUBJECT	COMPARABLE		COM	IPARABLE S			IPARABLE S <i>A</i>	ALE# 6
Address 0 Dale Evans	Pkwy	14345 Quinnault R	d	23099 Luc	illa Rd				-
Apple Valley,	-	Apple Valley, Ca 92	2307	Apple Valle	ey, CA 92	2307			
Proximity to Subject		2.63 miles SE		4.54 miles					
Sale Price	\$	9	175,000		\$	279,000		\$	
Sale Price/GLA	\$ /sq.ft.	\$ 115.74 /sq.ft.		\$ 117.4	42 /sq.ft.		\$	/sq.ft.	
Data Source(s)	NDC,APN	Realquest;DOM 0		MLS#5167	730;DOM	43			
Verification Source(s)	Inspection	PQ, DOC# 464507		PQ					<u> </u>
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.	DESCRI	PTION	+(-) \$ Adjust.	DESCRIF	PTION	+(-) \$ Adjust.
Sales or Financing		ArmLth		ArmLth					
Concessions		0							
Date of Sale/Time		s12/18;c06/18		Contract				-	
Rights Appraised	Fee Simple	Fee simple		Fee simple					
Location Site	Average	N;;	.44.000	Average/H	iorse	CO 404			
View	50,895 sf Mtn/Desert/avg	22128 sf Desert/avg	+14,383	4.31 ac Mtn/Deser	+/->	-68,424			
Design (Style)	Manufactured	Manufactured		Manufactu					
Quality of Construction	Average	Average		Average	ieu	+20,000			
Age	0	18	+36,000			+32,000			
Condition	GOOD/NEW	Average		Average+		+10,000			
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms	Baths	-4,000		Baths	
Room Count	5 4 2.0	5 3 2.0		6 3	2.1	,			
Gross Living Area	1,980 sq.ft.		+16,380	2	,376 sq.ft.	-13,860		sq.ft.	
Basement & Finished	0	0		0					
Rooms Below Grade									
Functional Utility	Average	Average		Average					
Heating/Cooling	Central/Central	Central/central		Central/Ce	entral				
Energy Efficient Items	none	none		None					
Garage/Carport	Garage 2	Garage 2		Garage 2					
Porch/Patio/Deck	Prch	Prch		Prch/Cvd I	Pat				
	fireplace 1	None	+3,000			+3,000			
Pool/spa/bbq/rv/bsktbl	None	None		Wrkshp/Hi	rse Stall	-5,000		-	
Upgrades kitchen/baths	Kit/Bth/Flr/Pt	Minimal		Minimal					
Net Adjustment (Total)		X +	8 90.763	+	X - \$	-26,284	│	- \$	
Net Adjustment (Total) Adjusted Sale Price of Comparables			89,763		Δ - Ψ	-20,204		Ψ	
of Comparables		وا	264,763		\$	252,716		\$	
	son Approach		204,700		Ψ.	202,110		Ť	
Summary of Sales Comparis									
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I									

Supplemental Addendum

File No. 15445

Borrower/Client	Crystal Blanco							
Property Address	Dale Evans Pkwy							
City	Apple Valley	County	San Bernardino	State	CA	Zip Code	92307	
Lender	Federal Home Loans							

<u>Subject</u>

A physical observation of the property was completed on the effective date of this report. The physical observation process is intended to be sufficient to identify the readily apparent attributes of the subject site and improvements within the context of developing an opinion of value and within the typical scope of observation normally employed by appraisers for valuation purposes. It should not be confused with a comprehensive technical property inspection such as, but not limited, to a building inspector, home inspector, engineer or any other technically trained professional. Unless otherwise indicated, the appraiser has not observed areas not viewable from the ground or systems below the ground; such as, but not limited to, the attic and crawl space, septic systems, wells, installation, inside walls, plumbing and electrical. All components physical and mechanical are assumed to be in working order unless otherwise specified. If the client has any questions or concerns regarding such components of the structure, it is the client's responsibility to use due diligence and order the appropriate specific qualified inspector to satisfy any concerns. If the client has any questions or concerns regarding such components of the structure, it is the client's responsibility to use due diligence and order the appropriate specific qualified inspector to satisfy any concerns. The appraiser is not aware of any major repairs or damage. If there are any unknown major repairs later discovered, the value may be affected.

Brittany Stump assisted in collection, analysis and research of market data and the subjects neighborhood data, including assisting in the selection comparables, exterior and interior of subject property inspection, as well as assisted in the reconciliation. Brittany Stump also assisted in data entry of this report.

The market condition addendum

At the top of urar page 3, neighborhood sfr comparable properties were exported within 3 mile of subject, within subjects neighborhood within 1 year. These market place comparable properties however still vary in comparable characteristics and represent a large pool of comparables in which the most similar comparables were selected.

The neighborhood ranges found on urar page 1 describe the neighborhood which is a larger range of properties with different characteristics that make of the neighborhood; which may not be best described as <u>similar</u> comparables and therefore more similar comparables were narrowed down and selected from this pool based on sqft size, lot size, unit count, bedroom count, condition and similar characteristics.

Market Condition addendum fields were populated from crmls using the overall trends and conditions in the subject neighborhood, consistent within the boundaries listed on urar page 1 neighborhood section, from crmls data.

<u>The Market area is a mix of size and large sq ft living areas.</u> The market area also consist of a mix of small and larger sized lot parcels. This variance is typical for the neighborhood and <u>accounts for the value range in the neighborhood section</u> and line/ net/ gross adjustments.

the Subject market appeal regarding size is normal for the market place; the subject does not have an averse effect of marketability based on lot size or living sqft size; the subject market appeal is normal for the market place; the subject does not have an averse effect of marketability.

Consequently, There is no adverse effect of prominent value verses final value. The subject is not over improved, and is typical of the market place.

The Market condition addendum represents the neighborhood in general; however, the top of page 2 of the uad form represents similar comparables for the subject specifically; which accounts for the difference between the two forms.

At the top of urar page 2, comparable properties were narrowed down by using 20% of the subjects living sqft, within 1 mile of subject and dated for 1 year. These properties better represent similar comparables; however, still varies in comparable characteristics.

The neighborhood ranges found on urar page 1 describe the neighborhood which is a larger range of properties with different characteristics that make of the neighborhood; which may not be best described as <u>similar</u> comparables and therefore the fields varies between the two sections.

Market Condition addendum fields were populated from crmls using the overall trends and conditions in the subject neighborhood consistent with urar page 1, and will vary from the top of page 2 of the uad form.

<u>The Market area is a mix of size and large sq ft homes.</u> The market area also consist of a mix of small and larger sized lot parcels. This variance is typical for the neighborhood and <u>accounts for the value range in the neighborhood section</u> and line/ net/ gross adjustments.

the Subject market appeal is normal for the market place; the subject does not have an averse effect of marketability.

Consequently, There is no adverse effect of prominent value verses final value. The subject is not under improved, and is typical of the market place.

Comparables

Per Mls listings comparables view may be labeled as trees or woods. Both labels are interchangeable and represent the same view description.

Per Appraisers physical inspection from the street and MLS listings. Below Grade areas/basement areas for comparables were obtained from NDC recorded title records and deemed reliable. Due To limited comparable sales, comparables over 1 mile where used. Comparables available were limited. Comparables available may extend over 6 months.

Intended Use and User:

The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for this mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting

nlamantal Addandum

Supplemental Addendum	File No. 15445
County San Bernardino	State CA 7in Code 92307

requirements of the appraisal report form and definition of market value. No additional intended users are identified by the appraiser; although, the borrower and/or third party may receive a copy of the appraisal, it does not mean that the borrower or third party is an "intended user" as that term is defined in the urar form.

Site:

City

I ender

Borrower/Client

Property Address

Crystal Blanco

Apple Valley

Dale Evans Pkwy

Federal Home Loans

The subject site is typical in terms of size and function. The site has average site improvements. No apparent adverse site adverse conditions were noted.

Other land use on URAR page 1 refers to government agencies, houses of worship, schools, parks, memorial park, vacant land, bodies of water, etc. No factors noted to detract from property values.

Final Reconciliation:

Primary emphasis was placed on the sales comparison approach, as it best reflects the actions of buyers and sellers in the marketplace. The cost approach contributes additional support to the value estimate. The cost approach is not intended for insurance purpose. According to the principal of substitution, a buyer will not pay more for a property than an equally desirable property. Subject was not appraised by me in the last 3 years or any services performed in any other capacity.

Exposure time is 10 to 90 days.

No adjustment was given as to pending sales. Actives may be given a negative adjustment to reflect typical purchase under listing price is at high end of average. All comparables agents were emailed and called for concession if not on MLS listing. Any that didn't respond after several attempts concessions were listed as unknown.

As part of this assignment and scope of work, the appraiser has completed a visual inspection of readily observable areas and has reported any noted deficiencies or health and safety concerns. These are based only on visible and observable conditions at the time of inspection. The appraiser is not a building contractor or licensed building inspector, nor is the appraiser qualified to survey or analyze as such. This appraisal report is not a replacement for a "home inspection" report. Appraiser has conducted an exterior and/ or interior inspection of the subject property for purpose of arriving at an opinion of value. Only matters bearing on value, health and safety conditions apparent at the time of inspection, and items of required disclosure are identified in this report. The appraiser offers no opinion as to whether the subject property is in compliance with all applicable building code; such a determination is beyond the scope of this appraisal. Value may be affected should any information in this report found to be different that stated.

Not a home inspection

The appraisal report does not guarantee that the property is free of defects. The appraiser is not a home inspector and does not warrant the components of the subject; these items include but are not limited to structural items such as the roof, roofing materials, foundation, concrete, walls, siding, windows, well, septic or sewage system, pool, solar array system, plumbing, heating, air conditioning or appliances.

The Intended user should engage a home inspector or other appropriate, licensed professional to address matters of concern that are beyond the scope of this appraisal. If parties of this transaction have any concerns regarding any mechanical or structural physical problems, conditions, infestation, contamination, or other issues regarding the subject property, it is recommended that a licensed expert, trained in that specific field of concern, be consulted.

The Appraiser cannot rule out the possibility of lead based paint, radon, asbestos, mold or a variety of other environmental hazards and conditions. The appraiser has no knowledge of the existence of such hazard material on or in the property. The presence of hazardous substance may affect subject value if discovered. No responsibility is assumed for adverse conditions that are beyond the scope of work of an appraisal; the intended user should consult a field expert to determine if hazard conditions exist.

Unless Otherwise noted in this report, a title report, environmental report, seismic report, construction or repair estimates or soil report were not submitted to the appraiser for review. Additionally, the expertise of the appraiser does not extend to building, termite or environmental hazard inspection and the appraiser will not be liable nor responsible for any discovery made by any field expect that was undiscovered to the appraiser prior to inspection and any discovery after appraisal inspection.

Subject Square footage for gross living area was obtained by physically measuring the exterior and measurement may be rounded to the nearest foot; the gla square footage may vary from the county measurement of record or mls.

The cost approach may be significantly lower than the as- is opinion of value due to weakness in estimation of depreciation. Depreciation is calculated with an economic life of 85 years. This is typical for the area. The cost approach is discounted due to its weakness in estimation of depreciation. The sales approach was given the most weight, as it reflects the actions and/or typical buyers and sellers in the market place. The cost approach is considered supportive, and is not necessary to develop a credible opinion of value. In this market place buyers and sellers typically do not buy or sell based on new construction cost to build. The Income Approach is not necessary to develop a credible opinion of value and has not been developed.

Subject Photo Page

Borrower/Client	Crystal Blanco			
Property Address	0 Dale Evans Pkwy			
City	Apple Valley	County San Bernardino	State CA	Zip Code 92307
Lender	Federal Home Loans			



Subject Front

0 Dale Evans Pkwy

Sales Price

 Gross Living Area
 1,980

 Total Rooms
 5

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 Average

 View
 Mtn/Desert/avg

 Site
 50,895 sf

 Quality
 Average

 Age
 0



Subject Rear



Subject Street

Comparable Photos #1-#3

Borrower/Client	Crystal Blanco			
Property Address	Dale Evans Pkwy			
City	Apple Valley	County San Bernardino	State CA	Zip Code 92307
Lender	Federal Home Loans			



Comparable 1

15485 Blackfoot Rd

Prox. to Subject 0.81 miles SE
Sales Price 230,000
Gross Living Area 1,774
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0

Location Average/Horse
View Mountain/avg
Site 43560 sf
Quality Average
Age 32



Comparable 2

15544 Dale Evans Pkwy Prox. to Subject 0.68 miles S Sales Price 242,000 Gross Living Area 1,892 Total Rooms 8 Total Bedrooms Total Bathrooms 3.0 Location Average View Mtn/Desert/avg 18530 sf Site Average Quality Age 40



Comparable 3

15482 Comanche Rd

 Prox. to Subject
 0.84 miles SE

 Sales Price
 285,000

 Gross Living Area
 2,259

 Total Rooms
 9

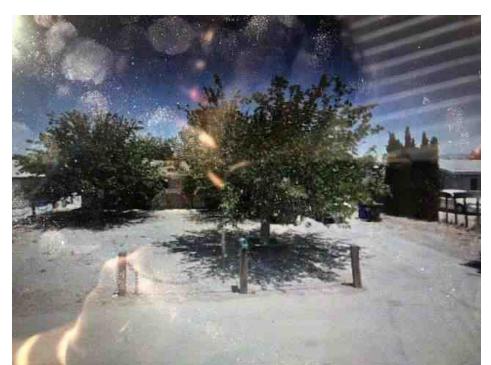
 Total Bedrooms
 5

 Total Bathrooms
 3.0

Location Average/Horse
View Mountain/avg
Site 43500 sf
Quality Average
Age 35

Comparable Photos #4-#6

Borrower/Client	Crystal Blanco				
Property Address	Dale Evans Pkwy				
City	Apple Valley	County San Bernardino	State CA	Zip Code 92307	
Lender	Federal Home Loans				



Comparable 4

14345 Quinnault Rd

2.63 miles SE Prox. to Subject Sales Price 175,000 Gross Living Area 1,512 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;; View Desert/avg Site 22128 sf Quality Average 18 Age



Comparable 5

23099 Lucilla Rd

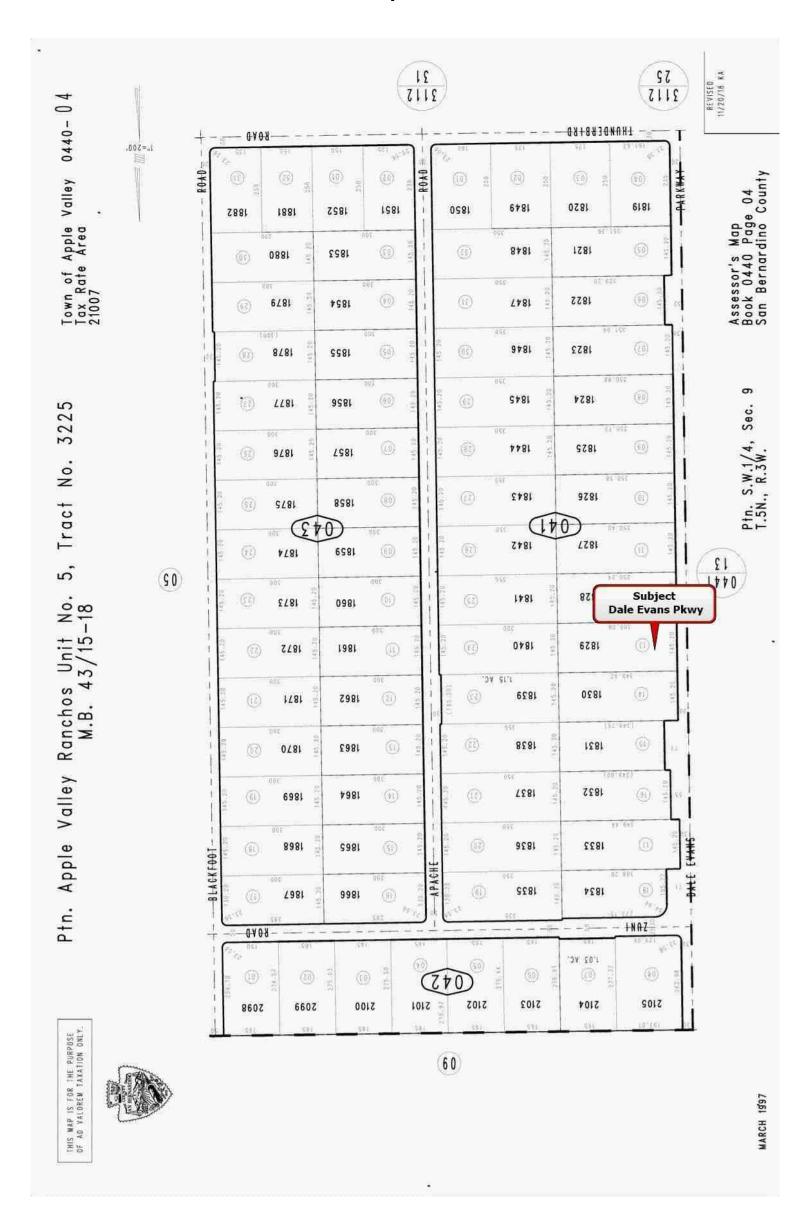
Prox. to Subject 4.54 miles SE
Sales Price 279,000
Gross Living Area 2,376
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.1

Location Average/Horse View Mtn/Desert/avg

Site 4.31 ac Quality Average Age 16

Comparable 6

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Location Map

Borrower/Client	Crystal Blanco				
Property Address	Dale Evans Pkwy				
City	Apple Valley	County San Bernardino	State CA	Zip Code 92307	
Lender	Federal Home Loans				



floor plan

Foundation Notes:

- All continuous enterior footings shall have § da. x 10° ab's with washers, minimin ?? embediment into concrete, at 40° o.c. (i.o.n.) on plans. (1) anchor boil should be located max. 12° from the end of the sill plate, min. (2) a.b.

- per dictates and 1.2 if more deep of the sky paize, min. (c) a to per slipitate.

 The concrete contractor and the framing contractor shall convolunt the placement of all hids, pisk, post bases and all hamma favaluate as per plan prior to placement of concrete.

 All returns walls shall have it amsetted head with min. perstation of 1.1 if with sisk, it g.2 if a.c., fun. n), to be installed an accordance with one sets at actal sisks thickness shall be 3.1 if min.

 All holdows and docts anchors shall be installed according to "suppose strong-tid" specifications and resperiments of cho report 1.2 It and 44.0 is shall be bad in place prior to foundation respection.
- to foundation respection.

 All solated posts 4 beams to have "simpson" cb's 4 cc's min. (u.o.n.)

 All "simpson" hids 4 pa's to be fastened to a 4 x 4 post min.

- to griders.

 Verify floor plans, locations of all plumbing futures, dectrical outlets and exhaust verifs to o.s.a. (where
- Verby (Noor plans) locations of all youthing fishiness declared audiests and enhances with shall be differ necessing speaks and oppositions of indeferms and audies have plantacies, sent you locations of indeferms and audies having speaks 25° or 10° or 10°

- respective.

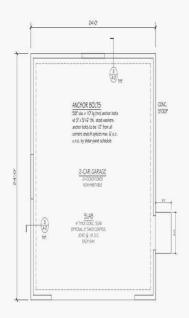
 The hole in required plate washers is permitted to be diagonally slotted with a wath up to 3/16' larger than the bolt dameter and a slot length not to excess 1 344', provided a square 2 inch cut washer is placed between the washer and the in.
- protection a specific rule on well-on practice detailed in washer and the rul.
 Translation prizes and sills shall be anchored to the floration may due in minimum (1/2 anchor boils and approved prize washers (3 % 3 % x 220) hoils shall be asset on once than 6 leet apart, these shall be a minimum of 2 dolls per pieze. Note shall not be closed more than 1/2 inche less than 4 motes or colore than 7 boils daineaters from shiptize does, series dolls at least 7 into reinforced masomy or colorette.

General Information:

Drawing and specifications are intended to be compli-specific information may be found in either or both.

- the information may be found in either or both.

 Exercise proper preciation to verify all existing conductors and lighted, off work, constitutor for notify designed only designed and independent and interest existence of the designed and independent and interest occurrence of precisions of the more will not be considered sideologisetty as a basis for extra compression. The constructor shall be responsible for injury and my little presentation of the injury and my little presentation for the excelled under the basidins, shiftless and other wind recented under a more soon of the character for descriptions on, or omesons from the drawings or specification. Or should be be a doubt a to the meaning, the shift is become to the contract domains by the constructions of such drawings or one shows description is the contract domains by the construction is the activated domains by the construction is the activated domains by the construction of such draws in the designer before proceeding with children with the designer before proceeding with children with the designer before proceeding with children size of the responsibility of the constructions.
- contractors or sum names is the responsing or one contractor. All work maternals and installation shall be in strict, accordance with all ordanance, state and local biologic codes latest debtion. Design loads and code restrictions for all design considerations shall confirm to the local and state codes, and all governing



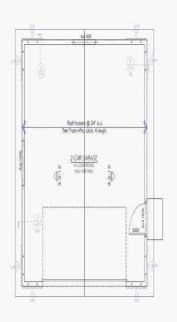


FOUNDATION NOTES

58" x 12" A.S. (§ \$6" O.C. W 31/3 Y 14" WISHERS, 12" FROM CORNERS, SPLCES, AND ENDS.

FOUNDATION PLAN

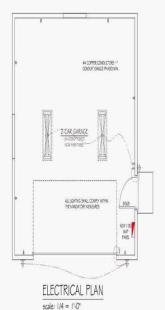
scale: 1/4 = 1'-0"



FRAMING PLAN scale: 1/4 = 1'-0"

SHOWN MINIOUM OF BITTOCH HALES WITH BO WALS GOOL AT BOUNDARY AND ITE OC. WITHE FELD. TWO MICHOR BOUTS FER PAPEL (A) PAPELS 2-10" MAN. LIDETH 10 WALL TO 3-11" REDURE 2 ANCHOR BOUTS AND 2 HOLDOWIS 1800LS MIN (APRET)





ELECTRICAL NOTES
ALL RECETAGLES IN SHED, 4 DITENOR SHALL BE G.F.L. THPE.

CONTRACTOR TO PROVIDE A PERMANENT PECEPTAGLE OUTLET AND LIGHTING PUTURE CONTROLLED BY A SWITCH LOCATED AT THE BURRANCE.

ALL INSTALLED LIMINARES SHALL BE HIGH-EFFCACY IN ACCORDANCE WITH TABLE (50.0-A. BIERGY CODE (50.0N) (A

RESCRITAL DUTDOOK LIGHTING IN ADDITION TO MEETING SECTION 150 CM/1A, DUTDOOK LIGHTING SHALL WEST SECTION 150 M/SA.

General Note:

Anchor Vezer - Wal Tes Shul be Comson Resistant - And, if Made of Seet Metal, Shull Trans a Minimum Stee Of 0.030 Inch for. 22 Galvanaed Sheet Gagel by 384 Inch Or, 4 of Wire, Shull be a Minimum Diameter of 0.145 Inch Or, 4 of Wire, Shull be a Minimum Diameter of 0.145 Inch Order of 19 Diame. Gagel, Mill Fest but a Spose or site of point New More Than 2 Shuper Feet of Will Area, that not More Than 2 A longing or Center Thromorphily. In Section Diems 3 4 4, Wall Ties Shull Tales of Inch on the Extended deg Than Will Equage or Schools a Horostical June Renfrocement. That the Confederate of 11 All Bridt Inc. 9 Sin. Gagel or Equalest, the John Renfrocement Shull be Continued. With Butt Spices Extracent That is Continued.

CaSa Designs
and Home Services
Victorville, CA, 92393
Phi: 760-415-0612
email: casauloa@qmail.com

SHEAR WALL PANEL SCHEDULE (PER 2016 CBC)

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- reflect family posters.

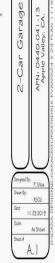
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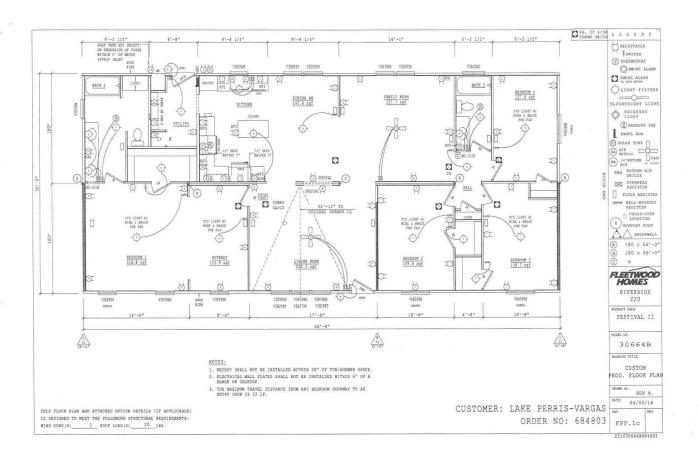
Code Summary
All construction of this project shall comply with the following:

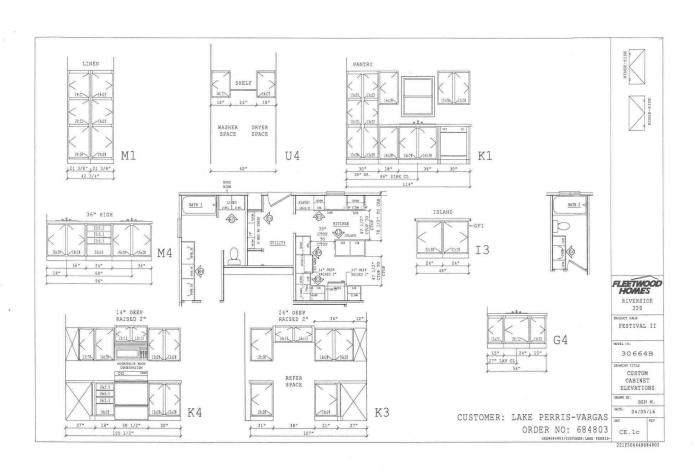
2016 CBC

2016 CPC 2016 CMC

2016 CEC This project shall comply with all other regulations and ordinance adopted by the local governing agencies.



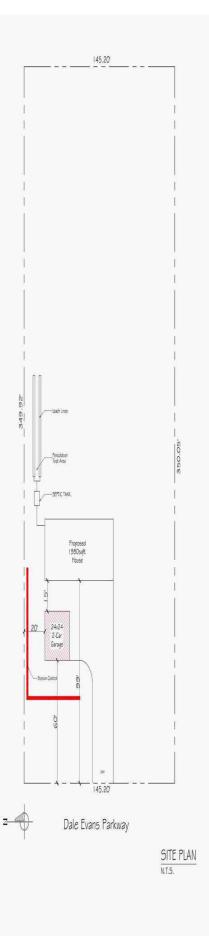








floor plan



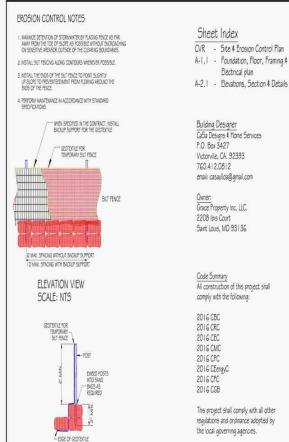
CaSa Designs & Home Services

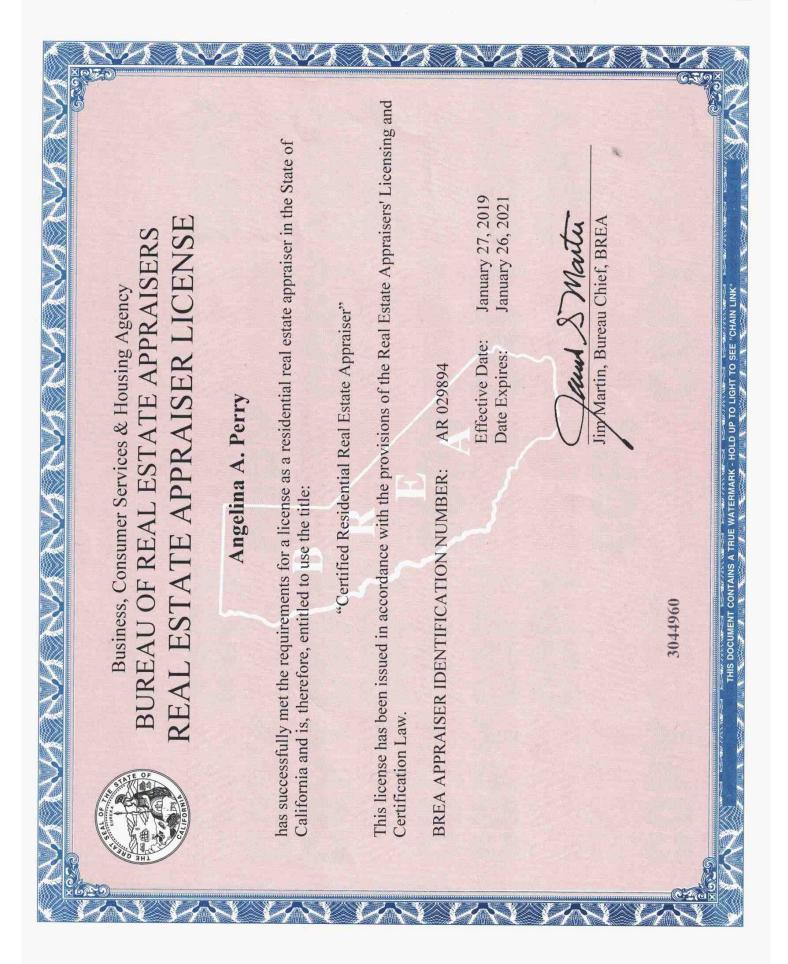
Design Services for the Construction Industry
House Designs • Room Additions • Tenant Improvements

- Remodel Design
- Energy Calculation's (T-24)
- Structural Calculations
- Site Plans

P.O. Box 3427 Victorville, CA. 92393 760.412.0812 email: casaulloa@gmail.com

Se Habla Español







PO Box 236

Riverton

605 Main St., Suite 102

RIVERTON INSURANCE AGENCY CORP

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 08/23/2019

NAIC # 40436

FAX (A/C, No): (858) 273-8026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). CONTACT K
NAME:
PHONE
(A/C, No, Ext):
E-MAIL
ADDRESS:
K

NJ 08077

Kelly Stewart

(800) 882-4410

KellyS@aliains.com

Stratford Insurance Company

INSURER(S) AFFORDING COVERAGE

1130			8 Tel		INSURER	B:					
Angelina A. Perry dba Angelinas Appraisals						NSURER C:					
18792 Krameria Avenue						INSURER D :					
						NSURER E:					
Riverside CA 92508						NSURER F:					
COV	/ERAGES CER	TIEIC	ATE N	NUMBER: CL198230398							
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NSR LTR	TYPE OF INSURANCE		SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s		
	COMMERCIAL GENERAL LIABILITY	II.O.		HEARTSHOTE AND THE FEE				EACH OCCURRENCE	Š		
	CLAIMS-MADE OCCUR						3	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$		
							9	MED EXP (Any one person)	s		
							8	PERSONAL & ADV INJURY	\$		
	GEN'L AGGREGATE LIMIT APPLIES PER:						0	GENERAL AGGREGATE	\$		
	POLICY PRO- JECT LOC						P	PRODUCTS - COMP/OP AGG	\$		
	OTHER:								\$		
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$		
	ANY AUTO							BODILY INJURY (Per person)	\$		
	OWNED SCHEDULED AUTOS ONLY							BODILY INJURY (Per accident)	\$		
	HIRED NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	S		
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	EXCESS LIAB CLAIMS-MADE						P	AGGREGATE	\$		
	DED RETENTION \$								\$		
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	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A						E.L. EACH ACCIDENT	\$		
	(Mandatory in NH) If yes, describe under							E.L. DISEASE - EA EMPLOYEE	\$		
	DESCRIPTION OF OPERATIONS below				-			E.L. DISEASE - POLICY LIMIT	s		
	Errors & Omissions							Each Claim	\$1,000,000		
Α	Retroactive Date: 08/30/2011			REO0003507		08/30/2019	08/30/2020	Aggregate	\$1,000,000		
DESC	CRIPTION OF OPERATIONS / LOCATIONS / VEHICLE	ES (AC	ORD 1	01, Additional Remarks Schedule,	may be att	ached if more s	pace is required)				
CEF	RTIFICATE HOLDER		CANCELLATION								
					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.						
						AUTHORIZED REPRESENTATIVE					
1						file I					

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ACORD 25 (2016/03)

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