D.A.S., INC REAL ESTATE APPRAISERS

File No. 2020-0809

APPRAISAL OF



LOCATED AT:

5918 S Fairfax Ave Los Angeles, CA 90056

FOR:

Salas Financial 9320 Chesapeake Dr #116, San Diego, CA 92123

BORROWER:

Denise Johnson

AS OF:

August 2, 2020

BY:

Joseph G. Difilippo Certified Real Estate Appraiser

D.A.S., INC REAL ESTATE APPRAISERS

File No. 2020-0809

08/08/2020

Maria Salas Salas Financial 9320 Chesapeake Dr #116, San Diego, CA 92123

File Number: 2020-0809

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

5918 S Fairfax Ave Los Angeles, CA 90056

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 August 2, 2020

is:

\$1,370,000 One Million Three Hundred Seventy 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.

G. Difilippo

Joseph-G. Difilippo Certified Real Estate Appraiser

Small Residential Income Property Appraisal Report File No. 2020-0809

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			S Fairfax A	ve			y Los Angeles				Zip Code 9005	00
		se Joh			Owner	r of Public Record	enise Johnso	n	Co	ounty LOS	Angeles	
			T # 12657 I	LOT 4								
Assesso	or's Parce	el # 401	9-021-004			Та	x Year 2019		R.	E. Taxes \$	9,402.00	
Neighbo	orhood Na	ame Lac	dera Height	S		М	ap Reference Goc	ogle Maps	Ce	ensus Trac	t 7031.00	
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0					essions, gift or down	payment assistance,	etc.) to be paid by a	any party on bena	all of the borrower:	? L	JYes ∟No	
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Built-Up	<u> </u>	/er 75% (25-75% [Under 259			In Balance	_Over Supply	\$(000)	(yrs)	2-4 Unit	10 %
Growth	<u> </u>	apid (Slow	Marketing Time	Under 3 mths	3-6 mths	Over 6 mths	800 Low	40	Multi-Family	10 %
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-					nd Fox Hills to		. , ,		1,400 Pred.		Other Park	5 %
					ed in the city of		Subject com	munity is as				
					mproved. Sch	loois and shop	ping facilities	are well loca	ated. Access	s to loca	al transporta	ition
routes	s and f	freeway	/s is conside	ered good								
Market	Condition	ns (includir	ng support for the	e above conclu	usions) Given	current market	conditions, th	ne appraiser	estimates a	market	ing period of	under
					borhood. Prev							
•					loan to value r					,		
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Zoning Is the hi Electrici Gas FEMA S Are the Are ther Are ther Units Units Units Units Effective Attic Design Year Bu Effective Attic Unit # 1 Unit # 2 Unit # 3 Unit # 4 Addition	Compliar ghest and s I ty Special FI utilities a e any ad e any ad e any ad cost essory U ries 1 (X) Two essory U ries 1 (X) Det titing ((Style) N ill 1949 e Age (Yr p Stair or shed oliances contains contains contains al feature e the con	nce	Legal Legal Other (describ Other (describ Other (describ Improvements ty rd Area Y improvements ty conditions or ext ESCRIPTION ihree Four be below) # of bldgs. # tt. S-Det. sed Unde turry None Stairs X Scuttle Heated tor Ram 5 Rooms Rooms I energy efficient me property (inclu	roperty as imp re) res X No ypical for the r ternal factors (r /End Unit Ba r Const. (Ev C ge/Oven P items, etc.). Juling needed (rming (Grandfathered roved (or as propose Water Sanitary Sev FEMA Flood Zone narket area? (easements, encroact Concrete Slab FUII Basement Concrete Slab FUII Basement Sement Area sement Area sement Finish Outside Entry/Exit idence of Infest Dampness Heating/C FWA FWA HW Other Wall Contral Air Conditio Individual X Other Dishwasher 2 Bedroom(s) Bedroom(s) Bedroom(s) There are stra	Scription Multi Fa d Use) No Zo d per plans and spece Public X Yes X No If hments, environmen ATION Crawl Space Partial Basement O sq. f O o Sump Pump tation Settlement Cooling //BB Radia Fuel Gas ning er None Disposal 2 1 Bath(s Bath(s Bath(s Bath(s) Cravations, remod	mily Resident ning Illegal ifications) the prese Other (describe) FEMA Map # No, describe. al conditions, land u EXTERIOR DES Foundation Wal Exterior Walls t. Roof Surface 6 Gutters & Down Window Type Storm Sash/Insu Screens Window Type Storm Sash/Insu Screens Dool None Dother Nor Microwave P 1,05 1,17) eaters in both Eling, etc.). Sul	ial (describe) ent use? 06037C177 Uses, etc.)? (CONC/A Stucco Comp/ Spouts Galvan Vinyl,V Jated None Yes/Av Amenities # 0 Wo Conc X Fer e X Por Ne Washer/Dryer 8 Square feet of Square f	Yes No Off-site Improvention Street Aspha Alley None '6G FEN 'Yes X No aterials/condition Yes Yes X No aterials/condition Yes /Avg Gd /Avg Gd /Avg Other (definition of the	If No, des rements— It MA Map Da If Yes, INTERIC Floors Walls Trim/Fini Bath Floo Bath Wa Driveway X Gara Carp Att. escribe) a a B B B B Carp Car	cribe	s 4 Built-in
Zoning Is the hi Electrici Gas FEMA S Are the Are ther Are ther Units Units Units Units Effective Attic Design Year Bu Effective Attic Unit # 1 Unit # 2 Unit # 3 Unit # 4 Addition	Compliar ghest and s I ty Special FI utilities a e any ad e any ad e any ad cost essory U ries 1 (X) Two essory U ries 1 (X) Det titing ((Style) N ill 1949 e Age (Yr p Stair or shed oliances contains contains contains al feature e the con	nce	Legal Legal Other (describ Other (describ Other (describ Improvements ty rd Area Y improvements ty conditions or ext ESCRIPTION ihree Four be below) # of bldgs. # tt. S-Det. sed Unde turry None Stairs X Scuttle Heated tor Ram 5 Rooms Rooms I energy efficient me property (inclu	roperty as imp re) res X No ypical for the r ternal factors (r /End Unit Ba r Const. (Ev C ge/Oven P items, etc.). Juling needed (rming (Grandfathered roved (or as propose Water Sanitary Sev FEMA Flood Zone narket area? (easements, encroact Concrete Slab FUII Basement Concrete Slab FUII Basement Sement Area sement Area sement Finish Outside Entry/Exit idence of Infest Dampness Heating/C FWA FWA HW Other Wall Contral Air Conditio Individual X Other Dishwasher 2 Bedroom(s) Bedroom(s) Bedroom(s) There are stra	Scription Multi Fa d Use) No Zo d per plans and spece Public X Yes X No If hments, environmen ATION Crawl Space Partial Basement O sq. f O o Sump Pump tation Settlement Cooling //BB Radia Fuel Gas ning er None Disposal 2 1 Bath(s Bath(s Bath(s Bath(s) Cravations, remod	mily Resident ning Illegal ifications) the prese Other (describe) FEMA Map # No, describe. al conditions, land u EXTERIOR DES Foundation Wal Exterior Walls t. Roof Surface 6 Gutters & Down Window Type Storm Sash/Insu Screens Window Type Storm Sash/Insu Screens Dool None Dother Nor Microwave P 1,05 1,17) eaters in both Eling, etc.). Sul	ial (describe) ent use? 06037C177 Uses, etc.)? (CONC/A Stucco Comp/ Spouts Galvan Vinyl,V Jated None Yes/Av Amenities # 0 Wo Conc X Fer e X Por Ne Washer/Dryer 8 Square feet of Square f	Yes No Off-site Improvention Street Aspha Alley None '6G FEN 'Yes X No aterials/condition Yes Yes X No aterials/condition Yes /Avg Gd /Avg Gd /Avg Other (definition of the	If No, des rements— It MA Map Da If Yes, INTERIC Floors Walls Trim/Fini Bath Floo Bath Wa Driveway X Gara Carp Att. escribe) a a B B B B Carp Car	cribe	s 4 Built-in
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Freddie Mac Form 72 March 2005

Fannie Mae Form 1025 March 2005 1025_05 090909

Small Residential Income Property Appraisal Report File No. 2020-0809

Are there any physical de	ficiencie	es or adve	erse conditior	ns that	t affect the live	ability, so	undness, or structu	ural int	egrity	of the prop	oerty?	🗌 Yes 🗴	No If	Yes, des	cribe	
0																
										1	<u></u>	<u> </u>				
Does the property genera	lly conf	orm to the	e neighborho	od (fur	nctional utility	, style, co	ondition, use, const	ructior	ı, etc	.)? (<u>X</u>	Yes	No If No	o, descrit	e		
Is the property subject to	rent cor	ntrol?	X Yes	No	If Yes, desc	ribe T	he subject is	loca	ated	l in a rer	nt co	ntrol area wh	ich lim	its ren	t increa	ses to
approximately 3%					,											
The following properties r			st current, sir	nilar, a	and proximate	e compara	able rental properti	es to t	he su	ibject prope	erty. Th	is analysis is inten	ded to su	upport the	opinion of	the
market rent for the subject	ct prope															
FEATURE		SUBJE	ECT				NTAL NO. 1					ITAL NO. 2			ABLE REN	
5918 S Fairfax Av			<u>~</u>		5 W 58th		0050			V Slauso					Cienega	
Address Los Angele Proximity to Subject	es, ca	4 9005	0		Angeles 5 miles N		0056			geles, C iles NW		0000		ngeles miles S	s, CA 90	000
Current Monthly Rent	\$		7,000	0.5	5 miles in	\$	10,400	0.0	/ 111		\$	10,100	0.501	111105	\$	7,500
Rent/Gross Bldg. Area	\$	3	3.13 sq. ft.			\$	2.05 sq. ft.				\$	2.19 sq. ft.			\$	2.19 sq. ft.
Rent Control	XY)No	X	/es 🗌	No		X	/es	No			Yes) No	
Data Source(s)	Owr			ML	S			ML	S				MLS			
Date of Lease(s)		and 1	2/22	M/N				M/N					M/M			
Location	Goo	d		Goo	od			Go	bc				Traffic	c St		
Actual Age	71			57				60					62			
Condition Gross Building Area	G00	a 6 sq.ft.			erage '0 sq.ft.			Ave		e q.ft.			Good 3421			
		n Count	Size		m Count	Size			m Cc		Size			Sq.n. Count	Size	
Unit Breakdown	Tot		Sq. Ft.	Tot		Sq. Ft.	Monthly Rent	-	Br		q. Ft.	Monthly Rent	Tot Br	1	Sq. Ft.	Monthly Rent
Unit # 1 5918		2 1	1,058		2 2	2,070	\$ 4,800	5	3		,010	\$ 4,500			1,710	\$ 3,750
Unit#2 5920	-	2 1	1,178		2 2	1,500		4	2		,000					\$ 3,750
Unit # 3				4	2 2	1,500	\$ 2,800	4	2	2 1	,000	\$ 2,800				\$
Unit # 4							\$					\$				\$
Utilities Included	Wat	er/Tras	sh	Wa	ter/Trash			Wa	ter/	Trash			Wate	r/Trasl	า	
Analysis of rental data an	d sunno	nt for osti	mated marke	t ronts	s for the indivi	idual sub	iect units reported	helow	(inclu	iding the ac	louuac	v of the comparabl	os ronta	l concess	sions atc.)	
The above rentals										-						entals
reflect typical eco				_												
Rent Schedule: The ap			oncile the app	olicabl	e indicated m	ionthly m			opini	on of the m	arket re		,		-	
	Leases			_		P	Actual Rents	;		T 1.1			•	Of Mark	et Rent	T 1.1
Unit # Begin D		ase Date	End Date		Unfurnis	Per	Furnished			Total Rents	_	Unfurnished	r Unit	urnished		Total Rents
1 12/2019		12/2				3,500		\$			00 \$	3,500		umisneu	\$	3,500
2 02/2020		02/2				3,500				3,50		3,500				3,500
3																
6 4																
Comment on lease data	Non	е			Total Actual			\$		7,00		otal Gross Monthly			\$	7,000
					Other Month	2		\$		7.00		ther Monthly Incom			\$	7 000
Utilities included in estima	atod ron	te	Electric		Total Actual Water X		ncome Gas Oil	\$	Cab			otal Estimated Mon	ther (des		\$	7,000
Comments on actual or e								Rent				ot provided fo	,	,		
				.,		J F 8.30	r · · J/									
									_							
				1-1	-646			-1 .	¢							
I 🗙 did 🗌 did not r	esearch	i ine sale	or transfer h	istory	or the subject	i property	and comparable s	aies. I	ı not,	expiain						
<u>.</u>																
My research did	X did r	not reveal	any prior sal	les or l	transfers of th	ne subjec	t property for the th	ree ve	ears p	prior to the e	effectiv	e date of this appra	aisal.			
Data source(s) Title/	MLS															
My research did		not reveal	any prior sal	les or	transfers of th	ne compa	rable sales for the	year p	rior t	o the date o	of sale	of the comparable	sale.			
Data source(s) Title/	MLS															
Report the results of the r	esearch	n and ana														
ITEM	or		SU	BJEC	1		COMPARABLE SA	LE NO	J. 1	C	UMPA	RABLE SALE NO.	2	CON	IPARABLE	SALE NO. 3
2 Date of Prior Sale/Transfe Price of Prior Sale/Transf																
Data Source(s)	GI	Re	alist			Rea	list			Real	ist			Realist		
Effective Date of Data So	urce(s)		09/2020)9/2020			08/0		20		08/09/2		
Analysis of prior sale histo				d com	parable sales		e subject pro	pert	y ha			-				The
comparables have	5															

Small Residential Income Property Appraisal Report File No. 2020-0809

There are 10 compara								-	-		sal Report	-		o. 2020-08	009
FEATURE							t neighborhood rang					1,9	,		
				ighborl			t twelve months rang	ging in s			1,100,000	to \$,	650,000	
		SUBJE	ECT			MPARABLE				MPARABLE S				OMPARABLE S	
5918 S Fairfax Ave				511	5 W	58th Plac	e	542	9 W \$	Slauson /	Ave	6109	9 S	La Cieneg	a Blvd
Address Los Angeles,	, CA S) 0056	6	Los	Ang	eles, CA	90056	Los	Ange	eles, CA	90056	Los	Ang	geles, CA 9	90056
Proximity to Subject				0.35	mile	es NW		0.87 miles NW				0.58	3 mil		
Sale Price	\$						\$ 1,600,000				\$ 1,630,000				\$ 1,385,00
Sale Price/Gross Bldg. Area	\$	C	0.00 sq. ft	\$	31	5.58 sq. ft		\$ 353.58 sq. ft				\$	40		
Gross Monthly Rent	\$		7,000			10,400		\$		8,100		\$		5,200	
Gross Rent Multiplier	-		7,000	Ψ		153.85		Ψ		201.23		ψ		266.35	
	¢											^			
Price Per Unit	\$			\$ 533,333				\$		543,333		\$		692,500	
Price Per Room	\$			\$		123,077		\$		125,385		\$		138,500	
Price Per Bedroom	\$			\$		266,667		\$		232,857		\$		230,833	
Rent Control	XY	es (No	X Ye	es	🗌 No		XY	es	No No		XY	es	No No	
Data Source(s)				ML#	205	68654; D	OM 8	ML#	\$2056	69002; D0	DM 36	ML#	±195	515302; DO	DM 43
Verification Source(s)				6904		,		730		,		143			
VALUE ADJUSTMENTS		ESCRIF				RIPTION	+(-) Adjustment			IPTION	+(-) Adjustment			RIPTION	+(-) Adjustme
			FIION				+(-) Aujustinent	Con		IFTION	+(-) Aujustinent			RIF HON	+(-) Aujustinei
Sale or Financing				Con	V				V			Con	v		
Concessions				0				0				0			
Date of Sale/Time				06/2	4/20)20		07/0)2/20	20		12/2	24/20	019	
Location	Good			Goo				Goo				Traf			50,0
Leasehold/Fee Simple	Fee	Simp	ole	Fee	Sim	ple		Fee	Simp	ole		Fee	Sim	nple	
Site		5 Sq.I		795			0		5 Sq.		0	811			
View		identi		Resi			Ŭ		ident		y	Res			
Design (Style)	MidC			Trac					Centu			Mid			
			лу			a				лу				tur y	
Quality of Construction	Goo	u		Goo	a			Goo	a			Goo	d		
Actual Age	71			57			0	60			0	62			
Condition	Good			Ave			75,000				75,000				
Gross Building Area	2236	3 sq.f	ft.	5070) sf		-212,550	461	0 sf		-178,050	342	<u>1 sf</u>		-88,8
Unit Breakdown		Bdrms.	Baths	Total	Bdrms	. Baths		Total	Bdrms.	Baths		Total	Bdrm	s. Baths	
Unit # 1 5918	5	2	1	5	2	2	0		3	2	0	5	3	2.1	
Unit # 2 5920	5	2	1	4	2	2	0		2	2	0	5	3	2.1	
		-		4	2	2	-50,000	-	2	2	-50,000	5	5	2.1	
Unit # 3	⊢−−−∔			4	2		-50,000	4	2	2	-50,000				
Unit # 4	\vdash														
Basement Description	None	e		Non	е			Non	е			Non	е		
Basement Finished Rooms	None	е		Non	е			Non	е			Non	е		
Functional Utility	Good	d		Goo	d			Goo	d			Goo	d		
Heating/Cooling	Wall	l Non	e	Wall	No	ne		FAL	J Non	e	0	Wal	ΙΝο	one	
Energy Efficient Items	None				-			Non				Non			
				None 6 Car Garage			20.000	-			-20,000			orogo	
Parking On/Off Site		ar Ga					-20,000			arage	-20,000			0	
Porch/Patio/Deck	Patic	o,Por	cn	Patie	0,20	orcn		Patio,Porch		rcn		Patio,Porch			
	──							Poo	I		-15,000				
	└───														
					_			_	_				_		
Net Adjustment (Total)] +	X -	\$ 207,550		+	X -	\$ 188,050		+	X -	\$ 38,8
Adjusted Sale Price				Net A	dj.	-13.0 %		Net A	dj.	-11.5 %		Net A	dj.	-2.8 %	
of Comparables				Gross	-		\$ 1,392,450				\$ 1,441,950				\$ 1,346,12
	> Comp / #	# of Com	p Units)	\$		464,150	, , ,	\$		480,650	, ,	\$		673,063	,, -
Adj. Price Per Room ((Adj. S				\$		107,112		\$		<u>+00,000</u> 110,919		\$		134,613	
				\$ \$		232,075		\$		205,993		ծ \$		224,354	
Adj. Price Per Bdrm. (Adj. SF				\$			¢ 1.070.000			,	620.00		6 -		¢ 4 400 0
Value Per Unit			000 X				\$ 1,370,000		Per G		630.00 X	223	0 50	-	\$ 1,408,6
Value Per Rm.		,	000 X				\$ 1,370,000			drms. \$	340,000 X				<u>\$ 1,360,0</u>
Summary of Sales Comparis								-			laced with the				-
Price/Room value in	idicat	ors.	Comps [·]	1 and	2 a	re the mo	st recent sale	s in th	ne su	bject imn	nediate neighb	orho	od. ⁻	These sale	es are both
units which sold in r	need o	of up	dating.	<u>Altho</u>	ugh	they are o	considerable la	arger	, they	<u>are s</u> imi	lar due to time	of sa	ale a	and proxim	nity to the
subject. Line item a	djustr	nent	is applie	d for	the	third unit	at \$50,000. L	ine ite	em a	djustmen	ts are factored	in th	ne G	LA adjust	ments.
Comp 3 and 4 are n															
the best indicator of												,			
NIN NOUL INTERNET IN				,					,						
	mnor!-		roach ¢	1 0	70.0	00									
	mpariso						105.00		1 005	000	-				
Indicated Value by Sales Co						olier (GRM)					ated value by the Inc				
Indicated Value by Sales Co Total gross monthly rent \$		uding r	econciliation	n of the	GRM	The GR	avi nas been d	erive	a tror	n the ma	rket analysis. I	zpe	nse	ratios wer	e not
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro	ach incl														
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro	ach incl														
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available.					ທີ່	00	Income Ap	proach	<u>\$1,3</u> 6	65,000	Cost Ap	proact	n (if d	leveloped) \$ 1	1,379,200
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro		oariso	n Analysis	\$1, 37	0,00										
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available.	es Comp					e of mark	et value was o	given			and market a	Jhing		s Decause	
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight	es Comp at ar	riving	g at a fina	al est	imat			_		n the cos		JPIU		es Decause	e iney besi
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale	es Comp at ar	riving	g at a fina	al est	imat			_		n the cos					e they best
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight	es Comp at ar	riving	g at a fina	al est	imat			_		n the cos					e they best
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight	es Comp at ar	riving	g at a fina	al est	imat			_		n the cos					
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight reflect investor activ	s Comp at an ity in	the s	g at a fina subject m	al est narke	imat t. C	onsiderat	ion has been	place	d with		t approach.				
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight reflect investor activ	s Comp at arr rity in	the s	g at a fina subject m	al est narke	imat t. C	onsiderat	ion has been	basis (d with	othetical cor	t approach.		is hav		
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight reflect investor activ	s Comp at arr rity in	the s	g at a fina subject m	al est narke	imat t. C	onsiderat	ion has been	basis (d with	othetical cor	t approach.	vement			eted,
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight reflect investor activ This appraisal is made subject to the following r	s Comp at arr rity in ∢"as is, repairs o	the s	g at a fina subject m	al est narke comple basis o	t. C	onsiderat er plans and pothetical co	ion has been j specifications on the ndition that the repa	e basis o irs or ali	d with of a hyp teration	othetical cor is have been	t approach.	vement		re been comple	eted,
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight reflect investor activ	s Comp at arr rity in ∢"as is, repairs o	the s	g at a fina subject m	al est narke comple basis o	t. C	onsiderat er plans and pothetical co	ion has been j specifications on the ndition that the repa	e basis o irs or ali	d with of a hyp teration	othetical cor is have been	t approach.	vement		re been comple	eted,
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight reflect investor activ This appraisal is made subject to the following r inspection based on the extr	s Comp at arr rity in √as is, epairs o aordinar	riving the s	g at a find subject m subject to ations on the umption that	comple basis of the con	t. C	er plans and pothetical color or deficiency	ion has been specifications on the ndition that the repa does not require alt	e basis o irs or ali eration	d with of a hyp teration or repa	othetical cor is have been ir:	t approach. dition that the impro completed, or	vement	bject I	re been comple to the following	eted, g required
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight reflect investor activ This appraisal is made subject to the following r inspection based on the extr Based on a complete vis	s Comp at arr rity in as is, epairs o aordinar sual ins	riving the s	at a fina subject m subject to subject to ations on the umption that	completers the contract of the	imat t. C etion p of a hy idition r and	er plans and pothetical co or deficiency exterior ar	ion has been specifications on the ndition that the repa does not require alt eas of the subject	basis of e basis of irs or ali eration	d with of a hyp teration or repa erty, d	othetical cor is have been ir: lefined sco	t approach. dition that the impro completed, or pe of work, state	vement	bject t	re been comple to the following sumptions a	eted, g required nd limiting
Indicated Value by Sales Co Total gross monthly rent \$ Comments on income appro available. Indicated Value by: Sale The greatest weight reflect investor activ This appraisal is made subject to the following r inspection based on the extr	s Comp at arr rity in as is, epairs o aordinar sual ins	riving the s	at a fina subject m subject to subject to ations on the umption that	comple basis of the con nterio	imat t. C etion p of a hy dition r and pinior	er plans and pothetical coi or deficiency exterior ar	ion has been specifications on the ndition that the repa does not require alt eas of the subject	basis of e basis of irs or all eration eration ined, c	d with of a hyp teration or repa erty, d	oothetical cor is have been ir: lefined sco real proper	t approach. dition that the improv completed, or pe of work, states ty that is the subj	vement	bject t	re been comple to the following sumptions a	eted, g required nd limiting

See Attached Addendum	
0	
	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculati	
Support for the opinion of site value (summary of comparable land sales or other methods for esti been extracted from the market.	
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 1,000,000
	Dwelling 2,236 Sq. Ft. @ \$ 200.00
Source of cost data Local contractors cost estimates Quality rating from cost service Good Effective date of cost data Current	Sq. Ft. @ \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
Physical depreciation is calculated using the effective age/economic life method. No significant external depreciation	Garage/Carport 720 Sq. Ft. @ \$ 100.00 = \$ 72,000
age/economic life method. No significant external depreciation	Total Estimate of Cost-New = \$ 519,200
was noted. The land to value ratio is typical for the	Less 50 Physical Functional External
neighborhood. This value has been extracted from the market	Depreciation \$200,000 = \$ (200,000)
analysis.	Depreciated Cost of Improvements = \$ 319,200
	"As-is" Value of Site Improvements = \$ 60,000
	INDICATED VALUE BY COST APPROACH = \$ 1,379,200
PROJECT INFORMATION	I FOR PUDs (if applicable)
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes	I FOR PUDs (if applicable) No Unit type(s) Detached Attached
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	I FOR PUDs (if applicable) No Unit type(s) Detached Attached
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project	I FOR PUDs (if applicable) No Unit type(s) Detached Attached and the subject property is an attached dwelling unit.
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases	I FOR PUDs (if applicable) No Unit type(s) Detached Attached and the subject property is an attached dwelling unit. Total number of units sold
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases Total number of units rented Total number of units rented	I FOR PUDs (if applicable) No Unit type(s) Detached Attached and the subject property is an attached dwelling unit. Total number of units sold Data source(s)
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases Total number of units rented Total number of units rented	I FOR PUDs (if applicable) No Unit type(s) Detached Attached and the subject property is an attached dwelling unit. Total number of units sold
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes N Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	I FOR PUDs (if applicable) No Unit type(s) Detached Attached and the subject property is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion.
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes N Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project No Total number of phases Total number of units Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Are the units, common elements, and recreation facilities complete? Yes No Integer (State)	I FOR PUDs (if applicable) No Unit type(s) Detached Attached and the subject property is an attached dwelling unit. Total number of units sold Data source(s)
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes N Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	I FOR PUDs (if applicable) No Unit type(s) Detached Attached and the subject property is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion.
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PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete?	I FOR PUDs (if applicable) No Unit type(s) Detached Attached and the subject property is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion. f No, describe the status of completion.
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Small Residential Income Property Appraisal Report

This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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, including each of the units. 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.

Small Residential Income Property Appraisal Report

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, including all units. 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 and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost approach to value but did not develop it, 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).

Small Residential Income Property Appraisal Report

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

~	
NOT	~-
12T	77

Signature
Name Joseph G. Difilippo
Company Name DAS Inc.
Company Address 360 E. 1st St #180
Tustin, CA 92780
Telephone Number 714-543-0355
Email Address DAS_Difilippo@yahoo.com
Date of Signature and Report 08/09/2020
Effective Date of Appraisal 08/02/2020
State Certification # AR006459
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 03/29/2019
ADDRESS OF PROPERTY APPRAISED
5918 S Fairfax Ave
Los Angeles, CA 90056
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,370,000
LENDER/CLIENT
Name Maria Salas
Company Name Salas Financial
Company Address 9320 Chesapeake Dr #116
San Diego, CA 92123
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
 Did not inspect subject property Did inspect exterior of subject property from street Date of Inspection
Did inspect interior and exterior of subject property Date of Inspection
COMPARABLE SALES

Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection

Small Residential Income Property Appraisal Report File No. 2020-0809

		9	Small	Res	side	ntial	In	come Pro	pe	rty A	pprai	sal Report		File No.	2020-0	809
FEATURE		SUBJE	СТ					ALE NO. 4		CON	<u>IPARABLE</u>	SALE NO. 5		CON	<u>MPARABLE</u>	SALE NO. 6
5918 S Fairfax Ave					3 Kitty	/hawk	Av	е								
Address Los Angeles,	CA 9	0056				les, C	A 9	0045								
Proximity to Subject				1.24	miles	s SW	_									
Sale Price	\$		<u> </u>				_	\$ 1,365,000				\$				\$
Sale Price/Gross Bldg. Area		0.	.00 sq. ft 7,000		634	.88 sq			\$		sq. ft		\$		sq. ft	
Gross Monthly Rent Gross Rent Multiplier	\$		7,000	\$		6,00 227.5	_		\$				\$			
Price Per Unit	\$			\$	F	582,50	_		\$				\$			
Price Per Room	\$			\$		136,50			\$				\$			
Price Per Bedroom	\$			\$		341,25			\$				\$			
Rent Control	ΧΥε	es 🗌	No	XYe	es	No				'es	No		ΓY	es	No	
Data Source(s)						7634;	DO	M 57								
Verification Source(s)				2333								1				
VALUE ADJUSTMENTS	DE	SCRIP	TION		ESCRIF	PTION	_	+(-) Adjustment		DESCRI	PTION	+(-) Adjustment	[DESCRI	IPTION	+(-) Adjustment
Sale or Financing Concessions				CAS 0	п											
Date of Sale/Time				-	5/201	19										
Location	Good	d		Goo			-									
Leasehold/Fee Simple		Simpl	е		Simp	le										
Site	7155	Sq.F	t.	7731	I Sq.F	Ft.		0								
View		dentia		Resi	dentia	al										
Design (Style)		entur	у		litiona	al			-				-			
Quality of Construction	Good	d		Goo	d			~								
Actual Age	71 Good	1		70 Goo	d		_	0								
Condition Gross Building Area		a sq.ft		2150				0								
Unit Breakdown		Bdrms.	Baths	Total	Bdrms.	Baths	+	0	Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Unit # 1 5918	5	2	1 1	5	2	2 Bauns		0	rudi	Dumb.	כוווסק		ruidi	Durifis.	Dauis	
Unit # 2 5920	5	2	1	5	2	1		0								
Unit # 3																
Unit#4																
Basement Description	None			None												
Basement Finished Rooms	None			None			_									
Functional Utility Heating/Cooling	Good	ג None	<u>`</u>	Wall None												
Energy Efficient Items	None		,	None												
Parking On/Off Site		r Gara	age		3 Car Garage			10,000								
Porch/Patio/Deck		,Porc		Patio,Porch				1								
Parking On/Off Site Porch/Patio/Deck Net Adjustment (Total) Adjusted Sale Price																
					7		_	10.000								
Net Adjustment (Total)					() + 41	0.7	_	\$ 10,000	Not	+	<u> </u>	\$		+	<u> </u>	\$
of Comparables				Net Ad Gross	-			\$ 1,375,000	Net A Gros	-	%		Net A Gross	-		\$
	P Comp / #	of Comp	Units)	\$		587,50		,0.0,000	\$	oj.	70	•	\$		/0	*
Adj. Price Per Room ((Adj. S				\$	1	137,50	00		\$				\$			
Adj. Price Per Bdrm. (Adj. SF			Bedrooms)	\$		343,75	50		\$				\$			
ITEM			SUI	BJECT			(COMPARABLE SA	LE NC	. 4	COM	PARABLE SALE NO	. 5	(COMPARAE	BLE SALE NO. 6
Date of Prior Sale/Transfer																
Price of Prior Sale/Transfer Data Source(s)		Real	lict				Rea	list								
Effective Date of Data Source	e(s)		9/2020)9/2020						1		
Summary of Sales Comparis														·		
							_									
die Mac Form 72 March 2005						Produ	uced us	ing ACI software, 800.234.8	3727 www	.aciweb.cor	n				Fannie N	lae Form 1025 March 20
																1025_05.090

Borrower: Denise Johnson	File No.	2020-0809	
Property Address: 5918 S Fairfax Ave	Case No.	D.:	
City: Los Angeles	State: CA	Zip: 90056	
Lender: Salas Financial			

Additional Comments

Clarification of Intended Use and Intended 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 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.

Neighborhood Market Conditions

Given current market conditions, the appraiser estimates a marketing period of under six months for properties in the neighborhood. Prevalent financing consists of mostly conventional loans, both fixed and variable rates, with a plus or minus 80% to 100% loan to value ratio.

Special assessments are common and typical and do not impact the overall value. They are included in the property taxes.

The current economy is in a state of disruption due to the Covid-19 virus. This condition has been quite sudden and continues to evolve as more information becomes available. As a result, the only market data available for analysis occurred prior to the date of value and the current Covid-19 phenomenon and does not reflect the impact (if any) following this disruption. Furthermore, conditions continue to evolve, and it will likely be several weeks or months before discernable trends emerge. The client should be aware that because of the historical nature of the data used herein, there is increased uncertainty with respect to the reliability of the analysis and conclusions contained herein. Furthermore, the conclusions presented herein apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property from any unforeseen event, after the effective date of the appraisal. It is recommended the client continue to monitor the subject property to determine whether an update appraisal is necessary once conditions become more clearly defined and/or markets stabilize.

EXPOSURE TIME

The estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. This means that in all assignments that use forms with the preprinted definition of market value as stated above, the appraiser must make a hypothetical condition that the property is being sold and report a reasonable exposure time, in the subject market, for the property to sell at the appraised value.

A reasonable exposure time for the subject property developed independently from the stated marketing time is 60-170 days.

MARKETING TIME

An opinion of the amount of time it might take to sell a real or personal property interest at the concluded market value level during the period immediately after the effective date of an appraisal.

Physical Deficiencies or Adverse Conditions

ENVIRONMENTAL DISCLAIMER:

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 environmental conditions. The appraiser's routine inspection and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances and detrimental environmental conditions on or around the property that would negatively affect its value.

DEFINITION OF MARKET VALUE

The most probable price which a property should bring in a competitive an 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 her 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.

PRIOR SERVICES

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

EXTRAORDINARY ASSUMPTION:

ADDENDUM

Borrower: Denise Johnson	File No.: 2020-0809				
Property Address: 5918 S Fairfax Ave	Case No.:				
City: Los Angeles	State: CA	Zip: 90056			
Lender: Salas Financial					

An assumption, directly related to a specific assignment, which, if found to be false, could alter the appraiser's opinions or conclusions. Extraordinary assumptions presume as fact otherwise uncertain information about physical, legal or economic characteristics of the subject property; or about conditions external to the property such as market conditions or trends; or about the integrity of data used in analysis (USPAP 2010-2011 ed.)

HYPOTHETICAL CONDITION:

That which is contrary to what exists but is supposed for the purpose of the analysis. Hypothetical conditions assume condition contrary to known facts about physical, legal or economic characteristics of the subject property; or about conditions external to the prop

DIMENSION LIST ADDENDUM

Borrower: Denise Johnson Property Address: 5918 S Fairfax Ave City: Los Angeles Lender: Salas Financial

Case No.: State: CA

Zip: 90056

File No.: 2020-0809

	GROSS BUILDING AREA (GBA)2,236GROSS LIVING AREA (GLA)2,236												
Area(s)		Area	% of GLA	% of GBA									
Living Level 1 Level 2 Level 3 Other		2,236 0 0 2,236	0.00 0.00 0.00 100.00	$ \begin{array}{r} \underline{100.00} \\ \underline{0.00} \\ \underline{0.00} \\ \underline{0.00} \\ \underline{100.00} \\ \end{array} $									
Basement Garage Other	GBA	<u>720</u> 0											

Area Mea	surements		Area Type								
Measurements	Factor	Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage			
3.00 x 9.00 29.00 x 35.00 2.00 x 10.00 3.00 x 10.00 19.00 x 25.00 1.00 x 2.00 31.00 x 2.00 31.00 x 21.00 20.00 x 36.00 X	x 1.00 = x 1.00 =										

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Denise Johnson	File I	No.: 2020-0809
Property Address: 5918 S Fairfax Ave	Case	e No.:
City: Los Angeles	State: CA	Zip: 90056
Lender: Salas Financial		· · · · · · · · · · · · · · · · · · ·



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 2, 2020 Appraised Value: \$ 1,370,000



REAR VIEW OF SUBJECT PROPERTY





ADDITIONAL SUBJECT PHOTOS

Borrower: Denise Johnson	File N	0.: 2020-0809
Property Address: 5918 S Fairfax Ave	Case	No.:
City: Los Angeles	State: CA	Zip: 90056
Lender: Salas Financial		





SIDE AND DRIVEWAY

GARAGES

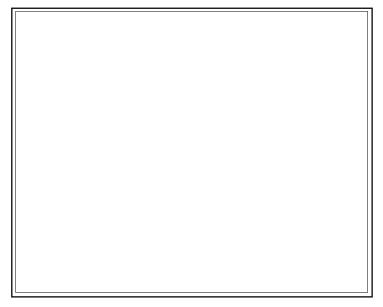


GAS METERS



ELECTRIC METERS





 UNIT 5918

 Borrower: Denise Johnson
 File No.: 2020-0809

 Property Address: 5918 S Fairfax Ave
 Case No.:

 City: Los Angeles
 State: CA
 Zip: 90056

 Lender: Salas Financial
 Case No.:
 Case No.:



ADDRESS VERIFICATION



DINING



LIVING ROOM



LIVING ROOM



KITCHEN



LAUNDRY



BEDROOM



BEDROOM



BATH ROOM



WALL HEATER



SMOKE/CO



WATER HEATER

Borrower: Denise Johnson Property Address: 5918 S Fairfax Ave City: Los Angeles Lender: Salas Financial UNIT 5920

State: CA



ADDRESS VERIFICATION AND ENTRY



DINING



LIVING ROOM



KITCHEN



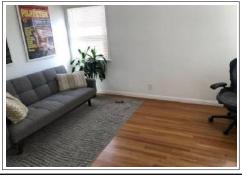
KITCHEN



LAUNDRY



WALL HEATER



BEDROOM



BATH ROOM



BEDROOM



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Denise Johnson	Fil	e No.: 2020-0809
Property Address: 5918 S Fairfax Ave	Ca	ise No.:
City: Los Angeles	State: CA	Zip: 90056
Lender: Sals Financial		



COMPARABLE SALE #1

5115 W 58th Place Los Angeles, CA 90056 Sale Date: 06/24/2020 Sale Price: \$ 1,600,000



COMPARABLE SALE #2

5429 W Slauson Ave Los Angeles, CA 90056 Sale Date: 07/02/2020 Sale Price: \$ 1,630,000



COMPARABLE SALE #3

6109 S La Cienega Blvd Los Angeles, CA 90056 Sale Date: 12/24/2019 Sale Price: \$ 1,385,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Denise JohnsonFile No.: 2020-0809Property Address: 5918 S Fairfax AveCase No.:City: Los AngelesState: CAZip: 90056Lender: Salas FinancialCase No.:



COMPARABLE SALE #4

7148 Kittyhawk Ave Los Angeles, CA 90045 Sale Date: 03/15/2019 Sale Price: \$ 1,365,000

COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

Sale Date: Sale Price: \$

COMPARABLE RENTALS PHOTO ADDENDUM

Borrower: Denise Johnson	File N	lo.: 2020-0809
Property Address: 5918 S Fairfax Ave	Case	No.:
City: Los Angeles	State: CA	Zip: 90056
Lender: Salas Financial		



COMPARABLE RENTAL #1

5115 W 58th Pl Los Angeles, CA 90056

COMPARABLE RENTAL #2

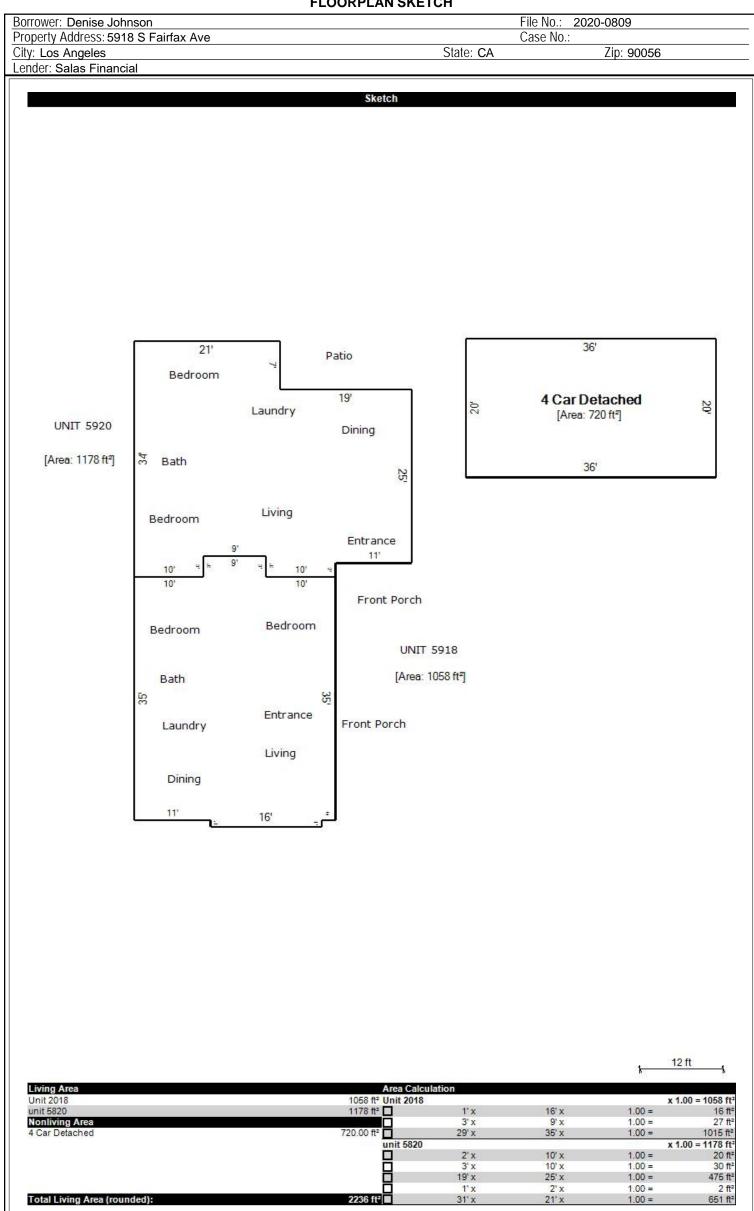
5429 W Slauson Ave Los Angeles, CA 90056





COMPARABLE RENTAL #3

6109 S La Cienega Bl Los Angeles, CA 90056 **FLOORPLAN SKETCH**



Borrower: Denise Johnson	File N	0.: 2020-0809
Property Address: 5918 S Fairfax Ave	Case	No.:
City: Los Angeles	State: CA	Zip: 90056
Lender: Salas Financial	Sidie. CA	Zip. 90

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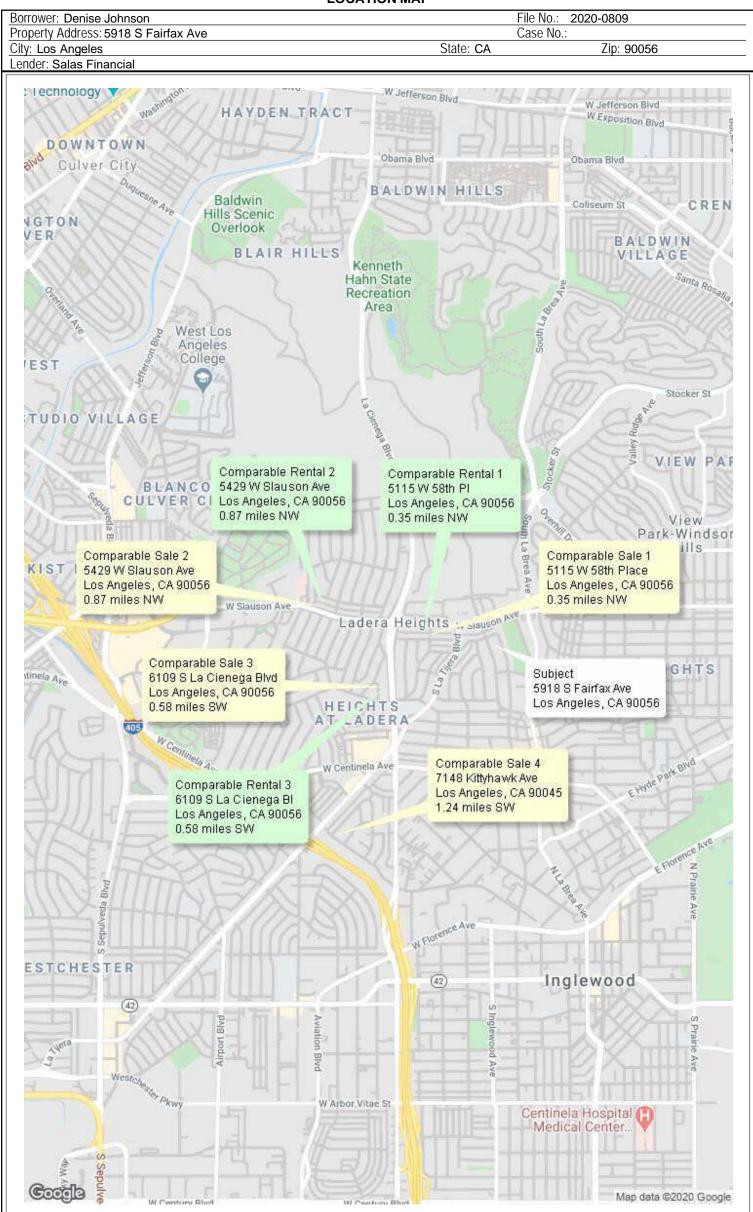
54 JNY NOQNOD 54

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(2) 2



LOCATION MAP



360 E. 1st St. #180, Tustin CA 92780 DAS_Difilippo@Yahoo.com 714-543-0355

PROPERTY PROFILE

Borrower: Denise Johnson	File N	lo.: 2020-0809
Property Address: 5918 S Fairfax Ave	Case	No.:
City: Los Angeles	State: CA	Zip: 90056
Lender: Salas Financial		

5918 S Fairfax Ave, Los Angeles, CA 90056-1831, Los Angeles County 💡 Auction 🛛 🖓 Expired Listing

4

 Beds
 MLS Sq Ft
 Lot Sq Ft
 Sale Price
 Baths

 4
 2,174
 7,066
 \$600,000
 2

Yr Built Type 1949 DUPLEX

Sale Date 07/01/2010

✓ OWNER INFORMATION

Owner Name	Johnson Denise	
Mail Owner Name	Denise Johnson	
Tax Billing Address	9630 S 8th Ave	
Tax Billing City & State	Inglewood, CA	

Los Angeles				S	tate: CA	Zip): 90056
er: Salas Financ	cial						
ACORD			ICATE OF LIA				DATE (MM/DD/YYYY) 1/7/2020
CERTIFICATE DO	ES NOT AFFIRMATIVE	LY OR NE	GATIVELY AMEND, EXT	END OR ALTER THE	COVERAGE	AFFORDED BY THE POL	ICIES
	E OR PRODUCER, AN		ES NOT CONSTITUTE A	CONTRACT BETWE	EN THE ISSUE	NG INSURER(S), AUTHO	RIZED
			IONAL INSURED, the pol				
	in lieu of such endors		licies may require an end	oorsement. A stater	nent on this ce	entificate does not conter	rights to the
PRODUCER				- Contraction of the second se	Burkhardt	EAN.	
Michael Ehrenfe An Acrisure Age	and Company Insur	ance Ag	ents	E-MAIL ADDRESS Cathyb) 398-2048 Sebrenfeld		(419) 683-9999
	Rio North #200					IDING COVERAGE	NAIC #
San Diego	CA 92	108		INSURERA: Scott	sdale Insur	ance Company	41297
D.A.S. Associat	The The			INSURER B :			
360 E. 1st Stre				INSURER C :			
				INSURER E :			
Tustin	CA 92		MIREPER-2020 P/O	INSURER F :			
THIS IS TO CERTIFY			CELISTED BELOW HAVE B	CEN ISSUED TO THE	NSURED NAME	REVISION NUMBER:	050-00
INFORMATION INCOMMENT				EEN ISSUED TO THE			PEROOD
			TERM OR CONDITION OF A	INY CONTRACT OR O	THER DOCUME	NT WITH RESPECT TO WHI	CH THIS
CERTIFICATE MAY E	BE ISSUED OR MAY PER	TAIN, THE I	INSURANCE AFFORDED BY JMITS SHOWN MAY HAVE B	THE POLICIES DESC EEN REDUCED BY PA	THER DOCUME RIBED HEREIN	NT WITH RESPECT TO WHI	CH THIS
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Borrower: Denise Johnson Property Address: 5918 S Fairfax Ave City: Los Angeles Lender: Salas Financial

File No.: 2020-0809 Case No.: State: CA



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

Joseph G. Difilippo

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 006459

Effective Date: Date Expires:

March 30, 2019 March 29, 2021

Janual & Martu Martin, Bureau Chief, BREA

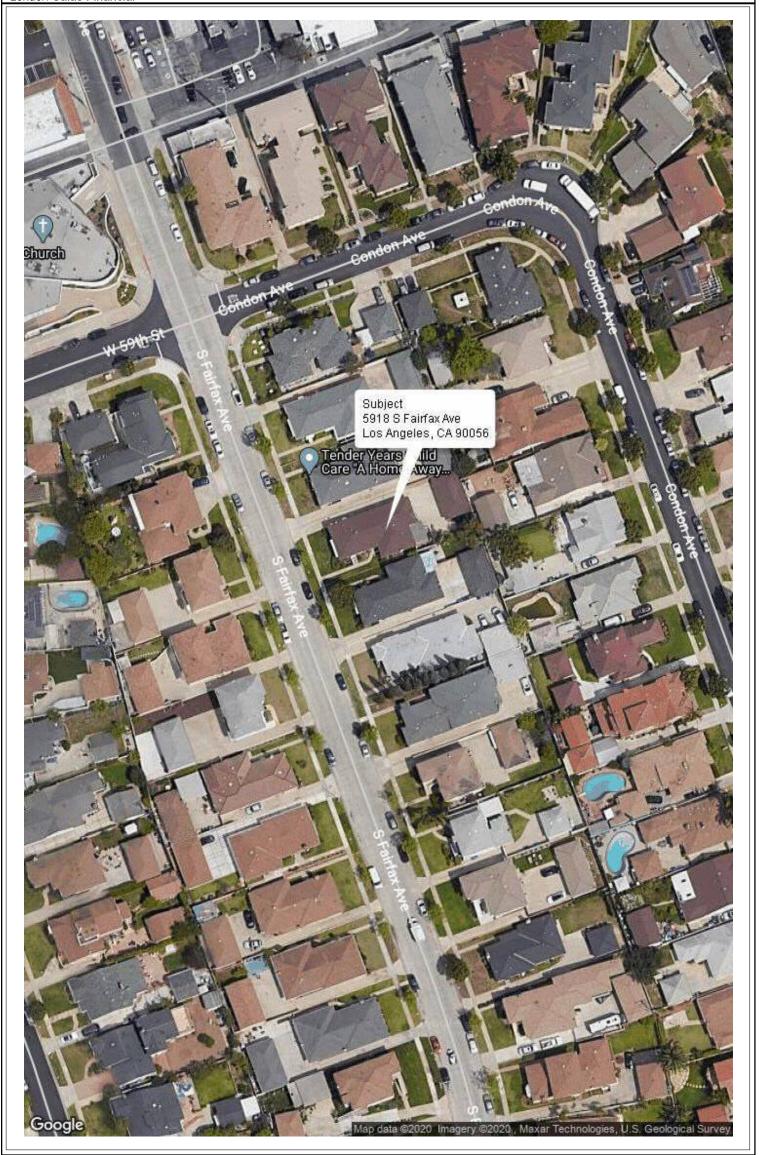
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AERIAL MAP

Borrower: Denise Johnson Property Address: 5918 S Fairfax Ave City: Los Angeles Lender: Salas Financial File No.: 2020-0809 Case No.:

Zip: 90056

State: CA



360 E. 1st St. #180, Tustin CA 92780 DAS_Difilippo@Yahoo.com 714-543-0355