File No. 824 Avenue A

# **APPRAISAL OF**



# LOCATED AT:

824 Avenue A Redondo Beach, CA 90277

# FOR:

Equity Development 20969 Ventura Blvd # 206 Woodland Hills, CA, 91364

# BORROWER:

Pcg Holdings Inc

# AS OF:

September 27, 2017

# BY:

Ronald Weeks

Appraisal 2U Equity Development 20969 Ventura Blvd # 206 Woodland Hills, CA, 91364

File Number: 824 Avenue A

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

824 Avenue A Redondo Beach, CA 90277

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of September 27, 2017

is:

#### \$2,500,000 Two Million Five Hundred Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

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**Ronald Weeks** 

Appraiser

# Uniform Residential Appraisal Report File No. 824 Avenue A

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					de the tender	/client with				portea,				subject property.
Property Address								Redondo B					Zip Code 9	
Borrower Pcg H	Holding	is Inc			Own	er of Public R	Record Pc	g Holdings I	nc		Co	ounty Los	s Angeles	
Legal Description			14.											
Assessor's Parcel							Тах	Year 2016			R	E. Taxes \$		6,194
<ul> <li>Neighborhood Na</li> </ul>			h					Reference 702	P.F.				t 6214.00	
	6		-					Reference TUZ	-00	<u> </u>				-
	Dwner		) Vacant			cial Assessme				ШΡ	UD HOA\$ <b>0</b>		per yea	ar 🔛 per month
Property Rights A	Appraised	X Fee Simp	ole 🔄	Leasel	hold UOtl	her (describe	e)							
Assignment Type	e 🗌 Pu	rchase Transacti	ion 🗌	Refinan	ce Transactior	n 🚺 Other	r (describe)	Estimate Fu	uture Va	alue				
Lender/Client Eq								a Blvd # 206			Hills CA 91	364		
Is the subject prop			alo or bac	c it boon					,			Yes X	No	
Report data sourc	ce(s) used	, offering price(s)	), and date	e(s). <u>I</u>	ne subjec	t property	/ nas is	not or has h	ot beer	tor s	ale for the la	ast 12 n	nontns.	
I 🗍 did 🗍 di	lid not ana	lyze the contract	t for sale fo	or the su	bject purchase	e transaction.	Explain the	e results of the an	alysis of th	ne contra	act for sale or why	, the analy	sis was not pe	erformed.
		, ,							5		-			
<u></u>														
Contract Price \$		Date	e of Contra	act		Is the pro	perty selle	r the owner of pub	lic record?	? [	Yes 🗌 No	Data Sou	rce(s)	
Is there any finance	cial assist	ance (loan charg	es, sale c	oncessio	ons, gift or dow	npayment as	sistance, e	etc.) to be paid by	any party o	on beha	If of the borrower	? [	JYes ∟N	0
If Yes, report the t		-			-									
11 103, 100011 110 1	total dolla		501160 (110		be paid.									
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Location X Urb	oan ſ	Suburban	Rural	F	Property Value		asing	Stable	Declini	na	PRICE	AGE	One-Unit	85 %
Built-Up X Ove		25-75%			Demand/Suppl			X In Balance	Over S		\$(000)	(yrs)	2-4 Unit	5 %
	C.										1 /			
Growth Rap		X Stable	Slow		Marketing Time			3-6 mths	Over 6	mths	1,830 Low		Multi-Family	
Neighborhood Bo	oundaries	The subject	<u>ct is loc</u>	cated f	rom Torra	nce Boule	evard- I	North, Catalir	na		2,595 High		Commercial	I 5 %
Avenue - We											2,450 Pred.	50	Other	%
Neighborhood De									suhior	t is n				
												5 6 6 1 3		
employment	i, public	cullines, sc	noois a	anu pa	arks and re	ecreation.								
Market Conditions	s (includin	g support for the	above co	onclusion	s) <u>The Su</u>	ubject's m	narket a	rea appears	typical	of col	mpeting con	nmunitie	es in the c	county and
City. No adv	erse co	onditions we	ere obs	erved	or are ant	icipated.	FHA, V	A, and conve	entiona	l finar	ncing is utiliz	ed in th	ne market	place.
Conventiona														
		sing is more	,				int noigi							
Dimensions 40'>					Area 60				Rectan	gular		VIEW B	;CtySky;	
Specific Zoning Cl					Zoning D	escription S	ingle Fa	amily Reside	nce					
Zoning Compliand	ce X	Legal Le	gal Nonco	onformin	g (Grandfather	red Use)	No Zon	ing 🗌 Illegal	(describe	)				
Is the highest and	hest use		<u> </u>		<u> </u>		and speci	fications) the pres	entuse?		Yes No	If No. dev	scribe. See	Attached
Addendum.	a best use	or the subject pro	openty us	improves		seu per piùris	and speer	incutions) the press	chi uso:			11110, 00.		/ ((100
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		Other (describe	e)											
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Gas         FEMA Special Flo         Are the utilities an         Are there any adv         Are there any adv         Units       X) One         # of Stories       2         Type       X) Det.         Existing       X)         Design (Style)       D'         Year Built 2017       Effective Age (Yrs         Attic       Drop Stair         Floor       Finished         Appliances       Describe the cond         Additional features       monoxide de         Describe the cond       ago;Bathrooi         construction.       Are there any phy         Does the property       comparables		SCRIPTION  Conditions or exter  CCRIPTION  Re with Accessor  Re wi	es X N pical for the ernal factor ry Unit (End Unit) (End Unit) (Const.) (Const	he marke pors (ease aseme Baseme Baseme Baseme Baseme Dut Evidence Dar Heating Oth Cooling Dist 12 F .). En pped w led repair one ye nd bat ons that a sood (func- n, des ated m	Sanitary Se Sanitary Se MA Flood Zon et area? [2] ments, encroa FOUP Increte Slab Basement ent Area ent Finish side Entry/Exit er [] [] FWA [] er [] [] FWA [] er [] [] FWA [] er [] [] Centra widual hwasher [] [] hwasher [] []	ewer le X X Yes chments, env VDATION Crawl Sp Crawl Sp Partial B Settlement HWBB Fuel Gas I Air Conditio Cother N Disposal Air Condition Cother N Disposal C	X         No       If N         vironmenta         pace         tasement         0 sq. ft.         0 yr         pace         tasement         0 sq. ft.         0 wr         Bedrooms         ve aver         d heating         s, remodel         al obso         vd from         ess, or strue         n, use, cond         180 da	FEMA Map # Iconditions, land i EXTERIOR DES Foundation Wall Exterior Walls Roof Surface Gutters & Down Window Type Storm Sash/Insu Screens Amenities X Fireplace(s) Patio/Deck X Pool Non- wave Wash s 4 age. The sut ng and AC ur ing, etc.). C1 lescence not plans. (See F ctural integrity of th struction, etc.)? tion. A reaso	uses, etc.) SCRIPTIO Is C V Spouts M D Ulated A A A A A Yes/N e ner/Dryer .0 Bath(s Dject pr nit. ;Kitche red in th Plans a he propert	Part of the second state of the second stat	Street Aspha Alley Aspha Alley Aspha Side/Aspha Side/Avg. No Side/Avg. Side/Avg. Side/Avg. Side/Avg. No Materials/condition lab/Avg. Side/Avg. No Side/Avg. No Side/Avg. No Side/Avg. Side/Side/Side/Side/Side/Side/Side/Side/	Alt MA Map D If Yes, INTERIC Floors Walls Trim/Fin Bath Flo Bath Wa Car Stor (X) Drive Drivewa (X) Gara (X) Drivewa (X) Gara (X) Att. Tre Feet of v smoke than on than on th	ate 09/26/2 describe	X       X         X       X         X       X         2008       X         2008       X         Imaterials/condition       X         TI/WD/Ave       X         wall/WD/Avg.       X         bod/Avg.       X         t.Tile/Avg.       X         one       X         cars       2         oncrete       X         cars       2         cars       0         vt.       Built-in         Area Above Grade       X         pon       X         rty is new       X         New       X         t and all       X

# Uniform Residential Appraisal Report File No. 824 Avenue A

	able properties currently	offored for cale in the c	ubject neighborhood rang		m¢ 180	0 000 to \$	2,450,	000	
			e past twelve months rang			1,830,000	, ,	595,000	
FEATURE	SUBJECT		BLE SALE NO. 1		IPARABLE S			OMPARABLE S	ALE NO. 3
824 Avenue A	•	502 S Francis	ca Ave	406 S Ge	ertrude A	ve	223 Av	enue G	
Address Redondo Be	each, CA 90277	Redondo Bea	ch, CA 90277	Redondo	Beach, (	CA 90277	Redono	do Beach, (	CA 90277
Proximity to Subject		0.59 miles NV		0.62 mile	s NW		0.57 m	iles SW	
Sale Price	\$		\$ 1,830,000	-	\$	2,400,000		\$	2,400,00
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft	\$ 472.87 sq. f	t.	\$ 721.3	<b>7</b> sq. ft.		\$1,062	<b>.89</b> sq. ft.	
Data Source(s)		CRMLS#IN17	152733MR;DOM			56MR;DOM 187	CRMLS	#IN1523516	5MR;DOM 9
Verification Source(s)		Doc#1036459	)	Doc#977	725		Doc#38	31553	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	DESC	CRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth			ArmLth	า	
Concessions		Conv;0		Conv;0			Conv;0		
Date of Sale/Time		s09/17;c08/17	7	s08/17;c0	08/17		s07/17	;c07/17	
Location	N;Res;	N;Res;		N;Res;			B;Res;		-100,00
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp	ole		Fee Sir		
Site	6080 sf	4974 sf	9,100	6260 sf		-1,500	6033 st	f	40
View	B;CtySky;	B;Ocean;	-30,000	B;Ocean		-50,000			-30,00
Design (Style)	DT2;Craftman	DT2;Mediterra	an	DT2;Med	literran			ape Cod	
Quality of Construction	Q1	Q2	20,000	Q2		20,000			30,00
Actual Age	~1	22	-2,200			-1,000			5,50
Condition	C1	C3	30,000	C3		30,000	C3		30,00
Above Grade	Total Bdrms. Baths	Total Bdrms. Bath	s	Total Bdrms.	Baths		Total Bdrm:	s. Baths	14,00
Room Count	11 5 4.0	11 5 4.0	)	12 5	5.0	-6,000	7 3	3.0	6,00
Gross Living Area 78	<b>3,360</b> sq. ft	3,870	sq. ft39,800	3,	<b>327</b> sq. ft.	2,600		<b>2,258</b> sq. ft.	86,00
Basement & Finished	0sf	Osf		0sf			0sf		
Rooms Below Grade									
Functional Utility	Average	Average		Average			Averag	e	
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC	2		FAU/C		
Energy Efficient Items	None	None		None			None		
Garage/Carport	2gd2dw	2ga2dw	0	2ga2dw		0	2gd2dv	v	
Porch/Patio/Deck	Yes/Yes/Yes	Yes/Yes/No			Yes		Yes/Ye		20,00
Pool/Spa	None	None		None			None		-,
Fireplace	3 Fireplace	3 Fireplace		1 Firepla	се	6.000	2 Firep	lace	3,00
Driveway	Driveway	Driveway		Driveway			Alley		-30,00
Net Adjustment (Total)		X + -	\$ 7,100		- \$	100	X +	<u> </u>	34,90
Adjusted Sale Price		Net Adj. 0.4%	,	Net Adj.	0.0%		Net Adj.	1.5%	
of Comparables		Gross Adj. 8.3%	5 \$ 1,837,100 roperty and comparable s		4.9% \$	2,400,100			2,434,90
My research did X Data source(s) MLS/P	ublic Records		comparable sales for the						
Report the results of the results									
ITEM		UBJECT	COMPARABLE SA	LE NO. 1		PARABLE SALE NO.			E SALE NO. 3
Date of Prior Sale/Transfer		j	02/28/2017		07/01/2			/14/2008	
Price of Prior Sale/Transfer			1,480,000		1,836,0			275,000	
Data Source(s)	CoreLogic	_	CoreLogic		CoreLo			CoreLogic	
Effective Date of Data Sour			09/27/2017			09/27/2017		09/27/2017	
Analysis of prior sale or trai	nsfer history of the subject	property and compara	ble sales See Atta	ched Add	andum			0/21/2011	
					endum			0/21/2011	
								<i></i>	
Summary of Sales Compar See attached adde Exposure 60-180 d because they are r Approach, nor with	ndum for further c lays. No list to sale not compatible to th in the external dep	price ratio adju price ratio adju ne subject prope reciation line of	adjustments mad stment warranted rty. Therefore, no the Cost Approact	e and ana as there a location a h was war	ible in loo lysis of th re other djustmen ranted. T	ne Sales Comp listings and co it on the line w The appraisal is	parison mparab ithin the	nt, utility ar Approach te les that was Sales Con	o Value. s not chose nparison
Summary of Sales Compar See attached adde Exposure 60-180 d because they are r Approach, nor with the construction ha Indicated Value by Sales C Indicated Value by Sales C Indicated Value by Sales C	ndum for further c lays. No list to sale not compatible to the in the external dep is not accured and comparison Approach \$ is Comparison Approach in to the value der	price ratio adju ne subject prope reciation line of is a extraordina 2,500,000 n\$ 2,500,000 ved by the Sales	adjustments mad stment warranted rty. Therefore, no the Cost Approach ry assumption tha Cost Approach (if den s Comparison App	e and ana as there a location a h was war t the subje veloped)\$	ible in loo lysis of the djustmen ranted. T ect prope 2,460, ch is sup	ne Sales Comp listings and co it on the line w The appraisal is rty exit.	parison / mparab ithin the s a futur	nt, utility an Approach to les that wa Sales Con e projection developed) \$ ( proach. Mc	o Value. s not chose nparison n of value a ) ) ost weight is
Summary of Sales Compar See attached adde Exposure 60-180 d because they are r Approach, nor with the construction ha Indicated Value by Sales C Indicated Value by: Sale Most weight is give given to Comparab	ndum for further c lays. No list to sale not compatible to the in the external dep is not accured and comparison Approach \$ es Comparison Approach es Comparison Approach in to the value der le #2 and #4 beca "as is," X subject repairs or alterations on the traordinary assumption the	Domments on the price ratio adju ne subject propereciation line of is a extraordina 2,500,000 ns 2,500,000 ved by the Sales use they are sin o completion per plans the basis of a hypothetic t the condition or defic	adjustments mad stment warranted rty. Therefore, no the Cost Approach ry assumption tha Cost Approach (if der s Comparison App nilar in location, uti and specifications on the cal condition that the repair iency does not require alte	e and ana as there a location a h was war t the subje veloped) \$ vroach whi ility, design basis of a hyp rs or alteration	ible in loo lysis of th re other djustmen ranted. T ect prope 2,460, ch is sup n and ap othetical cor s have been	ne Sales Comp listings and co it on the line w 'he appraisal is rty exit. 000 Income Ap ported by the peal. SEE Atta	proach (if c Cost Ap Inched Ac	e to the following	o Value. s not chose nparison n of value a ) ost weight is sted, g required

The Intended User of this appraisal report is the Lender/Client. Resolute Bank, 3425 Briarfield Blvd., Maumee OH 43537. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

#### Clarification of the term "complete visual inspection":

Certification #2 on page 5 of this report states that the appraiser has performed a "complete visual inspection" of the property. It should be understood that the "complete visual inspection" was performed within the context of the intended use and intended user identified on page 4 and clarified above. That is, the appraiser's inspection of the property is for valuation purposes only and is strictly for the purpose of assisting the lender/client (and only the lender/client) in evaluating the property for a mortgage finance transaction.

The appraiser's inspection of the property was limited to what was readily observable without moving furniture, floor coverings or personal property. Unless otherwise stated, the appraiser did not view attics, crawl spaces or any other area that would involve the use of ladders or special equipment. The appraiser's viewing of the property was limited to surface areas only and can often be compromised by landscaping, placement of personal property or even weather conditions. Most importantly, the appraiser's inspection of the property is far different from and much less intensive than the type of inspections performed to discover property defects. The appraiser is not a home inspector, building contractor, pest control specialist or structural engineer. An appraisal is not a substitute for a home inspection or an inspection by a qualified expert in determining issues such as, but not limited to, foundation settlement or stability, moisture problems, wood destroying (or other) insects, rodents or pests, radon gas or lead-based paint. The client is invited and encouraged to employ the services of appropriate experts to address any area of concern.

#### 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) The site value is based on comparable land sales in the subjects market area with additional support taken from the extraction method. Due to the difficulty in determining the physical depreciation, the cost approach is not considered the most reliable approach to value.

ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW				
Source of cost data Marshell & Swift	Dwelling 3,3	360 Sq. Ft. @	\$ 355.00	= \$ 1,192,800
Quality rating from cost service         Good         Effective date of cost data         09/27/2017		Sq. Ft. @ :	\$	= \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				
Replacement costs are extracted from recent new construction	Garage/Carport	<b>100</b> Sq. Ft. @ 3	\$ 68.00	- \$ 27,200
sales with local multipliers used from within the market area.	Total Estimate of Cost-New			= \$ 1,220,000
Physical depreciation is due to normal wear and tear. The land to	Less <b>0</b> Physical	Functional	External	
value ratio is very typical of the marketplace.	Depreciation			= \$ ( 0 )
	Depreciated Cost of Improv	ements		= \$ 1,220,000
	"As-is" Value of Site Improv	ements		- \$ 40,000
Estimated Remaining Economic Life (HUD and VA only) 30 Years	INDICATED VALUE BY CO	ST APPROACH	1	= \$ 2,460,000
INCOME APPROACH TO VAL	JE (not required by Fani	nie Mae)		
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$	indic	ated Value by Ir	come Approach	
Summary of Income Approach (including support for market rent and GRM)				
PROJECT INFORMATION	NFOR PUDs (if applicab	le)		
Is the developer/builder in control of the Homeowners' Association (HOA)?	No Unit type(s) 🗌 D	etached	Attached	
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	and the subject property is a	n attached dwel	ling unit.	
Legal name of project				
Total number of phases Total number of units		Total number of	of units sold	
Total number of units rented Total number of units for sale		Data source(s)	1	
Was the project created by the conversion of an existing building(s) into a PUD?	No If Yes, date of conver	sion.		
Does the project contain any multi-dwelling units? Yes No Data source(s)				
Are the units, common elements, and recreation facilities complete?	f No, describe the status of c	ompletion.		
Are the common elements leased to or by the Homeowners' Association?	If Yes, describe the renta	terms and option	ons	
Describe common elements and recreational facilities.				
ddie Mac Form 70 March 2005 UAD Version 9/2011 Produced using ACI software. 80	0.234.8727 www.aciweb.com		E	annie Mae Form 1004 March 2005

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 concessions but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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

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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
41	
Signature Pole Oct	Signature geles
Name Ronald Weeks	Name
Company Name Quality Appraisal Services	Company Name
Company Address 3651 S La Brea Avenue, #216	Company Address
Los Angeles, CA 90043	
Telephone Number 323-638-1569	Telephone Number
Email Address Ronebiz@gmail.com	Email Address
Date of Signature and Report <u>10/04/2017</u>	Date of Signature
Effective Date of Appraisal 09/27/2017	State Certification #
State Certification # AR011950	or State License #
or State License #	State
or State License #  or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 01/23/2018	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
824 Avenue A	Did not inspect subject property
Redondo Beach, CA 90277	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 2,500,000	Did inspect interior and exterior of subject property Date of Inspection
LENDER/CLIENT	
Name No AMC	COMPARABLE SALES
Company Name Equity Development	Did not inspect exterior of comparable sales from street
Company Address 20969 Ventura Blvd # 206	Did inspect exterior of comparable sales from street
Woodland Hills, CA 91364	Date of Inspection
Email Address	•

UAD Version 9/2011

# Uniform Residential Appraisal Report

FEATURE				es	idential A	<u>Apprais</u>	Sal Re	eport	F		/enue A
		SUBJECT	COMPARA	BLE	SALE NO. 4	CON	PARABLE	SALE NO. 5		COMPARABLE	SALE NO. 6
824 Avenue A			1202 S Irena	Ave	1	609 Ruby	y St		728	Avenue C	
Address Redondo B	each, C	CA 90277	Redondo Bea	ich,	CA 90277	Redondo	Beach,	CA 90277	Red	ondo Beach,	CA 90277
Proximity to Subject			0.24 miles SV	N		0.56 mile	s NW		0.18	miles SW	
Sale Price	\$			\$	2,465,000		\$	2,249,000		\$	2,399,900
Sale Price/Gross Liv. Area	\$	<b>0.00</b> sq. ft.	\$ 729.51 sq. f			\$ 667.1				<b>23.84</b> sq. ft.	
Data Source(s)			CRMLS #SB16		40MR;DOM 97			79MR;DOM 3			705MR;DOM 344
Verification Source(s)			Doc#1479026	5	1	Public Re	ecords/N	ILS		ic Records/	MLS
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	١	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			Listing			Listi	ng	
Concessions			Conv;0			;0			;0		
Date of Sale/Time			s11/16;c10/16	6	61,625	c09/17			Activ		
Location	N;Re		N;Res;			N;Res;			N;Re	,	
Leasehold/Fee Simple	-	Simple	Fee Simple		7.000	Fee Simp	DIE	40.400		Simple	4.000
Site	6080		5208 sf		7,200		-Ch /Ola /	12,100			-4,200
View	B;Cty	Craftman	N;Res;		0	N;Ocean		-50,000			-
Design (Style)	Q1	Craitman	DT3;Cape Co Q1	a	0	DT2;Crat Q2	Isman	20,000		;Custom	0
Quality of Construction	~1		1		0			-1,000			2 600
Actual Age Condition	~1 C1		1 C2		20,000	10 C3		30,000			-2,600
Above Grade	Total Bd	Irms. Baths	Total Bdrms. Bat	hc	20,000	Total Bdrms.	Baths	30,000	Total I	3drms. Baths	7,000
Room Count		5 4.0	11 5 4.			10 10 10 10 10 10 10 10 10 10 10 10 10 1	Baths 3.0	6,000	1 otal 1	4 3.0	6,000
Gross Living Area 78		<b>3,360</b> sq. ft.	3,379		-1,500		371 sq. ft.			<b>3,847</b> sq. f	
Basement & Finished	0sf	<b>-,</b> sy. n.	0sf	əq. 11.	1,000	0sf			0sf	<b>3,5 11</b> 34.1	
Rooms Below Grade											
Functional Utility	Avera	age	Average			Average			Ave	age	
Heating/Cooling	FAU/		FAU/CAC			FAU/CAC	C			/CAC	
Energy Efficient Items	None		None			None	-		Non		
Garage/Carport	2gd2		2ga2dw			2ga2dw		0	2gaź		0
Porch/Patio/Deck		/es/Yes	Yes/Yes/Yes			Yes/Yes/	Yes			Yes/No	20,000
Pool/Spa	None		None			None			Non		
Fireplace		eplace	3 Fireplace			3 Firepla	се			eplace	
Driveway	Drive	way	Driveway			Driveway			Driv	eway	
Net Adjustment (Total)			X + -	\$	87,325	X + (	\$	17,100		+ X- \$	41,800
Adjusted Sale Price			Net Adj. 3.5%			Net Adj.	0.8%		Net A		
of Comparables			Gross Adj. 3.7%	% \$	2,552,300		5.3% \$				
ITEM			BJECT		COMPARABLE SA	LE NO. 4		PARABLE SALE NO	5		BLE SALE NO. 6
Date of Prior Sale/Transfer	r	08/26/2016			/09/2014		08/06/2			05/22/1992	
Price of Prior Sale/Transfe	r	1,072,000			0,000		1,750,0			760,000	
Data Source(s)		CoreLogic			oreLogic		CoreLo			CoreLogic	
Effective Date of Data Sou Summary of Sales Compa		09/27/2017		109	/27/2017		09/27/2	017		09/27/2017	
Summary of Sales Compa	ricco ^										
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# Uniform Residential Appraisal Report

821 Aven . . .

		Ľ	JULIOLUM K	esi	uential P	хрргаг	Salke	ροπ	F	ile No. 824 Ave	nue A
FEATURE		SUBJECT	COMPARA	BLE S	ALE NO. 7	CO	MPARABLE S	ALE NO. 8	L	COMPARABLE S	ALE NO. 9
824 Avenue A			641 Avenue C					-		0	
Address Redondo Be	aach (	۲۵ ۵ <u>0</u> 277	Redondo Bea		Δ Q0277						
		011 00211	0.23 miles SW		011 00211				-		
Proximity to Subject	¢		0.23 miles 30		2 405 000				-		
Sale Price	\$	0.00 ~	¢ 000.07	\$	2,495,000	¢	\$		¢	\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 683.37 sq. ft			\$	sq. ft.		\$	sq. ft.	
Data Source(s)			CRMLS #SB171								
Verification Source(s)			Public Record	ls/ML	_S						
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing								
Concessions			;0								
Date of Sale/Time			Active								
Location	N;Re	s;	N;Res;								
Leasehold/Fee Simple		Simple	Fee Simple								
Site	6080		6103 sf		0						
View	B;Cty		B;Ocean;		-30,000						
Design (Style)		Craftman	DT2;Custom		0						
Quality of Construction	Q1	oraniman	Q2		20,000						
	~1		24		-2,400				<u> </u>		
Actual Age	~1 C1		C2								
Condition					20,000						
Above Grade		Irms. Baths	Total Bdrms. Bath		7,000	Total Bdrms.	Baths		Total I	Bdrms. Baths	
Room Count	11 3	5 4.0	10 4 4.0								
Gross Living Area 78		<b>3,360</b> sq. ft.	<b>3,651</b> s	sq. ft.	-22,700		sq. ft.			sq. ft.	
Basement & Finished	0sf		0sf								
Rooms Below Grade											
Functional Utility	Avera	age	Average								
Heating/Cooling	FAU/		FAU/CAC								
Energy Efficient Items	None		None								
Garage/Carport	2gd2		3ga3dw		-20,000						
Porch/Patio/Deck		/es/Yes	Yes/Yes/No		20,000						
Pool/Spa	None		Pool/Spa		-30,000						
Fireplace	-	place	3 Fireplace		-30,000						
					20.000						
Driveway	Drive	way	Alley		-30,000				$\vdash \frown$		
Net Adjustment (Total)			+ <u>X</u> -	\$	68,100	+	<u> </u>		$\vdash \frown$	+ \$	
Adjusted Sale Price			Net Adj2.7%			Net Adj.	%		Net A	-	
of Comparables		1	Gross Adj. 8.1%				% \$		Gross		
ITEM			BJECT		COMPARABLE SA	LE NO. 7	COMP	ARABLE SALE NO	. 8	COMPARABL	E SALE NO. 9
Date of Prior Sale/Transfer		08/26/2016			06/2004						
Price of Prior Sale/Transfer		1,072,000			59,000						
Data Source(s)		CoreLogic			eLogic						
Effective Date of Data Sour	ce(s)	09/27/2017		09/2	27/2017						
Summary of Sales Compar		roach									
5											
									_		-
		UAD Version 9/20	11 Pr	roduced II	sing ACI software, 800.234.8	727 www.aciweb c				Fannie Ma	ae Form 1004 March 2009 1004_05UAD 1218201

#### **Condition Ratings and Definitions**

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

#### **Quality Ratings and Definitions**

**Q1** Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

**O2** Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

**O3** 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.

**O6** Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

#### Explanation of Bathroom Count

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

# Uniform Appraisal Dataset Definitions

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ас	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
А	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View

#### **Other Appraiser-Defined Abbreviations**

Abbrev.	FullName	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
		ersion 9/2011 Produced using ACI software 8			

Borrower: Pcg Holdings Inc	File No.: 824 Avenue A				
Property Address: 824 Avenue A	Case N	0.:			
City: Redondo Beach	State: CA	Zip: 90277			
Lender: Equity Development					

#### Prior Sales Comments

The comparable sales listings are compatible to the subject property and is in close proximity to the subject property. All comparables sales history has been reported. Lot size adjusted at (+/-\$8.25) per square feet, GLA adjusted at (+/-\$78.00) per square feet, age adjusted at (+/-\$100) per year, (+/-\$3000) fireplace, Ocean View (+/-\$30,000 - \$50,000) range, Quality of construction (+/-\$20,000), (+/;-\$7000) bedroom, (+/-6000) bath, (+/-\$20,000) roof deck, (+/-\$30,000) alley entry, (+/-\$30,000) pool/Spa, (+/-\$20,000) 3-cargarage. Comparable #1, #2, #3, #5 and #6 was given a (\$30,000) condition adjujstment. Cost include: (\$7000) kitchen, interior/exterior (\$6000), windows (\$8000), flooring (\$5000), bath (\$4,000). Comparable #4 and #7 was given a (+/-20,000) adjustment because they were recently remodeled with less physical use. All comparables are within the subject immediate market. Values moving upward at a moderate pace no time adjustment warrented.

#### Extra Comments

Tract # 2546 Lot 14.

#### Highest and Best Use

Current Use and/ or proposed.

The subject property currently consist of a single family residence with 3-bedrooms, 1- baths, 908 sq.ft., built in 1953. (SEE Plans) for new construction.

#### **Additional Features**

Energy efficient items will include insulation. The subject will have smoke and carbon monoxide detectors.

#### **Prior Sales Comments**

The subject property has not been for sale or sold in the twelve months prior to the effective date of the appraisal report.

#### **Final Reconciliation**

Market actions of buyers and sellers are best analyzed by the Sales Comparison Approach. The Cost Approach was not considered a reliable indicator of value due to the inaccuracy of data from older homes. The Income Approach was not developed due to a lack of data in the marketplace.

#### **Additional Comments**

The Sales Comparison Approach by far provides the best indicator of value when evaluating a single family home in the subject's neighborhood due to a sufficient amount of comparable and research data. The scope of this Appraisal Report is to estimate the fee simple future market value of the subject property after new construction has been completed and to consider the Sales Comparison Approach, Cost Approach and the Income Approach to value. After a thorough review, the Income Approach was not utilized in this report due to the lack of rental information. This neighborhood of single family homes is almost completely owner occupied with only a small percentage being utilized as rentals. There is not enough data to provide a good indictor of value. This is a not Complete Appraisal Report as defined by the Appraisal Standards Board of the Appraisal Foundation and does comply with the Uniform Standards of Professional Appraisal Practice as it is a extraordinary assumption. This report is a Appraisal with extraordinary assumptions as defined under the departure Rule. A departure was invoked. The comparables utilized in this report are by far the most representative of the subject property and neighborhood and do provide a good indicator of value.

The purpose of this appraisal is to estimate the futuer market value of the subject property after new constuction has been completed and occupancy certificate has been granted by local and/or city building departments. In estimating the subject property's market value, an orderly, systematic procedure is followed, in which this appraiser attempts to utilize the three recognized methods of valuation, The Cost Approach, The Income Approach and The Sales Comparison Approach and subsequently lead to a logical final value conclusion. The appraiser used the future plans and estimate to compare with current market trends and values. The Appraiser physically inpected the lot and current structue. The appraiser is not required to disturb or move anything that obstructs access or visibility. The appraiser is not competent to make a judgement about the condition relating to the foundation, roof, exterior walls, etc. The appraiser has made a visual observation of the exterior surfaces from the ground level, and the reported conditions only reflect the apparent surface conditions that is expected to be demolished to build new construction per plans and renderings. If the client has concerns regarding the condition of these items, an inspection by a qualified party would be highly recommended.

The subject photo is a rending of future constuction and comparable photos utilized in this appraisal report are digitally formatted photographs and have not been altered in any manner. This report has been electronically prepared in compliance with USPAP guidelines which includes a secure digital signature and adequate security measures in place to protect the data produced by the appraiser. The comparables utilized in this report are by far the most representative of the subject property and neighborhood and do provide a good indicator of value. A thorough search for comparable sales was made in an attempt to find sales which "bracket" the subject in terms of sale price, building size, lot size and age/condition. After consideration of locations, dates of sale, and physical differences, the comparable sales included are the best indicators of the subject's value although they do not bracket in all categories. The Comparables Price/GLA did not exceed over \$78.00. This is due to various influences and does not infer that the comparable is a poor indicator of value. Some of the items that routinely affect "Price/Gross Living Area" include size of the dwelling, extras and value allocated to varying lot sizes. Any variance above \$78.00 per square foot does not necessarily imply that the comparable is inadequate as an

 ADDENDUM

 Borrower: Pcg Holdings Inc
 File No.: 824 Avenue A

 Property Address: 824 Avenue A
 Case No.:

 City: Redondo Beach
 State: CA
 Zip: 90277

 Lender: Equity Development
 Case No.:
 Case No.:

indicator of value.

#### ENVIRONMENTAL:

The value estimated in this report is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions. The appraiser is not an expert in the identification of hazardous substances or detrimental conditions. The appraiser's routine inspection of/and inquiries about the subject property did not develope any information that indicated any apparent significant hazardous substances or detrimental conditions which effect the property negatively.

### **Comments on Sales Comparison**

In compliance with USPAP standard rule 1-5 and FNMA guidelines the appraiser researched and analyzed all noted sales of the subject in the last 3 years and all noted sales of the comparables for the last one year. Sales history of subject and comparables does not adversely effect the subject's final value estimate. The comparable sales listings are compatible to the subject property and is in close proximity to the subject property. The comparable sales listings are compatible to the subject property and is in close proximity to the subject property.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the 3 year period immediately preceding acceptance of this assignment.

# 10/04/2017

After careful review and reconcilliation and taking in consideration the subject will be a new constructed single family residence. It is the appraiser opinion that the future market value is \$2,500,000.00 respectively.

# Market Conditions Addendum to the Appraisal Report File No. 824 Avenue A

	The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditions	prevalent in tl	he su	bject neighborho	od. 1	his is a required
-	addendum for all appraisal reports with an effective date on or af Property Address 824 Avenue A	ter April 1, 2009.		ondo Beach			tate	CA Zip Code	90	277
-	Borrower Pcg Holdings Inc					5	late		, 00	211
	Instructions: The appraiser must use the information require	ed on this form as the I	basis for his/her concl	usions, and must prov	vide supp	port for those	conc	lusions, regardin	g ho	using trends and
	overall market conditions as reported in the Neighborhood section									
	analysis as indicated below. If any required data is unavailable					•				
	provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident			-						-
	that would be used by a prospective buyer of the subject proper		-					-		
	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Overall Trend		
-	Total # of Comparable Sales (Settled)	7	2	7		creasing		Stable		Declining
-	Absorption Rate (Total Sales/Months)	1.17	0.67	2.33		creasing		Stable Stable	╞	Declining
-	Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	0.00		eclining eclining		Stable	╠─	Increasing Increasing
	Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	عد ل	Johning		Overall Trend		, morodoning
	Median Comparable Sale Price	2,529,000	2,320,000	2,430,000		creasing		Stable		Declining
	Median Comparable Sales Days on Market	97	21	28		eclining		Stable	X	
/SIS	Median Comparable List Price Median Comparable Listings Days on Market	2,850,000 75	2,449,000 16	2,595,000 28		creasing eclining	$\vdash$	Stable Stable		Declining Increasing
<b>ANALYSIS</b>	Median Sale Price as % of List Price	100.00%	99.34%	97.24%		creasing		Stable	)	Declining
	Seller-(developer, builder, etc.)paid financial assistance prevalen		No	01.2170	Ĵ	clining		Stable	Ć	Increasing
EARCH &	Explain in detail the seller concessions trends for the past 12 m									
AR	The data used in the grid above does not indi									
RESE	is not a mandatory reporting field for agents a								ot I	been
	reported. It is beyond the scope of this assign	iment to coniim	n each sale use	ed in the Market	Cond	Ittions Re	роп	•		
MARKET										
MA	Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	and sales	s of foreclose	d pro	perties).		
-	The CARETS MLS indicates there were 5 clo									
-	sales which is 20% of the total transactions in									
-	for this period. 4-6: 2 Sales; 0 foreclosures or sales for this period.	Short sales, 07		lis period. 0-3. C	JSale	s, o lored	1051		l Sa	ies, 0% 0i
-										
	Cite data sources for above information. The CARETS M	ILS was the dat	a source used t	to complete the	Marke	et Conditi	ons	Addendum		
-										
	Summarize the above information as support for your conclus	tions in the Neighbor	hand costion of the a	paralcal report form	If you u	cod onv oddi	tions	linformation c	ich o	
	Summarize the above information as support for your conclus	-			ii you u	seu anv auu		н шпоншанон. 5t		s an analysis of
	pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana	tion and support for yo	ur concl	-				s an analysis of
	pending sales and/or expired and withdrawn listings, to formulate The subject property market value is rising at	-				usions.				s an analysis of
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	The subject property market value is rising at	a moderate pa	ce. Effective Da			usions. tember 2	7, 2	017		s an analysis of
	The subject property market value is rising at If the subject is a unit in a condominium or cooperativ	a moderate pa	ce. Effective Da			usions.	7, 2	017		s an analysis of
	The subject property market value is rising at	a moderate pa	ce. Effective Da	ate: Wednesday	v, Sep	usions. tember 2	7, 2	017 		s an analysis of
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# SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Pcg Holdings Inc
 File No.:
 824 Avenue A

 Property Address: 824 Avenue A
 Case No.:

 City: Redondo Beach
 State: CA
 Zip: 90277

 Lender: Equity Development
 Case No.:
 Case No.:



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: September 27, 2017 Appraised Value: \$ 2,500,000



# REAR VIEW OF SUBJECT PROPERTY



# STREET SCENE

# COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Pcg Holdings Inc
 File No.:
 824 Avenue A

 Property Address: 824 Avenue A
 Case No.:

 City: Redondo Beach
 State: CA
 Zip: 90277

 Lender: Equity Development
 Case No.:
 Case No.:



### COMPARABLE SALE #1

502 S Francisca Ave Redondo Beach, CA 90277 Sale Date: s09/17;c08/17 Sale Price: \$ 1,830,000



#### COMPARABLE SALE #2

406 S Gertrude Ave Redondo Beach, CA 90277 Sale Date: s08/17;c08/17 Sale Price: \$ 2,400,000



# COMPARABLE SALE #3

223 Avenue G Redondo Beach, CA 90277 Sale Date: s07/17;c07/17 Sale Price: \$ 2,400,000

### COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Pcg Holdings Inc
 File No.:
 824 Avenue A

 Property Address: 824 Avenue A
 Case No.:

 City: Redondo Beach
 State: CA
 Zip: 90277

 Lender: Equity Development
 Case No.:
 Case No.:



# COMPARABLE SALE #4

1202 S Irena Ave Redondo Beach, CA 90277 Sale Date: s11/16;c10/16 Sale Price: \$ 2,465,000



### COMPARABLE SALE #5

609 Ruby St Redondo Beach, CA 90277 Sale Date: c09/17 Sale Price: \$ 2,249,000



# COMPARABLE SALE #6

728 Avenue C Redondo Beach, CA 90277 Sale Date: Active Sale Price: \$ 2,399,900

# COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Pcg Holdings Inc	File 1	No.: 824 Avenue A
Property Address: 824 Avenue A	Case	e No.:
City: Redondo Beach	State: CA	Zip: 90277
Lender: Equity Development		



# COMPARABLE SALE #7

641 Avenue C Redondo Beach, CA 90277 Sale Date: Active Sale Price: \$ 2,495,000

# COMPARABLE SALE #8

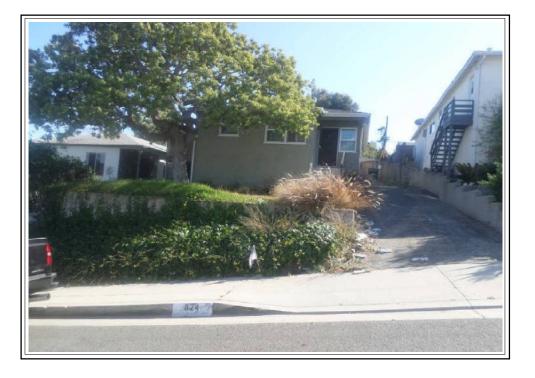
Sale Date: Sale Price: \$

COMPARABLE SALE #9

Sale Date: Sale Price: \$

I	

Borrower: Pcg Holdings Inc		File No.: 824 Avenue A
Property Address: 824 Avenue A		Case No.:
City: Redondo Beach	State: CA	Zip: 90277
Lender: Equity Development		·



# CURRENT SUBJECT PROPERTY

FRONT VIEW

# CURRENT SUBJECT PROPERTY

REAR VIEW





# CURRENT SUBJECT PROPERTY

VIEW FROM RIGHT

Borrower: Pcg Holdings Inc	File N	No.: 824 Avenue A
Property Address: 824 Avenue A	Case	e No.:
City: Redondo Beach	State: CA	Zip: 90277
Lender <sup>.</sup> Equity Development		•



### CURRENT SUBJECT PROPERTY

VIEW FROM LEFT

# REAR YARD





ALLEY

Borrower: Pcg Holdings Inc	File N	10.: 824 Avenue A
Property Address: 824 Avenue A	Case No.:	
City: Redondo Beach	State: CA	Zip: 90277
Lender <sup>.</sup> Equity Development		



#### VIEW FROM NORTH EAST





# VIEW FROM NORTH EAST

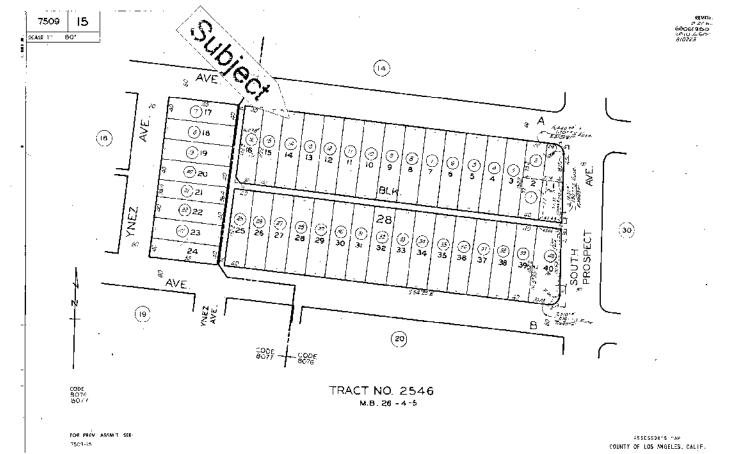
VIEW FROM BACK YARD

Borrower: Pcg Holdings Inc	File	No.: 824 Avenue A
Property Address: 824 Avenue A	Case	e No.:
City: Redondo Beach	State: CA	Zip: 90277
Lender. Equity Development		



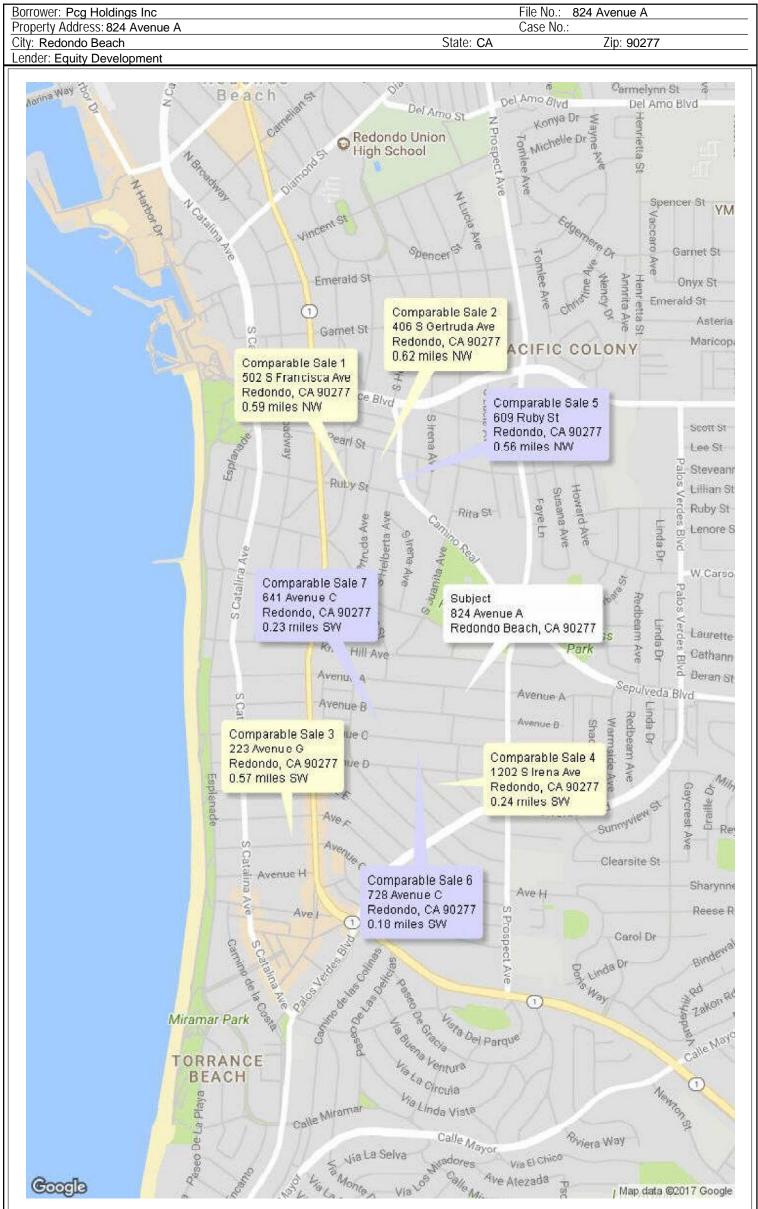
### VIEW FROM FRONT

	PLATMAP	
Borrower: Pcg Holdings Inc		File No.: 824 Avenue A
Property Address: 824 Avenue A		Case No.:
City: Redondo Beach	State: CA	Zip: 90277
Lender: Equity Development		



ASDESSOR'S "AP COUNTY OF LOS ANGELES, CALIF.

LOCATION MAP



### **AERIAL MAP**

State: CA

Borrower: Pcg Holdings Inc Property Address: 824 Avenue A City: Redondo Beach Lender: Equity Development

G

oale

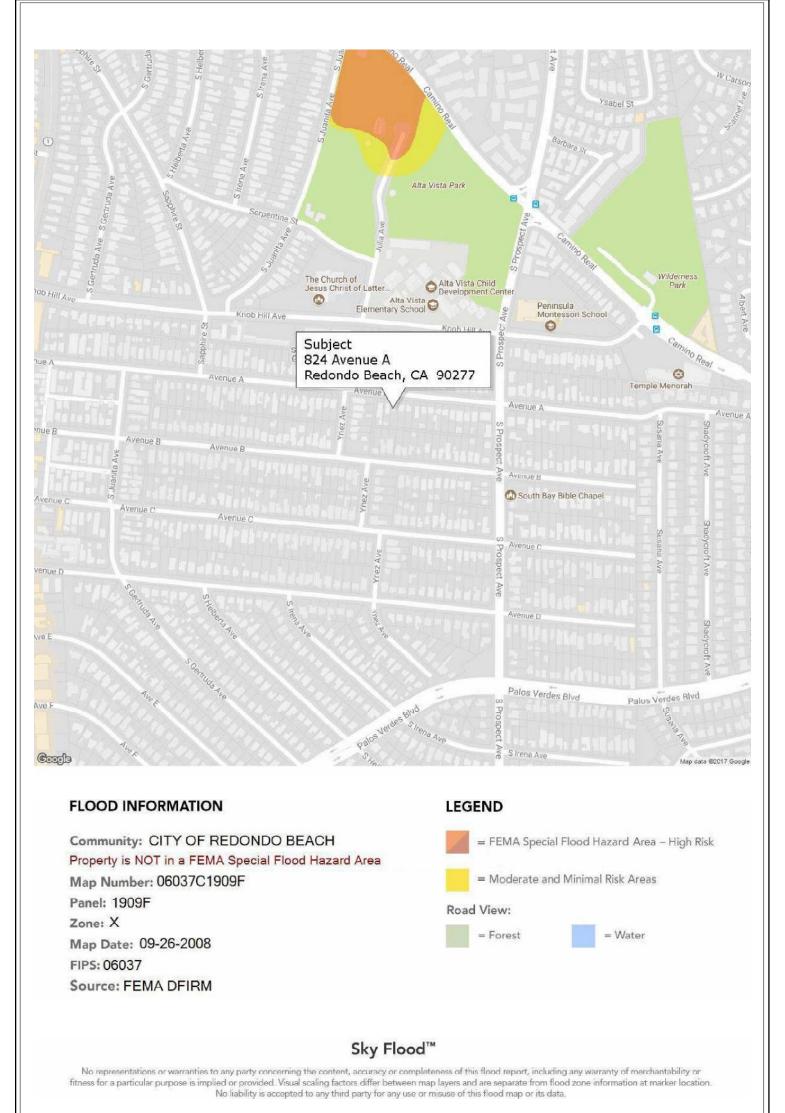
Imagery

File No.: 824 Avenue A



### **FLOOD MAP**

Borrower: Pcg Holdings Inc		File No.: 824 Avenue A	
Property Address: 824 Avenue A		Case No.:	
City: Redondo Beach	State: CA	Zip: 90277	
Lender: Equity Development			

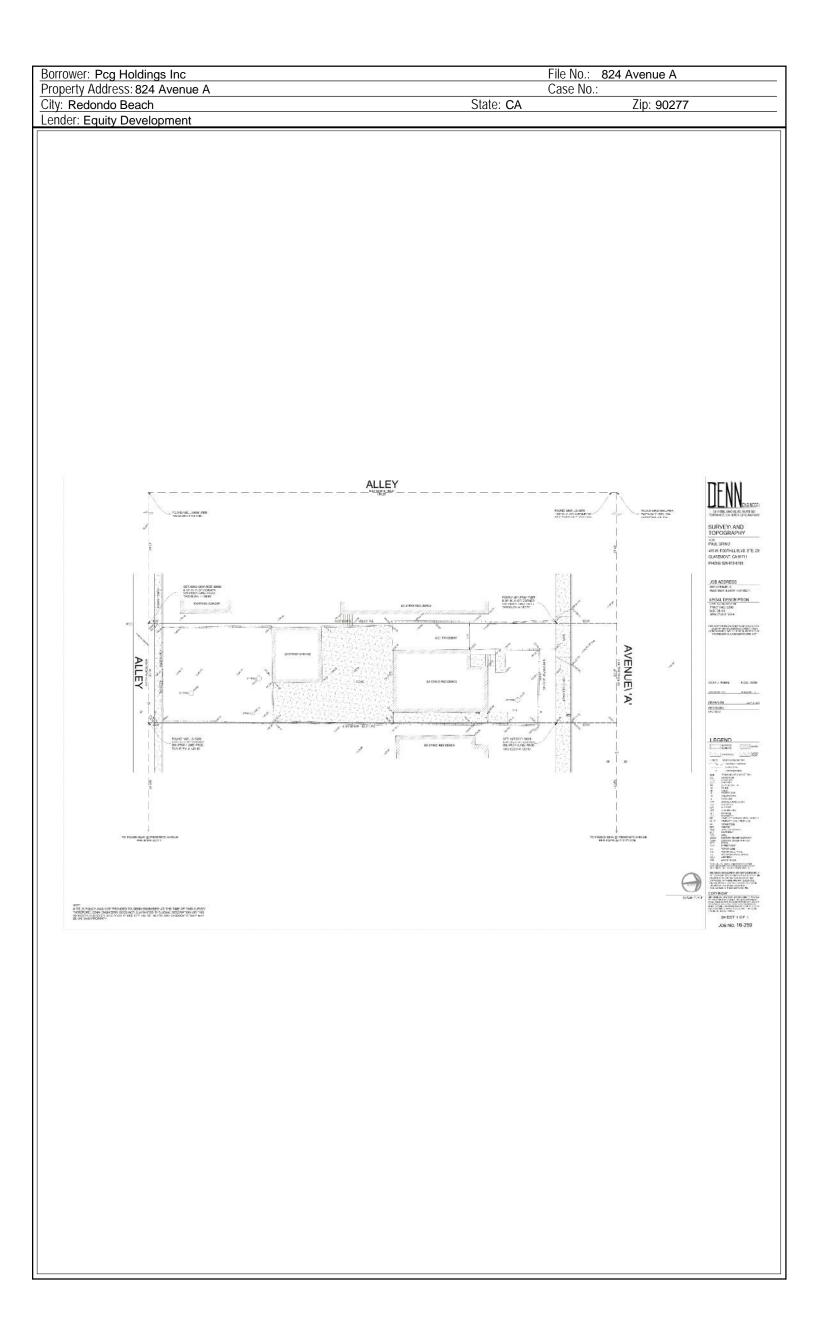


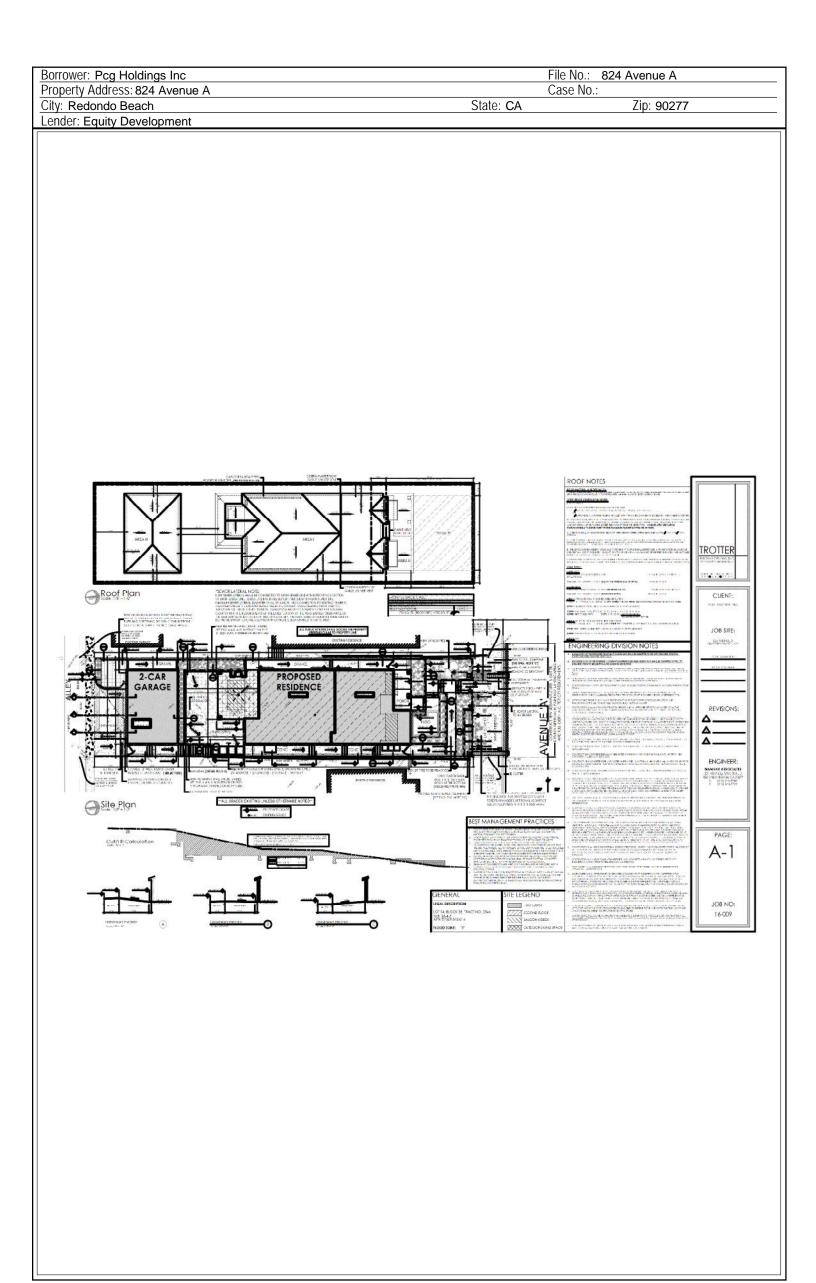
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JIM Martin, Bureau Chief, BREA	Effective Date: January 24, 2016 Date Expires: January 23, 2018	BREA APPRAISER IDENTIFICATION NUMBER: AR 011950	This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.	"Certified Residential Real Estate Appraiser"	has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:	Ronald Weeks	Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

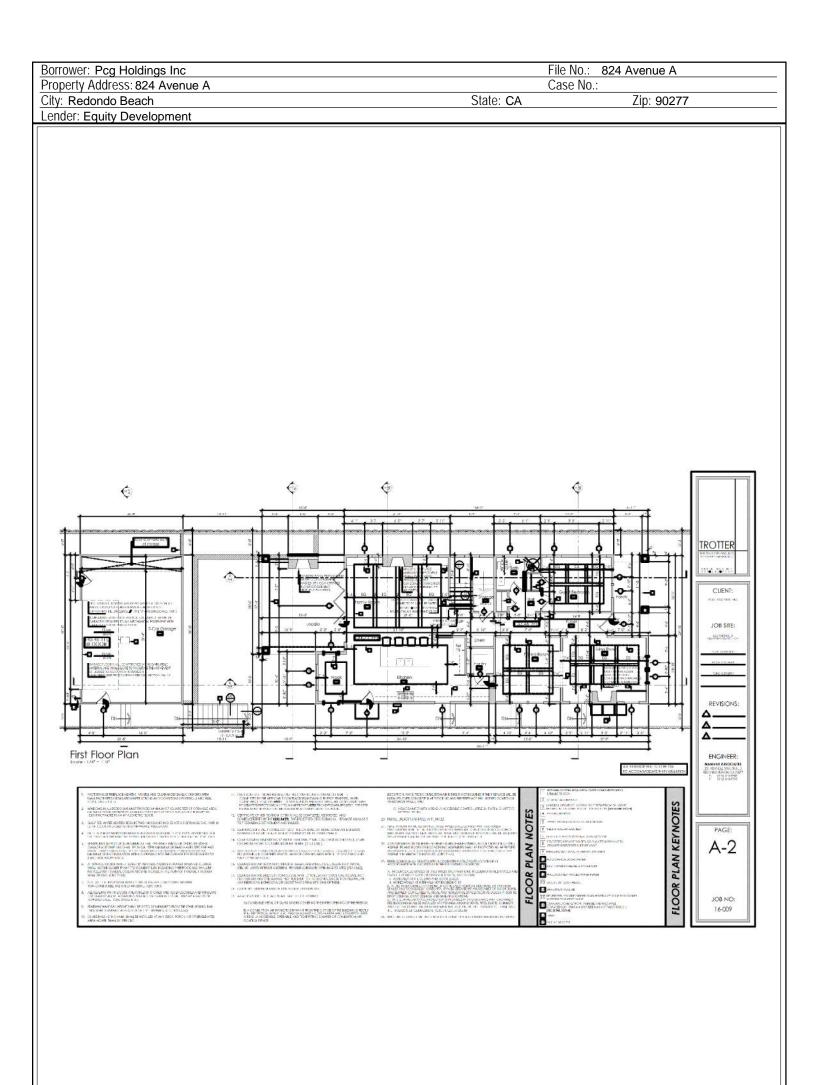
Address: 824 Avenue A	Case	0.: 824 Avenue A
londo Beach	State: CA	Zip: 90277
equity Development		
General <b>Star</b> ~	General Star National	I Insurance Company
	P O Box	10360 (Attn: GSN) Connecticut 06904
	Stamord,	Connecticut 00904
REAL ESTATE APPRAISERS ERRO		INCE POLICY
DECLAR	ATIONS PAGE	
This is a claims made and reported policy. Please read	this policy and all endorsements ar	nd attachments carefully.
Policy Number: NJA334236	Renewal of Number:	
<ol> <li>NAMED INSURED: Ronald Weeks STREET ADDRESS:</li> </ol>		
3651 S La Brea Avenue Suite 216		
Los Angeles, CA 90016		
2. POLICY PERIOD: Inception Date: 02/15/2017 Effective 12:01 a.m. Standard	Expiration Dat d Time at the address of the Name	e: 02/15/2018 d Insured.
3. LIMITS OF LIABILITY:		
Each Claim: \$500,000 Aggregate: \$1,000,000		
Claim Expenses have a separate Limit of Liabilit Each Claim: \$500,000	у:	
Aggregate: \$1,000,000		
4. DEDUCTIBLE: Each Claim: \$ <u>0</u>	Aggregate: \$ <u>0</u>	
<ol> <li>RETROACTIVE DATE: 02/15/2017 If a date is indicated, this policy will not provid</li> </ol>	le coverage for any <b>Claim</b> arising	out of any act. error.
omission or personal injury which occurred be		, , , , , ,
6. ANNUAL PREMIUM: \$684.00		
TOTAL Premium and Taxes/Surcharge : \$684.00		
<ol> <li>ENDORSEMENTS: This policy is made and accepted subject to the p</li> </ol>	rinted policy form together with the	e following form(s) or
endorsement(s). AP 00 0001 (06/11), AP 04 0001 (06/11), AP 21 0002 (06/11		er open de direction en
AP 08 0005CA (06/2011),		
<ol> <li>PRODUCER NAME: Mercer Consumer STREET ADDRESS: P. O. Box 8146</li> </ol>		
Des Moines, IA 50306-814	46	
	Int	hz Rillin
	Authoriz	ed Representative
Producer Code: 26460 Clas Date: 02/15/2017	s Code: <sub>73128</sub>	
AP 10 0001 06 11 © Copyright 2011, General S	tar Management Company, Stamf	ord, CT Page 1 of 1

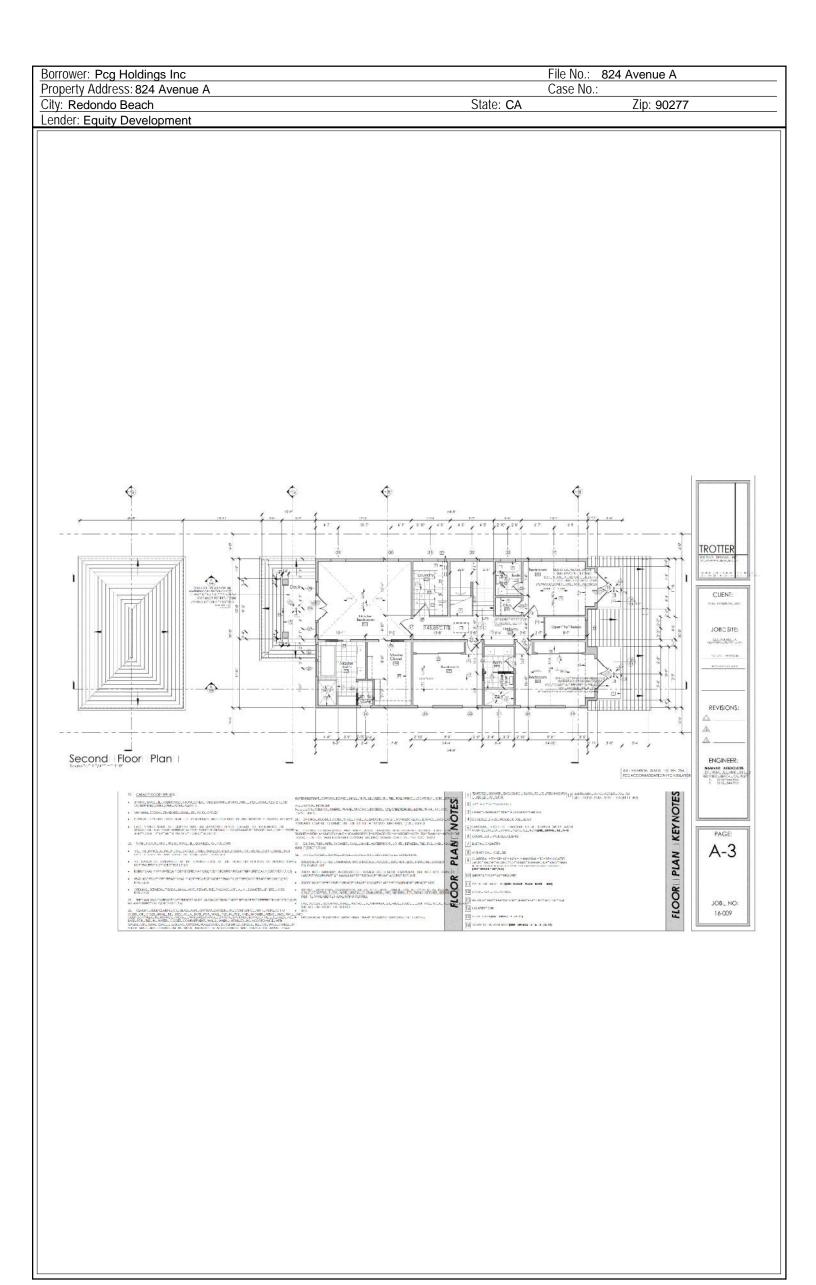
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erty Address: 824 Avenue A		<u></u>	Case No.:	
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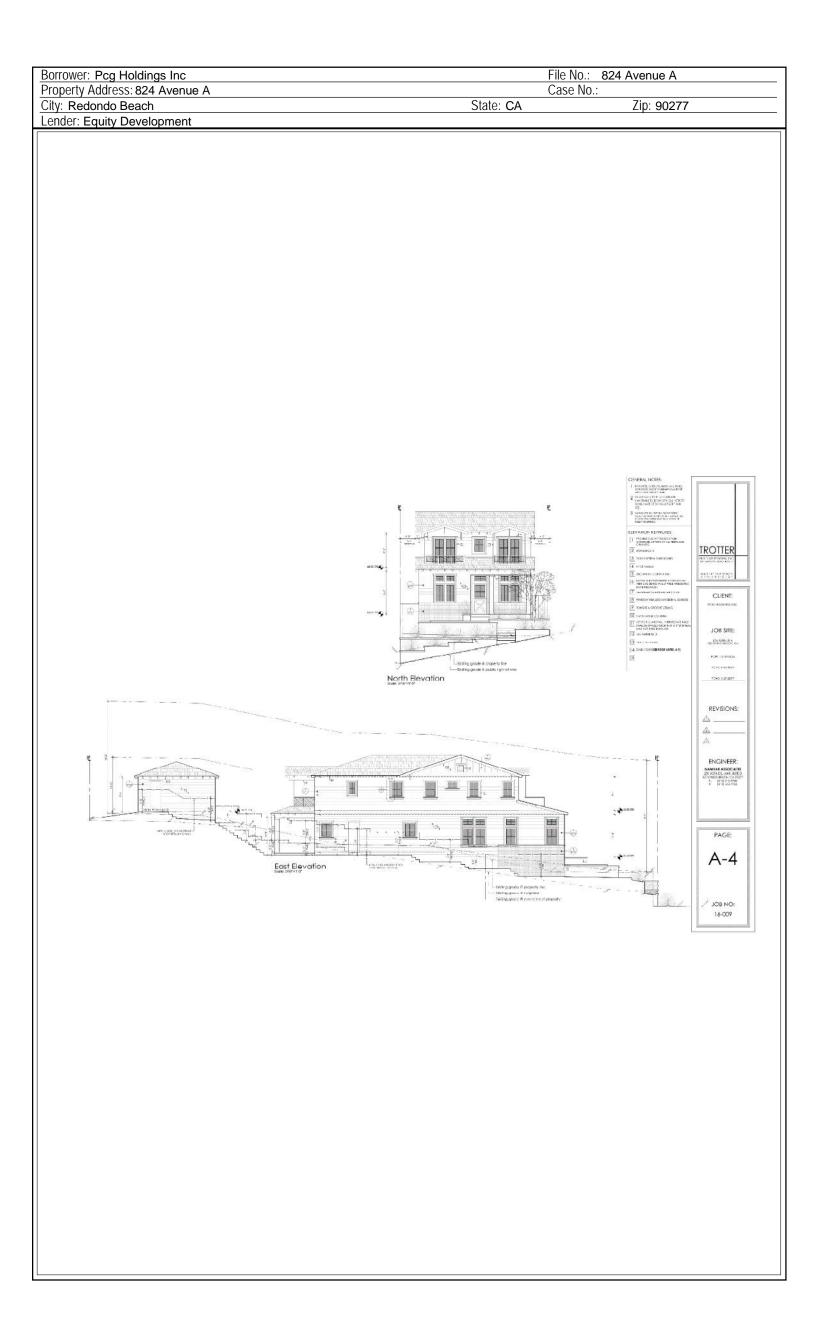
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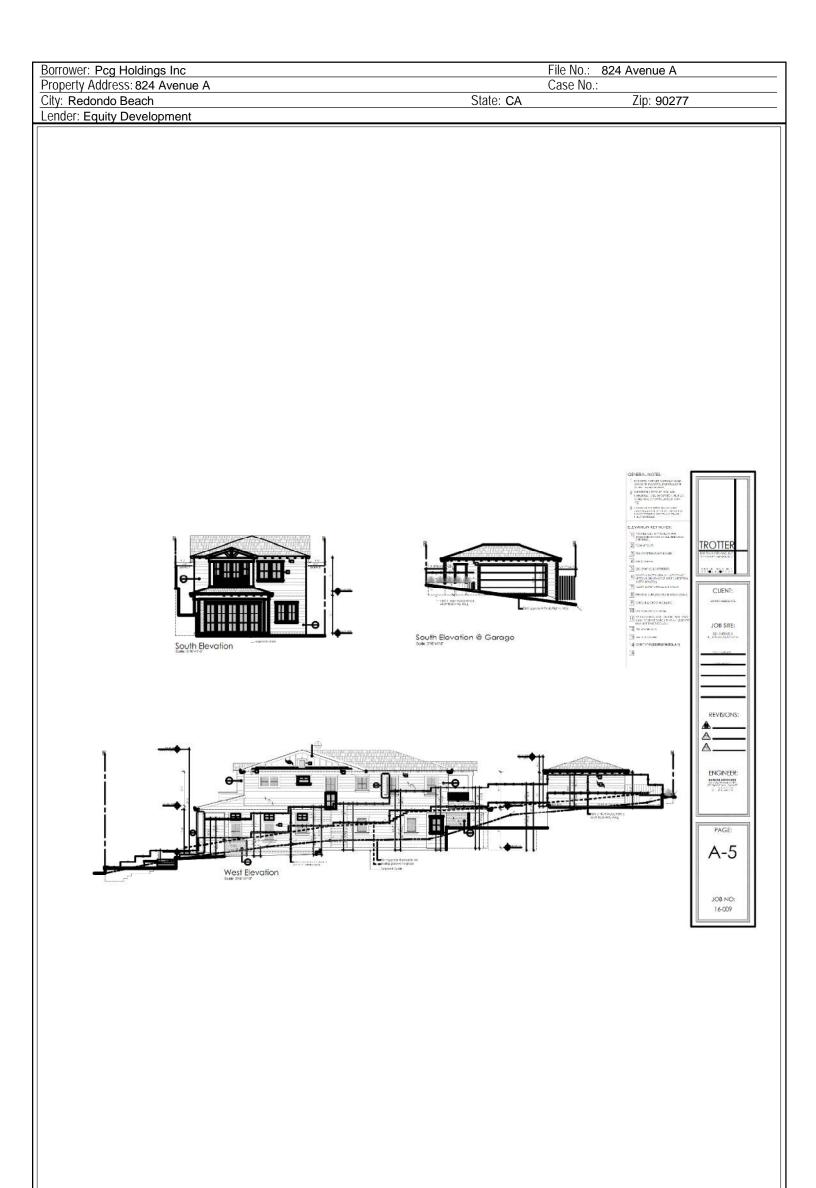


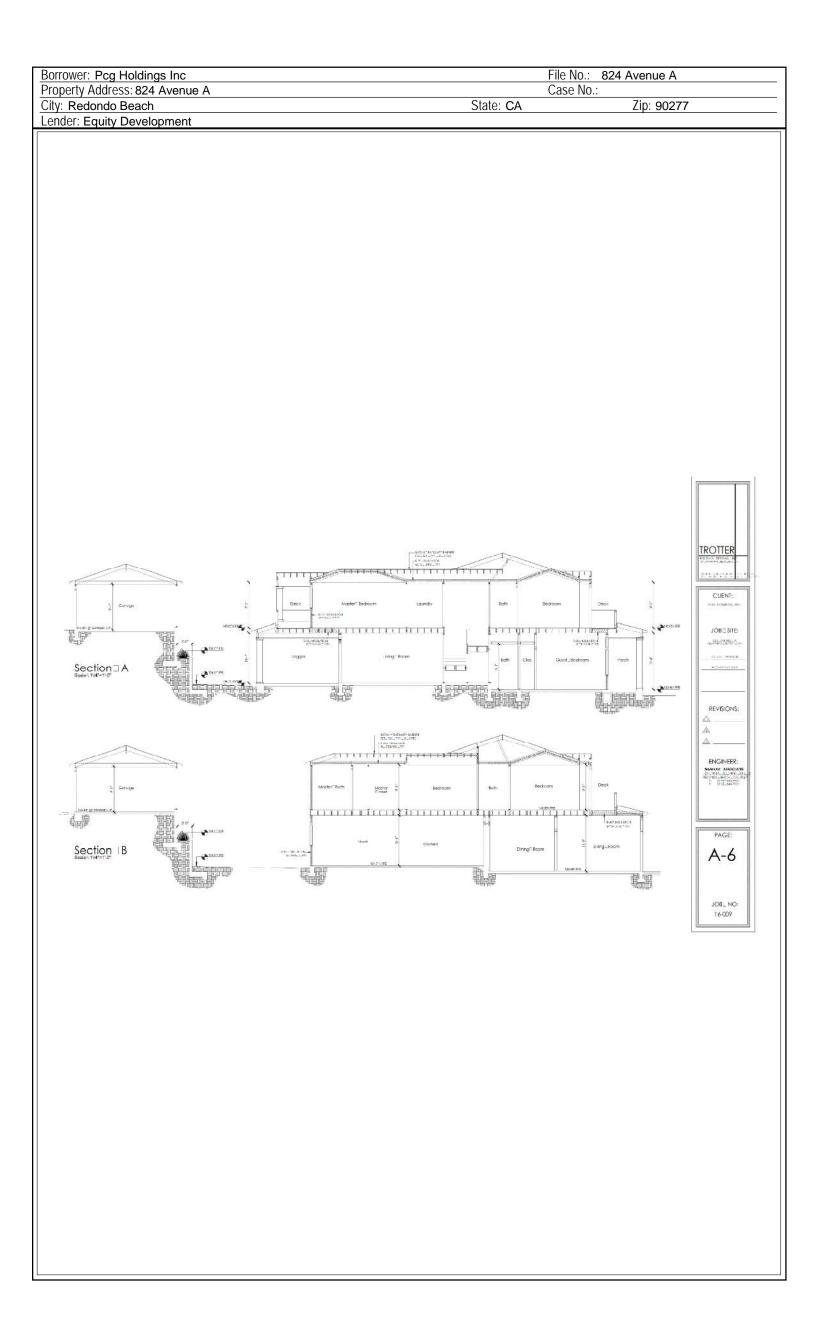


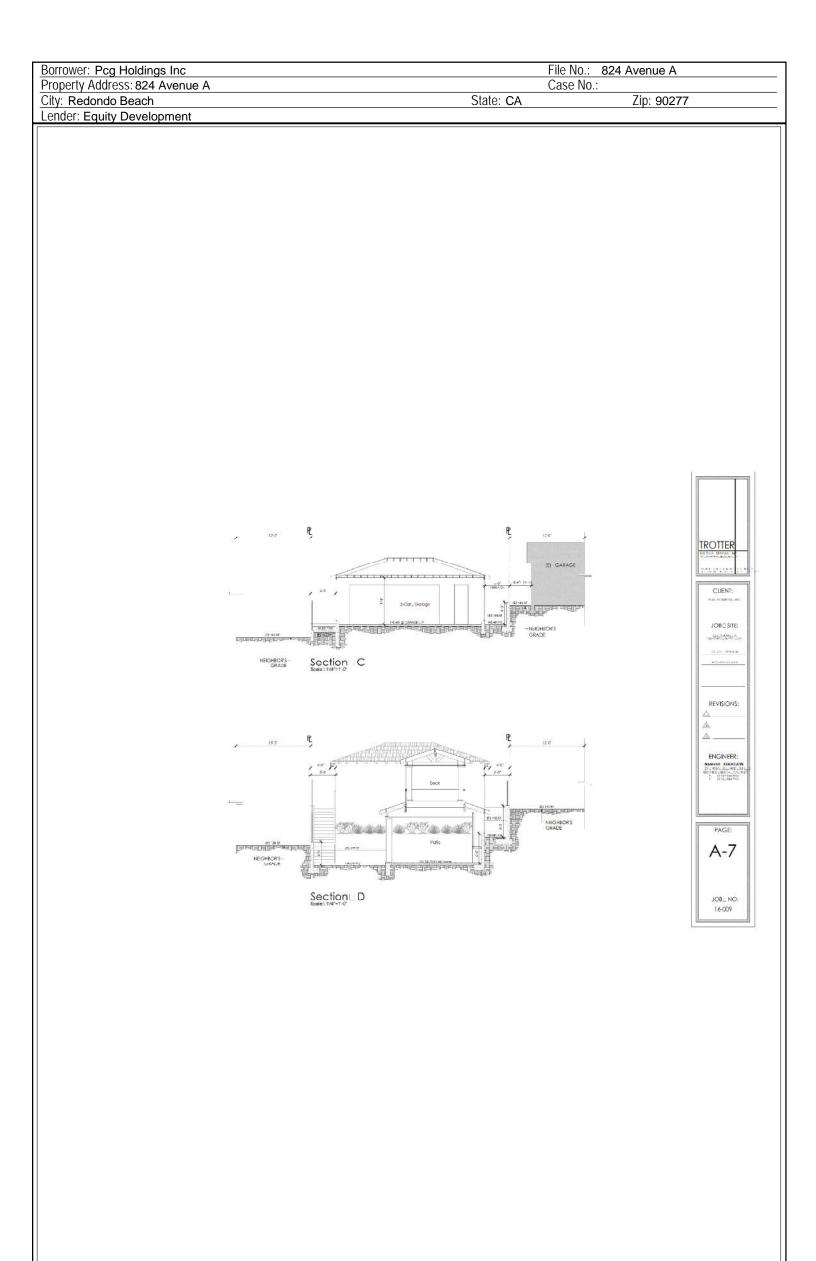


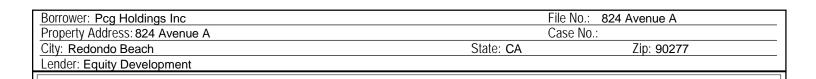






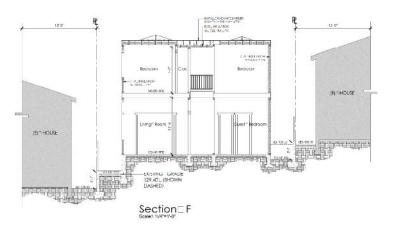










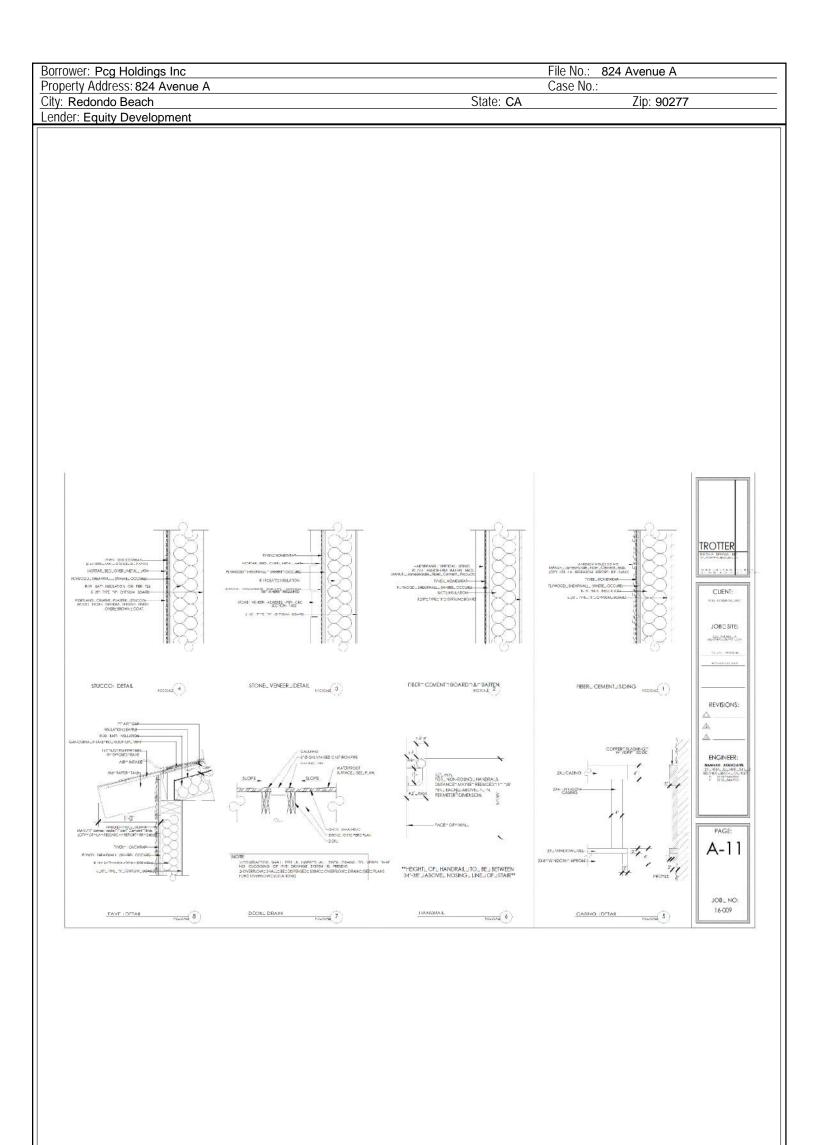




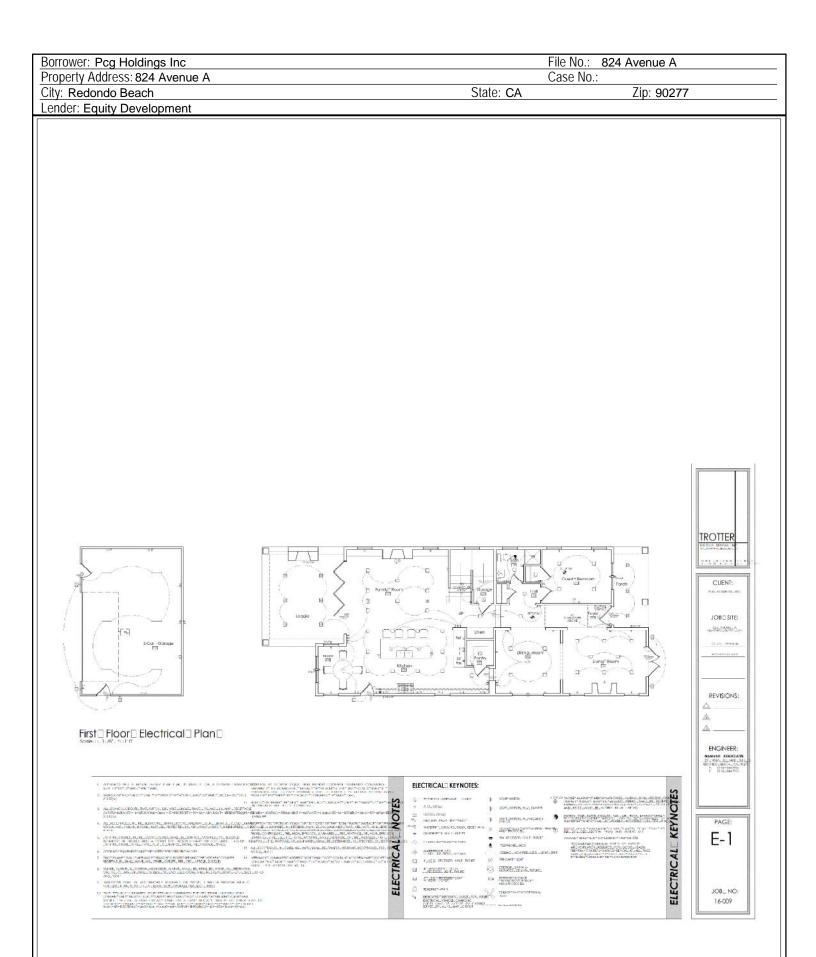
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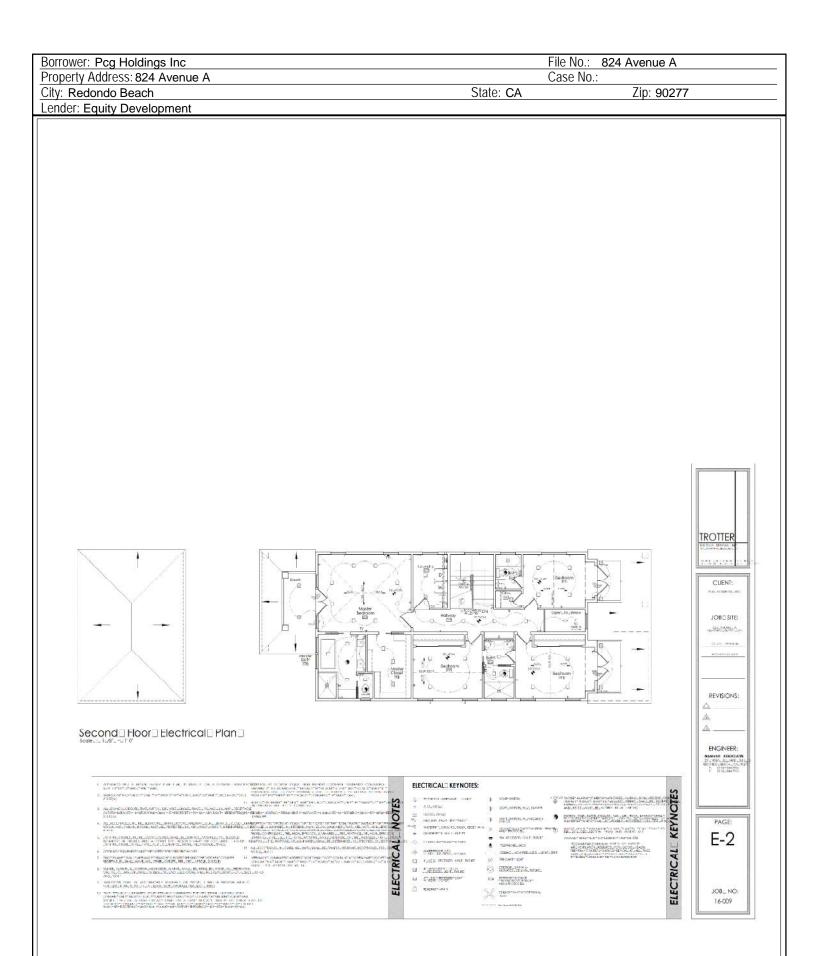
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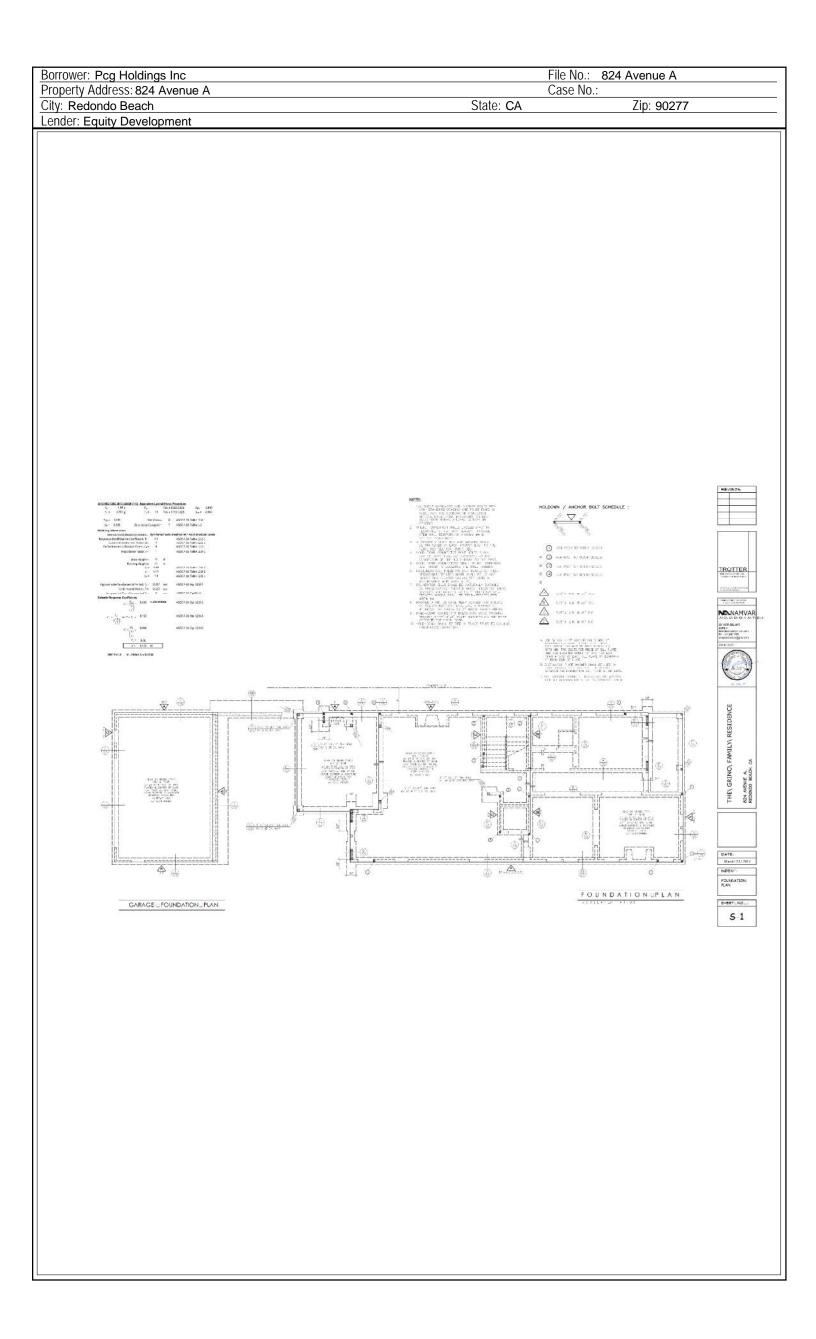
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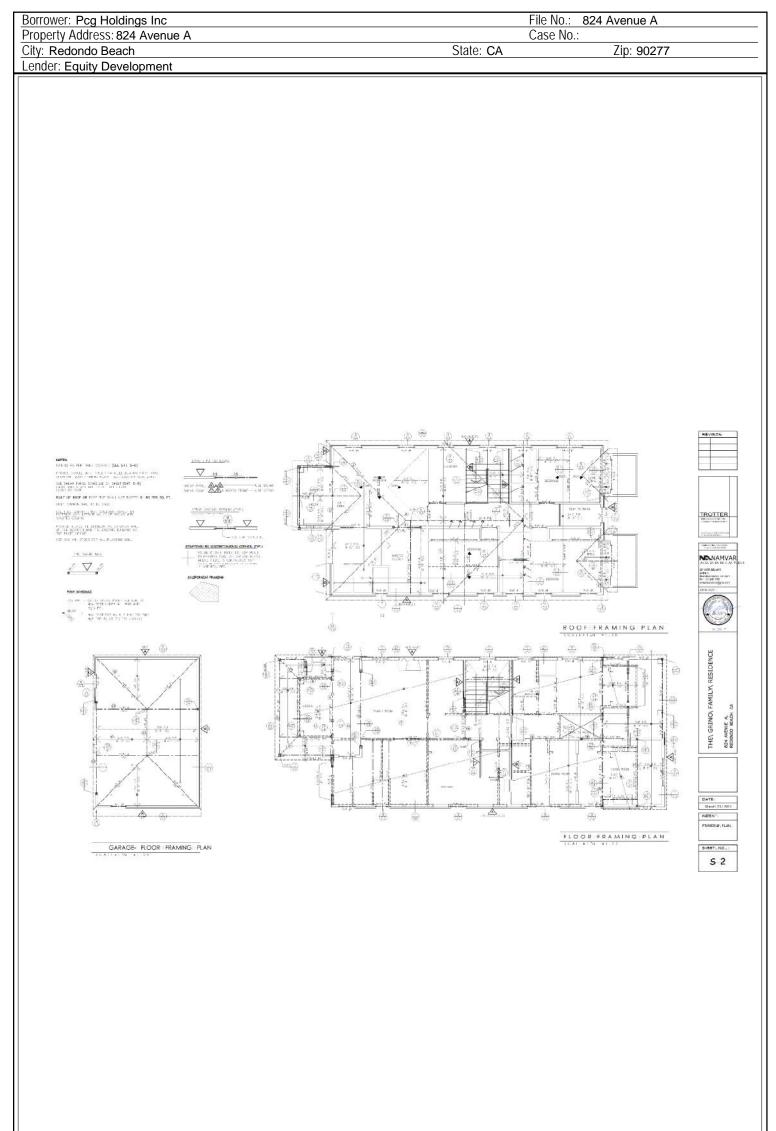




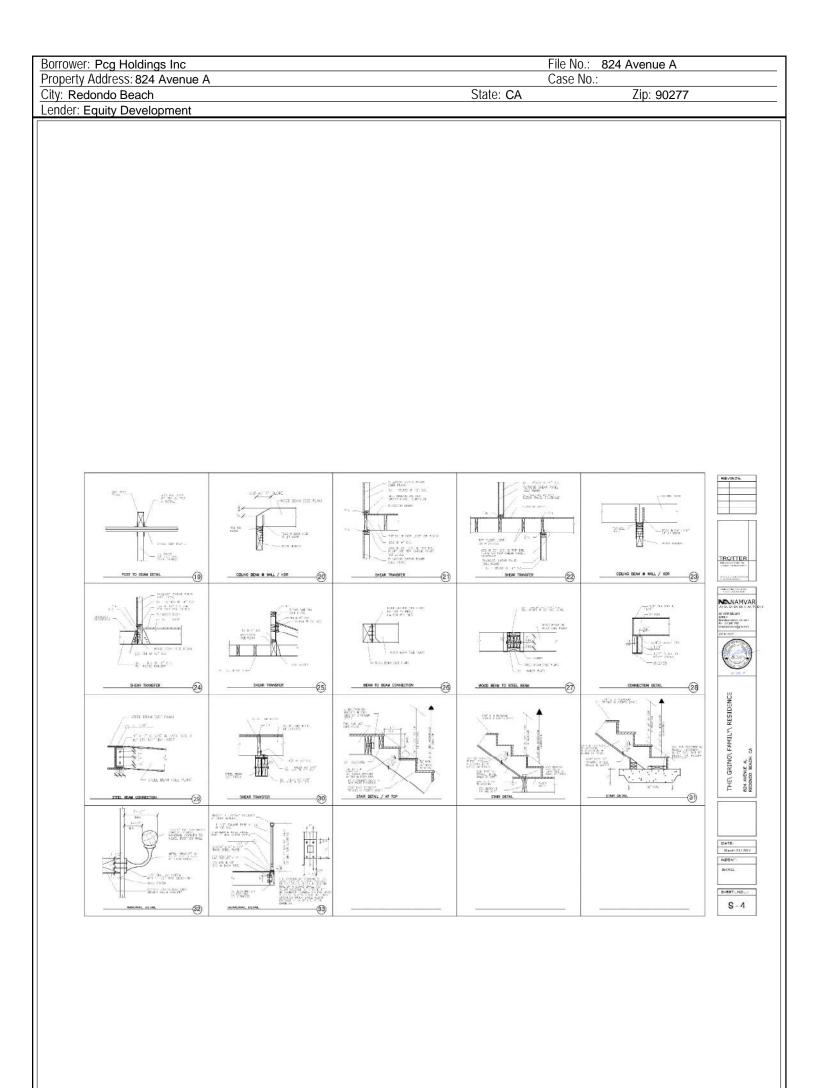


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Borrower: Pcg Holdings Inc		File No.: 824 Avenue A
Property Address: 824 Avenue A	Case No.:	
City: Redondo Beach	State: CA	Zip: 90277
Lender: Equity Development		



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Subject Front View



Subject Street Scene



Title

Sales Comp. 1



Subject Rear View



Sales Comp. 2



Sales Comp. 3



Sales Comp. 4



Sales Comp. 5



Sales Comp. 6



Sales Comp. 7



Extra Photo 1



Sales Comp. 8

Extra Photo 2





Extra Photo 3



Extra Photo 1



Extra Photo 2



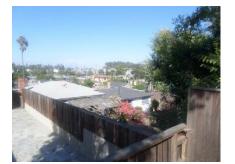
Extra Photo 3



Extra Photo 1



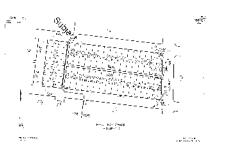
Extra Photo 2



Extra Photo 3



Extra Photo 1



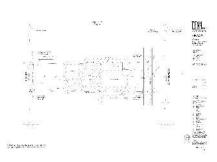
Extra Photo 3



Aerial Map

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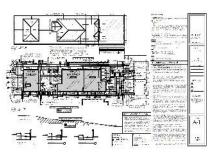
Extra Image

Plat Map



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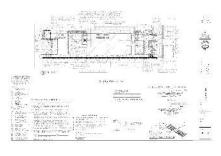
Extra Photo 2



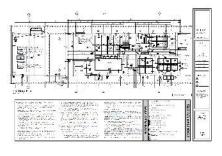
Location Map



Extra Image



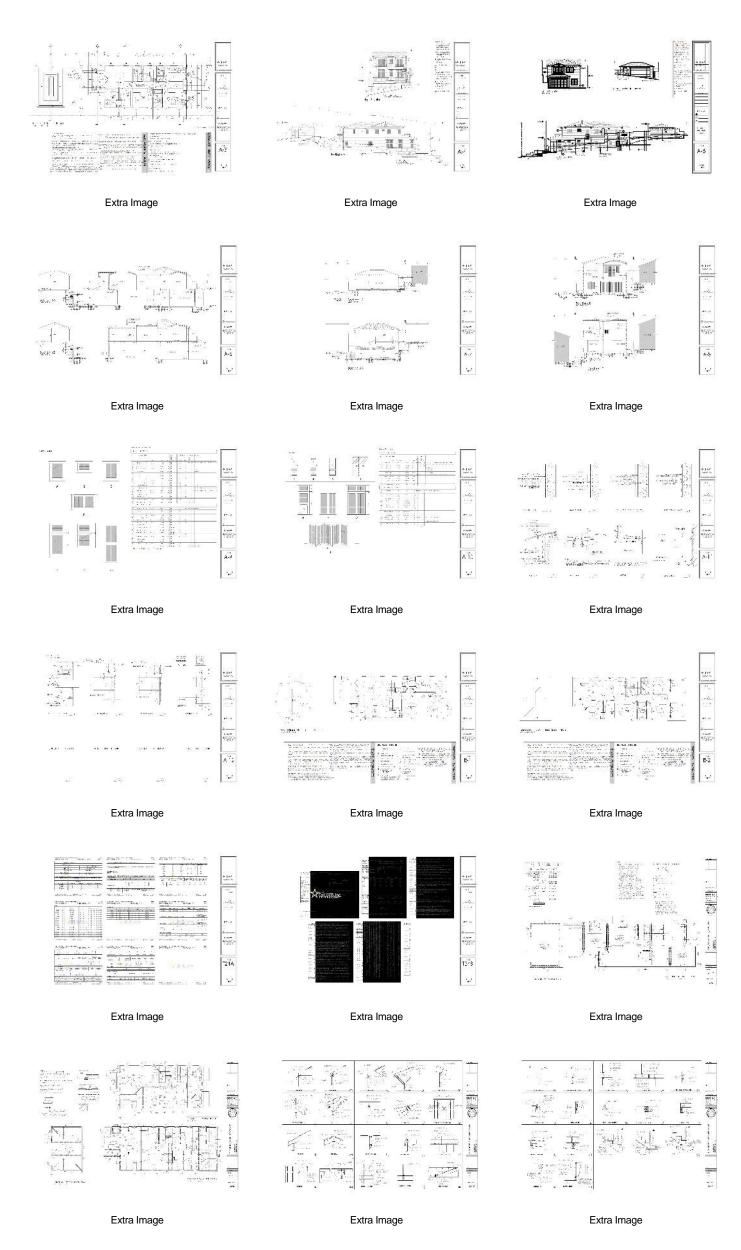
Extra Image



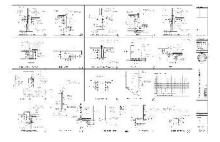
Extra Image

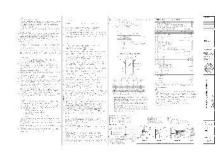


Flood Map



### File No. 824 Avenue A





Extra Image

Extra Image

Extra Image



Extra Image



Extra Image



Extra Image



Extra Image

#### Instructional – Items to be addressed for full compliance.

- UAD SALES COMPARISON APPROACH Subject Above Grade Total Room Count does not match the above grade total room count in the improvements section.
- UAD SALES COMPARISON APPROACH Subject Above Grade Bedroom Count does not match the above grade bedroom count in the improvements section.
- UAD SALES COMP #1 Design (Style) Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD SALES COMP #2 Design (Style) Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be
  entered.
- UAD SALES COMP #4 View Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD SALES COMP #4 Garage/Carport Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD SALES COMP #5 Design (Style) Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD SALES COMP #6 View Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD SALES COMP #6 Quality of Construction Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.