BPD2021120359 File No. 2416CHRUCH 01/04/2022 ACT APPRAISAL INC ATHAS CAPITAL GROUP 27001 AGOURA RD CALABASAS HILLS, CA, 91301 File Number: 2416CHRUCH In accordance with your request, I have appraised the real property at: 2416 E Church St Stockton, CA 95205-6416 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 January 3, 2022 is: \$250,000 Two Hundred Fifty 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.

Uniform Residential Appraisal Report

THE barbase of this summ				to and adequately cunnert				
		to provide the lender		ite, and adequately support				
Property Address 2416				Stockton			Zip Code 95205-	6416
	LOS & MARIA GA		er of Public Record JO	SE RIOS	Co	unty SAI	N JOAQUIN	
Legal Description SEAF	RCHLIGTH ADD BL	K 25 LOT 15,16						
Assessor's Parcel # 155	5-410-22		Tax	Year 2021	R.I	E. Taxes \$	917	
	ARCHLIGHT ADD			Reference 226F4			0019.00	
	$\overline{}$			Relefence 220F4	_	iisus iraci		
Occupant Owner	Tenant X Vacant		ial Assessments \$ 0		PUD HOA \$ 0		per year	per month
Property Rights Appraised	I X Fee Simple _	LeaseholdOti	ner (describe)					
Assignment Type X P	urchase Transaction	Refinance Transaction	Other (describe)					
	CAPITAL GROUP			RA RD, CALABASAS	HILLS CA 913	301		
				rior to the effective date of this a		$\overline{}$	1-	
· ·				221151151 THE SUB	JECT IS A PEN	IDING S	SALE AS OF	
12/14/2021 AT \$2	<u>50,000AND WAS A</u>	N ACTIVE LIST	ING 12/7/2021 A	T \$250000				
I X did did not ar	alvze the contract for sale f	or the subject purchase	transaction, Explain the	results of the analysis of the co	ntract for sale or why	the analys	sis was not performed	
	*	, ,		NED TRANSACTION	,	,		
				NED ITANOACTION	TIAO DELIVINI		_D. CONTINAC	71
9	AL OF TRANSACT							
Contract Price \$ 250,0	Date of Contr	act 12/13/2021	Is the property seller	the owner of public record?	X Yes No	Data Sour	ce(s) REALIST.	COM
Is there any financial assis	stance (loan charges, sale o	concessions, gift or dow	npayment assistance, et	c.) to be paid by any party on be	ehalf of the borrower?	?	Yes X No	
	ar amount and describe the	•		\$0;;No financial as			_	
o ii res, report the total doll	ar amount and describe the	items to be paid.		ψο,,, ι τ ο πιαποιαι α	solstance provi	ucu.		
Note: Race and the racia	al composition of the neig	hborhood are not apr	oraisal factors.					
	od Characteristics		One-Unit Housi	ng Trends	One-Unit Hou	ısina	Present Land I	Ise %
		Б						
Location Urban	X Suburban Rural			X Stable Declining	PRICE	AGE	One-Unit	85 %
Built-Up X Over 75%	25-75%Under	25% Demand/Suppl	y X Shortage	In Balance Over Suppl	y \$(000)	(yrs)	2-4 Unit	5 %
Growth Rapid	X Stable Slow	Marketing Time	X Under 3 mths	3-6 mths Over 6 mth		30	Multi-Family	5 %
	NORTH BY HIGH						Commercial	5 %
14			DI CHAKIEK V	VAI EASI DI	500 High			
🖁 HIGHWAY 99 AN	D WEST BY AIRPO	ORT WAY			300 Pred.	70	Other	%
Neighborhood Description	See Attached Add	dendum						
Z								
Market Conditions (includ	ng support for the above co	nclusions) PROPE	ERTY VALUES IN	N THE SUBJECT NEI	SHBORHOOD	ARE C	URRENTLY ST	ABLE
AFTER SEVERAL	MONTHS OF BRI	SK INCREASE.	THERE IS STR	ONG DEMAND AND A	A SLIGHT SHO	RTAGE	OF AVAILAE	SLE
	ARKETING TIMES							
=			40 . f	a. DECTANG	DI II A D	N	Dire	
Dimensions 49X101X		Area 49		Shape RECTANO		View N	;Res;	
Specific Zoning Classifica	tion RL	Zoning D	escription RESIDEN	ITIAL SINGLE FAMIL`	′			
Zoning Compliance X	Legal Nonc	onforming (Grandfather	ed Use) No Zoni	ng Illegal (describe)				
					X Yes No	If No. doo	orib o	
is the nignest and best us	e of the subject property as	improved (or as propos	sea per pians and specifi	cations) the present use?	X Yes No	If No, des	cribe.	
Utilities Public	Other (describe)		Public C	ther (describe)	Off-site Improv	ements—	Type Public	Private
	Other (describe)	Water		other (describe)				Private
Electricity X	Other (describe)	Water	X	other (describe)	Street ASPH	ALT	Type Public X	Private
Electricity X Gas X		Sanitary Se	ewer X		Street ASPH Alley NONE	ALT	X	Private
Electricity X		Sanitary Se	ewer X	Other (describe) FEMA Map # 06077C-0	Street ASPH Alley NONE	ALT		Private
Electricity X Gas X FEMA Special Flood Haza		Sanitary Se No FEMA Flood Zon	Ewer X e X500		Street ASPH Alley NONE	ALT	X	Private
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Uniform Residential Appraisal Report File No. 2416CHRUCH

There are 3 compa	rable properties currently of	fered for sale in the su	bject neighborhood rang	ing in price fro	m \$ 275,	000 to \$	280	,000 .	
There are 16 compa	rable sales in the subject ne	eighborhood within the	past twelve months rand	ing in sale pric	ce from \$	160,000		290,000	
FEATURE	SUBJECT	1	BLE SALE NO. 1		MPARABLE S		1	COMPARABLE S	SALENO 3
2416 E Church St	JOBSECT	915 S Hinkley Ave 1015 S Broadway Ave				1515	Chronicle A		
	A 05005 C44C		,						
Address Stockton, Ca	A 95205-6416	Stockton, CA 9	95215-6720		Stockton, CA 95205			kton, CA 952	05-3010
Proximity to Subject		0.94 miles NE		0.76 mile	es SE		1.56	miles NW	
Sale Price	\$ 250,000		\$ 265,000		\$	260,000		\$	250,000
Sale Price/Gross Liv. Area	\$ 438.60 sq. ft.	\$ 412.77 sq. ft.		\$ 296.4	7 sa. ft.		\$ 46	64.68 sq. ft.	
Data Source(s)	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		73669;DOM 12			59;DOM 13		ST #2210608	08·DOM 6
Verification Source(s)			#152719 5OFFR			C#208486			45791 2OFFR
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	IPTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth			Arml	Lth	
Concessions		Conv;0		FHA;250	0	-2,500	Conv	/:1880	-1,880
Date of Sale/Time		s09/21;c07/21		s12/21;c		,		21;c06/21	,
	N;Res;				10/21				
Location		N;Res;		N;Res;			N;Re		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp	ple			Simple	
Site	4949 sf	4860 sf	0	6399 sf		0	5001	sf	0
View	N;Res;	N;Res;		N;Res;			N;Re	es;	
Design (Style)	DT1;RANCH	DT1;RANCH		DT1;RAN	NCH		DT1	RANCH	
Quality of Construction	Q4	Q4		Q4			Q4		
Actual Age	107	93	0			0			0
Condition	C3	C3		C3			C4		10,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total B	drms. Baths	
Room Count	4 2 1.0	5 3 1.0			1.0			2 1.0	
	- 1		-,			40.000	-		_
Gross Living Area	570 sq. ft.	642 s			877 sq. ft.	-12,280		538 sq. ft.	0
Basement & Finished	495sf0sfwu	0sf	0	0sf		0	0sf		0
Rooms Below Grade									
Functional Utility	AVERAGE	AVERAGE		AVERAG	iF.		AV/F	RAGE	
	WALL/NONE	WALL/WINDC	\\\\\	WALL/W		0		L/WINDOW	0
Heating/Cooling			0	1		U			U
Energy Efficient Items	DUALPANE	DUALPANE		DUALPA	NE			LPANE	
Garage/Carport	2gd2dw	1gd2dw		1gd2dw		0	2gd2	2dw	
Porch/Patio/Deck	CVPR/UNCVPAT	CVPR/UNCVP	AT 0	CVPR/UI	NK	0	CVP	R/UNCVPAT	
	FENCE	FENCE		FENCE			FEN	CF	
							-		
Net Adjustment (Total)		+ X -	\$ 15,000	+	X - \$	14,780	X.	+ 📙- 💲	8,120
		Net Adj5.7%		Net Adj.	-5.7%		Net Ad	j. 3.2%	
Adjusted Sale Price				ivel Auj.	-3.7 /0			j. U.Z /0	
1 '			\$ 250,000	,		245.220		'	258.120
of Comparables	earch the sale or transfer h	Gross Adj. 5.7%		Gross Adj.	5.7% \$	245,220	Gross A	'	258,120
of Comparables	search the sale or transfer h	Gross Adj. 5.7%		Gross Adj.	5.7% \$	245,220		'	258,120
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Uniform Residentia	Appraisal Report	File No. 2416CHRUCH
THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LE	NDER/CLIENT,ATHAS CAPITAL GRO	OUP TO EVALUATE THE
PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A		
STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, RE		
FORM AND DEFINITION OF MARKET VALUE. NO ADDITIONAL	NTENDED USERS ARE IDENTIFIED	BY THE APPRAISER.
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COMPETITIVE AND OPEN MARKET.	VION BACED ON AN ANALTOIC OF T	ACT EVENTO ACCOMING A
THE APPRAISER HAS DETERMINED THAT THE PROPERTY WO	ULD HAVE TO BE EXPOSED FOR 30	0 TO 90 DAYS ON THE
OPEN MARKET IN ORDER TO HAVE A MARKET VALUE OF 250,		
IN COMPLIANCE WITH THE ETHICS RULE,I HEREBY CERTIFY		
REGARDING THE SUBJECT PROPERTY WITHIN THE 3 YEAR TI	ME PERIOD IMMEDIATELY PRECED	ING ACCEPTANCE OF THIS
ASSIGNMENT AS AN APPRAISER OR IN ANY OTHER CAPACITY	.	
The Appraiser Independence guidelines outlined by FNMA, FMHLC	and FHFA, were strictly adhered in the	e development of this report.
The appraiser was not influenced or in any way with the developme		
FNMA, FMHLC AND FHFA ARE NOT INTENDED USERS OF THIS	APPRAISAL. USE OF THE APPRAIS	SAL REPORT IS
RESTRICTED TO ATHAS CAPITAL GROUP MORTGAGE.		
THIS REPORT HAS BEEN DIGITALLY SIGNED, ENCRYPTED AN	DIRANSMITED	
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File No. 2416CHRUCH

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession 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:

- 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.
- The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 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 quarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise
- 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

- 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 seg., or similar state laws.

01/13/2022 AT THE REQUEST OF THE CLIENT THE REPORT HAS BEEN AMENDED TO ADD COST APPRAOCH AND 1007

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 MAILING ADDRESS PO BOX 30304, STOCKTON CA 95213

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
1 - 1	·
Signature / Kmul / Kg	Signature
Name AIMEE R FOSTER	Name
Company Name FOSTER APPRAISAL	Company Name
Company Address 6700 S Jack Tone Rd	Company Address
Stockton, CA 95215-9556	
Telephone Number 209-484-8416	Telephone Number
Email Address AIMEERFOSTER@GMAIL.COM	Email Address
Date of Signature and Report 01/13/2022	Date of Signature
Effective Date of Appraisal 01/03/2022	State Certification #
State Certification # AR026351	or State License #
or State License #	State
or State License # State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 01/04/2023	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
2416 E Church St	Did not inspect subject property
Stockton, CA 95205-6416	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 250,000	Did inspect interior and exterior of subject property
	Date of Inspection
LENDER/CLIENT	
Name ACT APPRAISAL INC	COMPARABLE SALES
Company Name ATHAS CAPITAL GROUP	Did not inspect exterior of comparable sales from street
Company Address 27001 AGOURA RD	Did inspect exterior of comparable sales from street
CALABASAS HILLS, CA 91301	Date of Inspection
Email Address	

Uniform Residential Appraisal Report BPD2021120359

		C				identiai <i>F</i>	ippi ai	Jui i	••	ρυιι	FIR	e No. 24		
FEATURE		SUBJECT	CO	MPARAB	BLE S	ALE NO. 4	CON	//PARABI	LE S	ALE NO. 5		COMPAR	ABLE S	SALE NO. 6
2416 E Church St			825 S G	olden	Gat	e Ave	1548 E V	Vorth S	St					
Address Stockton, Ca	A 9520	05-6416	Stocktor	n. CA 9	9520	05-7151	Stockton	. CA 9	520	5-7040				
Proximity to Subject			0.54 mil				0.87 mile							
Sale Price	\$	250,000	3.5 ¥ IIIII	30 OL	\$	225,000	J.J. 11111C	.5 5 7 7	\$	280,000			\$	
			¢ E25 -	71 "	_	223,000	e 250.0	2	2	200,000	¢		_	
Sale Price/Gross Liv. Area	\$	438.60 sq. ft.	\$ 535.7			04 00110	\$ 356.2		10-	40 DOM 445	\$	sq	. П.	
Data Source(s)					543	04;DOM 8			167	16;DOM 115				
Verification Source(s)			RLST.C				RLST.CC							
VALUE ADJUSTMENTS	DE	SCRIPTION	DESC	RIPTION	1	+(-) \$ Adjustment	DESCR	IPTION	[+(-) \$ Adjustment	DE	SCRIPTIC	N	+(-) \$ Adjustment
Sale or Financing			Listing		П		Listing		\neg					
Concessions			;0				;0							
Date of Sale/Time			c12/21				Active		\dashv					<u> </u>
	NI D				-				\dashv					-
Location	N;Re		N;Res;				N;Res;							
Leasehold/Fee Simple		Simple	Fee Sim				Fee Simp	ole	_					-
Site	4949		7000 sf			-10,000				0				
View	N;Re	s;	N;Res;				N;Res;							
Design (Style)		RANCH	DT1;RA	NCH	\Box		DT1;RAN	NCH	\neg					
Quality of Construction	Q4		Q4				Q4		T					
	107		97			0	75		\dashv	0				<u> </u>
Actual Age					-				-					-
Condition	C3		C4			10,000			_	10,000	-			
Above Grade	Total Bd		Total Bdrms.	Baths	5		Total Bdrms.	Baths			Total Bd	rms. B	aths	
Room Count	4	2 1.0	3 1	1.0		15,000	4 2	1.0	T					
Gross Living Area		570 sq. ft.		420 s	_	6,000		786 sq	1. ft	-8,640			sq. ft.	
Basement & Finished	49501	f0sfwu	0sf		Įv.	0,000	0sf			0,010			-4.10	
	70001	Josiwa	JJI			U	031			U				
Rooms Below Grade	A \ /	2405	A) (== :	<u> </u>	_		A)/==:-		-					-
Functional Utility		RAGE	AVERA				AVERAG							
Heating/Cooling	WALI	L/NONE	WALL/N	<u>ION</u> E			WALL/N	ONE						
Energy Efficient Items	DUAL	PANE	DUALPA	ANE			DUALPA	NE	П					
Garage/Carport	2gd2		None			5 000	1gd2dw		T	0				
		R/UNCVPAT	CVPR/L	INIZ	-		CVPR/UI	NCVD	^-	0				<u> </u>
Porch/Patio/Deck				אווע		0		NO VP	Λ1					-
	FENC	<u></u>	FENCE				FENCE		_					
	<u></u>													
Net Adjustment (Total)			X +		\$	26,000	X + (<u></u> -	\$	1,360	+		\$	
Adjusted Sale Price				11.6%	_	,	Net Adj.	0.5%		,	Net Adj.		%	
of Comparables				20.4%		251,000	,	6.7%	e	281,360			% \$	
				20.4%	1.9			_	_			_		I CALENC (
ITEM		SU	BJECT			COMPARABLE SA	LE NO. 4	I C(UIVIP.	ARABLE SALE NO.	0	COM	-AKAB	LE SALE NO. 6
D : (D: 0:=														
Date of Prior Sale/Transfer														
Price of Prior Sale/Transfer														
Price of Prior Sale/Transfer Data Source(s)		REALIST.C	OM			ALIST.COM				Г.СОМ				
Price of Prior Sale/Transfer		REALIST.C0 01/11/2022	OM			ALIST.COM 11/2022		REAI 01/11						
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Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion and the complete replacement and the complete replaceme

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

		Offinoriti Appraisar	Datasci	Deminions	Tile No. 24 TOOLITOOLI
Abbreviat	ions Used in Data Sta	ndardization Text			
			l		
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
C	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
					<u> </u>
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
LID	High Rise Structure	Design(Style)	w	Withdrawn Date	Date of Sale/Time
HR					
Ind	Industrial	Location & View	Woods	Woods View	View
	•	Location & View	Woods	Woods View	View
Ind	•		Woods	Woods View	View
Ind	Industrial		Woods Abbrev.	Woods View Full Name	View Appropriate Fields
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Other App	Industrial praiser-Defined Abbre	viations	1		
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Other App	Industrial praiser-Defined Abbre	viations	1		

ADDENDUM

Borrower: JUAN CARLOS & MARIA GARCIA	File	No.: 2416CHRUCH
Property Address: 2416 E Church St	Cas	e No.: BPD2021120359
City: Stockton	State: CA	Zip: 95205-6416
Lender: ATHAS CAPITAL GROUP		

Neighborhood Description

THE SUBJECT NEIGHBORHOOD CONSISTS OF SINGLE FAMILY RESIDENCES, MULTI UNITS, APARTMENTS AND COMMERCIAL OF AVERAGE TO GOOD CONDITION. BUSY ROADS, RR TRACKS AND COMMERCIAL USE IS NOTED IN THE NEIGHBORHOOD AND IS CONSIDERED TO HAVE ONLY AN IMPACT ON THOSE HOMES IN CLOSE PROXIMITY. ANY IMPACT CONSIDERED TO EFFECT THE SUBJECT OR COMPARABLES HAS BEEN NOTED IN THE MARKET APPROACH.

Condition of the Property

Continued from Condition of the Property: PRINT. THE SUBJECT IS RECORDED AS 1 BEDROOM BUT 2 BEDROOMS WERE INSPECTED AND GIVEN CONTRIBUTORY VALUE.

Comments on Sales Comparison

COMPS ARE ALL RECENT SALES FROM WITHIN THE SUBJECTS NEIGHBORHOOD. COMP 3 IS MORE THAN 1 MILE FROM THE SUBJECT. THE SUBJECTS GENERAL MARKET AREA EXPANDS MORE THAN 1 MILE DUE TO A LACK OF MORE PROXIMATE SALES OF A SIMILAR GLA THE COMP SEARCH HAS BEEN EXPANDED.

PER MLS COMMENTS COMP 3 "NEEDS TLC" ADJUSTED UP TO THE SUBJECTS SUPERIOR CONDITION AS CITED IN THE BODY OF THE REPORT. COMPS 4 AND 5 ALSO NOTED TO BE IN INFERIOR CONDITION PER MLS PHOTOS AND MLS COMMENTS.

COMP 4 ADJUSTED FOR A LARGER LOT.

SALES PRICE FALLS WITHIN THE PRE AND POST ADJUSTED RANGES AND IS CONSIDERED APPROPRIATE.

Support for the Opinion of Site Value

LAND TO IMPROVEMENTS RATIO IS TYPICAL OF THE MARKET. IT IS NOT CONSIDERED TO HAVE AN IMPACT ON MARKETABILITY LAND SALES NOT AVAILABLE. SEE SKETCH ADDENDUM FOR FLOORPLAN. COST FIGURES OBTAINED THROUGH MARSHALL AND SWIFT COST HANDBOOK PAGES 21,27,28 CURRENT COST MULTIPLIER 1.01 AND LOCAL MULTIPLIER 1.18. LAND VALUE VIA THE ABSTRACTION METHOD

Market Conditions Addendum to the Appraisal Report File No. 2416CHRUCH

	n a clear and accurate	understanding of the	market trends and cor	nditions prevalent in t	he subject neighbor	hood.	This is a required 1
addendum for all appraisal reports with an effective date on or all					,		
Property Address 2416 E Church St		City Stock	kton	S	State CA Zip Co	de 95	5205-6416
Borrower JUAN CARLOS & MARIA GARCIA							
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must prov	ide support for those	conclusions, regar	ding ho	ousing trends and
overall market conditions as reported in the Neighborhood section	n of the appraisal repo	ort form. The appraise	must fill in all the info	rmation to the extent	it is available and re	eliable	and must provide
analysis as indicated below. If any required data is unavailable	or is considered unre	eliable, the appraiser	must provide an expla	anation. It is recogniz	zed that not all data	sourc	es will be able to
provide data for the shaded areas below; if it is available, however	er, the appraiser must	include the data in the	analysis. If data source	ces provide the requir	ed information as a	n avera	age instead of the
median, the appraiser should report the available figure and ident	tify it as an average. S	ales and listings must l	oe properties that com	pete with the subject	property, determine	d by ap	oplying the criteria
that would be used by a prospective buyer of the subject proper	rty. The appraiser mu	st explain any anomal	ies in the data, such a	s seasonal markets,	new construction,	foreclo	sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		
Total # of Comparable Sales (Settled)	11	2	3	X Increasing	Stable		Declining
Absorption Rate (Total Sales/Months)	1.83	0.67	1.00	X Increasing	Stable		Declining
Total # of Comparable Active Listings	1	2	3	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.55	2.99	3.00	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		
Median Comparable Sale Price	260,000	290,000	260,000	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	7	11	37	Declining	Stable	[X	Increasing
Median Comparable List Price	245,000	280,000	280,000	Increasing	X Stable		Declining
Median Comparable Listings Days on Market	86	82	73	Declining	X Stable		Increasing
Median Sale Price as % of List Price	99.00%	101.00%	104.00%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler	nt? 🗶 Yes 🗌	No		Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m	nonths (e.g., seller cor	ntributions increased f	rom 3% to 5%, increa	sing use of buydown	s, closing costs, co	ndo fe	es, options, etc.).
SELLER CONCESSIONS DUE OCCUR AT A				,	•		
IN THE FORM ON NON RECURRING CLOS							
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	vos ovnlain (including	the trends in listings a	and caloe of forcelose	d proportios)		
The foreclusure sales (NEO sales) a factor in the market?	ica 🔼 INO II	yes, expiairi (iriciudiriy	uic ucitus III IISIIIIYS 8	ina saits of foleciose	и ргорениез).		
Cite data sources for above information. LOCAL MLS CO	ONSIDERING T	HE NEIGHBOR	RHOOD AS DEF	INED IN THE	BODY OF TH	IE RI	EPORT
AND A GLA RANGE OF 400-900							
Summarize the above information as support for your conclus	sions in the Neighbor	hood section of the a	ppraisal report form.	If you used any add	itional information,	such	as an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana	ion and support for yo	ur conclusions.			-
THE MARKET TRENDS ARE BASED ON H	ISTORICAL DA	TA AND ARE N	IOT INTENDED	TO BE A WAI	RRANTY OF I	FUTI	JRE
EVENTS.							
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THE DATA UTILIZED IN THE REPORT HAS BUILDER SALES. AND AUCTION SALES AS			TA OBTAIN FR	OM LOCAL MI	LS. PRIVATE	SAL	_ES,
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DIMENSION LIST ADDENDUM

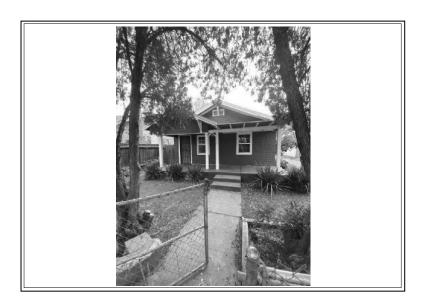
Borrower: JUAN CARLOS & MARIA GARCIA	File No	0.: 2416CHRUCH
Property Address: 2416 E Church St	Case I	No.: BPD2021120359
City: Stockton	State: CA	Zip: 95205-6416
Lender: ATHAS CAPITAL GROUP		

		ING AREA (GBA) GAREA (GLA)		570 570
Area(s)		Area	% of GLA	% of GBA
Living Level 1 Level 2 Level 3 Other		570 570 0 0	100.00 0.00 0.00 0.00	100.00 100.00 0.00 0.00 0.00
Basement Garage Other	GBA	495 740 124		

Area Me	asurements				Area	Туре		
Measurements	Factor	Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
20.00 x 37.00 22.00 x 22.50 x x 22.50 x x x x x x x x x x x x x x x x x x x	X 1.00 =	495.00 740.00 495.00		000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000800000000000000000000000000000000000	008000000000000000000000000000000000000

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: JUAN CARLOS & MARIA GARCIA	File N	lo.: 2416CHRUCH
Property Address: 2416 E Church St	Case	No.: BPD2021120359
City: Stockton	State: CA	Zip: 95205-6416
Londor: ATHAS CARITAL CROLID		•

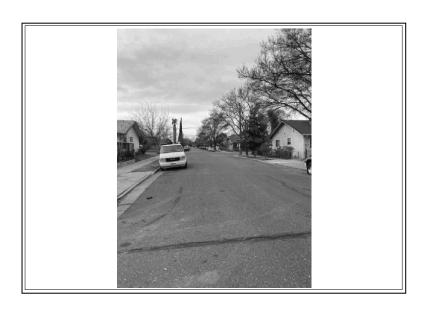


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 3, 2022 Appraised Value: \$ 250,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: JUAN CARLOS & MARIA GARCIA	File No.: 2416CHRUCH			
Property Address: 2416 E Church St	Cas	Case No.: BPD2021120359		
City: Stockton	State: CA Zip: 95205-6416			
Landar: ATHAS CADITAL CROLID		•		



COMPARABLE SALE #1

915 S Hinkley Ave Stockton, CA 95215-6720 Sale Date: s09/21;c07/21 Sale Price: \$ 265,000



COMPARABLE SALE #2

1015 S Broadway Ave Stockton, CA 95205 Sale Date: \$12/21;c10/21 Sale Price: \$ 260,000



COMPARABLE SALE #3

1515 Chronicle Ave Stockton, CA 95205-3010 Sale Date: s08/21;c06/21 Sale Price: \$ 250,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: JUAN CARLOS & MARIA GARCIA	File No.: 2416CHRUCH		
Property Address: 2416 E Church St	Case No.: BPD2021120359		
City: Stockton	State: CA Zip: 95205-6416		
Lender: ATHAS CAPITAL GROUP			



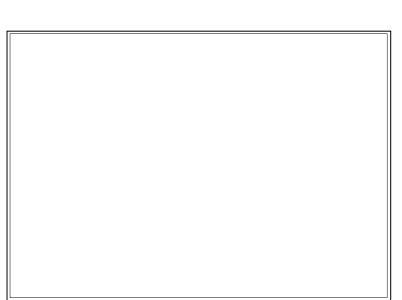
COMPARABLE SALE #4

825 S Golden Gate Ave Stockton, CA 95205-7151 Sale Date: c12/21 Sale Price: \$ 225,000



COMPARABLE SALE #5

1548 E Worth St Stockton, CA 95205-7040 Sale Date: Active Sale Price: \$ 280,000



COMPARABLE SALE #6

Sale Date: Sale Price: \$

Borrower: JUAN CARLOS & MARIA GARCIA		File No.: 2416CHRUCH		
Property Address: 2416 E Church St		Case No.: BPD2021120359		
City: Stockton	State: CA	State: CA Zip: 95205-6416		
Lender: ATHAS CAPITAL GROUP		•		



LIVING SPACE



BEDROOM



BEDROOM

Borrower: JUAN CARLOS & MARIA GARCIA	F	File No.: 2416CHRUCH		
Property Address: 2416 E Church St	C	Case No.: BPD2021120359		
City: Stockton	State: CA Zip: 95205-6416			
Lender: ATHAS CAPITAL GROUP		•		



KITCHEN

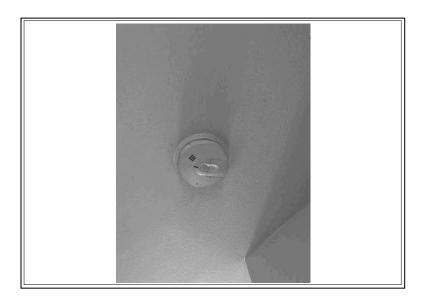


BATHROOM



CO DETECTOR

Borrower: JUAN CARLOS & MARIA GARCIA	F	File No.: 2416CHRUCH		
Property Address: 2416 E Church St	C	Case No.: BPD2021120359		
City: Stockton	State: CA Zip: 95205-6416			
Lender: ATHAS CAPITAL GROUP		•		



SMOKE DETECTOR



GARAGE INTERIOR

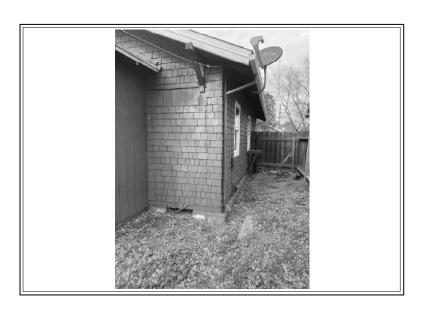


WATER HEATER

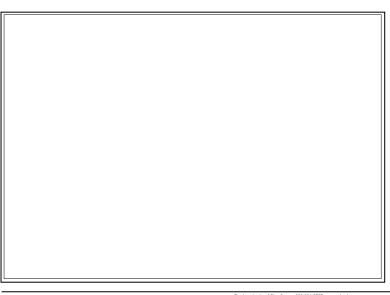
Borrower: JUAN CARLOS & MARIA GARCIA	F	File No.: 2416CHRUCH		
Property Address: 2416 E Church St	C	Case No.: BPD2021120359		
City: Stockton	State: CA Zip: 95205-6416			
Lender: ATHAS CAPITAL GROUP		•		



GARAGE



SIDE



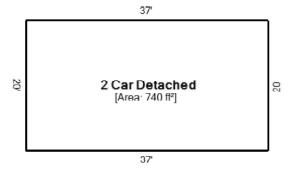
FLOORPLAN SKETCH

 Borrower: JUAN CARLOS & MARIA GARCIA
 File No.: 2416CHRUCH

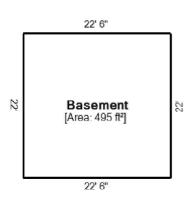
 Property Address: 2416 E Church St
 Case No.: BPD2021120359

 City: Stockton
 State: CA
 Zip: 95205-6416

 Lender: ATHAS CAPITAL GROUP
 State: CA
 Zip: 95205-6416







10 ft

Living Area	Area Ca	lculation			
FIRST FLOOR	570 ft² FIRST F	LOOR		x	1.00 = 570 ft
Nonliving Area		6' x	12' 8" x	1.00 =	75 ft²
2 Car Detached	740 ft²	22' 6" x	22' x	1.00 =	495 ft ²
Open Porch	123.75 ft²				
Basement	495 ft²				
Total Living Area (rounded):	570 ft ²				

LOCATION MAP

Borrower: JUAN CARLOS & MARIA GARCIA File No.: 2416CHRUCH Property Address: 2416 E Church St Case No.: BPD2021120359 City: Stockton State: CA Zip: 95205-6416 Lender: ATHAS CAPITAL GROUP Waterloo E McAllen Rd Stockton 99 Speed Way (99) Comparable Sale 3 1515 Chronicle Ave Comparable Rental 1 Stockton, CA 95205-3010 1735 HIAWATHA AVE 1.56 miles NW Stockton, CA 95205-6416 1.67 miles NW Comparable Rental 2 2215 E ROOSEVELT ST Stockton, CA 95205-6416 1.25 miles NW (99) Comparable Rental 3 (26) 5051 ARDELLE AVE h School Comparable Sale 4 Stockton, CA 95205-6416 825 S Golden Gate Ave 1.62 miles NE Stockton, CA 95205-7151 0.54 miles SE Cardan Acres Subject Comparable Sale 1 2416 E Church St 915 S Hinkley Ave Stockton, CA 95205-6416 Stockton, CA 95215-6720 E Fremont a (4) 0.94 miles NE ENTER Comparable Sale 5 E Main St 1548 E Worth St Stockton, CA 95205-7040 E Charles Way to 0.87 miles SW Comparable Sale 2 1015 S Broadway Ave Stockton, CA 95205 E Charter Way 0.76 miles SE a Sahib 🕜 Temple Kennedy (99) Wat Dhammararam Buddhist Temple Map data @2022

Borrower: JUAN CARLOS & MARIA GARCIA	File N	File No.: 2416CHRUCH		
Property Address: 2416 E Church St	Case	Case No.: BPD2021120359		
City: Stockton	State: CA	State: CA Zip: 95205-6416		
Lender: ATHAS CAPITAL GROUP				



HUDSON INSURANCE COMPANY 100 William Street, 5th Floor New York, NY 10038

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS, PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1005613 Renewal of:

 Named Insured: Aimee R Foster
 Address: PO Box 30304 Stockton, CA 95213

3. Policy Period: From: January 3, 2022 To: January 3, 2023

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability Each Claim Policy Aggregate
Damages Limit of Liability A. \$1,000,000 B. \$2,000,000

Claims Expense Limit of
Liability C. \$1,000,000 D. \$2,000,000

5. Deductible (Inclusive of Claims Expenses):

5A. \$500 Each Claim 5B. \$1,000 Aggregate

6. Policy Premium: \$732.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: <u>January 3, 2012</u>

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:
Hudson Insurance Group

100 William Street, 5th Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com On weekends or holidays: 800-540-3981 (Toll Free)

9. A. Program Administrator: Riverton Insurance Agency Corp.

OREP- Organization of Real Estate Professionals

B. Agent/Broker: Insurance Services

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President Secretary

PRA100 (01/20)

Borrower: JUAN CARLOS & MARIA GARCIA		File No.: 2416CHRUCH		
Property Address: 2416 E Church St		Case No.: BPD2021120359		
City: Stockton	State: CA Zip: 95205-6416			
Lender: ATHAS CAPITAL GROUP		<u> </u>		



Borrower: JUAN CARLOS & MARIA GARCIA	File N	File No.: 2416CHRUCH		
Property Address: 2416 E Church St	Case	Case No.: BPD2021120359		
City: Stockton	State: CA Zip: 95205-6416			
Landar: ATHAS CADITAL CROLID				

2416 E Church St, Stockton, CA 95205-6416, San Joaquin County Pending Listing

	MLS Beds 2	MLS Baths 1	MLS List Price \$250,000	MLS List Date 12/07/2021
1 -	MLS Sq Ft 626	Lot Sq Ft 5,000	Yr Built 1915	Type SFR
OWNER INFORMATION				
Owner Name	Rios Jose L		Tax Billing Zip	95215
Tax Billing Address	2625 Snyder Ln		Tax Billing ZIP + 4 Code	1005
Tax Billing City & State	Stockton, CA		Owner Occupied	No
LOCATION INFORMATION				
Census Tract	19.00		Comm College District Code	San Joaquin Delta Jt
Mailing Carrier Route	C010		Flood Zone Code	X500L
Subdivision	Searchlight Add		Flood Zone Panel	06077C0460F
Neighborhood Code	410-410		Flood Zone Date	10/16/2009
School District	Stockton			(C.)
TAX INFORMATION				
APN	155-410-22		Block ID	25
Tax Area	003344		Lot#	15, 16
Water Tax Dist	Stockton E		% Improved	69%
Legal Description	SEARCHLIGHT ADD	BLK 25 LOT 1		
ASSESSMENT & TAX	9.0			
Assessment Year	2021	202	20	2019
Assessed Value - Total	\$72,167	\$71	,428	\$70,029
Assessed Value - Land	\$22,204	\$21	,977	\$21,547
Assessed Value - Improved	\$49,963	\$49),451	\$48,482
YOY Assessed Change (\$)	\$739	\$1,	399	
YOY Assessed Change (%)	1.03%	2%		
Tax Year	Total Tax	Ch	ange (\$)	Change (%)
2019	\$913		785T0 101	- Charles of the Books
2020	\$917	54		0.39%
2021	\$900	-\$1	7	-1.85%
Jurisdiction	Тах Туре	Tax	Amount	Tax Rate
San Joaquin Mosquito Abatmnt	Actual	\$1.	10	
Sj Delta Coll 2004 Meas L 2020	Actual	\$1.	38	.0019
Water Investigation (Pw)	Actual	\$1.	88	
Sj Delta Coll 2004 2018d Bond	Actual	\$2.	02	.0028

\$4.00

Sj Delta Coll 2004 Meas L 2021

Csa No 53 Haz Wste Disposal

Actual

Actual

Borrower: JUAN CARLOS & MARIA GARCIA	File No.: 2416CHRUCH		
Property Address: 2416 E Church St	Case No.: BPD2021120359		
City: Stockton	State: CA	Zip: 95205-6416	
Lender: ATHAS CAPITAL GROUP			

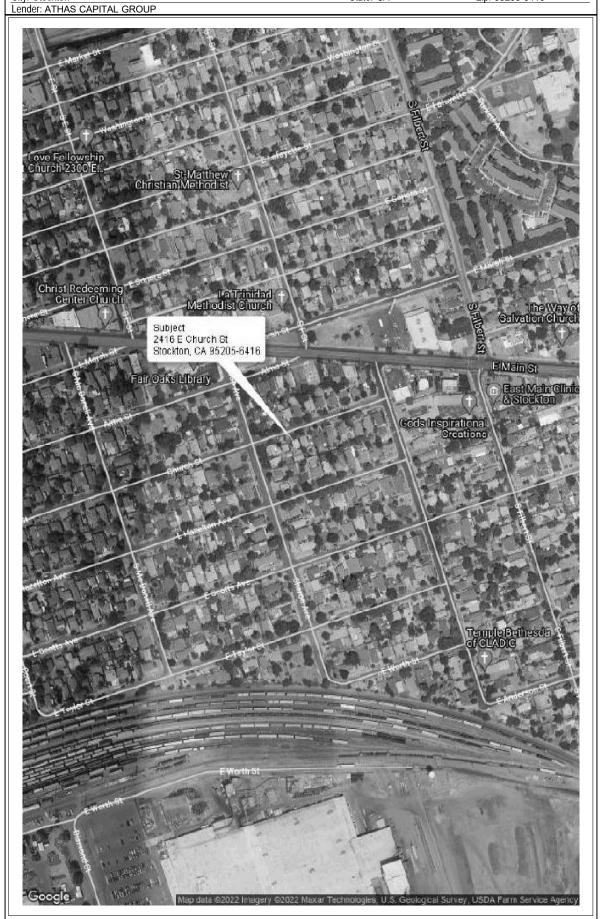
Flood Control Dist Zone	9 Actual		\$5.48				
Stockton Usd Bond 201:	tockton Usd Bond 2012b Actual		\$5.98	.0083	.0083		
Stockton Usd 2008b Box	tockton Usd 2008b Bond Actual		\$6.20	.0086	.0086		
Sj Delta College Bond 2015r Actual		\$6.36 .000		0088			
Sj Area Flood Control A	gncy Op Actual		\$6.56				
Stockton Usd 2008c Bond Actual			\$7.64	.0106	.0106		
Sjc Mosquito & Vector Ctrl Actual			\$8.84				
			\$840.52				
Other Misc Actual							
Total Of Special Assess	ment Actual		\$899.98				
Total Estimated Tax Rat	e 		0.0438				
Building Sq Ft	Sq Ft 626		Year Built	1915	1915		
Stories	1		County Use Code	Single Fa	Single Family Resid		
Quality	Average	The state of the s		SFR			
Bedrooms	Tax: 1 MLS: 2		# of Buildings	1	-30		
Total Baths							
LISTING INFORMATION							
Listing Number	221151151		Listing Price	\$250,000	\$250,000		
Status	Pending		Original Listing Price	\$250,000			
Status Change Date	12/13/2021		Pending Date Listing Office Name		12/13/2021 MARKETING MASTERS REALTY G ROUP		
Listing Date	12/07/2021	12/07/2021					
Listing Number	Number 15010791				2108810		
Status			Closed Ca		anceled		
Listing Date	02/23/20	15	01/21/2003 05/24/20		01		
Listing Price	\$69,900		\$79,950 \$49,000				
Original Listing Price	\$89,500		\$79,950 \$51,950				
Selling Date	07/15/20	15	06/19/2003				
Selling Price	\$65,000		\$70,000 \$0				
LAST MARKET SALE &	SALES HISTORY						
Recording Date	06/24/2015		Sale Type	Full			
Settle Date	06/22/2015		Deed Type	Grant Dee	Grant Deed Rios Jose L		
Sale Price	\$65,000		Owner Name				
Price Per Sq Ft	\$103.83		Seller Name		arles K & Connie		
Document Number	75061		Title Company	Chicago T			
Recording Date Settle Date	06/12/2020	08/26/2015 08/24/2015	06/24/2015 06/22/2015	06/27/2003	06/20/2003 03/21/2003		
Sale Price	0010212020	JUIZHEUIS	\$65,000		Totalianos		
Nominal	Y	Y	900,000	¥	Y		
Owner Name	Rios Jose L	Rios Nancy	Rios Jose L & Rosalba	Awana Charles K & Co	Awana Connie		
Seller Name	Rios Nancy	Rios Jose L & Rosalba	Awana Charles K & Co	nnie Awana Connie	Awana Charles K		
	N-9994 (1999/1971)		nnie				
Document Number	69267	102782	75061	141738	135192		
Deed Type	Grant Deed	Grant Deed	Grant Deed	Grant Deed	Grant Deed		
Title Company			Chicago Title Co	Alliance Title Co	Alliance Title Co		
tecording Date 06/18/2003			06/18/2003	09/04/200	20		

AERIAL MAP

 Borrower: JUAN CARLOS & MARIA GARCIA
 File No.: 2416CHRUCH

 Property Address: 2416 E Church St
 Case No.: BPD2021120359

 City: Stockton
 State: CA
 Zip: 95205-6416



SINGLE FAMILY COMPARABLE RENT SCHEDULE

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

BPD2021120359 File No. 2416CHRUCH

ITEM	SUBJECT	COMPARABLE NO. 1 COMPARABLE NO. 2		BLE NO. 2	COMPARABLE NO. 3		
Address 2416 E Chu		1735 HIAWATHA AVE		2215 E ROOSEVELT ST		5051 ARDELLE AVE	
Stockton,CA	95205-6416	Stockton,CA 95205-6416		Stockton,CA 95205-6416		Stockton,CA 95205-6416	
Proximity to Subject		1.67 miles NW		1.25 miles NW		1.62 miles NE	
Date Lease Begins		MONITU		MONTH		MONTH	
Date Lease Expires		MONTH MONTH		MONTH MONTH		MONTH	
Monthly Rental	If Currently	MONTH		WONTH		INIONTH	
Worthly Rental	Rented: \$	\$	1,300	\$	1,400	\$	1,340
Less: Utilities	\$	\$	1,500	\$	1,400	\$	1,040
Furniture	\$	\$		\$		\$	
Adjusted							
Monthly Rent	\$	\$	1,300	\$	1,400	\$	1,340
Data Source	INSPECTION	METROLIST		METROLIST		METROLIST	•
Data Source						INSPECTION	
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Rent					 		
Concessions		1			I I		
Location/View	N;Res;	N;Res;		N;Res;] 	N;Res;	
	N;Res;	N;Res;		N;Res;		N;Res;	
Design and Appeal	DT1;RANCH	DT1;RANCH		DT1;RANCH	 	DT1;RANCH	
	107	54		7.4		7.4	
Age/Condition	107	51		74	0	74	0
Above Grade	C3	C3		C3		C3	
Room Count	Total Bdrms Baths 4 2 1.00	Total Bdrms Baths		Total Bdrms Baths 4 2 1.00		Total Bdrms Baths 4 2 1.00	
Gross Living Area	4 2 1.00 570 Sq. Ft.	4 2 1.00 827 Sq. Ft.	0	4 2 1.00 676 Sq. Ft.	0	4 2 1.00 784 Sq. Ft.	0
Other (e.g., basement,	495sf0sfwu	0	0	0	0	0	0
etc.)	49031031Wu				1 1 1	o l	
	FENCE	FENCE		FENCE		FENCE	
Other:	LITOL	LITOL		LITOL		1 21102	
Net Adj. (total)		X + - \$	0	X + - \$	0	X +	0
Indicated Monthly		0.0		0.0		0.0	
Market Rent		0.0 \$	1,300	0.0 \$	1,400	0.0 \$	1,340
Comments on market	data, including the ran	ge of rents for single t	family properties	, an estimate of vacan	icy for single fam	ily rental properties, t	he general trend
of rents and vacancy, a	nd support for the above	adjustments. (Rent con	cessions should b	e adjusted to the marke	t, not to the subjec	t property.)	
RENT IS ESTIMAT	ED AT 1300 PER M	MONTH APPRAISE	R WAS UABL	E TO IDENTIFY A	NY COMPARA	BLES SMALLER T	HAN COMP 1
Final Reconciliation of	Market Rent: RENT I	IS ESTIMATED AT	1300 PER MC	DNTH			
1				10,10000			4 000
I (WE) ESTIMATE THE	MONTHLY MARKET R	RENT OF THE SUBJEC	TAS OF <u>01/1</u>	13/2022		TO BE \$	1,300
					/		
APPRAISER:		n	SUF	PERVISORY APPRAIS	ER (ONLY IF REQ	UIRED):	
	1	[] .					
Samuel 178			C:	-4			
Signature VIMEE D.E.	COSTED TO	~		ature			
Name AIMEERF			Nam				
	01/13/2022 AR026351	C1-1		Report Signed			tate
State Certification # Or State License #	TI 1020301	Stati		e Certification #			tate tate
Date Property Inspected	N1/N3/2N22	Sidi		tate License # Property Inspected		3	iuic
Date Froperty Inspected	0 1/ 0 0 / 4 0 4 4						
				r roperty inspected			

COMPARABLE RENTALS PHOTO ADDENDUM

Borrower: JUAN CARLOS & MARIA GARCIA	File No.: 2416CHRUCH					
Property Address: 2416 E Church St	Case No.: BPD2021120359					
City: Stockton	State: CA	Zip: 95205-6416				
Lender: ATHAS CAPITAL GROUP						



COMPARABLE RENTAL #1

1735 HIAWATHA AVE Stockton,CA 95205-6416



COMPARABLE RENTAL #2

2215 E ROOSEVELT ST Stockton,CA 95205-6416



COMPARABLE RENTAL #3

5051 ARDELLE AVE Stockton,CA 95205-6416