



## SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	30884 Wildfire Cir
	Legal Description	1.06 ACRES NET IN PAR 4 PM 175/003 PM 23700
	City	Nuevo
	County	Riverside
	State	CA
	Zip Code	92567
	Census Tract	427.44
	Map Reference	40140
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower/Client	Orlando Guevara
	Lender	Salas Financial
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,106
	Price per Square Foot	\$
	Location	N;Res
	Age	2021
	Condition	Good/new
	Total Rooms	7
	Bedrooms	4
	Baths	3.0
APPRAISER	Appraiser	ANGELINA PERRY
	Date of Appraised Value	02/17/2021
VALUE	Final Estimate of Value	\$ 500,000

# RESIDENTIAL APPRAISAL REPORT

File No.: 30884

<b>Property Address:</b> 30884 Wildfire Cir	<b>City:</b> Nuevo	<b>State:</b> CA	<b>Zip Code:</b> 92567
<b>County:</b> Riverside	<b>Legal Description:</b> 1.06 ACRES NET IN PAR 4 PM 175/003 PM 23700		
<b>Assessor's Parcel #:</b> 426-250-076			
<b>Tax Year:</b> 2020	<b>R.E. Taxes:</b> \$ 666.18	<b>Special Assessments:</b> \$ 0	<b>Borrower (if applicable):</b> Orlando Guevara
<b>Current Owner of Record:</b> AGUILERA,LUIS R		<b>Occupant:</b> <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing	
<b>Project Type:</b> <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		<b>HOA:</b> \$ <input type="checkbox"/> per year <input type="checkbox"/> per month	
<b>Market Area Name:</b>		<b>Map Reference:</b> 40140	<b>Census Tract:</b> 427.44

<b>The purpose of this appraisal is to develop an opinion of:</b> <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)			
<b>This report reflects the following value (if not Current, see comments):</b> <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective			
<b>Approaches developed for this appraisal:</b> <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)			
<b>Property Rights Appraised:</b> <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)			
<b>Intended Use:</b> hard money financing			
<b>Intended User(s) (by name or type):</b> Salas Financial			
<b>Client:</b> Salas Financial		<b>Address:</b> 9320 Chesapeake Dr. Ste. 116 San Diego, CA 92123	
<b>Appraiser:</b> ANGELINA PERRY		<b>Address:</b> 18792 Krameria Ave, Riverside, Ca 92508	

<b>Location:</b> <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	<b>Predominant Occupancy</b>	<b>One-Unit Housing</b>	<b>Present Land Use</b>	<b>Change in Land Use</b>
<b>Built up:</b> <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%)	<b>PRICE</b> \$ (000)	<b>AGE</b> (yrs)	<input checked="" type="checkbox"/> Not Likely
<b>Growth rate:</b> <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		410 Low 3	2-4 Unit 3%	<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *
<b>Property values:</b> <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		585 High 105	Multi-Unit 4%	* To: _____
<b>Demand/supply:</b> <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		510 Pred 45	Comm'l 3%	
<b>Marketing time:</b> <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.				

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): See mc form, general marketing time appears to be 2-5 months for reasonably priced homes. Primarily conventional and fha financing. Concessions up to 3% noted.

<b>Dimensions:</b> see plat	<b>Site Area:</b> 46,174 sf		
<b>Zoning Classification:</b> R-1	<b>Description:</b> Single Family residence		
<b>Zoning Compliance:</b> <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning			
<b>Are CC&amp;Rs applicable?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown	<b>Have the documents been reviewed?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Ground Rent (if applicable)</b> \$ /	
<b>Highest &amp; Best Use as improved:</b> <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)			
<b>Actual Use as of Effective Date:</b> market value		<b>Use as appraised in this report:</b> for hard money financing	
<b>Summary of Highest &amp; Best Use:</b> single family residence			

<b>Utilities</b>	Public	Other	Provider/Description	<b>Off-site Improvements</b>	Type	Public	Private	<b>Topography</b>	mostly level
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street	dirt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Size	46174 sf
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Curb/Gutter		<input type="checkbox"/>	<input type="checkbox"/>	Shape	rectangular
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Sidewalk		<input type="checkbox"/>	<input type="checkbox"/>	Drainage	seems adequate
Sanitary Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	septic	Street Lights		<input type="checkbox"/>	<input type="checkbox"/>	View	N;Res
Storm Sewer	<input type="checkbox"/>	<input type="checkbox"/>		Alley		<input type="checkbox"/>	<input type="checkbox"/>		
<b>Other site elements:</b> <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input checked="" type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)									
<b>FEMA Spec'l Flood Hazard Area</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <b>FEMA Flood Zone</b> X500 <b>FEMA Map #</b> -/-/ <b>FEMA Map Date</b> 08/18/2014									
<b>Site Comments:</b> Subject is a larger lot at end of culdesac.									

<b>General Description</b>	<b>Exterior Description</b>	<b>Foundation</b>	<b>Basement</b>	<b>Heating</b>
# of Units: 0 <input type="checkbox"/> Acc. Unit	Foundation: slab	Slab: yes	Area Sq. Ft.: 0	Type: fau
# of Stories: 0	Exterior Walls: stucco/gd	Crawl Space:	% Finished:	Fuel: electric
Type: <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface: tile/gd	Basement:	Ceiling:	
Design (Style): Ranch	Gutters & Dwnspts: yes/avg	Sump Pump: <input type="checkbox"/>	Walls:	<b>Cooling</b>
<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:		
<b>Interior Description</b>	<b>Appliances</b>	<b>Attic</b> <input type="checkbox"/> None	<b>Amenities</b>	<b>Car Storage</b> <input type="checkbox"/> None
Floors: tl/gd	Refrigerator: <input type="checkbox"/>	Stairs: <input type="checkbox"/>	Fireplace(s) #: 1	Garage: # of cars ( 3 Tot.)
Walls: Dry wall/avg	Range/Oven: <input checked="" type="checkbox"/>	Drop Stair: <input type="checkbox"/>	Woodstove(s) #: 0	Attach.: 3
Trim/Finish: Baseboards/avg	Disposal: <input checked="" type="checkbox"/>	Scuttle: <input checked="" type="checkbox"/>		Detach.: _____
Bath Floor: tl/gd	Dishwasher: <input checked="" type="checkbox"/>	Doorway: <input type="checkbox"/>		Blt.-In: _____
Bath Wainscot: fbqsls/gd	Fan/Hood: <input type="checkbox"/>	Floor: <input type="checkbox"/>		Carport: _____
Doors: wd/gd	Microwave: <input checked="" type="checkbox"/>	Heated: <input type="checkbox"/>		Driveway: _____
	Washer/Dryer: <input type="checkbox"/>	Finished: <input type="checkbox"/>		Surface: _____
<b>Finished area above grade contains:</b> 7 Rooms 4 Bedrooms 3.0 Bath(s) 2,106 Square Feet of Gross Living Area Above Grade				
<b>Additional features:</b> none				
<b>Describe the condition of the property (including physical, functional and external obsolescence):</b> ;--Brand new construction with upgraded tile flooring, doors, custom paint.				



# 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 purchased for land. Subject
Date: 07/12/2018	under contract for \$458,000	
Price: \$40,000		
Source(s): PQ, DOC# 282744		
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	30884 Wildfire Cir Nuevo, CA 92567	21735 Juniper Flats Rd NUEVO, CA 92567			21150 MacArthur Dr NUEVO, CA 92567			30860 Wildfire Cir LAKEVIEW, CA 92567		
Proximity to Subject		2.07 miles SE			0.74 miles SW			0.05 miles W		
Sale Price	\$	\$ 540,000			\$ 593,500			\$ 475,000		
Sale Price/GLA	\$ /sq.ft.	\$ 211.35 /sq.ft.			\$ 219.33 /sq.ft.			\$ 220.01 /sq.ft.		
Data Source(s)	NDC,APN	MLS# EV20181960;DOM 51			MLS# SW20210815;DOM 5			MLS# IV20242792;DOM 0		
Verification Source(s)	Inspection	PQ, DOC# 28308			PQ, DOC# 538585			PQ, DOC# 578306		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions		Arm/Conv 0		Arm/Conv 0		Arm/Conv 0		Arm/Conv 0		
Date of Sale/Time		s01/14/2021		s11/03/2020		s11/20/2020				
Rights Appraised	Fee Simple	Fee simple		Fee simple		Fee simple		Fee simple		
Location	N;Res	N;Res;		N;Res;		N;Res;		N;Res;		
Site	46,174 sf	101059 sf	-27,443	20038 sf	+13,068	42689 sf				
View	N;Res	MTN		MTN		N;Res;				
Design (Style)	Ranch	Ranch		Ranch		Ranch				
Quality of Construction	Q4	Q4		Q4		Q4				
Age	2021	14		17		1				
Condition	Good/new	Avg	+10,000	Avg	+10,000	Good/new				
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	+10,000	
Room Count	7 4 3.0	7 4 3.0		7 4 3.0		7 4 2.0				
Gross Living Area	2,106 sq.ft.	2,555 sq.ft.	-24,695	2,706 sq.ft.	-33,000	2,159 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		Solar	-12,000	None				
Garage/Carport	Garage 3	Garage 3		Garage 3		Garage 3				
Porch/Patio/Deck	Prch/cvd pat	Prch/Cvd Pat		Prch/Cvd Pat		Prch				
Fireplace/wd stove/firepit	Fireplace 1	Fireplace 1		Fireplace 1		None			+3,000	
Pool/spa/bbq/rv/bsktbl	None	None		PL/SPA	-25,000	None				
Upgrades kitchen/baths	kit/bth/flr/pt	Kit/Bth/dirty crpt				kit/bth/flr/pt				
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -42,138	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -46,932	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 13,000			
Adjusted Sale Price of Comparables			\$ 497,862		\$ 546,568		\$ 488,000			

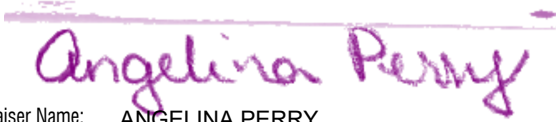
Summary of Sales Comparison Approach **All comparables resembled subject. All sales were given consideration in establishing value. All comparables were taken from the same market area and are exposed to similar factors. The adjustments made are the markets reaction to those items of significant difference. 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. Age is not adjusted as within 20 years. Adjustments for covered patio is \$1,500, deck \$3,000, fireplace \$3,000. Paired sales analysis was 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 \$ 500,000



# RESIDENTIAL APPRAISAL REPORT

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COST APPROACH	<b>COST APPROACH TO VALUE (if developed)</b> <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): <span style="float: right;">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.</span>	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = \$ 85,000
	Source of cost data: <u>Building-cost.net</u>	DWELLING 2,106 Sq.Ft. @ \$ 165.00 ..... = \$ 347,490
	Quality rating from cost service: <u>8</u> Effective date of cost data: <u>01/2021</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.	Garage/Carport 620 Sq.Ft. @ \$ 30.00 ..... = \$ 18,600
	Total Estimate of Cost-New ..... = \$ 366,090	
	Less Physical Functional External	
	Depreciation ..... = \$( )	
	Depreciated Cost of Improvements ..... = \$ 366,090	
	"As-is" Value of Site Improvements ..... = \$ 45,000	
	..... = \$	
	..... = \$	
Estimated Remaining Economic Life (if required): <u>85 Years</u>	<b>INDICATED VALUE BY COST APPROACH</b> ..... = \$ 496,090	
INCOME APPROACH	<b>INCOME APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____	Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM):	
PUD	<b>PROJECT INFORMATION FOR PUDs (if applicable)</b> <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
RECONCILIATION	<b>Indicated Value by: Sales Comparison Approach \$ 500,000 Cost Approach (if developed) \$ 496,090 Income Approach (if developed) \$ _____</b>	
	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 checked="" type="checkbox"/> "as is", <input 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.	
ATTACHMENTS	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: \$ 500,000 , as of: 02/17/2021 , 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.	
	A true and complete copy of this report contains <u>24</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.	
SIGNATURES	Attached Exhibits:	
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum <input checked="" 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"/>	
Client Contact: <u>Roy</u> Client Name: <u>Salas Financial</u>		
E-Mail: _____ Address: <u>9320 Chesapeake Dr. Ste. 116 San Diego, CA 92123</u>		
<b>APPRaiser</b>		
		
Appraiser Name: <u>ANGELINA PERRY</u>		
Company: <u>ANGELINA'S APPRAISALS</u>		
Phone: <u>909 289-9891</u> Fax: _____		
E-Mail: <u>angelinasappraisal@earthlink.net</u>		
Date of Report (Signature): <u>02/24/2021</u>		
License or Certification #: <u>AR029894</u> State: <u>CA</u>		
Designation: <u>Appraiser</u>		
Expiration Date of License or Certification: <u>01/26/2023</u>		
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: <u>02/17/2021</u>		
<b>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</b>		
Supervisory or Co-Appraiser Name: _____		
Company: _____		
Phone: _____ Fax: _____		
E-Mail: _____		
Date of Report (Signature): _____		
License or Certification #: _____ State: _____		
Designation: _____		
Expiration Date of License or Certification: _____		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: _____		

# ADDITIONAL COMPARABLE SALES

File No.: 30884

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	30884 Wildfire Cir Nuevo, CA 92567	29367 Harley Ct NUEVO, CA 92567			20215 Magnolia Ave NUEVO, CA 92567			29297 Harley Ct NUEVO, CA 92567		
Proximity to Subject		2.41 miles SW			0.25 miles NE			2.46 miles SW		
Sale Price	\$	\$ 502,500			\$ 385,000			\$ 513,000		
Sale Price/GLA	\$ /sq.ft.	\$ 195.68 /sq.ft.			\$ 207.88 /sq.ft.			\$ 199.77 /sq.ft.		
Data Source(s)	NDC,APN	MLS# IG20215393;DOM 2			MLS# SW20193136;DOM 1			MLS# SW20207263;DOM 5		
Verification Source(s)	Inspection	PQ, DOC# 577048			PQ, DOC# 503016			PQ, DOC# 600103		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.			
Sales or Financing Concessions		Arm/VA 850		Arm/Conv 0		Arm/Conv 0				
Date of Sale/Time		s11/18/2020		s10/20/2020		s11/30/2020				
Rights Appraised	Fee Simple	Fee simple		Fee simple		Fee simple				
Location	N;Res	N;Res;		N;Res;		N;Res;				
Site	46,174 sf	19602 sf	+13,286	47480 sf		18295 Sf	+13,940			
View	N;Res	Hills		MTN/Pasture		N;Res;				
Design (Style)	Ranch	Ranch		Ranch		Ranch				
Quality of Construction	Q4	Q4		Q4		Q4				
Age	2021	31		61		31				
Condition	Good/new	Avg	+20,000	Avg+	+10,000	Avg	+20,000			
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths				
Room Count	7 4 3.0	7 4 2.1		7 4 3.0		7 4 2.1				
Gross Living Area	2,106 sq.ft.	2,568 sq.ft.	-25,410	1,852 sq.ft.	+13,970	2,568 sq.ft.	-25,410			
Basement & Finished Rooms Below Grade	0	0		0		0				
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	central/central	Central/Central		None/Central		Central/Central				
Energy Efficient Items	None	None		None		None				
Garage/Carport	Garage 3	Garage 3		Garage 2	+5,000	Garage 3				
Porch/Patio/Deck	Prch/cvd pat	Prch/Opn Pat		Prch/Cvd Pat		Prch/Cvd Pat				
Fireplace/wd stove/firepit	Fireplace 1	Fireplace 2		Fireplace 1		Fireplace 2/fpit				
Pool/spa/bbq/rv/bsktbl	None	RV		RV		cvd rv/bb court	-4,000			
Upgrades kitchen/baths	kit/bth/flr/pt	Minimal		Kit/Flr/Pt		Minimal				
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 7,876	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 28,970	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 4,530			
Adjusted Sale Price of Comparables			\$ 510,376		\$ 413,970		\$ 517,530			
Summary of Sales Comparison Approach										

SALES COMPARISON APPROACH

## Supplemental Addendum

File No. 30884

Borrower/Client	Orlando Guevara				
Property Address	30884 Wildfire Cir				
City	Nuevo	County	Riverside	State	CA Zip Code 92567
Lender	Salas Financial				

### **Subject**

Gas, water and electricity are on and in working order.  
Smoke and CO detectors are installed.  
Water Heater is Double strapped.

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 10 to 90 days.

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

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

### **The market condition addendum**

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

The neighborhood ranges found on urar page 1 describe the neighborhood which is a larger range of properties with different characteristics that make of the neighborhood; which may not be best described as 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 averse 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 averse effect of prominent value verses final value. The subject is not under improved, and is typical of the market place.

# Supplemental Addendum

File No. 30884

Borrower/Client	Orlando Guevara				
Property Address	30884 Wildfire Cir				
City	Nuevo	County	Riverside	State	CA Zip Code 92567
Lender	Salas Financial				

## Comparables

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

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

## Intended Use and User:

The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for this mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting 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	Orlando Guevara						
Property Address	30884 Wildfire Cir						
City	Nuevo	County	Riverside	State	CA	Zip Code	92567
Lender	Salas Financial						



### Subject Front

30884 Wildfire Cir  
Sales Price  
Gross Living Area 2,106  
Total Rooms 7  
Total Bedrooms 4  
Total Bathrooms 3.0  
Location N;Res  
View N;Res  
Site 46,174 sf  
Quality Q4  
Age 2021



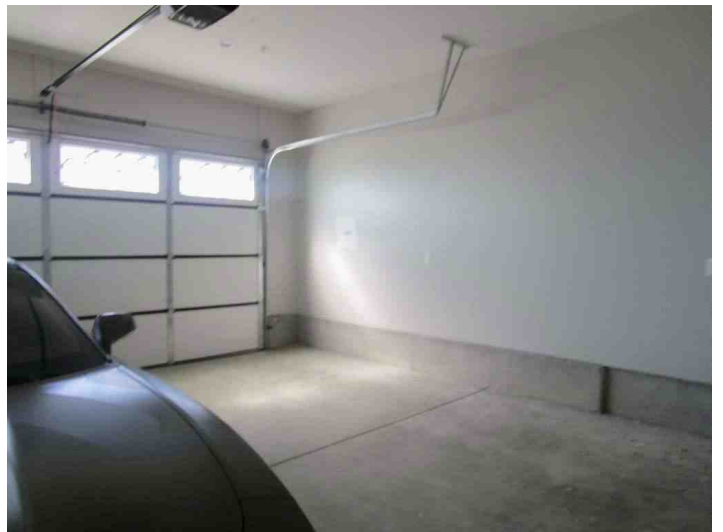
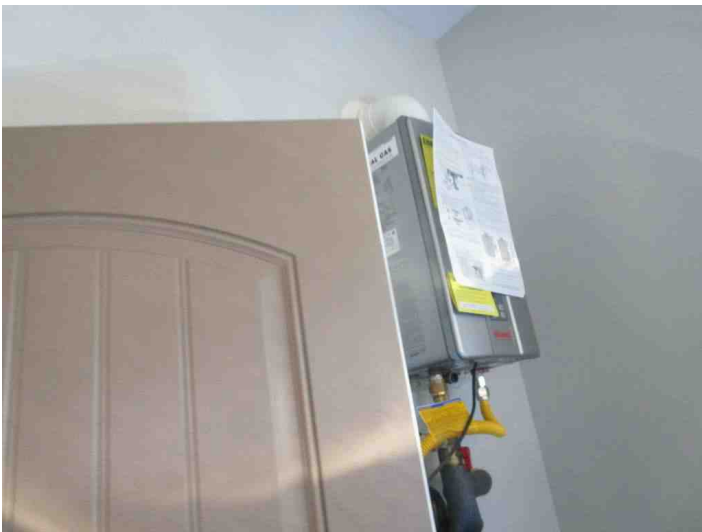
### Subject Rear



### Subject Street

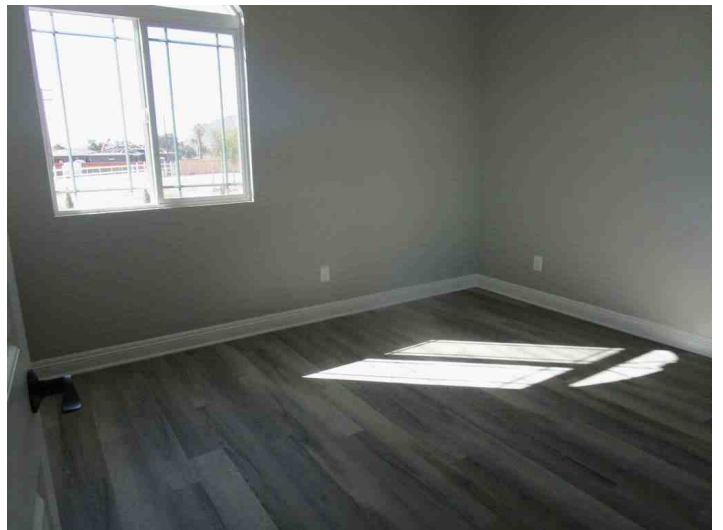
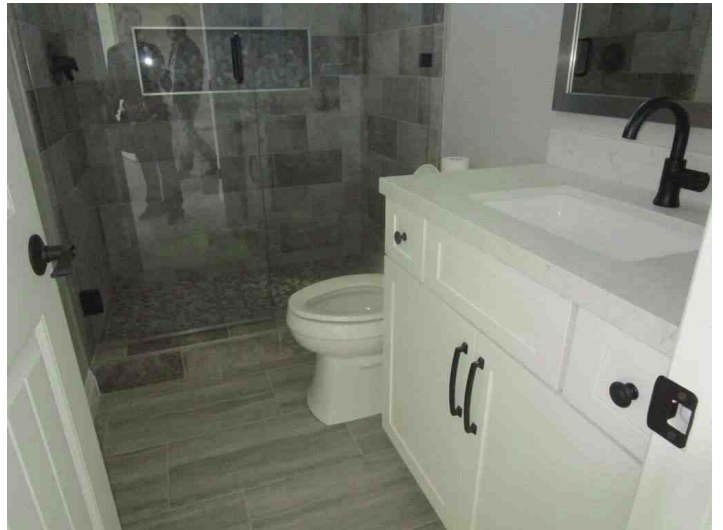
## Photograph Addendum

Borrower/Client	Orlando Guevara				
Property Address	30884 Wildfire Cir				
City	Nuevo	County	Riverside	State	CA Zip Code 92567
Lender	Salas Financial				



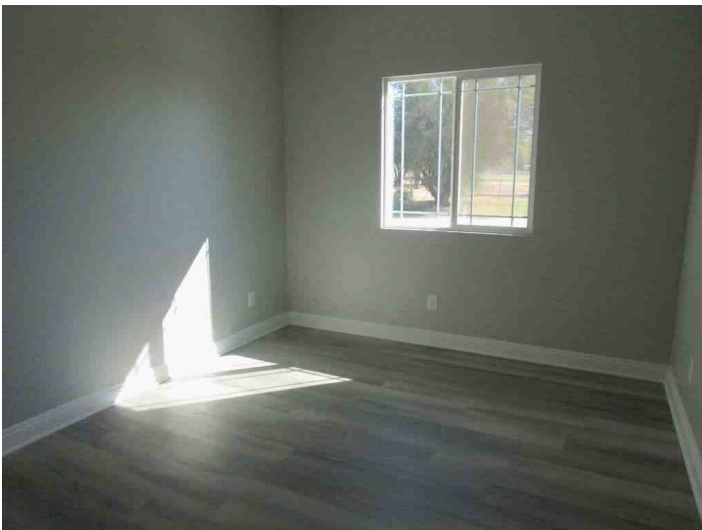
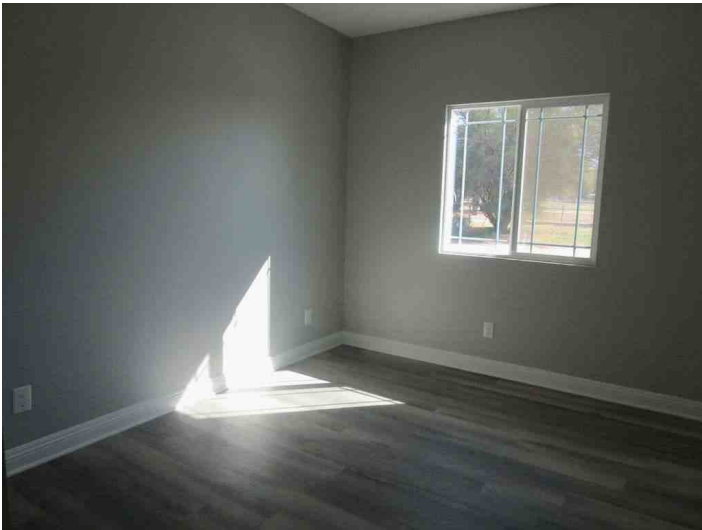
## Interior Photos

Borrower/Client	Orlando Guevara				
Property Address	30884 Wildfire Cir				
City	Nuevo	County	Riverside	State	CA Zip Code 92567
Lender	Salas Financial				



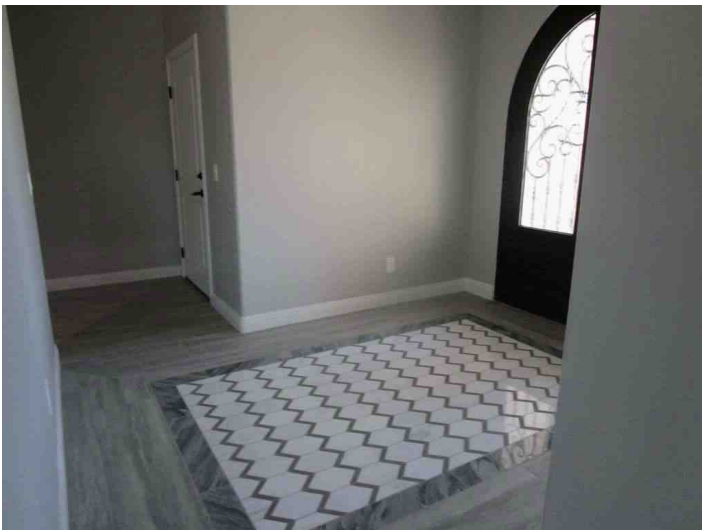
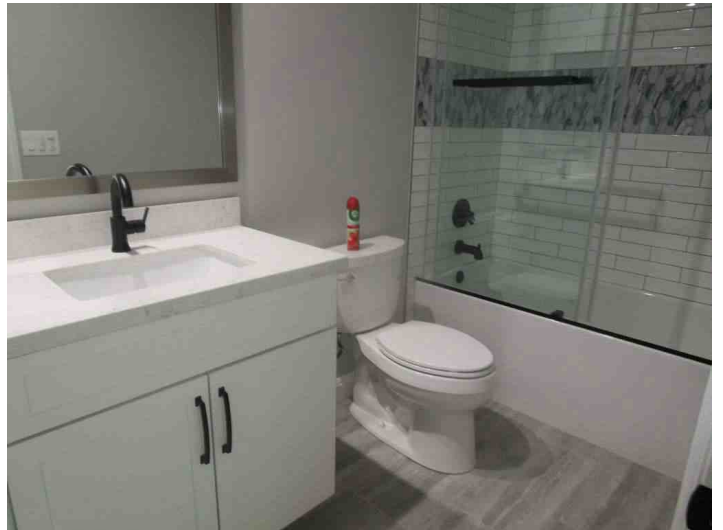
## Interior Photos

Borrower/Client	Orlando Guevara				
Property Address	30884 Wildfire Cir				
City	Nuevo	County	Riverside	State	CA Zip Code 92567
Lender	Salas Financial				



## Interior Photos

Borrower/Client	Orlando Guevara				
Property Address	30884 Wildfire Cir				
City	Nuevo	County	Riverside	State	CA Zip Code 92567
Lender	Salas Financial				



## Comparable Photos #1-#3

Borrower/Client	Orlando Guevara			
Property Address	30884 Wildfire Cir			
City	Nuevo	County Riverside	State CA	Zip Code 92567
Lender	Salas Financial			



### Comparable 1

21735 Juniper Flats Rd  
 Prox. to Subject 2.07 miles SE  
 Sales Price 540,000  
 Gross Living Area 2,555  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 3.0  
 Location N;Res;  
 View MTN  
 Site 101059 sf  
 Quality Q4  
 Age 14



### Comparable 2

21150 MacArthur Dr  
 Prox. to Subject 0.74 miles SW  
 Sales Price 593,500  
 Gross Living Area 2,706  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 3.0  
 Location N;Res;  
 View MTN  
 Site 20038 sf  
 Quality Q4  
 Age 17



### Comparable 3

30860 Wildfire Cir  
 Prox. to Subject 0.05 miles W  
 Sales Price 475,000  
 Gross Living Area 2,159  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 42689 sf  
 Quality Q4  
 Age 1

## Comparable Photos #4-#6

Borrower/Client	Orlando Guevara			
Property Address	30884 Wildfire Cir			
City	Nuevo	County Riverside	State CA	Zip Code 92567
Lender	Salas Financial			



### Comparable 4

29367 Harley Ct  
 Prox. to Subject 2.41 miles SW  
 Sales Price 502,500  
 Gross Living Area 2,568  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View Hills  
 Site 19602 sf  
 Quality Q4  
 Age 31



### Comparable 5

20215 Magnolia Ave  
 Prox. to Subject 0.25 miles NE  
 Sales Price 385,000  
 Gross Living Area 1,852  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 3.0  
 Location N;Res;  
 View MTN/Pasture  
 Site 47480 sf  
 Quality Q4  
 Age 61

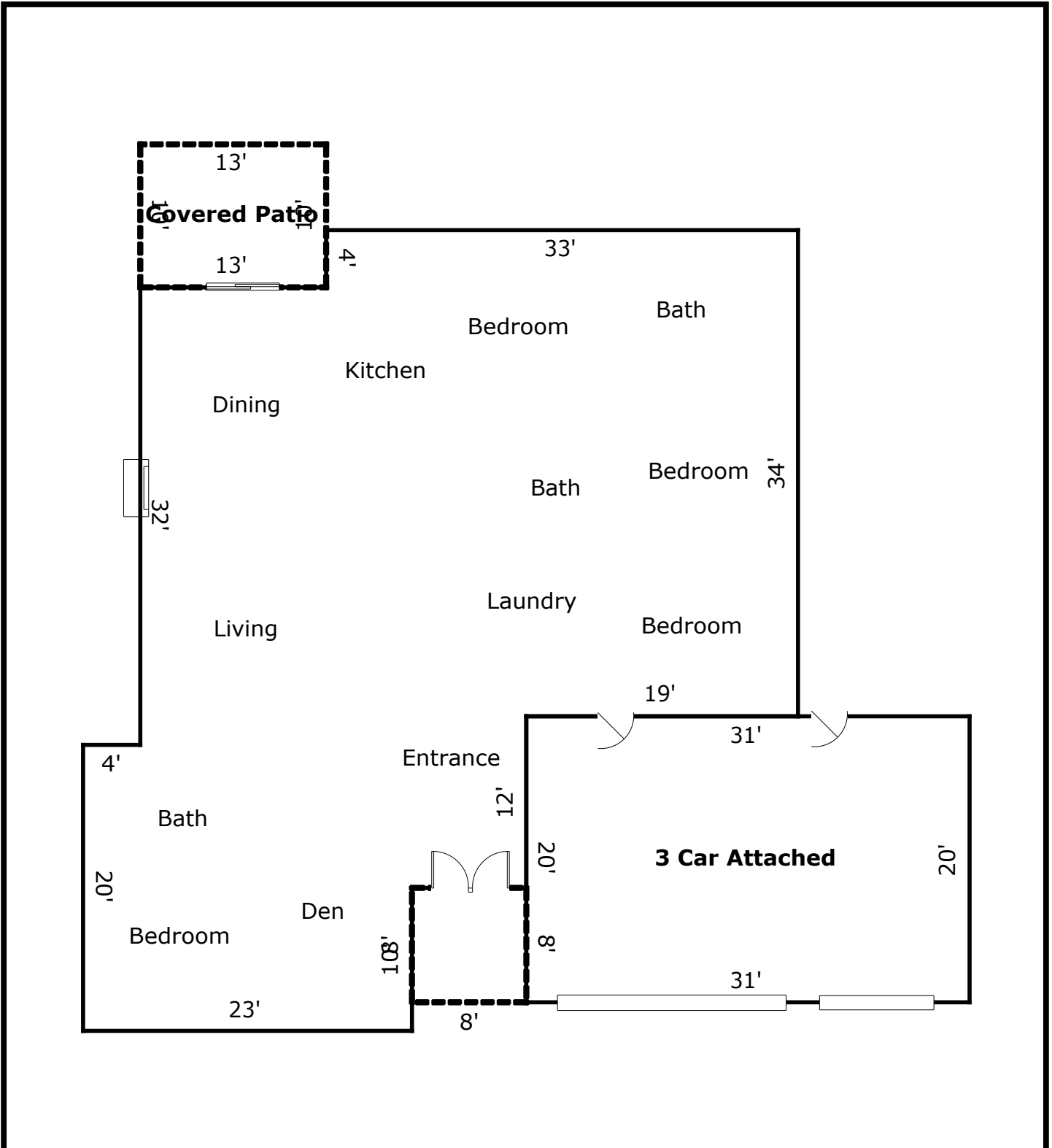


### Comparable 6

29297 Harley Ct  
 Prox. to Subject 2.46 miles SW  
 Sales Price 513,000  
 Gross Living Area 2,568  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View N;Res;  
 Site 18295 Sf  
 Quality Q4  
 Age 31

## Building Sketch

Borrower/Client	Orlando Guevara			
Property Address	30884 Wildfire Cir			
City	Nuevo	County Riverside	State CA	Zip Code 92567
Lender	Salas Financial			



TOTAL Sketch by a la mode, inc.

### Area Calculations Summary

Living Area	Calculation Details	
First Floor	2106 Sq ft	$34 \times 19 = 646$ $23 \times 10 = 230$ $10 \times 4 = 40$ $27 \times 42 = 1134$ $14 \times 4 = 56$
<b>Total Living Area (Rounded):</b>	<b>2106 Sq ft</b>	
<b>Non-living Area</b>		
3 Car Attached	620 Sq ft	$20 \times 31 = 620$
CVD Porch	64 Sq ft	$8 \times 8 = 64$
Covered Patio	130 Sq ft	$13 \times 10 = 130$



## Location Map

Borrower/Client	Orlando Guevara						
Property Address	30884 Wildfire Cir						
City	Nuevo	County	Riverside	State	CA	Zip Code	92567
Lender	Salas Financial						



## Location Map

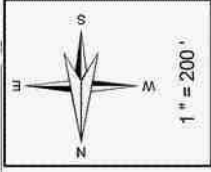
Borrower/Client	Orlando Guevara			
Property Address	30884 Wildfire Cir			
City	Nuevo	County Riverside	State CA	Zip Code 92567
Lender	Salas Financial			



426-25  
14-29  
14-32  
14-38

TRA 083-043

SEC. 17, 18 T 2S R 6W



**Legend**

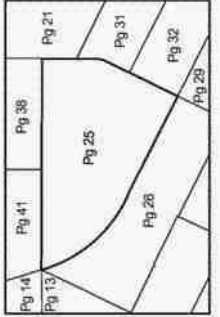
- Lot Lines
- - - Right-Of-Way
- Old Lot Lines
- Reference R.O.W
- Other Easements
- Lease Area
- Subdivision Tie Mark

Date	Old Number	New Number
5/10/77	9	10-13
6/10/77	6	14-15
7/10/77	4	16-19
8/10/77	3	20-23
10/10/77	7	24-27
11/10/77	20	28-30
5/10/78	12	31-34
5/10/78	30	35-38
5/10/78	27	39-42
5/10/78	13	43-46
8/10/78	23	47-50
10/10/78	28	51-54
5/10/79	14	55-58
4/10/79	40	59-62
6/10/79	34	63-66
5/10/80	15	67-70
5/10/81	23	71-74
6/10/82	52	75-78
3/10/83	37	79-82
12/10/87	45-46	83-86
12/10/87	53-56	87-90
4/10/93	22	91-94
1/10/2015	15,17	95-98

Dec 2015



**Subject**  
3084 Wildfire Cir



**Map Reference**

- MB 1/34 - 35 LAKE VIEW NO. 3
- MB 2/26 - 27 LAKE VIEW NO. 4
- PM 104/73 PARCEL MAP NO. 16241
- PM 175/3 - 4 PARCEL MAP NO. 23700
- PM 33/87 PARCEL MAP NO. 8706
- PM 34/77 PARCEL MAP NO. 8797
- PM 37/67 PARCEL MAP NO. 8174
- PM 48/29 PARCEL MAP NO. 10067
- PM 57/81 PARCEL MAP NO. 11186
- PM 65/76 PARCEL MAP NO. 13262
- PM 78/14 PARCEL MAP NO. 12982
- PM 91/56 PARCEL MAP NO. 12981

**Data**  
RS 62/84  
COC 2851



ASSESSOR'S MAP BK-425 PG.25  
Riverside County, Calif.

jasantitas

THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ASSESSOR'S PARCEL MAY NOT COMPLY WITH LOCAL LOT-SPLIT OR BUILDING SITE ORDINANCES.



**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

  
Loretta Dillon, Deputy Bureau Chief, BREA

3056057

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