APPRAISAL REPORT

OF



14384 - 14414 Atwater Jordan Road Livingston, CA 95334-9629

PREPARED FOR

Maria Salas Salas Financial 9320 Chesapeake Drive Suite 116 San Diego, CA 92123

AS OF

05/05/2022

PREPARED BY

Levitt Appraisal Service 3715 Portsmouth Circle South Stockton, CA 95219

Levitt Appraisal Service 3715 Portsmouth Circle South Stockton, CA 95219

05/10/2022

Salas Financial 9320 Chesapeake Drive Suite 116 San Diego, CA 92123

RE: Hernandez, Julio R & Amanda M 14384 - 14414 Atwater Jordan Road Livingston, CA 95334-9629 File No. 22-0148 Case No.

Dear Maria,

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

14384 - 14414 Atwater Jordan Road, Livingston, CA 95334-9629

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of **05/05/2022** is:

435,000

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

\$

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully	v submitted,	
Signature:	CTR33/TTT	
	\bigcirc	

Gregory L. Levitt AL031586 Date: 05/10/2022

File No. **22-0148** Case No.

Prepared for:

Maria Salas Salas Financial 9320 Chesapeake Drive Suite 116 San Diego, CA 92123

Property Appraised:

Hernandez, Julio R & Amanda M 14384 - 14414 Atwater Jordan Road Livingston, CA 95334-9629

Work Performed:

1004C Appraisal (2 homes/1 lot) Paid		00.00
Total Amoun	t Due: \$	0.00

Please make checks payable to:

Levitt Appraisal Service 3715 Portsmouth Circle South Stockton, CA 95219

Apprais

SUBJECT

CONTRACT

NEIGHBORHOOD

SITE

praisal	Rep	ort				Man	ufacti			Appraisal		^{vice} praisal	R	eport	ŀ		ile No. ase No.		22-014	8
The purp	ose o	f this sum	nary	appraisal r	ероі							adequately s				e mark	ket value o	f the sul	pject prope	erty.
Property						14 Atwate				City				ston			CA Z			
Borrowe	r H e	ernande	z, J	ulio R &	Am	nanda M	Owner of F	Public Re	cord	Gutierre	z, E	steban &	Cha	avarria, N	Yagaira	S Co	ounty		Merced	
Legal De	scrip	tion							*See	Attache	d L	egal Desc	rip	tion***						
Assesso	r's Pa	rcel #					49-050-0	74				Tax `	Year		2021		R.E. Taxe		3,56	
Neighbo						Livings				Map F				Compa			Census Tra		0003.	03
Occupan		Owner	Х	Tenant	١V	/acant Proj	ect Type (if			PUD	(Condominiun	n	Coopera			er (describ	e)		
		sments \$		0					HOA			0		per year	•	per mo	onth			
		ts Appraise		X Fee S				Other (de		٦ ´		```								
		ype X I		nase Transa Seleo Ei			finance Tra			Other (des			kal		ito 116	San	Diago	CA 02	102	
Lender/C		nronorti (o		Salas Fi				Idress	la in t			Chesapea								
	-			-								ns prior to the ment, the s							<u>No</u>	art of a
											-	been listed v								
Manufac	tured al Cor	homes londominium	cateo Unit t ana	d in either a Appraisal lyze the co	con Rep ntra	ndominium o ort or the Inc	r cooperativ dividual Coo r the subjec	ve projec operative ot purcha	t requ Inter se tra	uire the app est Apprais Insaction. E	raise <u>al R</u> Expla	er to inspect t eport and atta in the results	he p ach i	roject and it as an ado	complete dendum	e the F to this	Project Info report.	rmation	section of	the
Contract	Price	\$ 40	0,00	DO Dat	e of	Contract 03	/06/2022	Is the p	roper	ty seller the	owr	ner of public r	ecor	d? X۱	res	No D	ata Sourc	e(s)	Parcelo	uest
If Yes, re	id 2	the total do	ollar anal	amount and	d de	scribe the ite	ems to be p	aid. Nor	ne no	oted within	the	e, etc.) to be purchase ag the manufac	gree	ment or k	nown to	the a	ppraiser.			X No
Retailer'	s Nar	ne (New C	onst	ruction)																
Note: Ra	ace a	nd the rac	ial c	ompositio	n of	the neighb	orhood are	e not app	oraisa	al factors.										
	Nei	ghborhoo	d Cł	naracterist	ics				Man	ufactured	Hou	sing Trends			Manufa	ctured	d Housing	Preser	nt Land Use	e %
Location		Urban		Suburban	Х	Rural	Property \	Values >	(In	creasing		Stable		Declining	PRICE		AGE	One-	Unit	50 %
Built-Up		Over 75%	X	25-75%		Under 25%	Demand/S	Supply	Sł	nortage	X	In Balance		OverSupply	\$ (000))	(yrs)	2-4 L	Init	%
Growth		Rapid	Χ	Stable		Slow	Marketing	J Time 🛛	(Ur	nder 3 mths		3-6 mths		Over6mths	289	Low		Multi	-Family	%
Neighbo	rhood	Boundari	es L	inwood A	veni	ue to the no	rth, Shaffe	er Road t	o the	east, High	nway	/ 140 to the s	sout	h and the	686	High	h 50	Com	mercial	%
		River to t													383	Pre	d. 35	Othe	r AG	50 %
Neighbo	rhood	Description	on *	**Please s	see	Comment A	Addendum	for com	imen	ts on Neig	hboı	hood Descr	iptic	on***						
Market (Condi	tions (inclu	ıding	support for	r the	above conc	lusions) *	**Please	see	Comment	Ado	dendum for	com	ments on	Market	Cond	itions***			
Dimonoid			lito	Man for	Aro	a Calcula	tions	A.r.o.a		1.40 ac		Chana		Irregu	ılar		/iew	Dural/	Resider	tial
Dimensio		g Classific				A-1	10115	Area Zoning	Dec			Shape			neral A			Turai	INESIUEI	itiai
		iance X			nal	Nonconform	ing (Grand	-			ninc	lllegal	(deg			gnot				
												ications) the			XYes		No If No, (describe	.	
	noor		100 0	i Subject pi	opei	rty do improv		noposeu	porp				0100		105					
Utilities	Pul	blic Othe	r (de	escribe)				Public	Oth	er (describ	e)		0	ff-site Imp	oroveme	ntsT	vpe	P	ublic Pr	rivate
Electricit		<u> </u>				Wate			X	Well		vate) S	Stree			phal		[X	
Gas	/	X	Р	ropane (P	riva		ary Sewer		X	Septio			Alley			one				
FEMA S		I Flood Ha	zard	Area	Yes		EMA Floo		< Ye	X	F	EMA Map # o, describe		06047C-	0400G	FE	MA Map D)ate	12/02/2	2008
la tha ait		shana ar	nd to	oogrophy g		rolly conform	ing to and	aaaantah	lo in	the market	oroo	2 🛛 🗸		No. If No.	oveloie	Tho	aubiaat'a	oito oiz	o and tan	ography
are conf	ormi	ng and ac	cept	table in the	e su		ket area ar	nd the s	ubjec		ming	? X Yes with currer	nt zo		, explain	The	subject's	Site Siz	e and top	ograpny
						-jpp	- <i>j</i> · ·													
Is the str	eet pi	operly ma	intair	ned? X	Yes	No If	No, descri	be												
					_															
Are there	any	adverse s	ite co	onditions or	exte	ernal factors	(easement	s, encroa	chm	ents, enviro	nme	ntal conditior	ns, la	and uses, e	etc.)?	Yes	X No	lf Yes, d	escribe	
Pleas	e se	e Comme	nt A	ddendum	for o	comments o	on Subject	Site												
												among other		•	inufactur	er's na	me, trade/	model r	iame, year	
									1			ection of the								
												, identify the			-		ta source(s	s) for the	e HUD Dat	а
Plate/Co	mplia	nce Certifi	cate	information	і. Т	he HUD Da	ita Plates I	have bee	en re	moved fro	m bo	oth units (Se	ee a	ttached 43	33A form	ıs)				

HUD DATA PLATE The HUD Certification Labels were attached to the exterior of Unit 14414, however, have been removed from Unit 14384. (See attached 433A forms)

Manufacturer's Serial #(s)/VIN #(s) See attached 433A forms HUD Certification Label #(s) See attached 433A forms

See attached 433A forms See attached 433A forms Manufacturer's Name See attached 433A forms Trade/Model Date of Manufacture Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? | X |Yes | No If No, explain

Is a HUD Certification Label attached to the exterior of each section of the dwelling? X Yes No If No, provide the data source(s) for the HUD Certification Label #'s

File No. 22-0148 Case No.

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	Manufactured Home Appraisal Report										
	General Description	Fou	Indation	Exterior Description	materials/condition	Interior materi	als/condition				
	# of Units X One Additions	PouredConc					/inyl-Avg.				
		X Block and P				Walls Drywal					
		Full Baseme	-				Paint-Avg.				
		Basement Area		. ft. Gutters & Downspou			/Vinyl-Avg.				
		Basement Finish	n <u>0</u>	% Window Type Vi	nyl/Dual Pane-Avg.	Bath Wainscot Fibe	rglass-Avg.				
	Type X Det. Att. S-Det./End Unit	Outside Ent	ry/Exit Sump Pu	mp Storm Sash/Insulated	None/Yes-Avg.	Car Storage Non	e				
	X Existing Proposed Under Const.	Evidence of	Infestation	Screens	Mesh-Avg.	X Driveway # of	Cars 2+				
	Year Built 2003 Effective Age (Yrs) 15	Dampness	Settlement	Doors Holl			irt/Gravel				
		Heating FWA		diant Amenities			Cars 2				
					X Fence Wood/Iron						
			Central Air Condition			Attached X Deta	ached				
	Finished Heated	Individual	Other	Pool None	Other None	Built-in					
	Appliances Refrigerator X Range/Oven	Dishwasher	r X Disposal I	/licrowave Washer/Drye	r X Other (describe) K	itchen Counters - For	rmica/Granite				
	Finished area above grade contains: 6	Rooms	3 Bedrooms	2.00 Bath(s) 1,3	52 Square Feet of G	ross Living Area Above (Grade				
	Describe any additions or modifications (decks,	rooms remodel									
	windows, central heat and air and wood lamin										
	electrical service to site.						v parking with				
					NI/A NA LI	DA 2002 /	4004				
	Installer's Name	N/A		Date Installed	N/A Model		1981				
လ	Is the manufactured home attached to a perman	ent foundation s	system? X Yes	No If No, describe the f	oundation system and the	manner of attachment.					
z											
EMENTS											
Ш	Have the towing hitch, wheels, and axles been r	emoved? X Y	es No If No, e	explain							
ROVI	· · · ·	1	· · · · · · · · · · · · · · · · · · ·								
Ř											
MP	lo the manufactured home normality accurate	ad to a same the top	nk or opwore aveta								
=	Is the manufactured home permanently connect	ted to a septic ta	nk or sewage syster	n and other utilities? [A] Ye	es No If No, explain						
	Does the dwelling have sufficient gross living are	ea and room dim	nensions to be accept	table to the market? X Y	es No If No, explair	า					
	Additional features (special energy efficient item	s. non-realty iter	ms. etc.) Dual pa	ane windows and centr	al heat/air.						
	The appraiser must rate the quality of construction	on for the subject	t unit based on obie	ctive criteria (such as N A D	A Manufactured Housing	n Appraisal Guide" Mars	hall &				
		•	•								
	Swift Residential Cost Handbook", or other publ										
				. , ,	Marshall & Swift Re						
	Describe the condition of the property (including	needed repairs,	deterioration, renov	ations, remodeling, etc.). *	**Please see Comment	Addendum for comment	s on Condition				
	of Improvements***										
	Are there any physical deficiencies or adverse c	conditions that af	fect the livability, so	undness, or structural integr	ity of the property?	es X No If Yes, desc	ribe				
	The appraiser has not been provided with any										
	See Limiting Condition #5.										
	Does the property generally conform to the neig	hborhood (functi	ional utility, style, co	ndition, use, construction, et	c.)? X Yes No If	No, describe					
	<u> </u>			<u> </u>		,					
	Provide adaguate information for the lander/alia	nt to raplicate the	a halaw aaat figuraa	and coloulations							
	Provide adequate information for the lender/clien										
	Support for the opinion of site value (summary o					I that the appraiser was					
	any land sales similar to the subject spanning	g the previous t	welve month perio	d, therefore, the appraiser	was forced to use the la	nd extraction method to	o estimate the				
	site value.										
	ESTIMATED REPRODUCTION OR X	REPLACEMEN	NT COST NEW								
	Source of cost data: Marshall & Swif	t Effective	date of cost data	06/2020	Quality rating from c	ost service Av	erage				
	OPINION OF SITE VALUE		\$ 175,000		cterior Dimensions						
	Section One 676.0 Sq. ft. @ \$	87.00 =		C/	X	=	Sq. ft.				
					<u>x</u>	=					
							Sq. ft.				
	Section Three Sq. ft. @ \$		\$		X	=	Sq. ft.				
H	Section Four Sq. ft. @ \$		Ŧ		Х	=	Sq. ft.				
Ă	Garage 728 Sq. ft. @ \$	50.00 =	\$ 36,400		Total Gross Living	Area: 0	Sq. ft.				
² 02	Accessory Unit (960sf x \$87)		\$ 83,520		Other Data Identif	ication					
APPROACH			\$	N.A.D.A. Data Identificat	tion Info: Edition Mo:	Yr.					
		Sub-total:	237,544		Region: Size:	ft. x	ft.				
F	Cost Multiplier	r (if applicable):			White pg.	Black SVS pg.					
COST		ed Sub-total:	237,544	15 years and older Conv		Yellow pg.					
O			1		oraion onait py.						
			(23,562) Comments:							
	Functional Obsolescence (not used	,	(0	/							
	External Depreciation or State Loo		(0)							
	Delivery, Installation, and Setup (not used	d for N.A.D.A.):	\$ <u>0</u>								
	Other Depreciated Site	Improvements:	\$ 50,000								
	Market Value of Subject Site (as sup	ported above):	\$ 175,000								
	Indicated Value by Co	. ,	\$ 438,982	Estimated Remaining Foor	omic Life (HUD and VA only)) 50 Years					
	Summary of Cost Approach See the att						ift Residential				
	Cost Services, and from local contractor's es										
							ule alea. The				
and the second se	value of the well, septic and propane system	ns are included	in the Site Improv	ement section. The land	to improvement value is	s typical for the area.					

Levitt Appraisal Service

File No. 22-0148 Case No.

Manufactured Home Appraisal Report

		Manufactur		Appraidai I				
There are 2 cor	nparable properties curre				E	00 to \$ 685,	900 .	
	nparable sales in the sul	pject neighborhood withi	in the past twelve n	nonths ranging in sale p	rice from \$ 1		620,000	
FEATURE	SUBJECT	COMPARABLE		COMPARABLE S		COMPARABLE SALE # 3		
Address 14384 - 14414		20179 4th	Street	11460 Newp	ort Road	10060 Flowe	er Street	
	n, CA 95334-9629	Hilmar, CA		Ballico, CA		Delhi, CA 95315		
Proximity to Subject		7.89 mile		8.88 mil		7.49 miles N		
Sale Price	\$ 400,000	\$	430,000	\$	365,000	\$	340,000	
Sale Price/Gross Liv. Area	\$ 295.86 sq. ft.		q. ft.		q. ft.		q. ft.	
Manufactured Home		Yes X No		X Yes No		X Yes No		
Data Source(s)		MLS# 222		MLS# 221		MLS# 2211		
Verification Source(s)		Parcelquest/DOC		Parcelquest/E		Parcelquest/D		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		+(-) \$ Adjustment		+(-) \$ Adjustmen	
Sale or Financing		FHA 28 DOM	0		0			
Concessions		L/P \$435,000/\$0	0		0			
Date of Sale/Time	_	s04/22;c02/22	0		0	•••••==,••••=•		
Location	Rural/Residential		0		0	.,		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	- 40.004	Fee Simple		
Site	1.40 ac	7501 sf	+12,278		+10,931		+9,614	
View	Rural/Residential			Typ. Residential		Typ. Residential		
Design (Style)	Manufactured	Bungalow	0	manaotaroa		Manufactured		
Quality of Construction		Superior/Stick Built		Avg./Manufactured		Avg./Manufactured		
Actual Age	19 / 41	87 / Unk	+13,600		0	• ·	+3,000	
Condition	Average	Average		Average		Average		
Above Grade	TotalBdrms.Baths632.00	TotalBdrms.Baths632.00		TotalBdrms.Baths632.00		Total Bdrms. Baths 6 3 2.00		
Room Count			10.000		4 000		7.00	
Gross Living Area	1,352 sq. ft.		+8,000	,	-4,000	,	-7,000	
Basement & Finished	None	None		None		None		
Rooms Below Grade	None	None		None		None		
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	FAU/Central	FAU/Central		FAU/Central		FAU/Central		
Energy Efficient Items	Dual Panes	Dual Panes		Dual Panes		Dual Panes		
Garage/Carport	2 Car Garage	None	+10,000		+10,000		+10,000	
Porch/Patio/Deck	Porch/Patio	Porch/Patio	-	Porch/Patio		Porch/Deck		
Accessory Unit	960sf; 3bed/1 bath		0		+50,000		+50,000	
Other Structures	None	None		None		None		
Pool/Spa	None/None	None/None		None/None		None/None		
Net Adjustment (Total)		X + -	\$ 8,878	X + -	\$ 66,931	X + -	\$ 65,614	
Adjusted Sale Price		Net Adj: 2%						
· ·				Net Adj: 18%		Net Adj: 19%		
of Comparables	esearch the sale or trans	Gross Adj : 18% fer history of the subject	\$ 438,878 t property and com	Gross Adj: 21% parable sales. If not, exp	blain	Gross Adj: 23%	\$ 405,614	
of Comparables I X did did not re My research did X Data source(s) Public F My research did X	did not reveal any pric Records/Parcelque did not reveal any pric	Gross Adj : 18% fer history of the subject or sales or transfers of th st or sales or transfers of th	\$ 438,878 t property and com	Gross Adj: 21% parable sales. If not, exp for the three years prior	to the effective da	Gross Adj: 23%	\$ 405,614	
of Comparables I X did did not re My research did X Data source(s) Public F My research did X Data source(s) Public	did not reveal any pric Records/Parcelque did not reveal any pric Records/Parcelque	Gross Adj : 18% fer history of the subject or sales or transfers of th st or sales or transfers of th est	\$ 438,878 t property and com the subject property the comparable sale	Gross Adj: 21% parable sales. If not, exp for the three years prior is for the year prior to the	to the effective date of sale of the	Gross Adj: 23% te of this appraisal. e comparable sale.		
of Comparables I X did did not re My research did X Data source(s) Public F My research did X Data source(s) Public Report the results of the results	did not reveal any price Records/Parcelque did not reveal any price Records/Parcelque research and analysis of	Gross Adj : 18% fer history of the subject or sales or transfers of th st or sales or transfers of th est the prior sale or transfe	\$ 438,878 t property and com he subject property he comparable sale r history of the sub	Gross Adj: 21% parable sales. If not, exp for the three years prior is for the year prior to the ject property and compa	to the effective da e date of sale of the rable sales (report	Gross Adj: 23% te of this appraisal. e comparable sale. additional prior sales or	page 4).	
of Comparables I X did did not re My research did X Data source(s) Public F My research did X Data source(s) Public Report the results of the r ITEM	did not reveal any price Records/Parcelque did not reveal any price Records/Parcelque research and analysis of SUI	Gross Adj : 18% fer history of the subject or sales or transfers of th st or sales or transfers of th est the prior sale or transfe BJECT	\$ 438,878 t property and com e subject property ne comparable sale r history of the subj COMPARABLE S	Gross Adj: 21% parable sales. If not, exp for the three years prior is for the year prior to the ject property and compa	to the effective da e date of sale of the rable sales (report PARABLE SALE #	Gross Adj: 23% te of this appraisal. e comparable sale. additional prior sales or 2 COMPARAE	1 page 4). 3LE SALE # 3	
of Comparables I X did did not re My research did X Data source(s) Public F My research did X Data source(s) Public Report the results of the r ITEM Date of Prior Sale/Transfe	did not reveal any price Records/Parcelque did not reveal any price Records/Parcelque research and analysis of SUI er	Gross Adj : 18% fer history of the subject or sales or transfers of th st or sales or transfers of th est the prior sale or transfe BJECT N/A	\$ 438,878 t property and com the subject property the comparable sale r history of the subj COMPARABLE S N/A	Gross Adj: 21% parable sales. If not, exp for the three years prior is for the year prior to the ject property and compa	to the effective da e date of sale of the rable sales (report PARABLE SALE #	Gross Adj: 23% te of this appraisal. e comparable sale. additional prior sales or 2 COMPARAE	n page 4). 3LE SALE # 3 / A	
of Comparables I X did did not re My research did X Data source(s) Public F My research did X Data source(s) Public Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe	did not reveal any price Records/Parcelque did not reveal any price Records/Parcelque research and analysis of SUI ser	Gross Adj : 18% fer history of the subject or sales or transfers of th st or sales or transfers of th est the prior sale or transfe BJECT N/A N/A	\$ 438,878 t property and com ne subject property ne comparable sale r history of the subj COMPARABLE S N/A \$ N/A	Gross Adj: 21% parable sales. If not, exp for the three years prior is for the year prior to the ject property and compa GALE # 1 COM	to the effective date of sale of the effective date of sales (report PARABLE SALE # N/A \$ N/A	Gross Adj: 23% te of this appraisal. e comparable sale. additional prior sales or 2 COMPARAE N \$ I	page 4). 3LE SALE # 3 /A N/A	
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SALES COMPARISON ANALYSIS

RECONCILIATION

Manufactured Home Appraisal Report

ADDITIONAL COMMENTS

Ψ	INCOME APPROACH TO VALUE (not required by Fannie Mae.)
INCOME	Estimated Monthly Market Rent \$ X Gross Multiplier =\$ Indicated Value by Income Approach
ğ	Summary of Income Approach (including support for market rent and GRM)
	PROJECT INFORMATION FOR PUDs (if applicable)
	Is the developer/builder in control of the Homeowner's Association (HOA)? Yes No Unit type(s) Detached Attached
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
	Legal Name of Project
S	Total number of phases Total number of units Total number of units sold
Ĕ	Total number of units rented Total number of units for sale Data source
PUD INFORMATION	Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.
N	Does the project contain any multi-dwelling units? Yes No Data source(s)
щ	Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
4	
5	
B	Are the common elements leased to or by the Homeowner's Association? Yes No If Yes, describe the rental terms and options.
	Describe common elements and recreational facilities.

Freddie Mac Form 70B March 2005

Levitt Appraisal Service EXTRA COMPARABLES 4-5-6

File No. **22-0148** Case No.

Borrower Hernandez, Julio R & Amanda M

Property Addre	ess 14384 - 14	4414 Atwater Jordan Road					
City	Livingston	County	Merced	State	CA	Zip Code	95334-9629
Lender/Client		Salas Financial	Address	9320 Chesapeake	Drive Suite	116, San Diego,	CA 92123

FEATURE	SUBJECT	COMPARABLES	SALE# 4	COMPARABLE S	SALE# 5	COMPARABLE SA	ALE# 6	
Address 14384 - 14414	Atwater Jordan Road	19860 Third	Avenue	8444 Merced	d Avenue	21887 Fourth Avenue		
Livingston	, CA 95334-9629	Stevinson, C	A 95374	Delhi, CA	95315	Stevinson, C	CA 95374	
Proximity to Subject		5.45 mile	es W	6.03 mile	s NW	7.54 miles W		
Sale Price	\$ 400,000	\$	620,000	\$	595,000	\$	685,900	
Sale Price/Gross Liv. Area	\$ 295.86 sq. ft.	\$ 347.92 st	<u>q. ft.</u>		q. ft.		q. ft.	
Manufactured Home		X Yes No		X Yes No		X Yes No		
Data Source(s)		MLS# 2210	049072	MLS# 221	006623	MLS# 222		
Verification Source(s)		Parcelquest/D	OC#31374	Parcelquest/D	OC#22543	Public Records	Parcelquest	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		Conv 13 DOM	0	Conv 11 DOM	0	Active 19 DOM	0	
Concessions		L/P \$639,900/\$5000	-5,000	L/P \$639,000/\$0	0	O/L/P \$685,900	0	
Date of Sale/Time		s07/21;c07/21	0	s06/21;c03/21	0	04/21/2022 L/D	0	
Location	Rural/Residential	Rural/Residential		Rural/Residential		Rural/Residential		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
Site	1.40 ac	2.35 ac	-9,500	12.10 ac	-107,000	15.00 ac	-136,000	
View	Rural/Residential	Rural/Residential		Rural/Residential		Rural/Residential		
Design (Style)	Manufactured	Manufactured		Manufactured		Manufactured		
Quality of Construction	Avg./Manufactured	Avg./Manufactured	vg./Manufactured		Avg./Manufactured			
Actual Age	19 / 41	22	0	4	-3,000	28	0	
Condition	Average	Updated	-31,000			Average		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	6 3 2.00	6 3 2.00		6 3 1.50	+2,500			
Gross Living Area	1,352 sq. ft.	1,782 sq. ft.	-17,200	1,742 sq. ft.	-15,600	1,560 sq. ft.	-8,320	
Basement & Finished	None	None		None		None		
Rooms Below Grade	None	None		None		None		
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	FAU/Central	FAU/Central		FAU/Central		FAU/Central		
Energy Efficient Items	Dual Panes	Dual Panes		Dual Panes		Dual Panes		
Garage/Carport	2 Car Garage	4 Car Garage	-10,000		+10,000		+10,000	
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Deck	0	I GIGIN BOOK	0	
Accessory Unit	960sf; 3bed/1 bath	None	+50,000			+-900sf;1 bed/1bath		
Other Structures	None	Shop	-50,000		-50,000	3rd Unit/Stalls	-50,000	
Pool/Spa	None/None	Pool/None	-15,000			None/None		
Net Adjustment (Total)		+ X -	\$ -87,700	+ X -	\$ -113,100	+ X -	\$ -184,320	
Adjusted Sale Price		Net Adj: -14%		Net Adj: -19%		Net Adj: -27%		
of Comparables		Gross Adj : 30%	\$ 532,300	Gross Adj: 40%	\$ 481,900	Gross Adj: 30%	\$ 501,580	
D (1) (1) (1)								

Report the results of the research	Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales										
ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6							
Date of Prior Sale/Transfer	N/A	N/A	N/A	N/A							
Price of Prior Sale/Transfer	\$ N/A	\$ N/A	\$ N/A	\$ N/A							
Data Source(s)	Parcelquest	Parcelquest	Parcelquest	Parcelquest							
Effective Date of Data Source(s)	05/05/2022	05/05/2022	05/05/2022	05/05/2022							
		comparable cales. The subject prop									

Analysis of prior sale or transfer history of the subject property and comparable sales The subject property has not transferred ownership within the previous thirty six months. Please see the attached MPA addendum. None of the comparable properties have transferred ownership within the previous twelve months.

Summary of Sales Comparison Approach Comparable #6 is an active listing of similar manufactured home properties with a manufactured home accessory unit that have been included to help support the subject's upper value range. Comparable #6 has been adjusted for its significant differences.

Produced by ClickFORMS Software 800-622-8727

Legal Description

Borrower Hernandez, Julio R & Amanda M

Property Address	14384 - 14414 Atwater Jordan Road
City Livingston	County

City Livingston Lender/Client Salas Financial

Zip Code 95334-9629 Merced State CA Address 9320 Chesapeake Drive Suite 116, San Diego, CA 92123

Order Number: 1015-6800051 Page Number: 7

LEGAL DESCRIPTION

Real property in the unincorporated area of the County of Merced, State of California, described as follows:

PARCEL 2 PM 41-19 SECTION 10/7/11, BEING A DIVISION OF A PORTION OF THE SOUTH 1/2 OF THE WEST 1/2 OF SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 SECTION; TOWNSHIP 7 SOUTH RANGE 11 EAST, M.D.B. & M. MERCED COUNTY, CALIFORNIA IN BOOK 41 OF MAPS, AT PAGE 19.

APN: 049-050-074-000

First American Title Page 7 of 16

Levitt Appraisal Service COMMENT ADDENDUM

File No. **22-0148** Case No.

Borrower Hernandez, Julio R & Amanda M

Property Address 14384 - 14414 Atwater Jordan Road

	Atwater Jordan Road					
City Livingston	County	Merced	State	CA	Zip Code	95334-9629
Lender/Client Salas Financial		Address 9320	Chesapeake Driv	e Suite 116, S	San Diego, CA	92123

COMMENTS ON SUBJECT'S PURCHASE CONTRACT:

According to the contract dated and fully executed on 03/06/2022, the subject is currently pending sale in its "as-is" condition for \$400,000 with no concessions noted. This is a private non-MLS transaction and is considered to be a non arms-length sale due to its lack of exposure on the open market. The contract appears typical for the industry with no unusual terms or conditions noted. Borrower is utilizing private financing.

COMMENTS ON NEIGHBORHOOD DESCRIPTION:

The subject is located within a rural/residential area of the town of Livingston in northern Merced County. The area consists of a mix of conventional stick built, manufactured and modular single family homes, including single and two story designs of various floor plan styles and bedroom/bathroom counts located on parcels ranging in size from 1 acre to over 100 acres. All amenities and access to local highways are located within a reasonable proximity. In addition to SFR's, the area is consists predominately of agricultural properties. The present land use of 50% agricultural does not appear to have any negative impact on value or marketability as this is common for this type of property within agricultural communities of Merced County.

COMMENTS ON MARKET CONDITIONS:

The area has had limited sales volume of similar manufactured homes over the previous twelve months with values remaining predominately stable during this span. The area consists predominately of traditional sales with some REO and short sale properties visible. Current interest rates remain favorable. Currently supply and demand appear to be in balance for manufactured homes within this market area.

As of the effective date, the short and long-term impact on the market from the COVID-19 virus is unknown; however, as stay at home restrictions have been lifted, marketing times appear to have remained stable (between 14 - 45 days when properly listed) and market activity appears steady. These conditions have been taken into consideration with regards to the estimate of reasonable exposure time. At this time, restrictions on showings allow for one agent and two clients per viewing, however, this does not appear to have had a delay in market activity, and no significant long-term shift in demand or supply has been noted that would result in a change in market prices.

The state of California has recently experienced catastrophic wildfires, however, the subject and surrounding area have not been physically affected. This does not appear to have had any negative impact on values or marketability.

HIGHEST AND BEST USE:

The existing use supports the four functions of Highest and Best Use both as vacant and as improved. The current use is physically possible, legally permissible, financially feasible and is the most productive use of the site. Any change now or in the foreseeable future is highly unlikely.

COMMENTS ON SUBJECT SITE:

The subject is a typical rural/residential parcel for the area. There are no adverse conditions known or observed. The appraiser was provided with a copy of the preliminary title report that reflects easements for ingress and egress, canals and ditches, as well as utility easements, please refer to the preliminary title report for further investigation and survey. The lack of off-site improvements (i.e., curbs, gutters, and sidewalks) and the use of private utilities (i.e., well, septic and propane) are typical factors for the area and do not appear to have any negative impact on value or marketability. There is no external obsolescence noted. The subject property consists of two manufactured homes with separate septic and propane. The two dwellings share the properties well.

COMMENTS ON CONDITION OF IMPROVEMENTS:

The subject consists of two manufactured homes of average quality construction and in average overall condition, with no significant deferred maintenance observed. There is no functional obsolescence noted. At the time of inspection all utilities (water, propane and electric) were on and appeared to be in working order. All kitchen cabinetry and appliances were present and functional. Unit 14384 is the original dwelling and located to the rear of the parcel. This unit features a detached two car garage, updated floor coverings and updated exterior paint. Unit 14414 is located at the front of the parcel and is reflected on county records as a granny unit, however, is the larger of the two. Both units appear to be well maintained and are installed on permanent foundations with separate septic and propane systems. The units share the properties well. Public records reflect Unit 14834 as the main unit, however, due to Unit 14414 being the larger of the two, this report will be developed with Unit 14414 as the main dwelling.

COMMENTS ON SALES COMPARISON APPROACH:

Comparables were obtained through the Metrolist MLS service, supplemented by a search of county transfer records. The appraiser's search for comparable sales included all sales for similar manufactured home properties featuring two units from within the subject's market area spanning the previous 12 month period. The appraiser's initial search resulted in insufficient data to form an opinion of value, therefore, the appraiser was forced to expand the typical guidelines to include all sales of manufactured home properties (both one unit and two unit properties) from within from within an expanded 10 mile radius spanning the previous twenty four months. It should be noted that the appraiser's search resulted in zero sales for acreage properties within the town of Livingston. The comparables presented in this appraisal were selected primarily because they are considered the most similar overall to the subject property and the most recent sales available. Comparables have been presented in chronological order.

All comparables are from within the subject's market area and/or similar competing rural/residential areas, and have been adjusted for their significant differences. Due to the lack of sales, pending sales and or active listings more similar overall to the subject, all comparables required adjustments to reflect their significant differences in parcel size (@ \$10,000/ac adjusted for differences in .5/ac), to reflect their significant differences in GLA square footage (@ \$40/sf for differences in excess of 100 square feet) and to reflect their differences in garage parking (@ \$5,000 per space). continued next page...

Levitt Appraisal Service COMMENT ADDENDUM

File No. **22-0148** Case No.

Borrower Hernandez, Julio R & Amanda M

Property Address	14384 - 14414 Atwate	r Jordan Road					
City Livingston	(County	Merced	State	СА	Zip Code	95334-9629
Lender/Client Sa	alas Financial	Address 9320	Chesapeake Driv	e Suite 116, S	San Diego, CA	92123	

Comparables #2, #3, #4 and #5 required adjustments to reflect their lack of accessory unit (@ \$50,000). Comparables #1, #3 and #5 required adjustments to reflect their significant differences in age (@ \$200/yr for differences in excess of 10/yrs). Comparables #4, #5 and #6 required adjustments to reflect their outbuilding amenity (@ \$50,000). Comparable #1 required an adjustment to reflect its superior quality of construction (@ \$35,000 for stick built construction). Comparable #4 required adjustments to reflect its recent updating (@ 5%) and to reflect its in-ground pool (@ \$15,000). Comparable #5 required an adjustment to reflect its inferior bathroom count (@ \$2,500 per half bathroom). The use of comparables located in excess of a one mile radius from the subject property and sales in excess of six months old is typical when appraising manufactured homes properties located in rural/residential settings within this market area. Adjustments that exceed typical guidelines were necessary due to the lack of sales of properties more similar overall to the subject property spanning the previous twelve months. Across the board adjustments were necessary and unavoidable. After making all the necessary adjustments to all comparables, these comparables are considered to be the most recent, most similar, and best indicators of current market value. After adjustments, most consideration in the final opinion of value was given to all comparable sale #1 as it is the most similar overall to the subject (i.e. 2 homes / 1 lot) with comparable #6 lending support to the subject's upper end of the value range. The subject's estimated current market value is above the predominate value of similar manufactured home properties within this market area, however, value falls within the typical value range and is not considered to be an over-improvement for the area. The proposed purchase price falls below the given value range. This appears to be due to the non arms-length status of this sale transaction.

MLS photographs of the comparable properties have been utilized within this report

COMMENTS ON EXPOSURE TIME:

An opinion, based on supporting market data, of the length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. The appraiser has determined the subject property would have to be exposed for 14 - 45 days in order to have a market value range of \$405,000 - \$530,000 on the effective date of this appraisal.

INTENDED USER:

Clarification of Intended User - (Certification #23) The Intended User of this appraisal report is the Lender/Client (Salas Financial). The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

DISCLOSURE OF PRIOR APPRAISAL AND/OR OTHER SERVICES:

In compliance with the ethics rule of the Uniform Standards of Professional Appraisal Practice (USPAP), I hereby certify that to the best of my knowledge and belief, I have not performed any prior services regarding the subject property, as an appraiser, or in any other capacity, within the 3 year period immediately preceding acceptance of this appraisal assignment. Furthermore, I certify that I do not have any current or prospective interest in the subject property or the parties involved.

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

Gregory L. Levitt Appraiser, AL031586



SUBJECT PROPERTY PERMIT HISTORY

File No. **22-0148** Case No.

 Borrower
 Hernandez, Julio R & Amanda M

 Property Address
 14384 - 14414 Atwater Jordan Road

 City Livingston
 County

 Merced
 State
 CA
 Zip Code
 95334-9629

 Lender/Client
 Salas Financial
 Address
 9320 Chesapeake Drive Suite 116, San Diego, CA 92123

SUBJECT: 14384 ATWATER JORDAN RD, LIVINGSTON, CA 95334-9629 Report Date: 05/10/2022

THE SOURCE FOR THE DATA FOUND IN THIS REPORT IS THE FOLLOWING PERMITTING AUTHORITY

Merced County, Public Work, Building and Safety 2222 M St.Second Floor Merced, CA 95340 (209) 385-7477 www.co.merced.ca.us

The data received from this source runs from:

The data received from this source runs from:

06/18/1997 through 03/31/2022

Information on construction activity occuring outside of this range may or may not be represented here.

TEN MOST RECENT PERMITS						
Permit Number	Date	Valuation	Description			
BP2017-0180	02/14/2017		PermitType: MOBILE HOME-UPGRADE TO PERM FOUND ON EXTG DBL WD M.H. EXTG WELL/SEPT-REPAIR/ALT			
	Status: FINALED					
HST-20060602	03/28/2006	\$24,454	Permit Type: RES PRIVATE GARAGE-NEW DETACHED GARAGE FOR MOBILE HOME EXIST. SEPTIC, NEW DETACHED GARAGE FOR MOBILE HOME EXIST.			
	Status: Finaled		SEPTIC-NEW Contractor: NICHOLS DELMAR			

HCD 433A - Unit 14384

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		County	Merced	State	CA Zip Code S	5334-
r/Client Salas	Financial		Address 9320 Chesa	beake Drive S	uite 116, San Diego,	CA 92
			Recorded in Official Record	s, MERCED COUNTY	08/25/2017	,
A CONTRACTOR OF			BARBARA J LE		12:06 PM re16	5
BUSINE	STATE OF C SS, CONSUMER SERV	ICES AND HOUSING AGEN	Merced County Clerk			
DEPARTN	MENT OF HOUSING AND DIVISION OF CODES MANUFACTURED HO					
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	TY - BUILDING DIVIS	ION			Taxes 0.00 Other 0.00	
			* \$ R 0 0 0 0 1 5	6 4 7 7 \$ *	PAID 18 00	
NAME MERCED	COUNTY BUILDING	DIVISION				
ADDRESS 2222 "	M" ST., SECOND FLC	DOR				
CITY, STATE, ZIP	CODE MERCED, CA	95340				
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NOT			MOBILEHOME OR COM N A FOUNDATION SYST		ODULAR –	
	ALL INFO	RMATION BELOW MUST	BE ENTERED BY THE ENFORCEME	•	with the real property.	
	MATON		BE ENTERED BY THE ENFORCEME ENFORCEMENT AGENCY	NT AGENCY		
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HCD 433A - Unit 14414

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HCD 433A (Rev. 03/2014) GENERAL GUIDE AND INSTRUCTIONS ON REVERS	py to Enforcement Agency			
	RSE			

is designed to report an appraisal of a one-unit manufactured home: including a manuf

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

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

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

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

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

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

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

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

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

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

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

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

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

Manufactured Home Appraisal Report

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

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

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. 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 also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income approach to value but did not develop it, unless otherwise indicated in this report.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Manufactured Home Appraisal Report

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

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

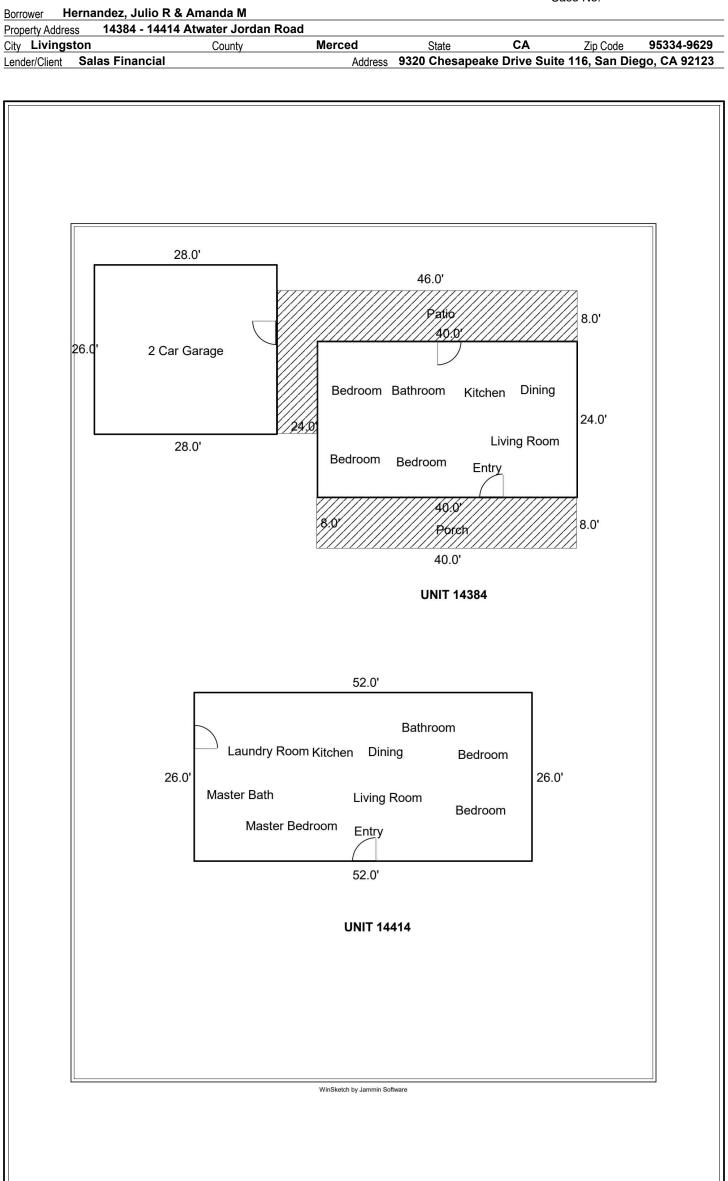
Date of Inspection

APPRAISER	\sim 1
	/ / _
Signature	ESZ AM
Name	Gregory L. Levitt
Company Name	
Company Address	
	Stockton, CA 95219
Telephone Number	(209) 603-2023
Email Address	ttivelg@aol.com
	Report 05/10/2022
Effective Date of Appra	isal 05/05/2022
State Certification #	
or State License #	AL031586
or Other (describe)	State #
State	CA
Expiration Date of Cert	ification or License 08/14/2023
ADDRESS OF PROPE	RTY APPRAISED
14384 ·	- 14414 Atwater Jordan Road
Liv	vingston, CA 95334-9629
	F SUBJECT PROPERTY \$ 435,000
LENDER/CLIENT	
Name	Maria Salas
Company Name	
Company Address	9320 Chesapeake Drive Suite 116
	San Diego, CA 92123
Email Address	

UPERVISORY APPRAISER (ONLY IF REQUIRED)	
ignature	
lame	
Company Name	
Company Address	
elephone Number	
mail Address	
Date of Signature	
state Certification #	
r State License #	
State	
xpiration Date of Certification or License	
SUBJECT PROPERTY	
Did not inspect subject property	
Did inspect exterior of subject property from street Date of Inspection	
Did inspect interior and exterior of subject property	,
Date of Inspection	
COMPARABLE SALES	
Did not inspect exterior of comparable sales from s	street
Did inspect exterior of comparable sales from stree	

Freddie Mac Form 70B March 2005

Levitt Appraisal Service SKETCH ADDENDUM

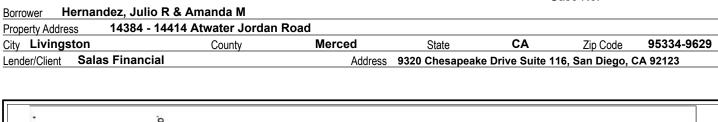


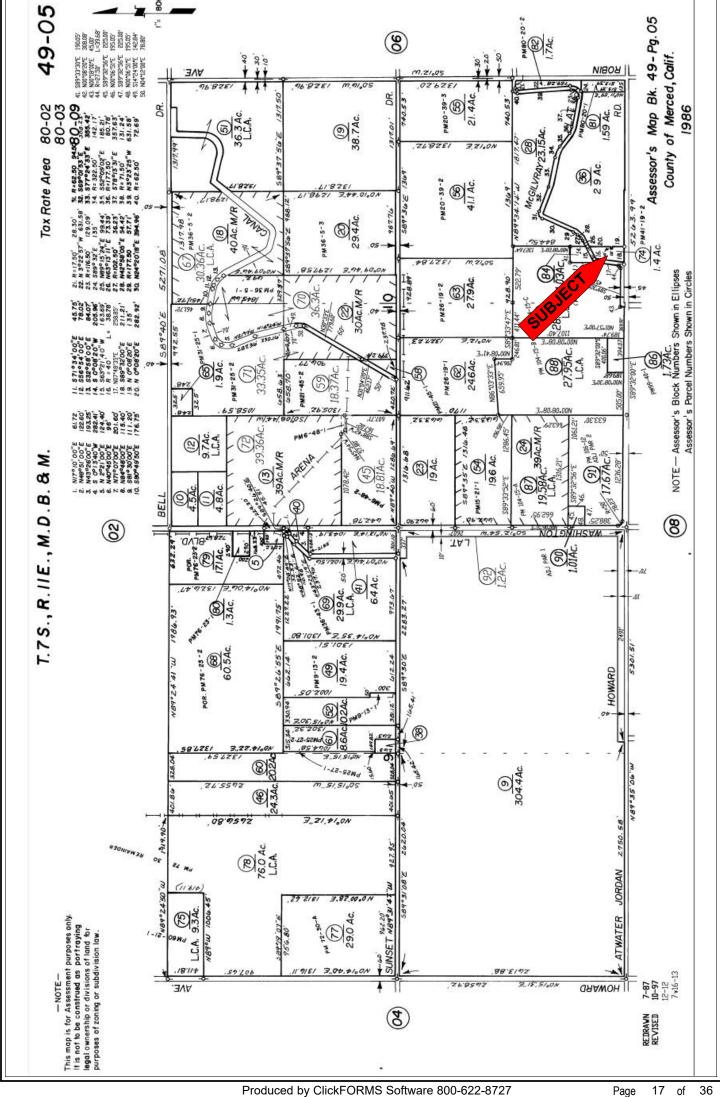
Levitt Appraisal Service SKETCH ADDENDUM

Borrower H	ernandez, Ju	lio R & Amanda M					
Property Addres	s 14384 -	14414 Atwater Jordan Road					
City Livings	ton	County	Merced	State	СА	Zip Code	95334-9629
Lender/Client	Salas Finan	cial	Address	9320 Chesapea	ake Drive Suit	e 116, San Die	go, CA 92123

SKETCI	H CALCULATIONS Perimeter	Area
A1	A1 : 40.0 x 24.0 =	960.0
	Unit 14384	960.0
	A2 : 52.0 x 26.0 =	1352.0
A2		
	Unit 14414	1352.0
	Total Living Area	2312.0
	Total Living Area A3 : 28.0 x 26.0 =	2312.0 728.0
	A3 : 28.0 x 26.0 =	
A3		728.0
	A3 : 28.0 x 26.0 = Detached Garage Total Garage Area	728.0 728.0 728.0
A3	A3 : 28.0 x 26.0 = Detached Garage Total Garage Area A4 : 40.0 x 8.0 =	728.0 728.0 728.0 320.0
	A3 : 28.0 x 26.0 = Detached Garage Total Garage Area A4 : 40.0 x 8.0 = Porch	728.0 728.0 728.0 320.0 320.0
	A3 : 28.0 x 26.0 = Detached Garage Total Garage Area A4 : 40.0 x 8.0 = Porch Total Porch Area	728.0 728.0 728.0 320.0 320.0 320.0
A4	A3 : 28.0 x 26.0 = Detached Garage Total Garage Area A4 : 40.0 x 8.0 = Porch	728.0 728.0 728.0 320.0 320.0
	A3 : 28.0 x 26.0 = Detached Garage Total Garage Area A4 : 40.0 x 8.0 = Porch Total Porch Area	728.0 728.0 728.0 320.0 320.0 320.0 320.0 368.0

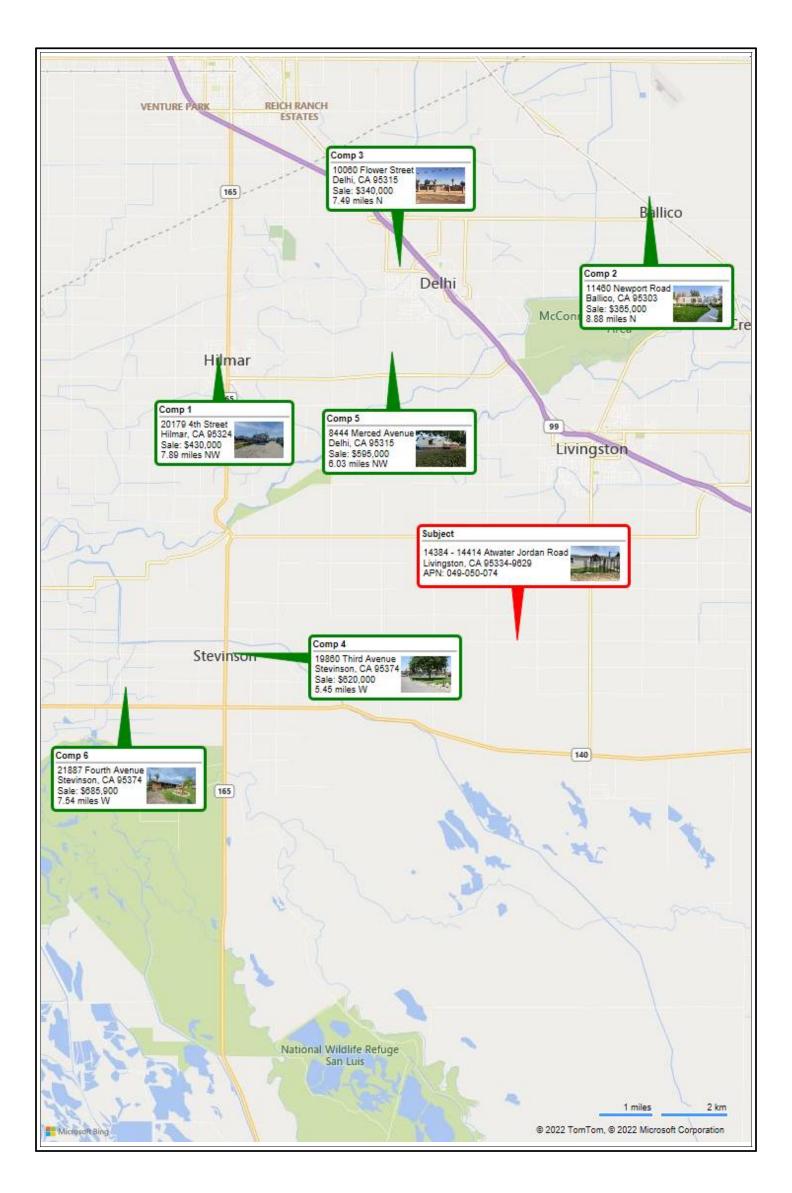
Levitt Appraisal Service PLAT MAP





Levitt Appraisal Service

Borrower Hernan	dez, Julio R & Amanda M					
Property Address	14384 - 14414 Atwater Jordan Roa	ad				
City Livingston	County	Merced	State	CA	Zip Code	95334-9629
Lender/Client Sala	s Financial	Address	9320 Chesapeake	Drive Suite 1	16, San Diego	, CA 92123



File No. **22-0148** Case No.

Borrower Hernand	dez, Julio R & Amanda M					
Property Address 1	4384 - 14414 Atwater Jordan Road					
City Livingston	County	Merced	State	СА	Zip Code	95334-9629
Lender/Client Sala	as Financial	Address	ss 9320 Chesapeake Drive Suite 116, San Diego, CA 9212			CA 92123



FRONT OF SUBJECT PROPERTY 14384 - 14414 Atwater Jordan Road Livingston, CA 95334-9629



REAR OF SUBJECT PROPERTY



STREET SCENE

File No. **22-0148** Case No.

Borrower Hernandez, Julio R & Amanda M								
Property Address	14384 - 14414 Atwater Jordan Road							
City Livingston	County	Merced	State	СА	Zip Code	95334-9629		
Lender/Client	Salas Financial	Address 9320 Chesapeake Drive Suite 116, San Diego, CA 92			CA 92123			
-								



Street scene opposite direction



Driveway leading to subject

Side view of subject



File No. **22-0148** Case No.

Borrower Her	nandez, Julio R & /	Amanda M					
Property Address	14384 - 14414 <i>A</i>	twater Jordan Road	l				
City Livingsto	n	County	Merced	State	CA	Zip Code	95334-9629
Lender/Client	Salas Financial		Address	9320 Chesapea	ke Drive Suite	116, San Diego,	CA 92123



Additional front view of subject







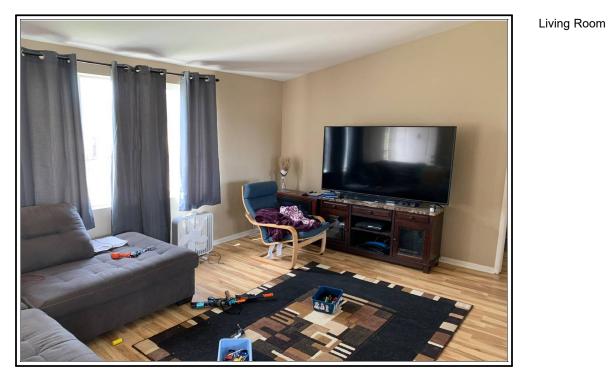
HUD data tag on exterior of Unit 14414

File No. **22-0148** Case No.

Borrower Hernandez, Julio R & Amanda M							
Property Address	14384 - 14414 Atwater Jordan Road						
City Livingston	County	Merced	State	СА	Zip Code	95334-9629	
Lender/Client S	alas Financial	Address	Address 9320 Chesapeake Drive Suite 116, San Diego, CA 9212			CA 92123	



Concrete Block foundation





Produced by ClickFORMS Software 800-622-8727

Dining Area

File No. **22-0148** Case No.

Borrower Herna	ndez, Julio R & Amanda M					
Property Address	14384 - 14414 Atwater Jordan Road					
City Livingston	County	Merced	State	CA	Zip Code	95334-9629
Lender/Client Sa	alas Financial	Address 9320 Chesapeake Drive Suite 116, San Diego, CA 92123				



Master Bedroom



Master Bathroom



Additional view of Master Bathroom

File No. **22-0148** Case No.

Borrower Herna	ndez, Julio R & Amanda M					
Property Address	14384 - 14414 Atwater Jordan Road					
City Livingston	County	Merced	State	CA	Zip Code	95334-9629
Lender/Client Sa	alas Financial	Address	9320 Chesapea	ke Drive Suite 1	16, San Diego,	CA 92123



Kitchen



Additional view of Kitchen



Laundry Area

File No. **22-0148** Case No.

Borrower Hernar	ndez, Julio R & Amanda M					
Property Address	14384 - 14414 Atwater Jordan Road					
City Livingston	County	Merced	State	CA	Zip Code	95334-9629
Lender/Client Sa	ender/Client Salas Financial Address 9320 Chesapeake Drive Suite 116, San Diego, CA 92123					



Bathroom





Bedroom

Produced by ClickFORMS Software 800-622-8727

File No. **22-0148** Case No.

	idez, Julio R & Amanda M					
Property Address	14384 - 14414 Atwater Jordan Road					
City Livingston	County	Merced	State	СА	Zip Code	95334-9629
Lender/Client Sa	las Financial	Address 9320 Chesapeake Drive Suite 116, San Diego, CA 92				CA 92123



Easement leading to rear unit (14384)



Unit 14384



Produced by ClickFORMS Software 800-622-8727

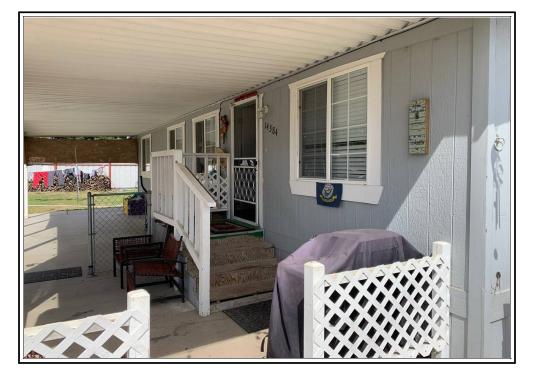
Additional front view of Unit 14384

File No. **22-0148** Case No.

Borrower Her	nandez, Julio R	& Amanda M					
Property Address	14384 - 1441	4 Atwater Jordan Road					
City Livingsto	n	County	Merced	State	CA	Zip Code	95334-9629
Lender/Client Salas Financial Address 9320 Chesapeake Drive Suite 116, San Diego, CA 92					CA 92123		



Rear of Unit 14384



Additional front view

Living Room



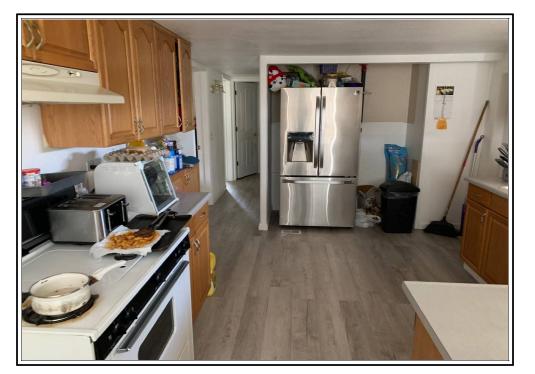
Produced by ClickFORMS Software 800-622-8727

File No. **22-0148** Case No.

Borrower Heri	nandez, Julio R & Amanda M							
Property Address	14384 - 14414 Atwater Jordan R	oad						
City Livingsto	n County	Merced	State	СА	Zip Code	95334-9629		
Lender/Client	Salas Financial	Address	Address 9320 Chesapeake Drive Suite 116, San Diego, CA 92123					



Dining Area





Additional view of Kitchen

Kitchen

File No. **22-0148** Case No.

Borrower Herna	ndez, Julio R & Amanda M					
Property Address	14384 - 14414 Atwater Jordan Road					
City Livingston	County	Merced	State	СА	Zip Code	95334-9629
Lender/Client S	alas Financial	Address	9320 Chesape	ake Drive Su	ite 116, San D	iego, CA 92123



Bedroom

Bedroom



<image>

Produced by ClickFORMS Software 800-622-8727

File No. **22-0148** Case No.

Borrower Hern	andez, Julio R & Amanda M					
Property Address	14384 - 14414 Atwater Jordan Road					
City Livingstor	County	Merced	State	CA	Zip Code	95334-9629
Lender/Client	Salas Financial	Address	9320 Chesape	eake Drive Su	ite 116, San D	iego, CA 92123

Bedroom

2 Car Garage



<image>



Produced by ClickFORMS Software 800-622-8727

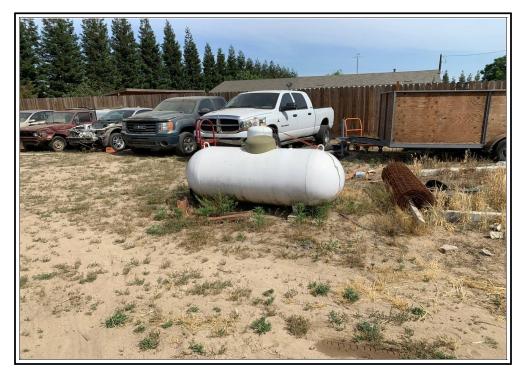
Concrete pier and jack stands foundation

File No. **22-0148** Case No.

Borrower Her	nandez, Julio R & /	Amanda M					
Property Address	14384 - 14414 A	twater Jordan Re	oad				
City Livingsto	n	County	Merced	State	СА	Zip Code	95334-9629
Lender/Client	Salas Financial		Address	9320 Chesape	eake Drive Su	ite 116, San D	iego, CA 92123



Propane tank for unit 14384



Propane tank for unit 14414



View of subject from street

File No. **22-0148** Case No.

Borrower Herr	nandez, Julio R & Amanda M					
Property Address	14384 - 14414 Atwater Jordan Road					
City Livingstor	n County	Merced	State	CA	Zip Code	95334-9629
Lender/Client	Salas Financial	Address	9320 Chesap	eake Drive Su	ite 116, San D	iego, CA 92123



RV parking area



Electrical to site of RV parking



Well

Levitt Appraisal Service COMPARABLES 1-2-3

File No. **22-0148** Case No.

				•		
Borrower Hernal	ndez, Julio R & Amanda M					
Property Address	14384 - 14414 Atwater Jordan Road					
City Livingston	County	Merced	State	CA	Zip Code	95334-9629
Lender/Client Sala	as Financial	Address	dress 9320 Chesapeake Drive Suite 116, San Diego, CA 92123			CA 92123



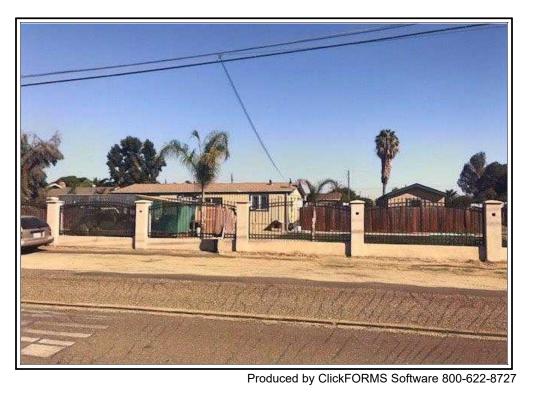
COMPARABLE SALE # 20179 4th Street Hilmar, CA 95324

1



COMPARABLE SALE # 2 11460 Newport Road Ballico, CA 95303

COMPARABLE SALE # 3 10060 Flower Street Delhi, CA 95315



Levitt Appraisal Service COMPARABLES 4-5-6

File No. **22-0148** Case No.

Borrower Hernar	ndez, Julio R & Amanda M					
Property Address	14384 - 14414 Atwater Jordan Road					
City Livingston	County	Merced	State	СА	Zip Code	95334-9629
Lender/Client Sala	as Financial	Address	9320 Chesapea	ke Drive Suit	e 116, San Die	go, CA 92123

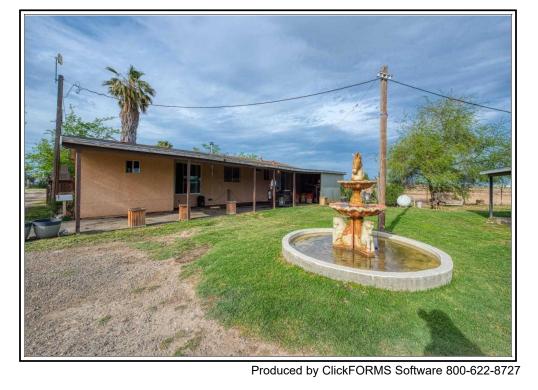


COMPARABLE SALE # 4 19860 Third Avenue Stevinson, CA 95374



COMPARABLE SALE # 5 8444 Merced Avenue Delhi, CA 95315

COMPARABLE SALE # 6 21887 Fourth Avenue Stevinson, CA 95374



Page 34 of 36

Levitt Appraisal Service MULTI PURPOSE SUPPLEMENTAL ADDENDUM FOR FEDERALLY RELATED TRANSACTIONS

File No. 22-0148 Case No.

Property Address 14384 - 14414 Atwater Jordan Road	
City Livingston County Merced State CA Zip Code	95334-9629
Lender Salas Financial Address 9320 Chesapeake Drive Suite 116, San Diego, CA 92	2123

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Controller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC) and the Federal Reserve.

> This Multi-Purpose Supplement Addendum is for use with any appraisal. Only those statements which have been checked by the appraiser apply to the property being appraised.

PURPOSE & FUNCTION OF APPRAISAL \square

The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes. This is a Federally related transaction.
X EXTENT OF APPRAISAL PROCESS
X The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is present first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.
X The Reproduction Cost is based on <u>Marshall and Swift Residential Cost Services</u> supplemented by the appraiser's knowledge of the local market.
X Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. The knowledge is based on prior/or current analysis of site sales and/or abstractions of site values from sales of improved properties.
X The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.
The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.
For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to pro- ject future rents, vacancies and expenses.
X SUBJECT PROPERTY OFFERING INFORMATION
According to the purchase agreement, the subject property: has not been offered for sale in the past 30 days. is currently offered for sale for \$ was offered for sale within the past 30 days for \$. X Offering information was considered in the final reconciliation of value. Offering information was not considered in the final reconciliation of value. Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.
X SALE HISTORY OF SUBJECT PROPERTY
According to Public Records (Parcelquest) the subject property: has not transferred in the past twelve months. X has not transferred in the past 36 months. has transferred in the past twelve months. has transferred in the past 36 months. has transferred in the past 36 months. X All prior sales which have occurred in the past months are listed below and reconciled to the appraised value, either in the body of the report or in the addenda. Date Sales Price Document # Seller Buyer
X FEMA FLOOD HAZARD DATA
X Subject property is not located in a FEMA Special Flood Hazard Area.
Subject property is located in a FEMA Special Flood Hazard Area.
Zone FEMA Map/Panel# Map Date Name of Community X 06047C-0400G 12/02/2008 Merced County
The community does not participate in the National Flood Insurance Program. X The community does participate in the National Flood Insurance Program.
X It is covered by a regular program. It is covered by an emergency program.

Levitt Appraisal Service

X CURRENT SALES CONTRACT	
 The subject property is currently not under contract. The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section. 	
X The contract and/or escrow instructions were reviewed. The following summarizes the contract:	
Contract DateAmendment DateContract PriceSeller03/06/2022N/A\$400,000Gutierrez, Esteban & Chavarria, Yagaira S	
X The contract indicated that personal property was not included in the sale. The contract indicated that personal property was included. It consisted of	
X Personal property was not included in the final value estimate. Personal property was included in the final value estimate. X The contract indicated no financing concessions or other incentives. The contract indicated the following concessions or incentives:	
X If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.	
X MARKET OVERVIEW Include an explanation of current market conditions and trends.	
0-3 month(s) is considered a reasonable marketing period for the subject property based on <u>local MLS statistical data.</u>	
 The Appraiser certifies and agrees that: (1) Their analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"). (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event. (3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan. 	
X ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS	
The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental environmental conditions on or around the property that would negatively affect its value.	
<u>N/A</u>	
0	
X APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION	
Appraiser's Signature Effective Date 05/05/2022 Date Prepared 05/10/2022 Appraiser's Name (print) Gregory L. Levitt Phone # (209) 603-2023 State CA X License Certification # AL031586 Tax ID # 84-3998646	
CO-SIGNING APPRAISER'S CERTIFICATION	
The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusion and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.	
 the co-signing appraiser has not personally inspected the interior of the subject property and: has not inspected the exterior of the subject property and all comparable sales listed in the report. has inspected the exterior of the subject property and all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser. 	
The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.	
CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION	
Co-Signing Appraiser's Signature Effective Date Date Prepared	
Co-Signing Appraiser's Name (print) Phone # () State CA License Certification #	