

### SUMMARY OF SALIENT FEATURES

<b>SUBJECT INFORMATION</b>	Subject Address	13120 Eastend Ave
	Legal Description	PARCEL MAP 2174 PARCEL 1
	City	Chino
	County	SAN BERNARDINO
	State	CA
	Zip Code	91710
	Census Tract	0004.01
Map Reference	681/ D1	
<b>SALES PRICE</b>	Sale Price	\$ 1,420,000
	Date of Sale	08/23/2022
<b>CLIENT</b>	Borrower/Client	William Mouw, Michelle Mouw
	Lender	Homebridge Financial Services, Inc.
<b>DESCRIPTION OF IMPROVEMENTS</b>	Size (Square Feet)	1,673
	Price per Square Foot	\$ 848.77
	Location	A;BsyRd;
	Age	71
	Condition	C4
	Total Rooms	5
	Bedrooms	2
Baths	1.0	
<b>APPRAISER</b>	Appraiser	JOHN GALVAN
	Date of Appraised Value	09/29/2022
<b>VALUE</b>	Opinion of Value	\$ 1,478,000

# Uniform Residential Appraisal Report

File # 8010805992

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address	13120 Eastend Ave	City	Chino	State	CA	Zip Code	91710
Borrower	William Mouw, Michelle Mouw		Owner of Public Record	FERMANIANPAUL H & CAROL FAN		County	SAN BERNARDINO
Legal Description	PARCEL MAP 2174 PARCEL 1						
Assessor's Parcel #	1019-291-13-0000	Tax Year	2021	R.E. Taxes \$	4,469		
Neighborhood Name	CHINO	Map Reference	681/ D1	Census Tract	0004.01		
Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month	
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	Homebridge Financial Services, Inc.		Address 20700 44th Ave West #500 Lynnwood , WA 98036				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?							<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Report data source(s) used, offering price(s), and date(s).							DOM 0;PER MRMLS NOT LISTED.

CONTRACT

I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. **Arms length sale;THE SUBJECT WAS PURCHASED AS AN ARMS LENGTH TRANSACTION WITH WITH PERSONAL ITEMS INCLUDING IN SALE.**

Contract Price \$ 1,420,000 Date of Contract 08/23/2022 Is the property seller the owner of public record?  Yes  No Data Source(s) REALIST

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No

If Yes, report the total dollar amount and describe the items to be paid. \$0;;

NEIGHBORHOOD

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	85 %			
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %			
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	600	Low 40	Multi-Family	5 %			
Neighborhood Boundaries	NORTH - W MISSION BLVD; SOUTH - FWY 71; EAST- FWY 71; WEST- EUCLID AVE.			1,570	High 91	Commercial	5 %			
Neighborhood Description	SEE ATTACHED ADDENDA.			1,478	Pred. 71	Other	0 %			

Market Conditions (including support for the above conclusions) Demand/supply appear to be in balance. The area has shown increases since the beginning of 2019 however values in the area are showing signs of stability within the last few months.

SITE

Dimensions 209.80 X 627.06 Area 3.02 ac Shape RECTANGULAR View N;Res;

Specific Zoning Classification RS-1-AA Zoning Description Single Residential -1 Acre Minimum-Additional Agriculture

Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	Water	<input checked="" type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	Sanitary Sewer	<input type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	06037C1725F	FEMA Map Date	09/26/2008

Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe 0

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe subject fronts to traffic street affecting marketability.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CONCRETE/AVG	Floors	LAM/TILE/AVG
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	STUCCO/AVG	Walls	DRYWALL/AVG
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	SHING/AVG	Trim/Finish	WOOD/AVG
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	OVER HANG/AVG	Bath Floor	TILE/AVG
Design (Style) spanish	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	ALMN.SLID/AVG	Bath Wainscot	TILE/AVG
Year Built 1951	Evidence of <input type="checkbox"/> Infestation NONE	Storm Sash/Insulated	NONE	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	YES/AVG	<input checked="" type="checkbox"/> Driveway # of Cars	2
Attic <input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	CONCRETE
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other WALL Fuel GAS	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence CHAIN	<input checked="" type="checkbox"/> Garage # of Cars	2
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck OPEN	<input checked="" type="checkbox"/> Porch COVD	<input type="checkbox"/> Carport # of Cars	0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other NONE	<input type="checkbox"/> Pool NONE	<input type="checkbox"/> Other NONE	<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)

Finished area above grade contains: 5 Rooms 2 Bedrooms 1.0 Bath(s) 1,673 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). NO SPECIAL ENERGY EFFICIENT ITEMS WERE NOTED.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;Kitchen-updated-eleven to fifteen years ago;Bathrooms-remodeled-eleven to fifteen years ago;SMOKE DETECTORS AND CARBON MONOXIDE DETECTORS WERE NOTED. ALL UTILITIES WERE ON AND IN WORKING ORDER AT TIME OF INSPECTION. WATER HEATER IS DBL STRAPPED.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe 0

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe 0

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There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 1,699,990 to \$ 1,699,990 .  
 There are 5 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 980,000 to \$ 1,570,000 .

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	13120 Eastend Ave Chino, CA 91710	2995 Riverside Chino, CA 91710			11830 Pipeline Ave Chino, CA 91710			6522 Edison Ave Chino, CA 91710		
Proximity to Subject		0.84 MILES W			1.68 MILES NE			3.82 MILES E		
Sale Price	\$ 1,420,000	\$ 1,200,000			\$ 1,550,000			\$ 1,500,000		
Sale Price/Gross Liv. Area	\$ 848.77 sq.ft.	\$ 483.87 sq.ft.			\$ 895.95 sq.ft.			\$ 1232.54 sq.ft.		
Data Source(s)		MRMLS#CV22117103;DOM 8			MRMLS#CV21251849;DOM 143			MRMLS#CV20245765;DOM 5		
Verification Source(s)		DOC#258832			DOC#258832			DOC#515574		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0			ArmLth Conv;8000			ArmLth Conv;0		
Date of Sale/Time		s07/22;c06/22			s04/22;c04/22			s11/21;c12/20		
Location	A;BsyRd;	A;NR. FRWWY;	0		A;BsyRd;			A;BsyRd;		
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE			FEE SIMPLE			FEE SIMPLE		
Site	3.02 ac	1.54 ac	+320,000		2.33 ac	+150,000		3.40 ac	-85,000	
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT1;RANCH	DT1;RANCH			DT1;RANCH			DT1;RANCH		
Quality of Construction	Q4	Q4			Q4			Q4		
Actual Age	71	67	0		48	0		75	0	
Condition	C4	C4			C3	-65,000		C4		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-10,000		Total Bdrms. Baths	-10,000		Total Bdrms. Baths		
Room Count	5 2 1.0	6 3 2.0	-5,000		6 3 2.0	-5,000		6 3 2.0	-5,000	
Gross Living Area	1,673 sq.ft.	2,480 sq.ft.	-121,000		1,730 sq.ft.	0		1,217 sq.ft.	+68,000	
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Heating/Cooling	FAU/CAC	FWA/CAC	0		FWA/CAC	0		WALL/WALL	0	
Energy Efficient Items	NONE NOTED	NONE NOTED			NONE NOTED			NONE NOTED		
Garage/Carport	2gd2dw	2dw	+20,000		2gd1cp2dw	0		2gd2dw		
Porch/Patio/Deck	cvd porch	PORCH/PATIO	0		PORCH/PATIO	0		PORCH/PATIO	0	
AMENITIES	work storage	1 FIREPLACE	+25,000		1 FIREPLACE	+25,000		work storage		
POOL/SPA	NONE	POOL/NONE	-20,000		NONE			NONE		
OTHER AMENITIES	barn/stable/stor	NONE	0		NONE	0		stables	0	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 209,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 95,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -22,000	
Adjusted Sale Price of Comparables		Net Adj. 17.4 % Gross Adj. 43.4 %	\$ 1,409,000		Net Adj. 6.1 % Gross Adj. 16.5 %	\$ 1,645,000		Net Adj. 1.5 % Gross Adj. 10.5 %	\$ 1,478,000	

SALES COMPARISON APPROACH

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain N/A

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

Data Source(s) MRMLS/NDCDATA

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) MRMLS/NDCDATA

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				02/08/2021
Price of Prior Sale/Transfer				\$1,000,000
Data Source(s)	MRMLS/NDCDATA	MRMLS/NDCDATA	MRMLS/NDCDATA	MRMLS/NDCDATA
Effective Date of Data Source(s)	09/29/2022	09/29/2022	09/29/2022	09/29/2022

Analysis of prior sale or transfer history of the subject property and comparable sales SEE MULTI- PURPOSE SUPPLEMENTAL ADDENDUM.

THE SUBJECT HAS NO PRIOR SALE WITHIN 3 YEARS WITH VERIFICATION SOURCE BEING MRMLS AND REALIST/TITLE.  
 COMPARABLE #4 HAS PRIOR SALES AS GRANT DEED/DEED OF TRUST WITHIN 1 YEAR PER MRMLS/TITLE.

Summary of Sales Comparison Approach GLA ADJUSTED AT \$150 A SQFT. BEDROOMS ADJUSTED AT \$10,000. BATHROOMS ADJUSTED AT \$5000. SITE ADJUSTED AT \$5 A SQFT. OF SUBSTANTIAL DIFFERENCE. BARN/STABLES,STORAGE- NO ADJUSTMENTS WERE WARRANTED PER MARKET REFLECTION WITH MARKET NOT RECOVERING THESE ITEMS.

ALL COMPS HAD SIMILAR AGE WITH NO ADJUSTMENTS WARRANTED PER MARKET REFLECTION.  
 COMP#2,3,4 IS LOCATED ABOVE 1 MILE WITH SEARCH AREA EXPANDED TO FIND COMPS WITH SIMILAR AGE/QUALITY AND GLA.

Indicated Value by Sales Comparison Approach \$ 1,478,000

Indicated Value by: Sales Comparison Approach \$ 1,478,000 Cost Approach (if developed) \$ 1,478,885 Income Approach (if developed) \$

greatest weight was given to comp#3 due to similar, age, externality, more recent site.

secondary weight was given to comp#1 due to similar condition, most recent sale.

third weight was given to comp#2 due to similar gla.

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 1,478,000 , as of 09/29/2022 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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ADDITIONAL COMMENTS

### COMMENTS ON APPRAISAL AND REPORT IDENTIFICATION

NOTE ANY DEPARTURES FROM STANDARDS RULES, PLUS ANY USPAP-RELATED ISSUES REQUIRING DISCLOSURE:

THE INCOME APPROACH WAS NOT UTILIZED DUE TO THE SUBJECT MARKETPLACE CONSISTS PRIMARILY OF OWNER/USER PURCHASED SINGLE FAMILY HOMES RESULTING IN LITTLE TO NO INVESTOR PURCHASED DATA TO DEVELOP REASONABLE INCOME MULTIPLIERS OR CAPITALIZATION RATES. ALTHOUGH A LIMITED COST APPROACH IS PRESENTED IN THE FORM PORTION OF THIS REPORT, IT IS GIVEN NO WEIGHT DUE TO THE BUILT-UP NATURE OF THE SUBJECT MARKETPLACE COUPLED WITH DISCREPANCIES IN THE ASSEMBLAGE OF ALL INFORMATION REQUIRED, WHICH INCLUDES LAND ESTIMATES, BUILDING COSTS, ESTIMATION OF ACCRUED DEPRECIATION, THE ESTIMATION OF ENTREPRENEURIAL PROFIT. ADDITIONALLY, BASED ON A REVIEW OF MARKET DATA INCLUDING NUMEROUS INTERVIEWS WITH KNOWLEDGEABLE REAL ESTATE AGENTS, I HAVE CONCLUDED THAT SINGLE FAMILY RESIDENCES SIMILAR TO THE SUBJECT PROPERTY DO NOT TRADE BASED ON THE COST TO REPRODUCE OR THEIR INCOME GENERATING POTENTIAL AND THAT ACTIVE PARTICIPANTS IN THE SUBJECT MARKETPLACE DO NOT CONSIDER REPRODUCTION COST OR INCOME POTENTIAL WHEN EITHER PURCHASING OR MARKETING SIMILAR PROPERTIES FOR SALE. THEREFORE, NEITHER THE COST NOR THE INCOME APPROACHES ARE CONSIDERED RELEVANT APPROACHES TO VALUE AND THEIR OMISSION DOES NOT CONSTITUTE A DEPARTURE FROM USPAP.

COST APPROACH

### COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) THE OPINION OF SITE VALUE WAS MAINLY BASED ON TYPICAL COST PER SQFT. IN SIMILAR PROPERTIES IN THE SUBJECT MARKET AREA. MRMLS, REALLIST AND REAL QUEST WERE CHECKED FOR ACCURACY. THE LAND VALUE IN AREA IS TYPICAL FOR AREA AND HAS SIMILAR MARKETABILITY TO SURROUNDING COMPS IN AREA.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	1,134,000
Source of cost data MARSHALL AND SWIFT.	DWELLING 1,673 Sq.Ft. @ \$ 150.00	= \$	250,950
Quality rating from cost service 10 Effective date of cost data 08/01/2022	0 0 Sq.Ft. @ \$ 0.00	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	improvements	= \$	182,000
SQUARE FOOT CALCULATIONS ARE CONSIDERED TO BE AN APPROX. COST APPROACH IS BASED ON MARSHALL/SWIFT.	Garage/Carport 400 Sq.Ft. @ \$ 55.00	= \$	22,000
THE EST. SITE VALUE IS TYPICAL FOR NEIGHBORHOOD FOR LAND AND IMPROVEMENTS FOR THIS AREA.	Total Estimate of Cost-New 0	= \$	454,950
	Less Physical Functional External		
	Depreciation 124,065	= \$(	124,065)
	Depreciated Cost of Improvements	= \$	330,885
	"As-is" Value of Site Improvements	= \$	14,000
	0		0
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH	= \$	1,478,885

INCOME

### INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ Indicated Value by Income Approach  
Summary of Income Approach (including support for market rent and GRM) SEE ABOVE ADDITIONAL COMMENTS.

PUD INFORMATION

### PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' 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

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion.

Does the project contain any multi-dwelling units?  Yes  No Data Source

Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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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:

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 the 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.

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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 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.

# Uniform Residential Appraisal Report

File # 8010805992

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.

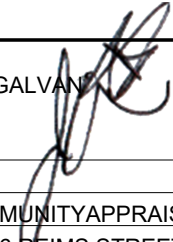
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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.

APPRaiser JOHN GALVAN

Signature 

Name JOHN GALVAN

Company Name COMMUNITYAPPRAISAL

Company Address 476 DEIMS STREET  
POMONA, CA 91767

Telephone Number 909-319-1927

Email Address COMMUNITYAPPRAISALTEAM@YAHOO.COM

Date of Signature and Report 09/30/2022

Effective Date of Appraisal 09/29/2022

State Certification # AR037601

or State License # \_\_\_\_\_

or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_

State CA

Expiration Date of Certification or License 07/19/2024

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_

Name \_\_\_\_\_

Company Name \_\_\_\_\_

Company Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Date of Signature \_\_\_\_\_

State Certification # \_\_\_\_\_

or State License # \_\_\_\_\_

State \_\_\_\_\_

Expiration Date of Certification or License \_\_\_\_\_

ADDRESS OF PROPERTY APPRAISED

13120 Eastend Ave  
Chino, CA 91710

APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,478,000

LENDER/CLIENT

Name ARIVS

Company Name Homebridge Financial Services, Inc.

Company Address 20700 44th Ave West #500  
Lynnwood, WA 98036

Email Address \_\_\_\_\_

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 street

Did inspect exterior of comparable sales from street  
Date of Inspection \_\_\_\_\_

Borrower/Client	William Mouw, Michelle Mouw				
Property Address	13120 Eastend Ave				
City	Chino	County	SAN BERNARDINO	State	CA Zip Code 91710
Lender	Homebridge Financial Services, Inc.				

ORIGINAL PHOTOS WERE USED FOR ALL COMPARABLES.  
ALL COMPS WERE DRIVEN.

**• URAR : NEIGHBORHOOD- DESCRIPTION**

THE SUBJECT IS LOCATED IN THE CITY OF (CHINO). THE (71) FREEWAY IS LOCATED IN CLOSE PROXIMITY TO SUBJECT THAT LINKS SEVERAL FREEWAY SYSTEMS TOGETHER INCLUDING THE 210, 15, 57, 101 AND 110 FREEWAYS . THE LINKAGES IN THE AREA ARE MAINLY (COMMERCIAL AREAS ) AND ARE WITHIN CLOSE PROXIMITY WHICH MAKES THIS AREA MAINLY SUBURBAN. THE MAIN THOROUGHFARES ARE LOCATED ON (central/mountain ). MOST HOMES AGE IN AREA ARE BUILT FROM (1940-1998). THE SUBJECT IS LOCATED IN CLOSE PROXIMITY TO SCHOOLS, PLACES OF WORSHIP AND EMPLOYMENT CENTERS.

**ANSI-** the Square Footage-Method for Calculating: ANSI® Z765-2021 (American National Standards Institute®) Measuring Standard for measuring, calculating, and reporting gross living area (GLA) and non-GLA areas of subject properties was used for this report.

• URAR : Neighborhood - Market Conditions continue

**COVID- 19** - AT THIS TIME NO DIRECT EVIDENCE WAS SHOWN THAT THERE WAS AN IMPACT ON MARKETABILITY ON SUBJECT, COMPS OR MARKET AREA.

**NATURAL DISASTER/FEMA AREA-** AS OF INSPECTION THE SUBJECT HAS NOT BEEN AFFECTED BY ANY NATURAL DISASTERS NOR HAS IT AFFECTED MARKETABILITY AS OF INSPECTION DATE.

**ZONING CONFIRMATION** - REALIST AND CITY DATA WAS USED TO GATHER INFORMATION WITH LOCAL CITY CONTACTED OR ONLINE SOURCE USED TO VERIFY WHERE NECESSARY.

**SITE CONFIRMATION** - REALIST AND NDCDATA WAS USED TO GATHER INFORMATION WITH LOCAL CITY CONTACTED OR ONLINE SOURCE USED TO VERIFY WHERE NECESSARY.

**HIGHEST AND BEST USE:**

ANALYSIS OF THE SUBJECT LEGAL, PHYSICAL, MAXIMALLY PRODUCTIVE AND FEASIBILITY USES THRU INSPECTION AND RESEARCH RESULTED IN THE CONCLUSION THE SUBJECTS CURRENT USE AS A SINGLE FAMILY RESIDENTIAL PROPERTY IS THE SUBJECTS HIGHEST AND BEST USE.



Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						

**APPRAISAL ASSISTANCE ----**

**was given on this report.**

**Misty Galvan state #at3007277**

**has provided assistance under supervision in phone calls/client communication, report writing/set up, computer assistance, data research (non comp analysis ), city and area research, taping of property, photos of property, zoning research and linkages research.**

**Misty Galvan has been in the real estate/ appraisal industry since 2003 and has given assistance in appraising over 1500 plus properties and has over 180 hours of appraisal education.**

# Market Conditions Addendum to the Appraisal Report

File No. 8010805992

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 13120 Eastend Ave City Chino State CA ZIP Code 91710

Borrower William Mouw, Michelle Mouw

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.50	3.00	3.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	10.7	6.0	6.3	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	30	30	30	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	30	30	30	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). See attached addenda.

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties). none noted in area.

Cite data sources for above information. MRMLS/NDCDATA/SURVEY/LOCAL NEWSPAPER REPORTS.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

MLS WAS USED TO GAIN INFORMATION ALONG WITH REALIST CHARTS AND GRAPHS BEING USED TO FORMULATE CONCLUSION. PENDING SALES AND CURRENT LISTINGS WERE USED TO FORMULATE CONCLUSION.

If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature  
 Appraiser Name JOHN GALVAN  
 Company Name COMMUNITY APPRAISAL  
 Company Address 476 REJIS STREET, POMONA, CA 91767  
 State License/Certification # AR037601 State CA  
 Email Address COMMUNITYAPPRAISALTEAM@YAHOO.COM

Signature  
 Supervisory Appraiser Name  
 Company Name  
 Company Address  
 State License/Certification # State

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Condition Ratings and Definitions

#### C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 are either 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 residence 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.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Quality Ratings and Definitions (continued)

#### 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.

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 gutting and rebuild.

### Explanation of Bathroom Count

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

#### Example:

3.2 indicates three full baths and two half baths.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

## Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Armlth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

Borrower/Client	William Mouw, Michelle Mouw				
Property Address	13120 Eastend Ave				
City	Chino	County	SAN BERNARDINO	State	CA
				Zip Code	91710
Lender	Homebridge Financial Services, Inc.				

**GEOGRAPHIC COMPETENCY/KNOWLEDGE OF AREA:**

APPRAISER HAS APPRAISED OVER 110 +/- APPRAISALS IN SUBJECT AREA WITHIN 3-5 PLUS YEARS. APPRAISER USES LOCAL DATA SUCH AS NDCDATA, LOCAL MLS, REALLIST AND REAL QUEST. APPRAISER HAS BEEN APPRAISING THE AREAS OF LOS ANGELES COUNTY, SAN BERNARDINO COUNTY, ORANGE COUNTY AND RIVERSIDE COUNTIES FOR OVER 15 PLUS YEARS. APPRAISERS COUNTY OF RESIDENCE IS LOS ANGELES AND SAN BERNARDINO COUNTY. TO MAINTAIN AREA KNOWLEDGE APPRAISER SUBSCRIBES TO L.A TIMES, DAILY BULLETIN, ORANGE COUNTY REGISTER AND THE PRESS ENTERPRISE.

• **URAR : Reconciliation - Reconciliation and Final Value Conclusion**

ALL COMPS ARE LOCATED IN SUBJECTS IMMEDIATE AREA AND HAVE SIMILAR MARKETABILITY, AGE, APPEAL AND GLA. ALL COMPS ARE CLOSED VERIFIED SALES OF SIMILAR TYPE DWELLINGS. SEARCH AREA WITH CLOSING DATE WAS ABOUT 2 YEARS WITH THE MOST RECENT SALES USED WERE POSSIBLE AND GIVEN THE MOST WEIGHT. ALL COMPS WERE CONSIDERED TO BE BEST AVAILABLE AT TIME OF INSPECTION. THE REPORT IS NOT INTENDED FOR ANY OTHER USE.

• **Seller Concessions/ Market Conditions Addendum to the Appraisal Report :**

**IN THIS ANALYSIS, THERE WERE NO ADJUSTMENTS REQUIRED FOR PROPERTY RIGHTS, CASH EQUIVALENCY OR CONDITIONS OF SALE UNLESS NOTED.** SELLER CONCESSIONS WERE TAKEN INTO CONSIDERATION WITH NO ADJUSTMENTS WARRANTED PER MARKET REFLECTION. SELLER CONCESSIONS NOT ALWAYS REPORTED ON MLS. Loan concessions and discounts of about 2% have been fairly common in recent years.

**COMMENTS ON SALES COMPARISON:**

CONDITION OF COMPARABLES WERE TAKEN FROM DRIVE BY AND WAS DONE ON ALL COMPS. CRMRLS, REALIST, NDCDATA, GOOGLE SEARCH WERE USED TO HELP VERIFY INFORMATION. SALES AGENT WAS CALLED ON ALL COMPS TO VERIFY STATEMENTS OF CONDITION GIVEN BY AGENT.

GLA/SQFT. ADJUSTMENTS FOR SIGNIFICANT DIFFERENCES IN IMPROVEMENTS WERE DERIVED BY MATCHED PAIRED ANALYSIS OR ABSTRACTION. WHEN MATCHED PAIRED ANALYSIS OR ABSTRACTION ARE NOT POSSIBLE OR PRACTICAL, BRACKETING AND/OR THE APPRAISER'S KNOWLEDGE AND EXPERIENCE OF THE MARKET AREA ARE UTILIZED IN DETERMINING THE APPROPRIATE ADJUSTMENTS FOR DIFFERENCES. WHEN DIFFERENCES BETWEEN THE SUBJECT AND COMPARABLES ARE DEEMED TOO SPECULATIVE FOR ADJUSTMENT, THESE DIFFERENCES ARE CONSIDERED IN THE OVERALL VALUE CONCLUSION.

**ANY COMPS THAT WERE USED OVER 6 MONTHS DATE WERE USED DUE TO LIMITED SALES WITH ALL COMPS USED BEING THE BEST AVAILABLE AT TIME OF INSPECTION. THE SALES WERE SELECTED AS COMPARABLES DUE TO THEIR SIMILARITY IN SIZE, QUALITY, LOCATION, AND/OR AMENITIES. HOWEVER, EACH COMPARABLE IS DIFFERENT AND ADJUSTMENTS ARE REQUIRED TO BETTER INDICATE THE APPROPRIATE VALUE FOR THE SUBJECT, THE VALUATION ANALYSIS ADDRESSES THE FACTORS THAT AFFECT THE PRICING OF SINGLE FAMILY HOMES IN THE MARKET PLACE. THESE FACTORS INCLUDE PROPERTY RIGHTS CONVEYED, FINANCING TERMS, CONDITIONS OF SALE, EXCESS LAND, AND MARKET CONDITIONS. THEN ADJUSTMENTS ARE MADE FOR PHYSICAL DIFFERENCES BETWEEN THE COMPARABLES AND THE SUBJECT. ALL COMPS ARE BELIEVED/APPEARED TO BE OF ARMS LENGTH TRANSACTIONS AND ANY CREATIVE FINANCING OR CREATIVE SELLING ARE UNKNOWN TO APPRAISER. TITLE REPORT AND CONTACT OF AGENTS WAS MADE WERE POSSIBLE FROM MLS AND REALIST.**

THE ADJUSTMENTS ARE NOT INTENDED TO BE AN EXACT SCIENTIFIC PROCESS THAT IDENTIFIES AND QUANTIFIES THE VALUE ATTRIBUTES OF THE COMAPABLES AS COMPARED TO THE SUBJECT HOWEVER, THEY DO REFLECT REASONABLE EXPLANATIONS FOR THE RELATIVE DIFFERENCES IN THE COMPARABLES AND THE PRICES. THE AMOUNT OF THE ADJUSTMENTS ARE DETERMINED BY AN ANALYSIS OF THE MARKET DATA USING MATCHED PAIR OR REGRESSION ANALYSIS. THE ADJUSTMENTS ARE DISCUSSED WITH LOCAL ACTIVE REAL ESTATE OWNERS AND BROKERS TO DETERMINE THE VALIDITY OF THE ADJUSTMENTS.

Borrower/Client	William Mouw, Michelle Mouw				
Property Address	13120 Eastend Ave				
City	Chino	County	SAN BERNARDINO	State	CA Zip Code 91710
Lender	Homebridge Financial Services, Inc.				

**SCOPE OF APPRAISAL** A MARKET SEARCH WAS CONDUCTED WITHIN THE SUBJECTS NEIGHBORHOOD AND SIMILAR COMPETING NEIGHBORHOOD(S) FOR COMPARABLE SALES, PENDING SALES AND PROPERTIES CURRENTLY LISTED FOR SALE. MANY PROPERTIES WERE REVIEWED. **THE INTENT OF THIS APPRAISAL REPORT TO CONFORM TO THE FINANCIAL INSTITUTIONS REFORMS AND RECOVERY ACT, TITLE XI (FIRREA), THE APPRAISAL FOUNDATION (UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE), THE CODE OF ETHICS AND STANDARDS OF THE NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS, THE FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA) AND THE FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC)**

**CERTIFICATIONS-**

No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner... I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to intended party.

**The certifications contained within this appraisal report were developed by Fannie Mae and Freddie Mac, not by this appraiser, specifically Certification #21 and #23. This appraisal was developed for no one else beside the specific client identified in the report and any intended user(s) also identified in the report. The intended use is for the client and intended users named in this report and is not be to used or relied upon by anyone else for any purpose. A party receiving a report copy from the client does not as a consequence, become a party to the appraiser-client relationship.**

The certifications contained within this appraisal report were developed by Fannie Mae and Freddie Mac, not by this appraiser, specifically Certification #21 and #23. This appraisal was developed for no one else beside the specific client identified in the report and any intended user(s) also identified in the report. The intended use is for the client and intended users named in this report and is not be to used or relied upon by anyone else for any purpose. A party receiving a report copy from the client does not as a consequence, become a party to the appraiser-client relationship.

Borrower/Client	William Mouw, Michelle Mouw				
Property Address	13120 Eastend Ave				
City	Chino	County	SAN BERNARDINO	State	CA Zip Code 91710
Lender	Homebridge Financial Services, Inc.				

**ADVERSE ENVIRONMENTAL CONDITIONS:**

**THE APPRAISER IS NOT A QUALIFIED EXPERT IN ENVIRONMENTAL MATTERS AND AN EXPERT SHOULD BE RETAINED TO ADDRESS SUCH MATTERS, IF DESIRED. THE PROPERTY IS NOT LOCATED WITHIN ONE MILE OF A SUPERFUND SITE . THE SUBJECT WAS NOT BUILT DURING A PERIOD WHEN HAZARDOUS MATERIALS WERE USED FOR CONSTRUCTION. NO ENVIRONMENTAL HAZARDS ON OR IN PROXIMITY TO THE SUBJECT WERE OBSERVED OR MADE KNOWN TO THE APPRAISER**

**THE APPRAISER IS NOT AN EXPERT IN THE DETECTION OF MOLD NOR THE CLASSIFICATION OF MOLD AND WHETHER IT POSES ANY RISK TO THE PROPERTY OR ITS INHABITANTS. DURING THE INSPECTION THE APPRAISER DID NOT OBSERVE ANY MILDEW. MOLD CAN, HOWEVER EXIST BEHIND WALLS AND IN AREAS NOT INSPECTED. THE CLIENT IS ADVISED TO RETAIN AN EXPERT IN THIS AREA, IF DESIRED.**

**THE VALUE ESTIMATE IN THIS REPORT IS BASED UPON THE ASSUMPTION THAT THERE ARE NO ENVIRONMENTAL CONDITIONS ON OR IN PROXIMITY TO THE SUBJECT THAT WOULD AFFECT THE VALUE OR MARKETABILITY OF THE SUBJECT PROPERTY.**



**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 they consider their own best interests; (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. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, 2010.)

\* 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 LIMITING CONDITIONS AND CERTIFICATION**

**CONTINGENT AND LIMITING CONDITIONS:** The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. 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.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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. This appraisal report must not be considered an environmental assessment of the subject property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. 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 completion of the improvements will be performed in a workmanlike manner.
9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

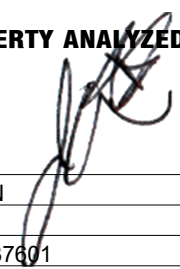
**CERTIFICATION: The appraiser certifies and agrees that:**

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**ADDRESS OF PROPERTY ANALYZED:**

13120 Eastend Ave, Chino, CA 91710

**APPRAISER:**

Signature: 

Name: JOHN GALVAN

Title: \_\_\_\_\_

State Certification #: AR037601

or State License #: \_\_\_\_\_

State: CA Expiration Date of Certification or License: 07/19/2024

Date Signed: 09/30/2022

**SUPERVISORY or CO-APPRAISER (if applicable):**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

State Certification #: \_\_\_\_\_

or State License #: \_\_\_\_\_

State: \_\_\_\_\_ Expiration Date of Certification or License: \_\_\_\_\_

Date Signed: \_\_\_\_\_

Did  Did Not Inspect Property



## Subject Public Record



County Last Updated: 09/13/2022

## Property Location

<b>Address:</b> 13120 EASTEND AVE	<b>City:</b> CHINO	<b>Zip:</b> 91710-4762
<b>APN#:</b> 1019-291-13-0000	<b>Use Code:</b> Single Family Residence	<b>County:</b> San Bernardino
<b>Tract:</b>	<b>Census Tract:</b> 4.01	<b>Zone:</b>
<b>Map Page/Grid:</b> 681/ D1	<b>Legal Desc:</b> PARCEL MAP 2174 PARCEL 1	
<b>Total Assessed Value:</b> 407,054	<b>Tax Amount:</b> 4,468.91	
<b>Percent Improvement:</b> 0.38	<b>Tax Year / Assessor Year:</b> 2021 / 2022	

## Current Owner Information

<b>Current Owner:</b> FERMANIANPAUL H & CAROL FAMILY TRUS	<b>Owner Address:</b> 13120 EASTEND AVE
<b>City, State, Zip:</b> CHINO, CA, 91710-4762	<b>Owner Occupied:</b> Yes
<b>Last Transaction:</b> 06/08/2006	<b>Deed Type:</b>
<b>Amount:</b>	<b>Document:</b> 0000391577

## Last Sale Information

<b>Transferred From:</b> FERMANIAN,PAUL H & CAROL J	<b>Seller Address:</b>
<b>Recording / Sale Date:</b> 06/08/2006 /	<b>Prior Recording / Sale Date:</b> /
<b>Most Recent Sale Price:</b>	<b>Prior Sale Price:</b>
<b>Document Number:</b> 0000391577	<b>Prior Document No.:</b>
<b>Document Type:</b> quitclaim/deed of trust	<b>Prior Document Type:</b>

## Lender Information

<b>Lender:</b>	<b>Full/Partial:</b>
<b>Loan Amount / 2nd Trust Deed:</b> /	<b>Loan Type:</b>

## Physical Information

<b>Building Area:</b> 1,654	<b># of Bedrooms:</b> 2	<b>Lot Size: sqft / acreage:</b> 131,043 / 3.01
<b>Additional:</b> 786	<b># of Bathrooms:</b> 1.00	<b>Year Built / Effective:</b> 1951 / 0
<b>Garage:</b> 440	<b># of Stories:</b> 1	<b>Heating:</b> Floor/Wall
<b>First Floor:</b> 868	<b>Total Rooms:</b> 5	<b>Cooling:</b> None
<b>Second Floor:</b> 0	<b># of Units:</b> 0	<b>Roof Type:</b> Builtup
<b>Third Floor:</b> 0	<b>Garage/Carport:</b> 2 Car Detached Garage	<b>Construction/Quality:</b> / 4.5
<b>Basement Finished:</b> 0	<b>Fireplaces:</b> 0	<b>Building Shape:</b> L-Shaped
<b>Basement Unfinished:</b> 0	<b>Pool/Spa:</b>	<b>View:</b>

# Comp 1 Property Profile

9/30/22, 7:20 AM

Multi Property Profiles Full



## Property Comparables Full Profile for Subject Property

### General Information: Map Id 1

<b>Address:</b> 2995 RIVERSIDE TER	<b>City:</b> CHINO	<b>Zip:</b> 91710-2963
<b>APN#:</b> 1023-081-16-0000	<b>Use Code:</b> SINGLE FAMILY RESIDENCE	<b>County:</b> SAN BERNARDINO
<b>Tract:</b>	<b>Census Tract:</b> 4.01	<b>Zone:</b>
<b>Map Page/Grid:</b> 641/B7	<b>Legal Desc:</b> PARCEL MAP 8968 PARCEL 1	
<b>Total Assessed Value:</b> 128,267	<b>Tax Amount:</b> 1,853.70	
<b>Percent Improvement:</b> 0.74	<b>Tax Year:</b> 2021	

### Current Owner Information

<b>Current Owner:</b> MARQUEZ, JESSICA & BERRIOS, KEN	<b>Owner Address:</b> 2995 RIVERSIDE TER
<b>City, State:</b> CHINO, CA	<b>Zip:</b> 91710-2963
<b>Last Transaction:</b> 07/26/2022	<b>Deed Type:</b>
<b>Amount:</b> 1,200,000	<b>Document:</b> 0000258832

### Last Sale Information

<b>Transferred From:</b> TAMAYO, RUFUS	<b>Seller Address:</b>
<b>Sale Date:</b> 07/26/2022	<b>Prior Sale Date:</b>
<b>Most Recent Sale Price:</b> 1,200,000	<b>Prior Sale Price:</b>
<b>Document Number:</b> 0000258832	<b>Prior Document Number:</b>
<b>Document Type:</b> GRANT DEED/DEED OF TRUST	<b>Prior Document Type:</b>

### Lender Information

<b>Lender:</b> 5TH STREET CAPITAL INC	<b>Full/Partial:</b> C
<b>Loan Amount / 2nd Trust Deed:</b> 960,000 / 0	<b>Loan Type:</b> CONVENTIONAL

### Physical Information

<b>Building Area:</b> 2,480	<b># of Bedrooms:</b> 2	<b>Lot Size: sqft / acreage:</b> 34,548 / 0.79
<b>Additional:</b> 0	<b># of Bathrooms:</b> 2.00	<b>Year Build / Effective:</b> 1955 / 0
<b>Garage:</b> 0	<b># of Stories:</b> 1	<b>Heating:</b> CENTRAL
<b>First Floor:</b> 2480	<b>Total Rooms:</b> 6	<b>Cooling:</b> NONE
<b>Second Floor:</b> 0	<b># of Units:</b> 0	<b>Roof Type:</b> BUILTUP
<b>Third Floor:</b> 0	<b>Garage/Carport:</b> 3 CAR GARAGE	<b>Construction/Quality:</b> / 7.5
<b>Basement Finished:</b> 0	<b>Fireplaces:</b> 1	<b>Building Shape:</b> C-SHAPED
<b>Basement Unfinished:</b> 0	<b>Pool/Spa:</b> YES	<b>View:</b>

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## Comp 2 Property Profile

9/30/22, 7:20 AM

Multi Property Profiles Full



Property Comparables Full Printout for Subject Property

## General Information: Map Id 2

<b>Address:</b> 11830 PIPELINE AVE	<b>City:</b> CHINO	<b>Zip:</b> 91710-1536
<b>APN#:</b> 1013-301-03-0000	<b>Use Code:</b> SINGLE FAMILY RESIDENCE	<b>County:</b> SAN BERNARDINO
<b>Tract:</b> 1317900	<b>Census Tract:</b> 4.03	<b>Zone:</b>
<b>Map Page/Grid:</b> 641/D5	<b>Legal Desc:</b> PARCEL MAP 521 PARCEL 2	
<b>Total Assessed Value:</b> 1,075,000	<b>Tax Amount:</b> 11,840.52	
<b>Percent Improvement:</b> 0.65	<b>Tax Year:</b> 2021	

## Current Owner Information

<b>Current Owner:</b> CUI,XIA	<b>Owner Address:</b> 11830 PIPELINE AVE
<b>City, State:</b> CHINO, CA	<b>Zip:</b> 91710-1536
<b>Last Transaction:</b> 04/27/2022	<b>Deed Type:</b>
<b>Amount:</b> 1,550,000	<b>Document:</b> 0000158628

## Last Sale Information

<b>Transferred From:</b> ZAVALA, BERNARDO R	<b>Seller Address:</b>
<b>Sale Date:</b> 04/27/2022	<b>Prior Sale Date:</b> 07/18/2005
<b>Most Recent Sale Price:</b> 1,550,000	<b>Prior Sale Price:</b> 995,000
<b>Document Number:</b> 0000158628	<b>Prior Document Number:</b> 0000515037
<b>Document Type:</b> GRANT DEED/DEED OF TRUST	<b>Prior Document Type:</b> GRANT DEED/DEED OF TRUST

## Lender Information

<b>Lender:</b> FIDELITY LENDING SOLUTION	<b>Full/Partial:</b> C
<b>Loan Amount / 2nd Trust Deed:</b> 1,162,500 / 0	<b>Loan Type:</b> CONVENTIONAL VARIABLE

## Physical Information

<b>Building Area:</b> 1,730	<b># of Bedrooms:</b> 3	<b>Lot Size: sqft / acreage:</b> 101,495 / 2.33
<b>Additional:</b> 380	<b># of Bathrooms:</b> 2.00	<b>Year Build / Effective:</b> 1974 / 0
<b>Garage:</b> 704	<b># of Stories:</b> 1	<b>Heating:</b> CENTRAL
<b>First Floor:</b> 1350	<b>Total Rooms:</b> 5	<b>Cooling:</b> CENTRAL AIR
<b>Second Floor:</b> 0	<b># of Units:</b> 0	<b>Roof Type:</b> COMPOSITION SHINGLE
<b>Third Floor:</b> 0	<b>Garage/Carport:</b> 2 CAR DETACHED GARAGE	<b>Construction/Quality:</b> / 6
<b>Basement Finished:</b> 0	<b>Fireplaces:</b> 1	<b>Building Shape:</b> RECTANGLE
<b>Basement Unfinished:</b> 0	<b>Pool/Spa:</b>	<b>View:</b>

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### Subject Photo Page

Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



#### Subject Front

13120 Eastend Ave  
Sales Price 1,420,000  
Gross Living Area 1,673  
Total Rooms 5  
Total Bedrooms 2  
Total Bathrooms 1.0  
Location A;BsyRd;  
View N;Res;  
Site 3.02 ac  
Quality Q4  
Age 71



#### Subject Rear



#### Subject Street

### SUBJECT PHOTOS

Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



**SUBJECT STREET**



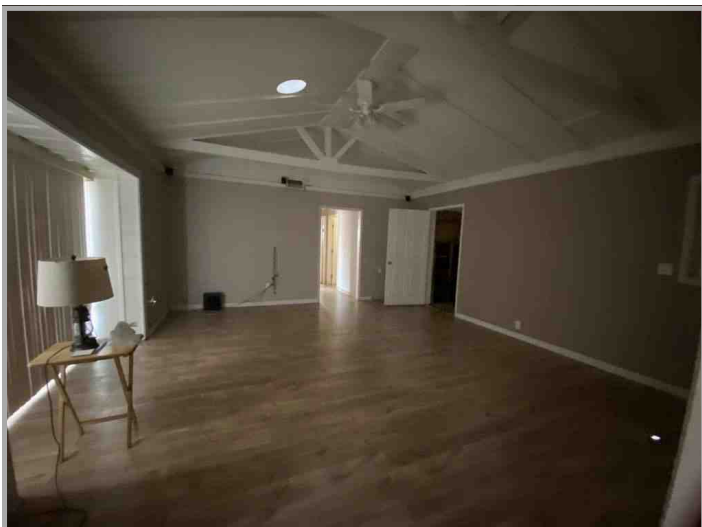
**SUBJECT SIDE**



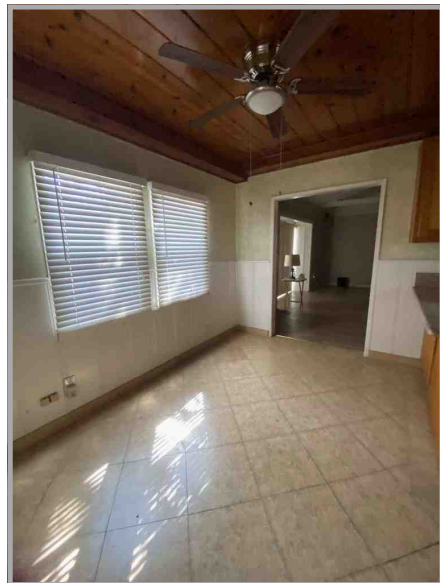
**SUBJECT SIDE**



**SUBJECT LIVING ROOM**



**SUBJECT FAMILY ROOM**



**SUBJECT DINING AREA**



### \SUBJECT PHOTOS

Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



**SUBJECT KITCHEN**



**SUBJECT DEN**



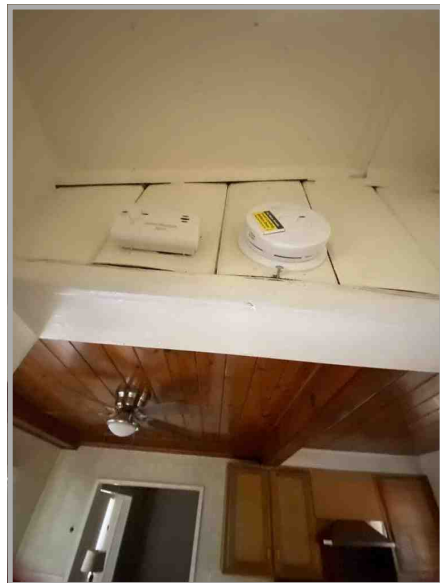
**SUBJECT KITCHEN**



**SUBJECT GARAGE**



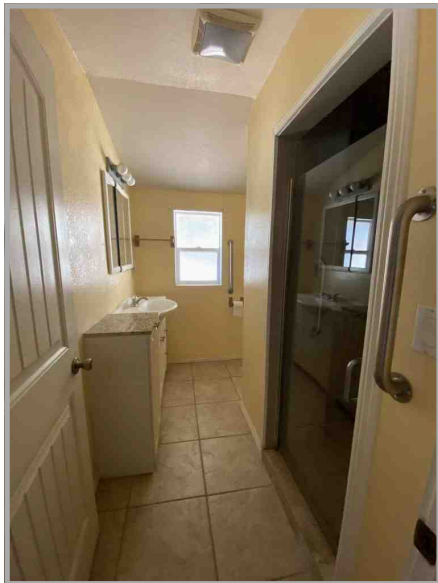
**SUBJECT WATER HEATER**



**SUBJECT SMOKE/CO ALARM**

### Interior Photos

Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



**SUBJECT BATHROOM 1**



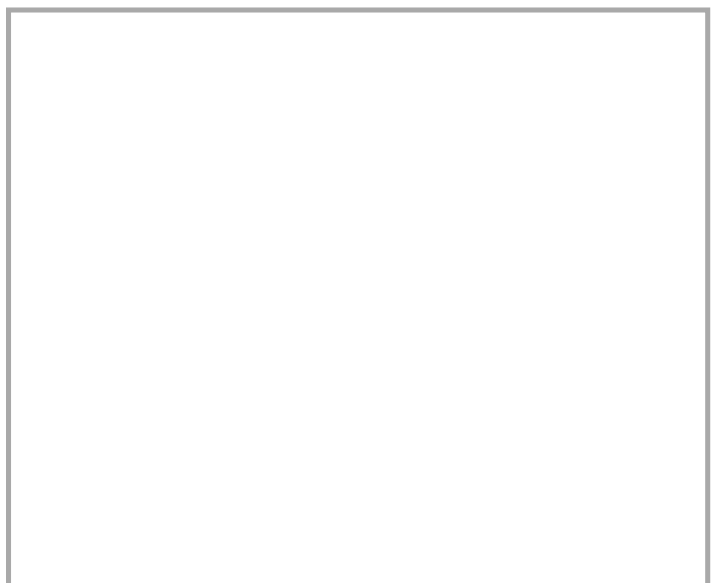
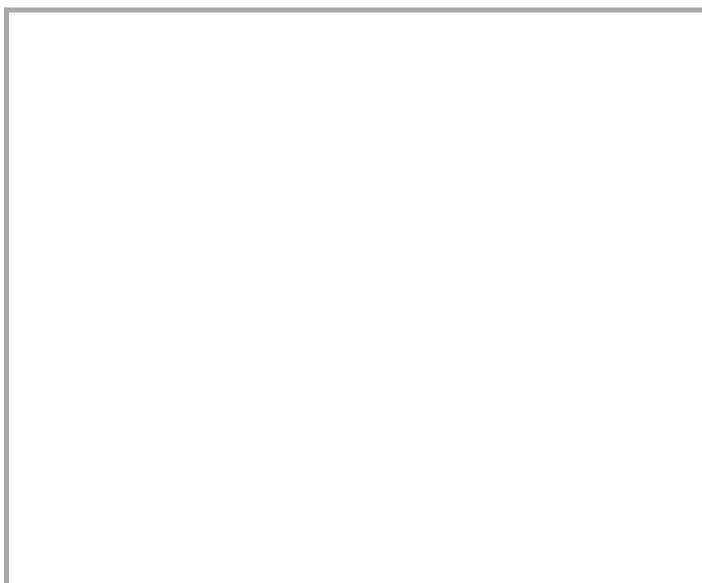
**SUBJECT BATHROOM 2**



**BEDROOM**



**BEDROOM**

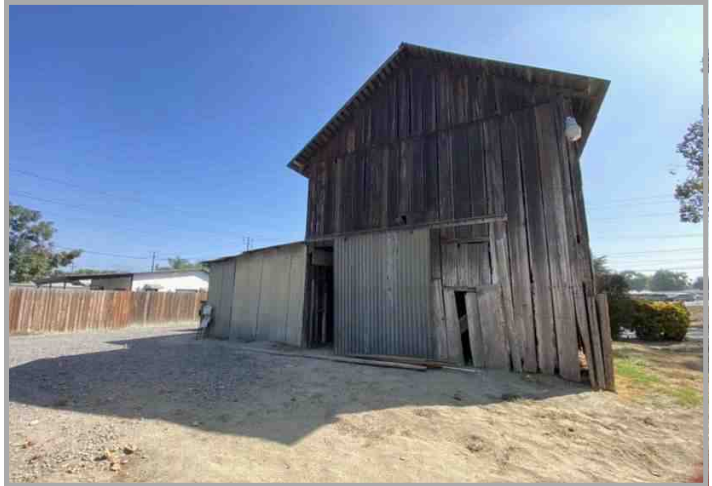


### Interior Photos

Borrower/Client	William Mouw, Michelle Mouw				
Property Address	13120 Eastend Ave				
City	Chino	County	SAN BERNARDINO	State	CA
Lender	Homebridge Financial Services, Inc.				
				Zip Code	91710



**SUBJECT BARN**



**SUBJECT BARN**



**SUBJECT BARN AREA**



**SUBJECT BARN AREA**



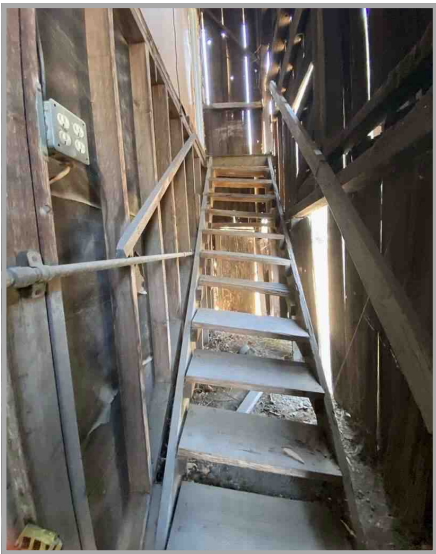
**SUBJECT BARN ROOMS**



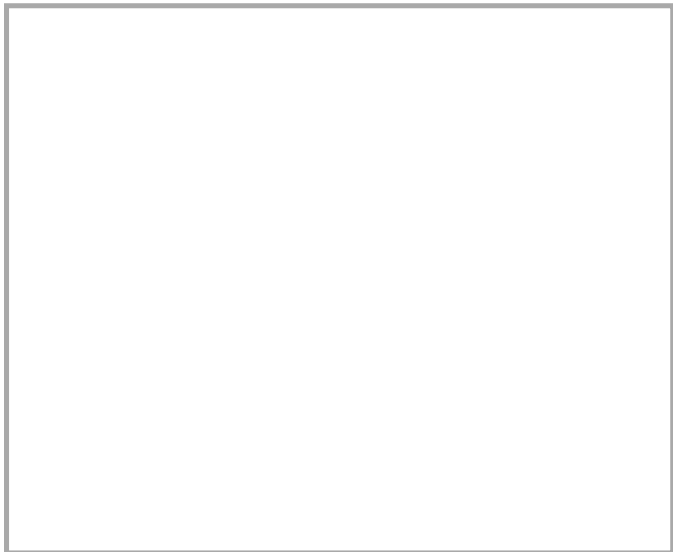
**SUBJECT BARN ROOM**

### Interior Photos

Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



SUBJECT BARN STAIRS



### Interior Photos

Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



**SUBJECT STABLE**



**SUBJECT STABLE**



**SUBJECT STABLE**



**SUBJECT STABLE**



**SUBJECT STORAGE**



**SUBJECT STORAGE**

### Interior Photos

Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



**SUBJECT STORAGE**



**SUBJECT STORAGE**



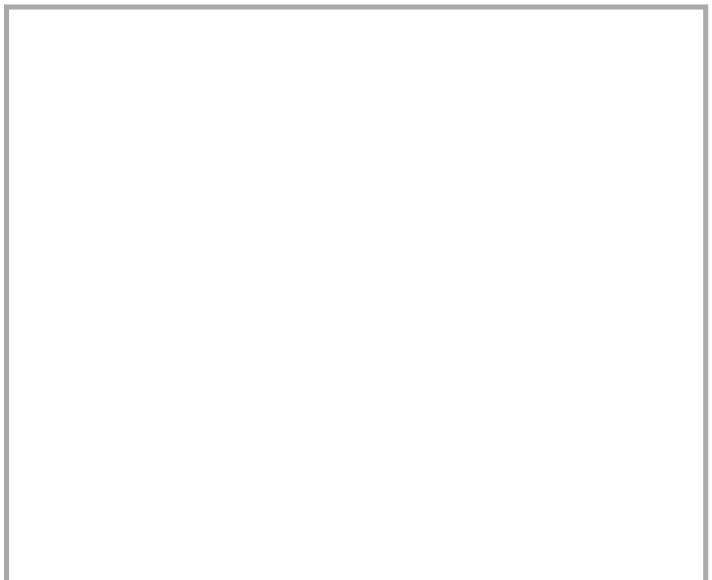
**SUBJECT STORAGE**



**SUBJECT STORAGE**

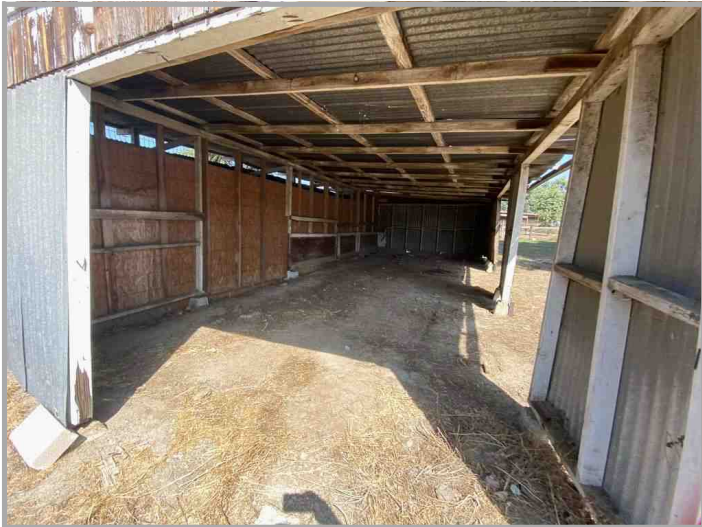


**SUBJECT STORAGE**



### Interior Photos

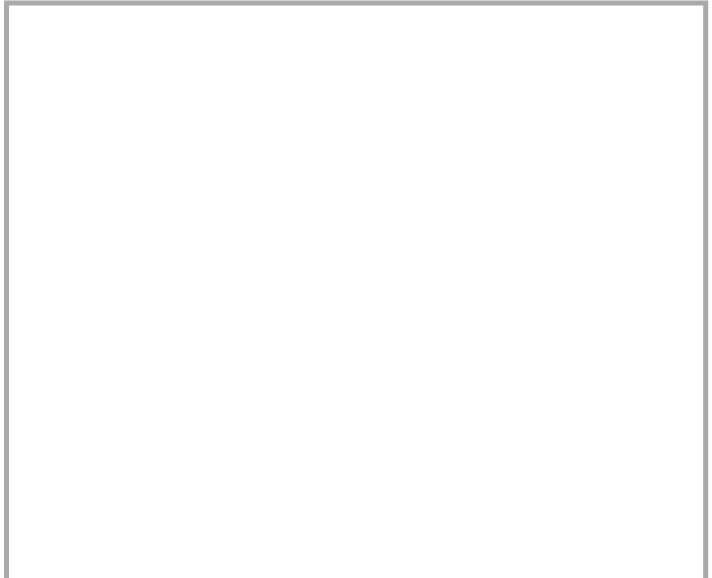
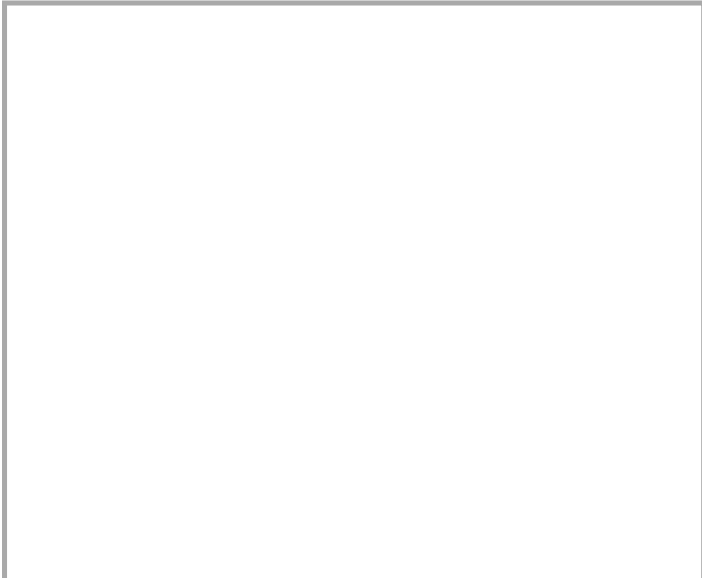
Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



**SUBJECT STORAGE**



**SUBJECT STORAGE**



### Interior Photos

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Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



**SUBJECT WORK STORAGE**



**SUBJECT WORK STORAGE**



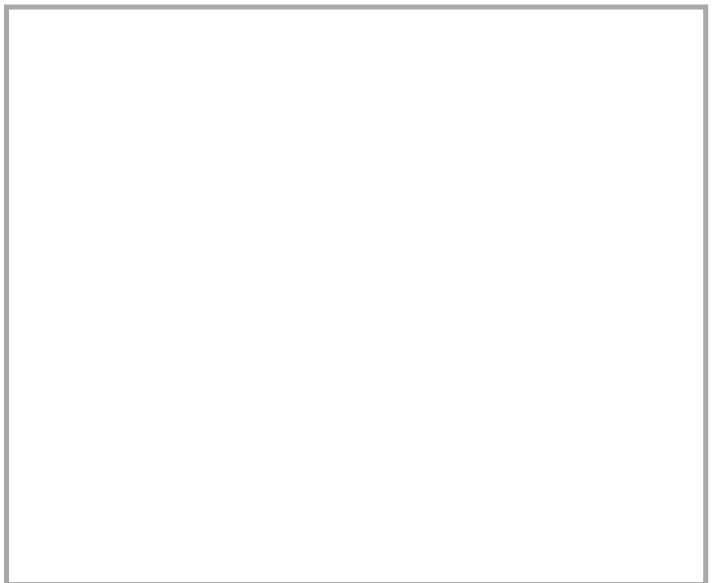
**SUBJECT WORK STORAGE**



**SUBJECT WATER HEATER 1/2 BATHROOM 1**



**SUBJECT WORK STORAGE ROOM**





### Interior Photos

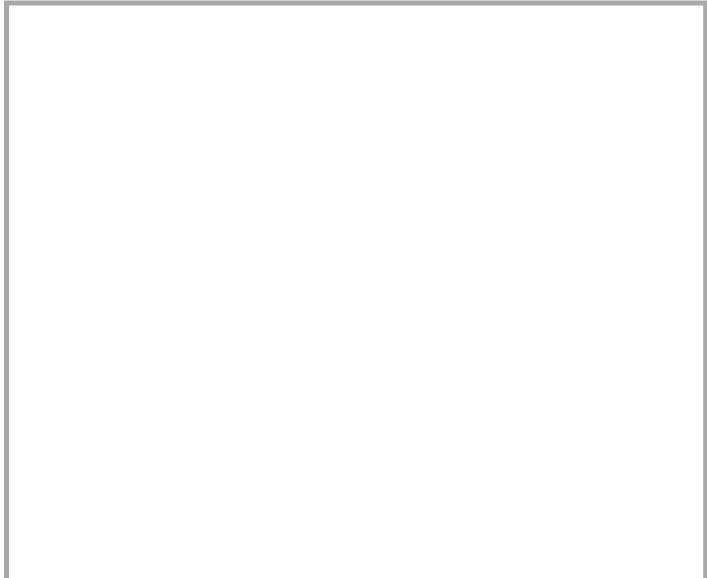
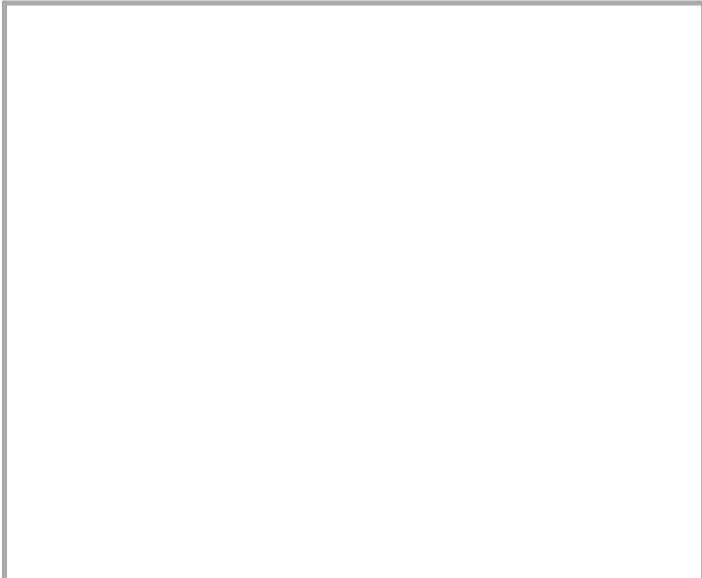
Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



**SUBJECT REAR YARD NEIGHBORS AREA**



**SUBJECT NEIGHBORS AREA**



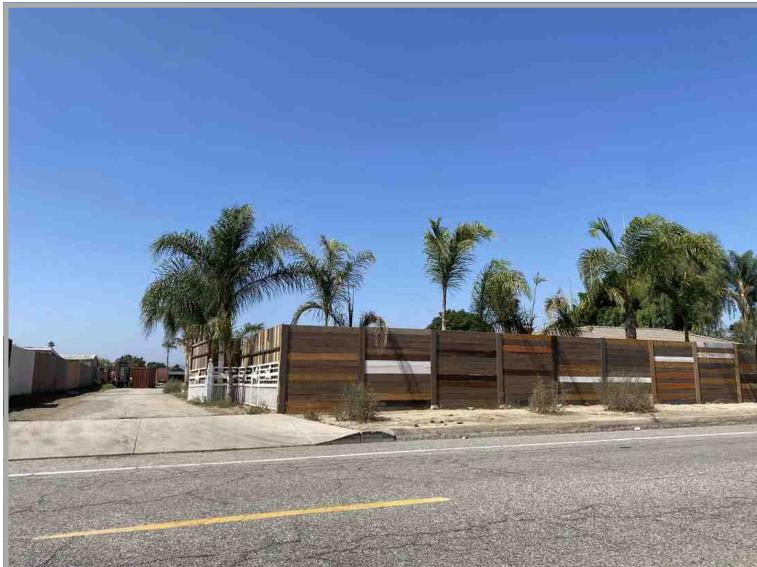
## Comparable Photo Page

Borrower/Client	William Mouw, Michelle Mouw				
Property Address	13120 Eastend Ave				
City	Chino	County	SAN BERNARDINO	State	CA
				Zip Code	91710
Lender	Homebridge Financial Services, Inc.				



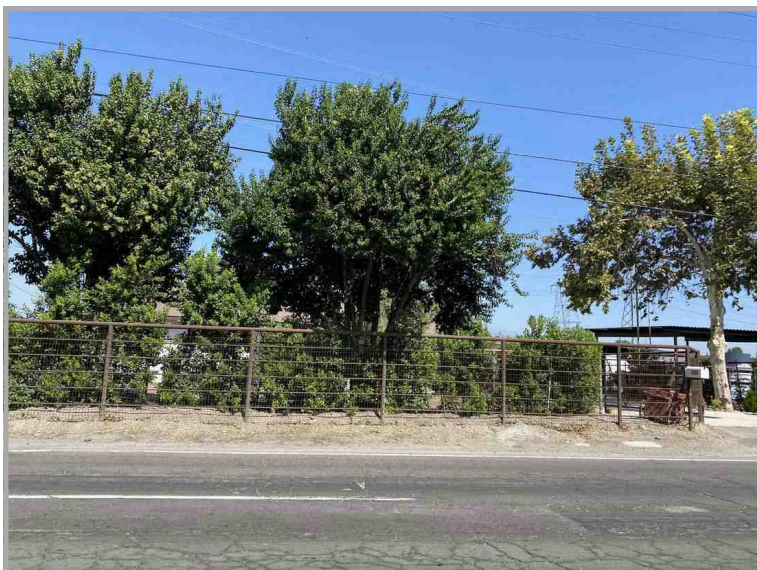
### Comparable 1

2995 Riverside	
Prox. to Subject	0.84 MILES W
Sale Price	1,200,000
Gross Living Area	2,480
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;NR. FRWWY;
View	N;Res;
Site	1.54 ac
Quality	Q4
Age	67



### Comparable 2

11830 Pipeline Ave	
Prox. to Subject	1.68 MILES NE
Sale Price	1,550,000
Gross Living Area	1,730
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;BsyRd;
View	N;Res;
Site	2.33 ac
Quality	Q4
Age	48



### Comparable 3

6522 Edison Ave	
Prox. to Subject	3.82 MILES E
Sale Price	1,500,000
Gross Living Area	1,217
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;BsyRd;
View	N;Res;
Site	3.40 ac
Quality	Q4
Age	75

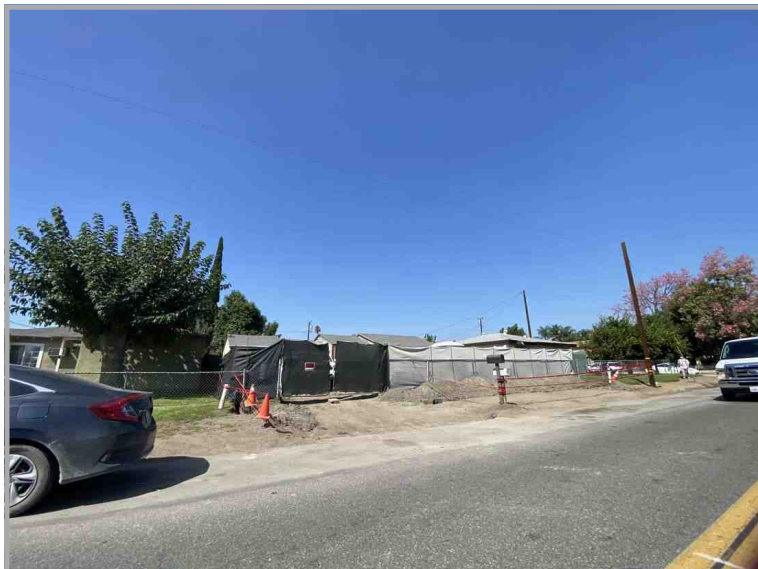
### Comparable Photo Page

Borrower/Client	William Mouw, Michelle Mouw			
Property Address	13120 Eastend Ave			
City	Chino	County	SAN BERNARDINO	State CA Zip Code 91710
Lender	Homebridge Financial Services, Inc.			



#### Comparable 4

1445 W Philadelphia St  
 Prox. to Subject 3.02 MILES NE  
 Sale Price 1,060,000  
 Gross Living Area 1,239  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 1.1  
 Location A;BsyRd;  
 View N;Res;  
 Site 1.80 ac  
 Quality Q4  
 Age 69



#### Comparable 5

13122 Roswell Ave  
 Prox. to Subject 0.32 MILES E  
 Sale Price 620,000  
 Gross Living Area 1,138  
 Total Rooms 4  
 Total Bedrooms 2  
 Total Bathrooms 2.0  
 Location A;BsyRd;  
 View N;Res;  
 Site 11033 sf  
 Quality Q4  
 Age 74



#### Comparable 6

6566 Edison Ave  
 Prox. to Subject 3.87 MILES E  
 Sale Price 1,699,990  
 Gross Living Area 1,114  
 Total Rooms 5  
 Total Bedrooms 2  
 Total Bathrooms 1.0  
 Location A;BsyRd;  
 View N;Res;  
 Site 4.70 ac  
 Quality Q4  
 Age 80

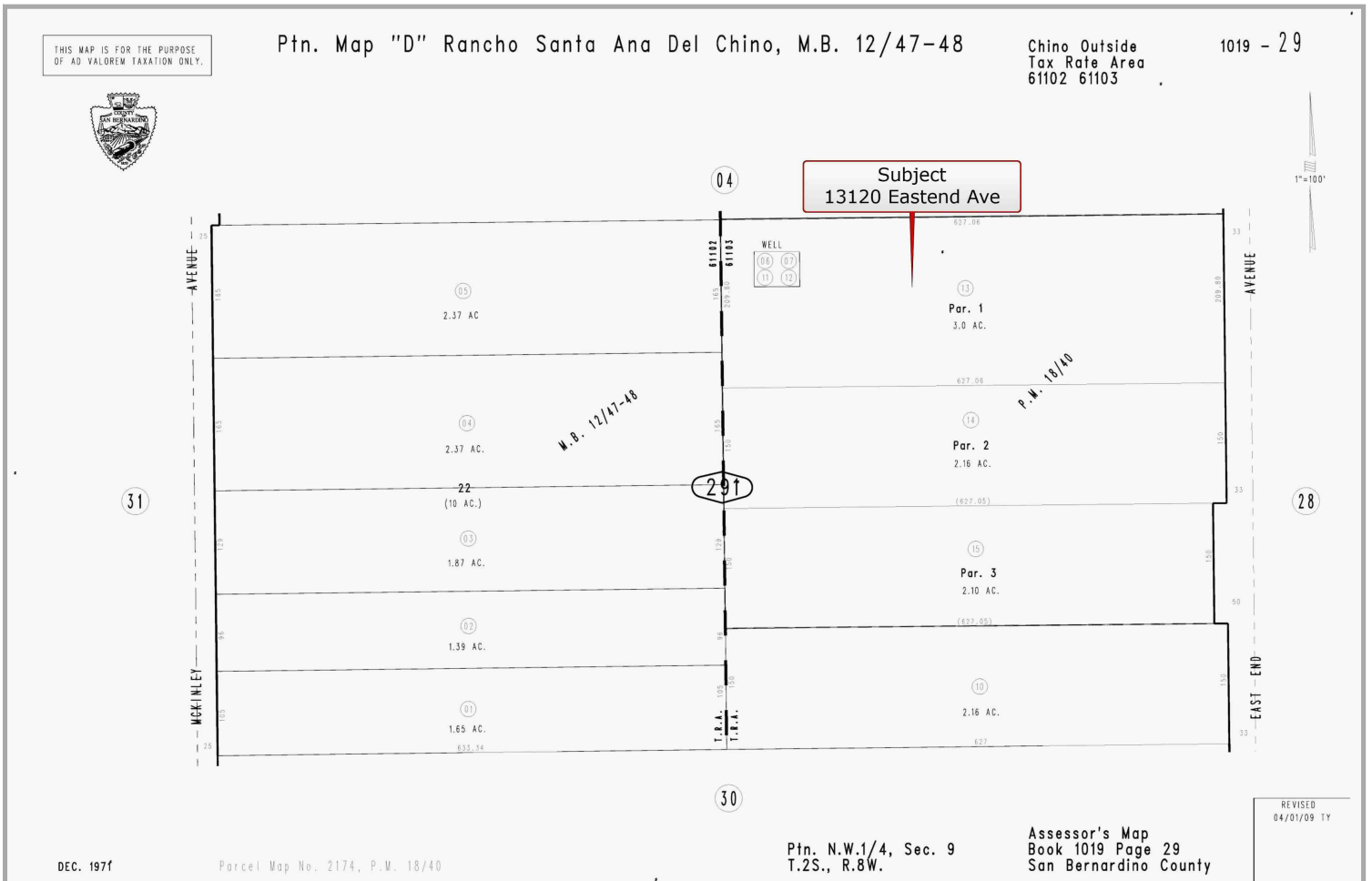


### Location Map

Borrower/Client	William Mouw, Michelle Mouw			
Property Address	13120 Eastend Ave			
City	Chino	County	SAN BERNARDINO	State CA Zip Code 91710
Lender	Homebridge Financial Services, Inc.			

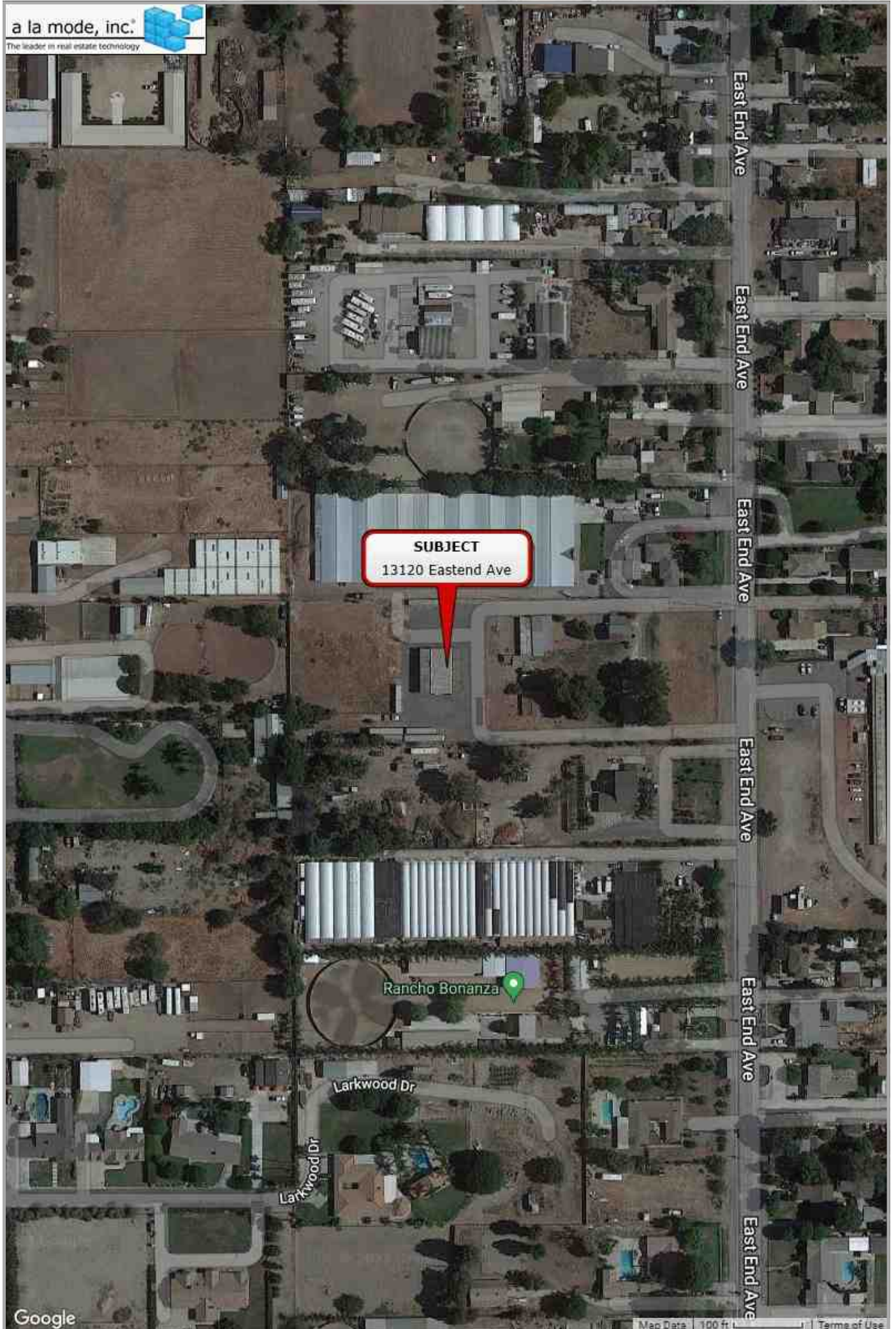


# Plat Map



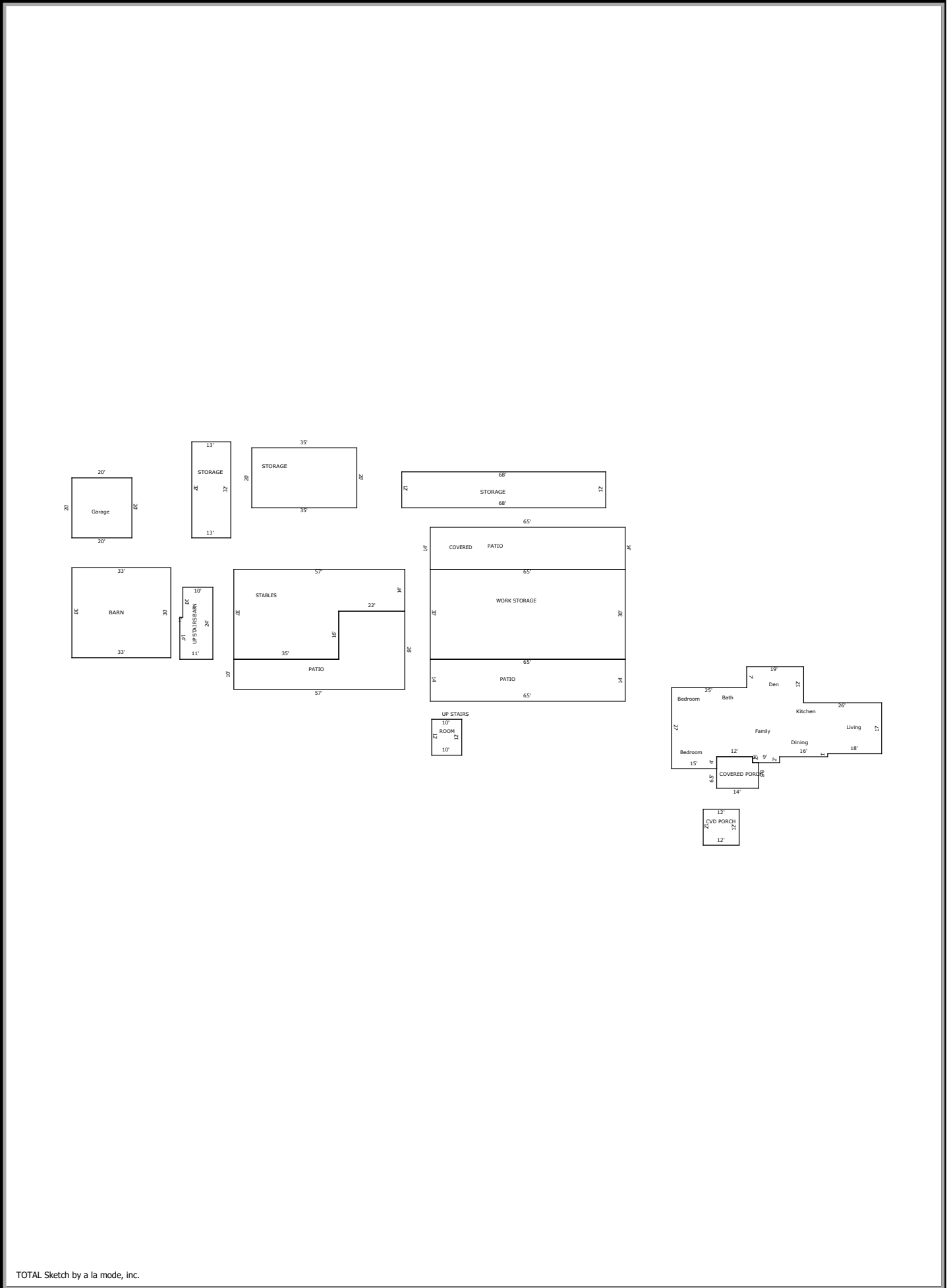
### Aerial Map

Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



### Building Sketch (Page - 1)

Borrower/Client	William Mouw, Michelle Mouw						
Property Address	13120 Eastend Ave						
City	Chino	County	SAN BERNARDINO	State	CA	Zip Code	91710
Lender	Homebridge Financial Services, Inc.						



TOTAL Sketch by a la mode, inc.



## Building Sketch (Page - 2)

Borrower/Client	William Mouw, Michelle Mouw				
Property Address	13120 Eastend Ave				
City	Chino	County	SAN BERNARDINO	State	CA
				Zip Code	91710
Lender	Homebridge Financial Services, Inc.				

TOTAL Sketch by a la mode, inc.

### Area Calculations Summary

Living Area	Calculation Details	
First Floor	1673 Sq ft	$9 \times 2 = 18$ $17 \times 18 = 306$ $27 \times 15 = 405$ $37 \times 18 = 666$ $12 \times 19 = 228$ $10 \times 5 = 50$
<b>Total Living Area (Rounded):</b>	<b>1673 Sq ft</b>	
Non-living Area		
STORAGE	416 Sq ft	$32 \times 13 = 416$
STABLES	1358 Sq ft	$30 \times 35 = 1050$ $14 \times 22 = 308$
2 Car Detached	400 Sq ft	$20 \times 20 = 400$
BARN	254 Sq ft	$10 \times 10 = 100$ $14 \times 11 = 154$
FIRST FLOOR	144 Sq ft	$12 \times 12 = 144$
BARN	990 Sq ft	$30 \times 33 = 990$
CVD PATIO	922 Sq ft	$26 \times 22 = 572$ $35 \times 10 = 350$
WORK SHED	1950 Sq ft	$30 \times 65 = 1950$
STORAGE	700 Sq ft	$20 \times 35 = 700$
STORAGE	816 Sq ft	$12 \times 68 = 816$
CVD PATIO	910 Sq ft	$65 \times 14 = 910$
CVD PATIO	910 Sq ft	$65 \times 14 = 910$
WORK SHED	120 Sq ft	$10 \times 12 = 120$
CVD PORCH	143 Sq ft	$10.5 \times 12 = 126$ $2 \times 8.5 = 17$

ENO

HUDSON INSURANCE COMPANY  
100 William Street, 5<sup>th</sup> 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-1007286 **Renewal of:** PRA-2AX-1000273

**1. Named Insured:** John Galvan

**2. Address:** 476 Reims St  
Pomona, CA 91767

**3. Policy Period:** **From:** February 28, 2022 **To:** February 28, 2023

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

<b>4. Limit of Liability</b>	Each <b>Claim</b>	Policy Aggregate
<b>Damages</b> Limit of Liability	<b>A. \$1,000,000</b>	<b>B. \$1,000,000</b>
<b>Claims Expense</b> Limit of Liability	<b>C. \$1,000,000</b>	<b>D. \$1,000,000</b>

**5. Deductible (Inclusive of Claims Expenses):**

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

**6. Policy Premium:** \$680.00 **State Taxes/Surcharges:** \$0.00

**7. Retroactive Date:** February 28, 2020

**8. Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:  
Hudson Insurance Group  
100 William Street, 5<sup>th</sup> Floor  
New York, NY 10038  
Fax: 646-216-3786  
Email: hudsonclaims300@hudsoninsgroup.com

**9. A. Program Administrator:** Riverton Insurance Agency Corp.  
OREP- Organization of Real Estate Professionals  
**B. Agent/Broker:** Insurance Services  
(888) 347-5273

*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

license



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

**John Galvan III**

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 037601

Effective Date: July 20, 2022  
Date Expires: July 19, 2024

*Loretta Dillon*  
Loretta Dillon, Deputy Bureau Chief, BREA

3063647

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