

INVOICE

FROM:

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

Telephone Number: (909) 289-9891 Fax Number:

TO:

E-Mail:
 Telephone Number: Fax Number:
 Alternate Number:

INVOICE NUMBER	
0 wag	
DATES	
Invoice Date:	07/09/2021
Due Date:	
REFERENCE	
Internal Order #:	
Lender Case #:	
Client File #:	
FHA/VA Case #:	
Main File # on form:	0 Wag
Other File # on form:	
Federal Tax ID:	
Employer ID:	

DESCRIPTION

Lender: Federal Home Loans Client: Federal Home Loans
 Purchaser/Borrower: SoCal Pro Services Inc
 Property Address: 0 wagon Train Rd
 City: PINON HILLS
 County: San Bernardino State: CA Zip: 92372
 Legal Description: S 1/2 SE 1/4 NW 1/4 SE 1/4 SE 1/4 SEC 27 TP 5N R 7W EX MNL RTS RESERVATION OF RECORD 1.25 AC

FEES

AMOUNT

Single family residence	450.00
SUBTOTAL	
	450.00

PAYMENTS

AMOUNT

Check #:	Date:	Description:	450.00
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			450
TOTAL DUE			\$ 0.00

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	0 wagon Train Rd
	Legal Description	S 1/2 SE 1/4 NW 1/4 SE 1/4 SE 1/4 SEC 27 TP 5N R 7W EX MNL RTS RESERVATIO
	City	PINON HILLS
	County	San Bernardino
	State	CA
	Zip Code	92372
	Census Tract	91.07
	Map Reference	40140
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower/Client	SoCal Pro Services Inc
	Lender	Federal Home Loans
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,344
	Price per Square Foot	\$
	Location	N;Res
	Age	2021
	Condition	Good/new
	Total Rooms	7
	Bedrooms	4
	Baths	2.0
APPRAISER	Appraiser	ANGELINA PERRY
	Date of Appraised Value	07/06/2021
VALUE	Final Estimate of Value	\$ 288,000

RESIDENTIAL APPRAISAL REPORT

File No.: 0 Wag

Property Address: 0 wagon Train Rd	City: PINON HILLS	State: CA	Zip Code: 92372
County: San Bernardino	Legal Description: S 1/2 SE 1/4 NW 1/4 SE 1/4 SE 1/4 SEC 27 TP 5N R 7W EX MNL RTS		
RESERVATION OF RECORD 1.25 AC	Assessor's Parcel #: 3099-441-41-0-000		
Tax Year: 2020	R.E. Taxes: \$ 204.35	Special Assessments: \$ 0	Borrower (if applicable): SoCal Pro Services Inc
Current Owner of Record: SOCAL PRO SERVICES INC	Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	<input checked="" type="checkbox"/> Manufactured Housing	
Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)	HOA: \$	<input type="checkbox"/> per year <input type="checkbox"/> per month	
Market Area Name:	Map Reference: 40140	Census Tract: 91.07	

The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)			
This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective			
Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input checked="" type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)			
Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)			
Intended Use: Market value for new manufactured home			
Intended User(s) (by name or type): Federal Home Loans			
Client: Federal Home Loans	Address: 3914 Murphy Canyon Rd Ste A250, San Diego, CA 92123		
Appraiser: ANGELINA PERRY	Address: 18792 Krameria Ave, Riverside, Ca 92508		

Location: <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Predominant Occupancy	One-Unit Housing	Present Land Use	Change in Land Use
Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%				
Growth rate: <input checked="" type="checkbox"/> Rapid <input type="checkbox"/> Stable <input type="checkbox"/> Slow	<input checked="" type="checkbox"/> Owner	PRICE \$ (000)	AGE (yrs)	One-Unit 52 %
Property values: <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	<input type="checkbox"/> Tenant	185 Low 0		2-4 Unit 3 %
Demand/supply: <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	<input type="checkbox"/> Vacant (0-5%)	405 High 80		Multi-Unit 4 %
Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.	<input checked="" type="checkbox"/> Vacant (>5%)	295 Pred 50		Comm'l 3 %
Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends):				See mc form, general marketing time

appears to be 0-3 months for reasonably priced homes. Primarily conventional and fha financing.
 Concessions up to 3% noted.

Dimensions: see plat	Site Area: 54,450 sf
Zoning Classification: R-1	Description: manufactured home
Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning	
Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown	Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)	Ground Rent (if applicable) \$ /
Actual Use as of Effective Date: market value	Use as appraised in this report: market value for hard money financing
Summary of Highest & Best Use: manufactured home	

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Topography
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street	asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	mostly level
Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/>	propane	Curb/Gutter		<input type="checkbox"/>	<input type="checkbox"/>	Size 54450 sf
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Sidewalk		<input type="checkbox"/>	<input type="checkbox"/>	Shape Rectangular
Sanitary Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	septic	Street Lights		<input type="checkbox"/>	<input type="checkbox"/>	Drainage seems adequate
Storm Sewer	<input type="checkbox"/>	<input type="checkbox"/>		Alley	none	<input type="checkbox"/>	<input type="checkbox"/>	View N;res
Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)								
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone D FEMA Map # 060270/06071C/6425H FEMA Map Date 08/28/2008								
Site Comments: Subject is average size level lot.								

General Description	Exterior Description	Foundation	Basement	Heating
# of Units 0 <input type="checkbox"/> Acc. Unit	Foundation crawl	Slab	Area Sq. Ft. 0	Type fau
# of Stories 0	Exterior Walls wd/gd	Crawl Space yes	% Finished	Fuel elect
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface comp/avg+	Basement	Ceiling	
Design (Style) manufactured	Gutters & Dwnspts. yes/avg	Sump Pump <input type="checkbox"/>	Walls	Cooling
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type Double/avg	Dampness <input type="checkbox"/>	Floor	Central yes
Actual Age (Yrs.) 2021	Storm/Screens Yes/avg	Settlement	Outside Entry	Other
Effective Age (Yrs.) 0		Infestation		
Interior Description	Appliances	Attic <input checked="" type="checkbox"/> None	Amenities	Car Storage <input type="checkbox"/> None
Floors vynl/crpt/gd	Refrigerator <input type="checkbox"/>	Stairs <input type="checkbox"/>	Fireplace(s) #	Garage # of cars (4 Tot.)
Walls Dry wall/avg	Range/Oven <input checked="" type="checkbox"/>	Drop Stair <input type="checkbox"/>	Patio	Attach. _____
Trim/Finish Baseboards/avg	Disposal <input checked="" type="checkbox"/>	Scuttle <input type="checkbox"/>	Deck	Detach. _____
Bath Floor vynl/gd	Dishwasher <input checked="" type="checkbox"/>	Doorway <input type="checkbox"/>	Porch	Blt.-In _____
Bath Wainscot fbqls/gd	Fan/Hood <input type="checkbox"/>	Floor <input type="checkbox"/>	Fence	Carport 2
Doors wd/gd	Microwave <input checked="" type="checkbox"/>	Heated <input type="checkbox"/>	Pool	Driveway 2
	Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>		Surface concrete
Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,344 Square Feet of Gross Living Area Above Grade				
Additional features: none				
Describe the condition of the property (including physical, functional and external obsolescence): Brand New manufactured home				



RESIDENTIAL APPRAISAL REPORT

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My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): Ndc

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing:	Subject has been purchased within 3 years for land.
Date: 04/27/2021		
Price: \$28,000		
Source(s): PQ, DOC# 196161		
2nd Prior Subject Sale/Transfer		
Date:		
Price:		
Source(s):		

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	0 Wagon Train Rd Pinon Hills, CA 92372	2630 Sierra Rd PHELAN, CA 92371			14350 Campanula Rd Phelan, CA 92371			1920 Manzano Rd PINON HILLS, CA 92372		
Proximity to Subject		1.51 miles SW			2.97 miles NE			1.58 miles W		
Sale Price	\$	\$ 310,000			\$ 260,000			\$ 260,000		
Sale Price/GLA	\$ /sq.ft.	\$ 212.91 /sq.ft.			\$ 216.85 /sq.ft.			\$ 180.56 /sq.ft.		
Data Source(s)	NDC,APN	MLS# CV21065139;DOM 1			MLS# IG21025963;DOM 37			MLS# EV21024278;DOM 5		
Verification Source(s)	Inspection	PQ, DOC# 261625			Agent			PQ, DOC# 127691		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.			
Sales or Financing Concessions		Arm/FHA 0		Arm/Conv 0		Arm/FHA 0				
Date of Sale/Time		s06/21;c04/21	+4,650	s06/21;c03/21	+5,200	s03/21;c02/21	+6,500			
Rights Appraised	Fee Simple	Fee simple		Fee simple		Fee simple				
Location	N;Res	N;Res;		N;Res;		N;Res;				
Site	54,450 sf	98881 sf	-22,216	50015 Sf	0	89298 sf	+17,424			
View	N;res	Average		citylight		Desert				
Design (Style)	manufactured	Manufactured		Manufactured		Manufactured				
Quality of Construction	Q4	Q4		Q4		Q4				
Age	2021	3		0		33	+13,200			
Condition	Good/new	Good		Good/new		Avg	+12,000			
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths				
Room Count	7 4 2.0	6 3 2.0		6 3 2.0		6 3 2.0				
Gross Living Area	1,344 sq.ft.	1,456 sq.ft.	-6,500	1,199 sq.ft.	+8,400	1,440 sq.ft.				
Basement & Finished Rooms Below Grade	0	0		0		0				
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	Central/central	Central/central		Central/Central		Central/Central				
Energy Efficient Items	none	None		None		None				
Garage/Carport	Carport	None	+6,000	None	+6,000	RV Carport				
Porch/Patio/Deck	Prch	Prch/None		Prch/None		Prch/Cvd Pat				
Fireplace/wd stove/firepit	none	None		None		Fireplace 1				
Pool/spa/bbq/rv/bsktbl	none	None		None		Koi pond/Shed				
Upgrades kitchen/baths	kit/bth/flr/pt	kit/bth/flr		kit/bth/flr/pt		In.Paint				
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -18,066	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 19,600	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 49,124			
Adjusted Sale Price of Comparables			\$ 291,934		\$ 279,600		\$ 309,124			

Summary of Sales Comparison Approach **All comparables resembled subject. All sales were given consideration in establishing value. All comparables were taken from the same market area and are exposed to similar factors. The adjustments made are the markets reaction to those items of significant difference. Adjustments for gla differences were made at \$55.00/sf for variances that exceed 100 sf. Lot size adjustments were made for differences over 2,000 sq ft. Paired sales analysis, excel and market trends were used for adjustments and these represent the actions of typical buyer's and seller's. Comp 1,2,3 held the most weight and active/pending supported value.**

Indicated Value by Sales Comparison Approach \$ 288,000



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COST APPROACH	COST APPROACH TO VALUE (if developed) <input type="checkbox"/> The Cost Approach was not developed for this appraisal.															
	Provide adequate information for replication of the following cost figures and calculations.															
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): Land sales were limited. The land to improvement ratio is typical for the area. Depreciation and cost estimates were taken from building-cost.net and the marshal and swift hand book. Due to the lack of recent land sales, the land was derived by the extraction method.															
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 35,000														
	Source of cost data: <u>Building-cost.net</u>	DWELLING 1,344 Sq.Ft. @ \$ 155.00 = \$ 208,320														
	Quality rating from cost service: <u>8</u> Effective date of cost data: <u>06/2021</u>	0 Sq.Ft. @ \$ = \$														
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ = \$														
	Price per square footage for gross living area was calculated using	Sq.Ft. @ \$ = \$														
	marshal and swift. Square footage was taken from measuring subject.	Sq.Ft. @ \$ = \$														
	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.	Sq.Ft. @ \$ = \$														
Garage/Carport 200 Sq.Ft. Sq.Ft. @ \$ 20.00 = \$ 4,000	Total Estimate of Cost-New = \$ 212,320															
Less Physical Functional External	Depreciation = \$()															
Depreciated Cost of Improvements = \$ 212,320	"As-is" Value of Site Improvements = \$ 45,000															
Estimated Remaining Economic Life (if required): <u>85 Years</u>	INDICATED VALUE BY COST APPROACH = \$ 292,320															
INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.															
	Estimated Monthly Market Rent \$ <u>X</u> Gross Rent Multiplier <u> </u> = \$ <u> </u>	Indicated Value by Income Approach														
Summary of Income Approach (including support for market rent and GRM):																
PUD	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.															
	Legal Name of Project:															
Describe common elements and recreational facilities:																
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 288,000 Cost Approach (if developed) \$ 292,320 Income Approach (if developed) \$															
	Final Reconciliation <u>The sales approach was given the most weight, as it reflects the actions and/or typical buyers and sellers in the market place. The income approach is not necessary to develop a credible opinion of value and has not been developed. The cost approach is considered supportive, but in this market place buyers and sellers typically do not buy or sell based on new construction cost to build.</u>															
	This appraisal is made <input type="checkbox"/> "as is", <input checked="" type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:															
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.															
Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ <u>288,000</u> , as of: <u>07/06/2021</u> , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.																
ATTACHMENTS	A true and complete copy of this report contains <u>12</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.															
	Attached Exhibits: <table style="width:100%; border: none;"> <tr> <td><input checked="" type="checkbox"/> Scope of Work</td> <td><input type="checkbox"/> Limiting Cond./Certifications</td> <td><input type="checkbox"/> Narrative Addendum</td> <td><input type="checkbox"/> Photograph Addenda</td> <td><input type="checkbox"/> Sketch Addendum</td> </tr> <tr> <td><input type="checkbox"/> Map Addenda</td> <td><input checked="" type="checkbox"/> Additional Sales</td> <td><input type="checkbox"/> Cost Addendum</td> <td><input type="checkbox"/> Flood Addendum</td> <td><input type="checkbox"/> Manuf. House Addendum</td> </tr> <tr> <td><input type="checkbox"/> Hypothetical Conditions</td> <td><input type="checkbox"/> Extraordinary Assumptions</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		<input checked="" type="checkbox"/> Scope of Work	<input type="checkbox"/> Limiting Cond./Certifications	<input type="checkbox"/> Narrative Addendum	<input type="checkbox"/> Photograph Addenda	<input type="checkbox"/> Sketch Addendum	<input type="checkbox"/> Map Addenda	<input checked="" type="checkbox"/> Additional Sales	<input type="checkbox"/> Cost Addendum	<input type="checkbox"/> Flood Addendum	<input type="checkbox"/> Manuf. House Addendum	<input type="checkbox"/> Hypothetical Conditions	<input type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Scope of Work	<input type="checkbox"/> Limiting Cond./Certifications	<input type="checkbox"/> Narrative Addendum	<input type="checkbox"/> Photograph Addenda	<input type="checkbox"/> Sketch Addendum												
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<input type="checkbox"/> Hypothetical Conditions	<input type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
SIGNATURES	Client Contact: _____ Client Name: <u>Federal Home Loans</u>															
	E-Mail: _____ Address: <u>3914 Murphy Canyon Rd Ste A250, San Diego, CA 92123</u>															
	APPRAISER															
	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)															
Appraiser Name: <u>ANGELINA PERRY</u>	Supervisory or Co-Appraiser Name: _____															
Company: <u>ANGELINA'S APPRAISALS</u>	Company: _____															
Phone: <u>909 289-9891</u> Fax: _____	Phone: _____ Fax: _____															
E-Mail: <u>angelinasappraisal@earthlink.net</u>	E-Mail: _____															
Date of Report (Signature): <u>07/09/2021</u>	Date of Report (Signature): _____															
License or Certification #: <u>AR029894</u> State: <u>CA</u>	License or Certification #: _____ State: _____															
Designation: <u>Appraiser</u>	Designation: _____															
Expiration Date of License or Certification: <u>01/26/2023</u>	Expiration Date of License or Certification: _____															
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None															
Date of Inspection: <u>07/06/2021</u>	Date of Inspection: _____															

ADDITIONAL COMPARABLE SALES

File No.: 0 Wag

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	0 Wagon Train Rd Pinon Hills, CA 92372	1885 Duncan Rd PINON HILLS, CA 92372			12352 Nugget Rd PHELAN, CA 92371					
Proximity to Subject		2.02 miles SW			2.09 miles SW					
Sale Price	\$	\$ 240,000			\$ 245,000			\$		
Sale Price/GLA	\$/sq.ft.	\$ 233.92 /sq.ft.			\$ 168.27 /sq.ft.			\$/sq.ft.		
Data Source(s)	NDC,APN	MLS# EV20145620;DOM 8			MLS# CV20183763;DOM 2					
Verification Source(s)	Inspection	PQ, DOC# 396990			PQ, DOC# 436284					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions		Arm/FHA 0		Arm/Other 0						
Date of Sale/Time		s10/20;c07/20	+14,400	s11/20;c09/20	+12,250					
Rights Appraised	Fee Simple	Fee simple		Fee simple						
Location	N;Res	N;Res;		N;Res;						
Site	54,450 sf	76230 sf	-10,890	92782 sf	-19,166					
View	N;res	Mtn/Desert		Mtn/Desert						
Design (Style)	manufactured	Manufactured		Manufactured						
Quality of Construction	Q4	Q4		Q4						
Age	2021	15	+6,000	31	+12,400					
Condition	Good/new	Avg	+12,000	Avg	+12,000					
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		
Room Count	7 4 2.0	6 3 2.0		7 3 2.0						
Gross Living Area	1,344 sq.ft.	1,026 sq.ft.	+18,400	1,456 sq.ft.	-6,500			sq.ft.		
Basement & Finished Rooms Below Grade	0	0		0						
Functional Utility	Average	Average		Average						
Heating/Cooling	Central/central	Central/Central		Wall/Evap						
Energy Efficient Items	none	None		None						
Garage/Carport	Carport	Garage 1	0	Garage 1	0					
Porch/Patio/Deck	Prch	Prch/Cvd Pat		Prch/None						
Fireplace/wd stove/firepit	none	Pellet Stove		Pellet Stove						
Pool/spa/bbq/rv/bsktbl	none	Shed		None						
Upgrades kitchen/baths	kit/bth/flr/pt	Minimal		Roof						
Net Adjustment (Total)		<input checked="checked" type="checkbox"/> + <input type="checkbox"/> -	\$ 39,910	<input checked="checked" type="checkbox"/> + <input type="checkbox"/> -	\$ 10,984	<input type="checkbox"/> + <input type="checkbox"/> -	\$			
Adjusted Sale Price of Comparables			\$ 279,910		\$ 255,984		\$			

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach

Supplemental Addendum

File No. 0 Wag

Borrower/Client	SoCal Pro Services Inc				
Property Address	0 wagon Train Rd				
City	PINON HILLS	County	San Bernardino	State	CA Zip Code 92372
Lender	Federal Home Loans				

Subject

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

I performed this appraisal in accordance with the requirements of Title XI of the Financial Institution Reform, Recovery and Enforcement Act of 1989, (12 U.S.C.3331 et seq.), and any implementing regulations."

Exposure time is 1 to 37 days. As of the effective date, the short and long-term impact on the market from the COVID-19 virus is unknown; however, it is reasonable to assume that current restrictions in market activity due to the virus will extend marketing times but limited supply has increasing market. These are considered to be extraordinary assumptions which, if proven false, could impact the opinions and conclusions expressed herein.

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.

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 similar 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.

The Market area is a mix of size and large sq ft living areas. The market area also consist of a mix of small and larger sized lot parcels. This variance is typical for the neighborhood and accounts for the value range in the neighborhood section 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 similar 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.

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

Supplemental Addendum

File No. 0 Wag

Borrower/Client	SoCal Pro Services Inc						
Property Address	0 wagon Train Rd						
City	PINON HILLS	County	San Bernardino	State	CA	Zip Code	92372
Lender	Federal Home Loans						

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 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:

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.

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 expert 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	SoCal Pro Services Inc				
Property Address	0 wagon Train Rd				
City	PINON HILLS	County	San Bernardino	State	CA Zip Code 92372
Lender	Federal Home Loans				

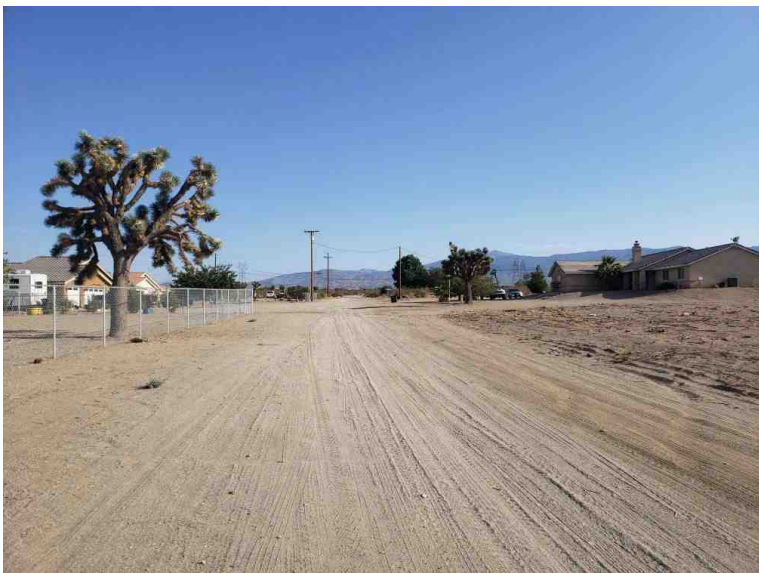


Subject Front

0 Wagon Train Rd
Sales Price
Gross Living Area 1,344
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res
View N;res
Site 54,450 sf
Quality Q4
Age 2021



Subject Rear



Subject Street

Comparable Photos #1-#3

Borrower/Client	SoCal Pro Services Inc				
Property Address	0 wagon Train Rd				
City	PINON HILLS	County	San Bernardino	State	CA
Lender	Federal Home Loans			Zip Code	92372



Comparable 1

2630 Sierra Rd
 Prox. to Subject 1.51 miles SW
 Sales Price 310,000
 Gross Living Area 1,456
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View Average
 Site 98881 sf
 Quality Q4
 Age 3



Comparable 2

14350 Campanula Rd
 Prox. to Subject 2.97 miles NE
 Sales Price 260,000
 Gross Living Area 1,199
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View citylight
 Site 50015 Sf
 Quality Q4
 Age 0



Comparable 3

1920 Manzano Rd
 Prox. to Subject 1.58 miles W
 Sales Price 260,000
 Gross Living Area 1,440
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View Desert
 Site 89298 sf
 Quality Q4
 Age 33

Comparable Photos #4-#6

Borrower/Client	SoCal Pro Services Inc				
Property Address	0 wagon Train Rd				
City	PINON HILLS	County	San Bernardino	State	CA
				Zip Code	92372
Lender	Federal Home Loans				



Comparable 4

1885 Duncan Rd
 Prox. to Subject 2.02 miles SW
 Sales Price 240,000
 Gross Living Area 1,026
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View Mtn/Desert
 Site 76230 sf
 Quality Q4
 Age 15

Comparable 5

12352 Nugget Rd
 Prox. to Subject 2.09 miles SW
 Sales Price 245,000
 Gross Living Area 1,456
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View Mtn/Desert
 Site 92782 sf
 Quality Q4
 Age 31

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	SoCal Pro Services Inc			
Property Address	0 wagon Train Rd			
City	PINON HILLS	County	San Bernardino	State CA Zip Code 92372
Lender	Federal Home Loans			



Location Map

Borrower/Client	SoCal Pro Services Inc						
Property Address	0 wagon Train Rd						
City	PINON HILLS	County	San Bernardino	State	CA	Zip Code	92372
Lender	Federal Home Loans						



plat

Snowline Joint Unified 3099 - 44
Tax Rate Area
101014

E.1/2, S.E.1/4, Sec.27, T.5N., R.7W., S.B.M.

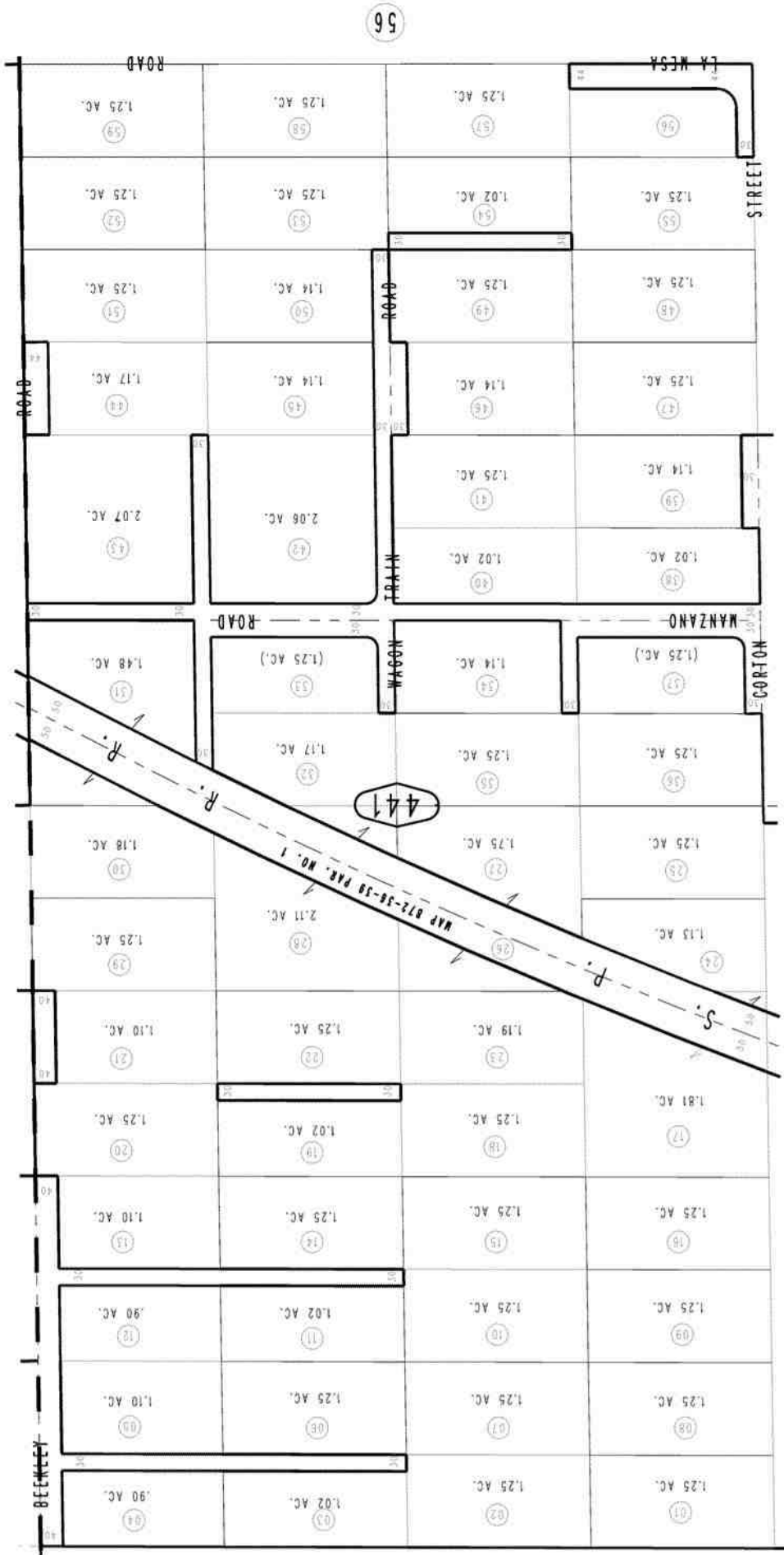


3098
04

3098
03



THIS MAP IS FOR THE PURPOSE
OF AD VALOREM TAXATION ONLY.



43

61

43

39

56

REVISED
01/10/88 KA
01/17/88 KA
03/10/10 LH

Assessor's Map
Book 3099 Page 44
San Bernardino County

JUN. 1993

insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
08/18/2020

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).

PRODUCER RIVERTON INSURANCE AGENCY CORP PO Box 236 605 Main St., Suite 102 Riverton NJ 08077	CONTACT NAME: Kelly Stewart PHONE (A/C, No, Ext): (800) 882-4410 FAX (A/C, No): (858) 273-8026 E-MAIL ADDRESS: KellyS@alains.com														
INSURED Angelina A. Perry dba Angelinas Appraisals 18792 Krameria Avenue Riverside CA 92508	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> <tr> <td>INSURER A : Stratford Insurance Company</td> <td style="text-align: center;">40436</td> </tr> <tr> <td>INSURER B :</td> <td></td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Stratford Insurance Company	40436	INSURER B :		INSURER C :		INSURER D :		INSURER E :		INSURER F :	
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INSURER D :															
INSURER E :															
INSURER F :															

COVERAGES **CERTIFICATE NUMBER:** CL2081805881 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COM/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors & Omissions Retroactive Date: 08/30/2011			REO0011565	08/30/2020	08/30/2021	Each Claim \$1,000,000 Aggregate \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Appraisers covered by this policy:
 Angelina A. Perry
 April L. Perry (appraiser trainee)

CERTIFICATE 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
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ACORD 25 (2016/03)

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license



Business, Consumer Services & Housing Agency
BUREAU OF REAL ESTATE APPRAISERS
REAL ESTATE APPRAISER LICENSE

Angelina A. Perry

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:

“Certified Residential Real Estate Appraiser”

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: AR 029894

Effective Date: January 27, 2021
Date Expires: January 26, 2023

Handwritten signature of Loretta Dillon in black ink.

Loretta Dillon, Deputy Bureau Chief, BREA

3056057

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE CHAIN LINK