Borrower/Client	Joyce Robertson			File No.	RB22032	8
Property Address	2118 W 83rd St					
City	Los Angeles	County Los Angeles	State	CA	Zip Code	90047
Lender	BPL Mortgage Trust LLC					

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### **APPRAISAL OF REAL PROPERTY**



### **LOCATED AT**

2118 W 83rd St Los Angeles, CA 90047 Tract # 7520 Lot 10

#### **FOR**

BPL Mortgage Trust LLC 1801 S. Meyers Road Suite 10 Oakbrook Terrace IL 60181

### **OPINION OF VALUE**

920,000

### AS OF

04/06/2022

#### BY

Ha Seoup Bang Real Estate Idea, Inc

> 213-480-7000 rei@reidea.net

File # RB220328

re rees as and deminion, appraisal topo	iit is to provid	ie tne iender/ciiei	iil willi ali ac	curate, and adequatel	y supporteu, opi	וווטוו טו נוופ	illaiket value	of the subject	property.
Property Address 2118 W 83rd St				City Los Angele	es	St	ate CA	Zip Code 900	147
Borrower Joyce Robertson		Owner of	Public Record	Joyce M Rober			ounty Los A		
Legal Description Tract # 7520 Lot 10				22,30 1 (000)			007	,,,,,,,	
Assessor's Parcel # 6035-020-010				Tax Year 2021		R.	E. Taxes \$ 4	. 998	
Neighborhood Name Morningside Park					7-D1		ensus Tract 2		
Occupant Owner Tenant Vac	ant	Special A	ssessments \$	281	PU			per year	per month
Property Rights Appraised Fee Simple	Leasehold			201		Ι ΠΟΛΟ		por you.	pormonar
Assignment Type Purchase Transaction		nce Transaction	Other (de	accriha)					
• • • -		Addres			iita 10 Oakbro	ook Torrook	NI 60101		
Lender/Client BPL Mortgage Trust LL Is the subject property currently offered for sale of				Meyers Road Su				Yes No	
							<u>X</u>		
Report data source(s) used, offering price(s), and	i uale(S).	DOM 17;Sui	oject was iis	ted on 10/18/202	1 for \$798,000	U. It sold or	1 12/09/202	21 for	
\$860,000;CRMLS#SB21194128;	and a familiar and the		and a Francisco		-: f H t t	fan asla annib	Alle a series de la colonia		
I did did not analyze the contract for	sale for the subj	ect purchase trans	saction. Explain	the results of the analys	sis of the contract	for sale or wh	y the analysis	was not	
performed.									
							• ()		
Contract Price \$ Date of Con				e owner of public recor			a Source(s)		
Is there any financial assistance (loan charges, s			nent assistance,	etc.) to be paid by any	party on behalf of	f the borrower?	?	Yes	No No
If Yes, report the total dollar amount and describe	e the items to be	paid.							
Note: Race and the racial composition of the	neighborhood	are not appraisal	l factors.						
Neighborhood Characteristics				lousing Trends		One-Unit	Housing	Present Lar	nd Use %
Location Urban Suburban	Rural F	Property Values	Increasing	<b>X</b> Stable	Declining	PRICE	AGE	One-Unit	72 %
Built-Up ➤ Over 75% ☐ 25-75% ☐		Demand/Supply	Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	10 %
Growth Rapid Stable		Marketing Time		ns X 3-6 mths	Over 6 mths	. ,		Multi-Family	7 %
						316 Lo			
	ıvd (East), \	vestern Aven	ue (West), 8	39th Street (North	), Florence	1,095 Hi		Commercial	8 %
Avenue (South).						700 Pre		Other	3 %
				residences and s					
construction and condition of improve	ements. No	adverse condi	ition that wo	uld affect the mai	rketability of th	ne subject t	that was no	ted.	
Market Conditions (including support for the above	ve conclusions)	Market	t conditions	in the neighborho	od are consid	lered stable	e and in ba	lance. Marke	etina
time for the resale/sale is 0 - 90 days									
available from variety of sources.			<u> </u>		. oag				
Dimensions 42x135		Area	5670 sf	Shan	<sup>e</sup> Rectangula	r	View N;	Dec:	
						11	VICW IN,	Res,	
Specific Zoning Classification LAR1				SINGLE FAMILY F					
	- '	andfathered Use)							
Is the highest and best use of subject property as	s improved (or a	s proposed per pla	and enacific						
		o propossa por pro	ilis aliu specilic	ations) the present use	? 🗶	Yes N	lo If No, des	cribe	
			·	ations) the present use					
Utilities Public Other (describe)		Pub	olic Other (de			ovements - Ty		Public	Private
Electricity 🔀 🗌	W	Pub ater 🔀	olic Other (de			ovements - Ty			Private
,		Pub	olic Other (de		Off-site Impro	ovements - Ty halt		Public	Private
Electricity 🔀 🗌	Sa	Pub ater 🔀	olic Other (de	scribe)	Off-site Impro	ovements - Ty halt		Public	
Electricity 💢 🔲	Sa ▼ No FEM	Pub ater X Initary Sewer X	olic Other (de	scribe)	Off-site Impro	ovements - Ty halt	pe	Public	
Electricity	No FEW for the market a	Pub ater  initary Sewer  IA Flood Zone  ixarea?	Other (de	scribe)  FEMA Map # 060: 0 If No, describe	Off-site Impro Street Aspl Alley Non- 37C1780G	ovements - Ty halt	pe FEMA Map	Public  M  Date 12/21/2	
Electricity	No FEW for the market a	Pub ater  initary Sewer  IA Flood Zone  ixarea?	Other (de	scribe)  FEMA Map # 060: 0 If No, describe	Off-site Impro Street Aspl Alley Non- 37C1780G	ovements - Tyl halt e	pe FEMA Map	Public	
Electricity	No FEW for the market a	Pub ater  initary Sewer  IA Flood Zone  ixarea?	Other (de	scribe)  FEMA Map # 060: 0 If No, describe	Off-site Impro Street Aspl Alley Non- 37C1780G	ovements - Tyl halt e	pe FEMA Map	Public  M  Date 12/21/2	
Electricity	No FEW for the market a	Pub ater  initary Sewer  IA Flood Zone  ixarea?	Other (de	scribe)  FEMA Map # 060: 0 If No, describe	Off-site Impro Street Aspl Alley Non- 37C1780G	ovements - Tyl halt e	pe FEMA Map	Public  M  Date 12/21/2	
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external	No FEW for the market a	Pub ater  Anitary Sewer  A Flood Zone  Araa?  Araa?  Araa Araa Araa Araa Araa Araa Araa Ara	Other (de	scribe)  FEMA Map # 060  o If No, describe al conditions, land uses	Off-site Impro Street Asph Alley None 37C1780G	ovements - Typhalt e	FEMA Map	Public  Date 12/21/2  If Yes, describe	2018
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external  General Description	No FEM for the market a factors (easeme	Pub ater  Initary Sewer  IA Flood Zone  Area?  Ints, encroachment	Olic Other (de	scribe)  FEMA Map # 060: o If No, describe al conditions, land uses	Off-site Impro	halt e Yes	FEMA Map  S No  Interior	Public  Date 12/21/2  If Yes, describe	2018
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external  General Description  Units  One  One with Accessory Unit	Sa No FEM for the market a factors (easeme	Pub ater Initary Sewer IA Flood Zone area? Ints, encroachment  Foundation Idab Craw	Ves Nts, environment	FEMA Map # 060: o If No, describe al conditions, land uses  Exterior Description Foundation Walls	Off-site Impro Street Aspl Alley None 37C1780G  s, etc.)?  material Concrete/Av	halt e Yes	FEMA Map  s No  Interior  Floors	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw	2018 s/condition
FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external  General Description  Units One One with Accessory Unit  # of Stories 1	Sa No FEM for the market a factors (easeme	Pub ater Initary Sewer IA Flood Zone Area? Ints, encroachment Ints Craw ent Partial	Yes Nts, environments	FEMA Map # 060: o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls	Off-site Impro Street Aspl Alley None 37C1780G  s, etc.)?  material  Concrete/Av Stucco, Wood	halt e Yes s/condition verage od/Avg	FEMA Map  s No  Interior  Floors  Walls	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw  Plaster/C2	2018 s/condition ood/C3
Electricity	No FEM for the market a factors (easeme	Pub ater  Anitary Sewer  IA Flood Zone  Xarea?  Ints, encroachment  Foundation  Flab  Craw ent  Partia	Ves Nts, environments	FEMA Map # 060:  o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface	Off-site Impro Street Aspl Alley None 37C1780G  s, etc.)?  material Concrete/Av Stucco, Woo Cmpstn.Shi	by yes	FEMA Map  s No  Interior Floors Walls Trim/Finish	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo	2018 s/condition ood/C3
Electricity	No FEM for the market a factors (easement Seasement Area Basement Finis	Pub ater  Anitary Sewer  A Flood Zone  X area?  This, encroachment  Foundation  Alab  Craw arent  Partia	Yes Nts, environments  I Space al Basement O sq.ft. O %	FEMA Map # 060: o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts	Off-site Impro Street Aspl Alley None 37C1780G  s, etc.)?  material  Concrete/Astucco, Wood Cmpstn.Shi	s/condition verage od/Avg ingl/Avg	FEMA Map  s No  Interior Floors Walls Trim/Finish Bath Floor	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good	2018 s/condition ood/C3
Electricity	No FEM for the market a factors (easeme	Pub ater  Anitary Sewer  A Flood Zone  X area?  This, encroachment  Foundation  Alab  Craw arent  Partia	Ves Nts, environments	FEMA Map # 060:  o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface	Off-site Impro Street Aspl Alley None 37C1780G  s, etc.)?  material Concrete/Av Stucco, Woo Cmpstn.Shi	s/condition verage od/Avg ingl/Avg	FEMA Map  s No  Interior Floors Walls Trim/Finish Bath Floor	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo	2018 s/condition ood/C3
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external  General Description  Units  One  One with Accessory Unit  # of Stories  1  Type  Det.  Att.  S-Det./End Unit  Existing  Proposed  Under Const.  Design (Style)  Spanish	No FEM for the market a factors (easement Seasement Area Basement Finis	Pub ater  Anitary Sewer  A Flood Zone  X area?  This, encroachment  Foundation  Alab  Craw arent  Partia	Yes Nts, environments  I Space al Basement O sq.ft. O %	FEMA Map # 060: o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts	Off-site Impro Street Aspl Alley None 37C1780G  s, etc.)?  material  Concrete/A Stucco,Woo Cmpstn.Shi Metal/Avera	s/condition verage od/Avg ingl/Avg age	FEMA Map  s No  Interior Floors Walls Trim/Finish Bath Floor	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good	2018 s/condition ood/C3
Electricity	No FEM for the market a factors (easemed)  Concrete S Full Basem Basement Area Basement Finis Outside En	Pub ater  Area?  Foundation  Foundation  A Craw ent Partia  h  try/Exit St  Infestation	Yes Nts, environments  I Space al Basement O sq.ft. O % ump Pump	FEMA Map # 060: o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type	Off-site Impro Street Aspl Alley None 37C1780G  6, etc.)?  material  Concrete/As Stucco, Woo Cmpstn.Shi Metal/Avera Double Pan None	s/condition verage od/Avg ingl/Avg age ie/Good	FEMA Map  s No  Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good Tile/Good None	2018 s/condition ood/C3
Electricity	Sa No FEM for the market a factors (easeme  Concrete S Full Basem Basement Area Basement Finis Outside En Evidence of Dampness	Pub ater  Ala Flood Zone Area?  Foundation  Foundation  Clab  Craw ent Partia  h  try/Exit Si  Infestation  Settlement	Yes Nts, environments  I Space al Basement O sq.ft. O % ump Pump	FEMA Map # 0600 o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens	Off-site Impro Street Aspl Alley None 37C1780G  6, etc.)?  material  Concrete/As Stucco, Woo Cmpstn.Shi Metal/Avera Double Pan None Vinyl, Metal/	s/condition verage od/Avg ingl/Avg ice/Good	FEMA Map  S No  Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good Tile/Good None # of Cars	2018 s/condition ood/C3
Electricity	Sa No FEM for the market a factors (easeme  Concrete S Full Basem Basement Area Basement Finis Outside En Evidence of Dampness Heating F	Pub ater  Ala Flood Zone Ala Flood Z	Yes Nts, environments  I Space al Basement O sq.ft. O % ump Pump  t	FEMA Map # 0600 o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities	Off-site Impro Street Aspl Alley None 37C1780G  5, etc.)?  material  Concrete/As Stucco, Woo Cmpstn.Shi Metal/Avera Double Pan None Vinyl, Metal/  Woodstor	s/condition verage od/Avg ingl/Avg ice/Good ve(s) # 0	FEMA Map  S No  Interior  Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Surf.	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good Tile/Good None # of Cars ace Cor	s/condition ood/C3
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Electricity	Sa No FEM for the market a factors (easeme  Concrete S Full Basem Basement Area Basement Finis Outside En Evidence of Dampness Heating F Other WI Cooling	Pub ater Initary Sewer IA Flood Zone IA Flood Zone INITS, encroachment  Foundation Islab Craw ent Partia  h try/Exit Infestation Settlement WA HWBB Fuel G Central Air Conditi	Yes Nts, environments  I Space al Basement O sq.ft. O % ump Pump  t Radiant ias oning	FEMA Map # 060:  o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pati	Off-site Impro	s/condition verage od/Avg ingl/Avg age le/Good ve(s) # 0 Vall Covered	FEMA Map  s No  Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Surf. Garage Carport	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good Tile/Good Of Cars ace Of Cars # of Cars	s/condition ood/C3 d
Electricity	No FEM for the market a factors (easemed factors (easemed factors)  Concrete Solution Full Basem Basement Area Basement Finis Outside En Evidence of Dampness Heating Factors (Cooling Individual)	Pub ater  Area?  IA Flood Zone X area?  Ints, encroachment  Foundation  Flab Craw ent Partia  h try/Exit Si  Infestation  Settlement  WA HWBB  Fuel G Central Air Conditi	A Yes Nts, environments  I Space al Basement O sq.ft. O % ump Pump  It Radiant sas ioning er None	FEMA Map # 060:  o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pati Pool None	off-site Impro Street Aspl Alley None 37C1780G  material Concrete/A Stucco, Woo Cmpstn.Shi Metal/Avera Double Pan None Vinyl, Metal/ Woodstor O  Fence V O  O Other E	s/condition verage od/Avg ingl/Avg age e/Good ve(s) # 0 Vall Covered Elec.Gate	FEMA Map  S No  Interior  Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Surf Garage	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good Tile/Good Of Cars  ace Cor # of Cars	s/condition ood/C3
Electricity	Sa No FEM for the market a factors (easeme  Concrete S Full Basem Basement Area Basement Finis Outside En Evidence of Dampness Heating F Other WII Cooling Individual Dishwas	Pub ater  Area?  Foundation  Ilab Craw ent Partia  htry/Exit SI Infestation Settlement  WA HWBB Fuel G Central Air Conditi hter Disposs	I Space al Basement O sq.ft. O % ump Pump  t Radiant as ioning er None al Microw	FEMA Map # 060: o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pati Pool None vave Washer/Dn	Off-site Impro Street Aspl Alley None 37C1780G  material Concrete/A Stucco, Woo Cmpstn.Shi Metal/Avera Double Pan None Vinyl, Metal/ Woodsto O  Fence V O  Other (	s/condition verage od/Avg ngl/Avg age ne/Good ve(s) # 0 Vall Covered Elec.Gate describe)	FEMA Map  S No  Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Surf Garage Carport Att.	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good Tile/Good Tile/Good Tile/Good Totals  # of Cars # of Cars # of Cars # of Cars	s/condition cood/C3 d  2 ncrete 2 0 Built-in
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external  General Description  Units  One  One with Accessory Unit  of Stories  1  Type  Det.  Att.  S-Det./End Unit  Existing  Proposed  Under Const.  Design (Style)  Spanish  Year Built  1927  Effective Age (Yrs)  One  None  Drop Stair  Floor  Scuttle  Finished  Appliances  Refrigerator  Range/Oven  Finished area above grade contains:	No FEM for the market a factors (easemed factors (easemed factors)  Concrete S Full Basement Area Basement Area Basement Finis Outside En Evidence of Dampness Heating F Other WI Cooling Individual Dishwas S Rooms	Pub ater  Area?  Foundation  Ilab Craw ent Partia  htry/Exit SI Infestation Settlement  WA HWBB Fuel G Central Air Conditi hter Disposs	A Yes Nts, environments  I Space al Basement O sq.ft. O % ump Pump  It Radiant sas ioning er None	FEMA Map # 060:  o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pati Pool None	Off-site Impro Street Aspl Alley None 37C1780G  material Concrete/A Stucco, Woo Cmpstn.Shi Metal/Avera Double Pan None Vinyl, Metal/ Woodsto O  Fence V O  Other (	s/condition verage od/Avg ngl/Avg age ne/Good ve(s) # 0 Vall Covered Elec.Gate describe)	FEMA Map  S No  Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Surf Garage Carport Att.	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good Tile/Good Of Cars ace Of Cars # of Cars	s/condition cood/C3 d  2 ncrete 2 0 Built-in
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Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external  General Description  Units  One  One with Accessory Unit  of Stories  1  Type  Det.  Att.  S-Det./End Unit  Existing  Proposed  Under Const.  Design (Style)  Spanish  Year Built  1927  Effective Age (Yrs)  One  None  Drop Stair  Floor  Scuttle  Finished  Appliances  Refrigerator  Range/Oven  Finished area above grade contains:	Sa No FEM for the market a factors (easeme  Concrete S Full Basem Basement Area Basement Finis Outside En Evidence of Dampness Heating F Other WI Cooling I Individual Dishwas 5 Rooms	Pub ater  Area?  Foundation  Islab  Craw ent  Partia  h  htry/Exit  Settlement  WA  HWBB  Fuel  Central Air Condition  Disposs  2	I Space al Basement O sq.ft. O % ump Pump  t Radiant isas oning er None al Microv Bedrooms	FEMA Map # 0600 o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pati Pool None rave Washer/Dry 2.0 Bath(s)	Off-site Impro Street Aspl Alley None 37C1780G  material Concrete/As Stucco, Woo Cmpstn.Shi Metal/Avera Double Pan None Vinyl, Metal/ Woodstor O Porch C yer Other ( 1,525	s/condition verage od/Avg ingl/Avg age ie/Good ve(s) # 0 Vall Covered Elec. Gate describe) 9 Square Fer	FEMA Map  S No  Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Driveway Driveway Carport Att.  Att.	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good Tile/Good Tile/Good Tile/Good Totals  # of Cars # of Cars # of Cars # of Cars	s/condition cood/C3 d  2 ncrete 2 0 Built-in
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical Are there any adverse site conditions or external  General Description  Units  One  One with Accessory Unit  of Stories  1  Type  Det.  Att.  S-Det./End Unit  Existing  Proposed  Under Const.  Design (Style)  Spanish  Year Built  1927  Effective Age (Yrs)  One  None  Drop Stair  Floor  Scuttle  Finished  Appliances  Refrigerator  Range/Oven  Finished area above grade contains:	Sa No FEM for the market a factors (easeme  Concrete S Full Basem Basement Area Basement Finis Outside En Evidence of Dampness Heating FMOther WII Cooling Individual Dishwas S Rooms , etc.).	Pub ater  Area?  Foundation  Ida Flood Zone X area?  This, encroachment  Area Craw ent Partia  h  try/Exit Si  Infestation Settlement  WA HWBB Fuel G Central Air Conditi her Disposa 2 o special ene	I Space al Basement O sq.ft. O % ump Pump  t Radiant Gas coning er None al Microw Bedrooms rgy efficient	FEMA Map # 0600 o If No, describe al conditions, land uses  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Pool None vave Washer/Dry 2.0 Bath(s) items. A security	Off-site Impro Street Aspl Alley None 37C1780G  is, etc.)?  material  Concrete/As Stucco, Wood Cmpstn.Shi Metal/Avera Double Pan None Vinyl, Metal/ Woodstor O  Fence V O  Other ( 1,529 alarm is insid	s/condition verage od/Avg ingl/Avg ige ie/Good ve(s) # 0 Vall Covered Elec.Gate describe) g Square Fere te the proper	FEMA Map  S No  Interior Floors Walls Trim/Finish Bath Floor Bath Wainscol Car Storage Driveway Driveway Driveway Carport Att.  et of Gross Liverty.	Public  Date 12/21/2  If Yes, describe  materials  Tile, Hardw Plaster/C2 Wood/Goo Tile/Good Tile/Good Tile/Good To Cars ace # of Cars  Image: The cord # of Cars	s/condition cood/C3 d  2 ncrete 2 0 Built-in
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Freddie Mac Form 70 March 2005

UAD Version 9/2011

Page 1 of 6

File # RB220328

			the subject neighborho			to \$ 1,1	65,000 .
		neighborhood within	the past twelve mont		price from \$ 316,00		1,095,000
FEATURE	SUBJECT	COMPARAE	BLE SALE # 1	COMPARA	BLE SALE # 2	COMPARABI	LE SALE # 3
Address 2118 W 83rd St		2044 W 82nd St		2016 W 77th St	t	8901 S Wilton Pl	
Los Angeles, CA	90047	Los Angeles, CA	A 90047	Los Angeles, C	A 90047	Los Angeles, CA	90047
Proximity to Subject		0.10 miles NE		0.46 miles N		0.50 miles S	
Sale Price	\$		\$ 945,000		\$ 780,000		\$ 865,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 691.80 sq.ft.		\$ 672.99 sq.f	t.	\$ 498.85 sq.ft.	
Data Source(s)		CRMLS#PW212	•	CRMLS#22117		CRMLS#SB2117	7615;DOM 11
Verification Source(s)		Doc#220893	,	Doc#215959	, , , , , , , , , , , , , , , , , , , ,	Doc#1563384	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	() -	ArmLth	(/ -	ArmLth	( )
Concessions		Conv;17000		Conv;0		Conv;0	
Date of Sale/Time		s02/22;c01/22		s02/22;c01/22		s10/21;c08/21	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5670 sf	5789 sf	0	6706 sf		5774 sf	0
View	N;Res;	N;Res;	0	N;Res;	0	N;Res;	0
Design (Style)		DT1;Tudor	0	DT1;Bungalow			0
Quality of Construction	DT1;Spanish	· ·	0		0	DT1;Bungalow	U
-	Q4	Q4		Q4		Q4	
Actual Age	95	95		99	0	82	0
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	5 2 2.0	6 3 2.0	0				0
Gross Living Area	1,529 sq.ft.	1,366 sq.ft.	+24,000	1,159 sq.f	t. +55,000	1,734 sq.ft.	-31,000
Basement & Finished	0sf	0sf		0sf		0sf	
Rooms Below Grade							
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	WII/None	FAU/CAC	0	WII/None		FAU/CAC	0
Energy Efficient Items	None	None		None		None	
Garage/Carport	2gd2dw	2gd2dw		2gd2dw		2gd2dw	
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Patio	0	Porch/Patio	
Fireplaces	None	1 Fireplace	0	None	0	1 Fireplace	0
Pool	None	None	0	None		None	U
P001	None	None		INOTIE		INOTIE	
Not Adjustment (Total)			¢ 04.000	<b>N</b> . ¬	¢ 05.000		r 04.000
Net Adjustment (Total)		<b>X</b> + □ -	\$ 24,000		\$ 65,000		\$ -31,000
Adjusted Sale Price		Net Adj. 2.5 %		Net Adj. 8.3		Net Adj. 3.6 %	
		Gross Adj. 2.5 %	1¢ 000 000				
of Comparables		, =.0		Gross Adj. 8.3	%  \$ 845,000	Gross Adj. 3.6 %	<u></u> 834,000
<del></del>	he sale or transfer histo		erty and comparable sale		%  \$ 845,000	Gross Adj. 3.6 %	\$ 834,000
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Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 2

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FEATURE	SUBJECT	COMPARAB	BLE SALE # 4	COM	IPARABI	LE SALE # 5		COMPARAI	BLE SALE #	<sup>£</sup> 6
Address 2118 W 83rd St		2137 W 81st St		2146 W 77	th St		8501	S Gramer	cy PI	
Los Angeles, CA	90047	Los Angeles, CA	A 90047	Los Angele	es, CA	90047	Los A	ngeles, C	A 90047	
Proximity to Subject		0.16 miles N		0.44 miles	N		0.24 n	niles SE		
Sale Price	\$		\$ 876,000			\$ 898,000			\$	849,900
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 684.38 sq.ft		\$ 535.80	n sq.ft.			31.19 sq.f	t.	
Data Source(s)		CRMLS#WS21		CRMLS#22				S#SB220		OM 40
Verification Source(s)		Doc#1520088		Doc#53702		,		138396		<u> </u>
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment		CRIPTION	+(-)\$	Adjustment
Sales or Financing	BECOMM HOW	ArmLth	i ( ) Φ / tajaotinont	Listing	1011	1 ( ) \$ riajasarisiic			1() \$	rajuotinont
Concessions				Listing			Listing	J		
Date of Sale/Time		Conv;1000		00/00						
		s10/21;c08/21		c03/22			Active			
Location	N;Res;	N;Res;		N;Res;			N;Res			
Leasehold/Fee Simple	Fee Simple	Fee Simple	_	Fee Simple	e		Fee S			
Site	5670 sf	5656 sf	0	6706 sf		-21,000				0
View	N;Res;	N;Res;		N;Res;			N;Res			
Design (Style)	DT1;Spanish	DT1;Spanish		DT1;Spani	sh			raditional		0
Quality of Construction	Q4	Q4		Q4			Q4			
Actual Age	95	94	0	92		0	68			0
Condition	C3	C3		C3		+20,000	C3			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths			Bdrms. Baths	3	
Room Count	5 2 2.0	5 2 2.0		6 3	2.0	0		3 2.0		0
Gross Living Area	1,529 sq.ft.	1,280 sq.ft			3 sq.ft.	-22,000		1,600 sq.f		0
Basement & Finished	0sf	0sf	3.,500	0sf	4	22,300	0sf	, - 3		
Rooms Below Grade	301	301		301			001			
Functional Utility	Average	Average		Average			Avere	70		
Heating/Cooling	Average	Average	_	Average			Avera			^
	WII/None	FAU/CAC	1 0	FAU/CAC		0	FAU/C	AC		0
Energy Efficient Items	None	None		None			None		1	
Garage/Carport	2gd2dw	2gd2dw		2gd2dw			2gd2d			
Porch/Patio/Deck	Porch/Patio	Porch		Porch			Porch		1	
Fireplaces	None	1 Fireplace	0	1 Fireplace	9	0	1 Fire	olace		0
Pool	None	None		None			None			
Net Adjustment (Total)		<b>X</b> +	\$ 37,000		<b>X</b> -	\$ -23,000		+	\$	0
Adjusted Sale Price		Net Adj. 4.2 %		Net Adj.	2.6 %		Net Adj.	0.0 9		
of Comparables		Gross Adj. 4.2 %	913,000	Gross Adj.	7.0 %	\$ 875,000	Gross A	dj. 0.0 9	6 S	849,900
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Report the results of the research						(report additional prior	sales on	page 3).		E# 6
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Report the results of the research a ITEM  Date of Prior Sale/Transfer	\$860,000		COMPARABLE SA	LE # 4	C	(report additional prior OMPARABLE SALE #	sales on	page 3). COMPA	ARABLE SAL	E# 6
Report the results of the research :  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer	11/19/2021			LE # 4	Corel	(report additional prior OMPARABLE SALE #	sales on	page 3).	ARABLE SAL	E#6
Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)	\$860,000 CoreLogic 04/06/2022	JBJECT	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #  Logic 5/2022	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	
Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer him	\$860,000 CoreLogic 04/06/2022 story of the subject pro	JBJECT  perty and comparable	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	
Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)	\$860,000 CoreLogic 04/06/2022 story of the subject pro	JBJECT  perty and comparable	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #  Logic 5/2022	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	
Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer him	\$860,000 CoreLogic 04/06/2022 story of the subject pro	JBJECT  perty and comparable	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #  Logic 5/2022	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	
Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer him	\$860,000 CoreLogic 04/06/2022 story of the subject pro	JBJECT  perty and comparable	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #  Logic 5/2022	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	
Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer him	\$860,000 CoreLogic 04/06/2022 story of the subject pro	JBJECT  perty and comparable	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #  Logic 5/2022	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	
Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer his comparables have no transfer	\$11/19/2021 \$860,000 CoreLogic 04/06/2022 story of the subject pro	perty and comparable us 12 months.	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #  Logic 5/2022	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	
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Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer his comparables have no transfer	\$11/19/2021 \$860,000 CoreLogic 04/06/2022 story of the subject pro	perty and comparable us 12 months.	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #  Logic 5/2022	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	
Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer his comparables have no transfer	\$11/19/2021 \$860,000 CoreLogic 04/06/2022 story of the subject pro	perty and comparable us 12 months.	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #  Logic 5/2022	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	
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Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer his comparables have no transfer	\$11/19/2021 \$860,000 CoreLogic 04/06/2022 story of the subject pro	perty and comparable us 12 months.	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #  Logic 5/2022	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	
Report the results of the research in ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer hit  comparables have no transfer	\$11/19/2021 \$860,000 CoreLogic 04/06/2022 story of the subject pro	perty and comparable us 12 months.	COMPARABLE SA CoreLogic 04/06/2022	LE # 4	Corel 04/06	(report additional prior OMPARABLE SALE #  Logic 5/2022	sales on	COMPA COMPA CoreLogic 04/06/202	ARABLE SAL	

Uniform Residential Appraisal Report File # RB220328 FEATURE SUBJECT COMPARABLE SALE # 7 COMPARABLE SALE # 9 Address 2118 W 83rd St 2051 W 85th St Los Angeles, CA 90047 Los Angeles, CA 90047 Proximity to Subject 0.17 miles SE Sale Price \$ \$ \$ 899,900 Sale Price/Gross Liv. Area sq.ft. \$ 595.17 sq.ft. sq.ft. sa.ft. Data Source(s) CRMLS#PW22056729;DOM 15 Verification Source(s) Doc#1234032 DESCRIPTION DESCRIPTION DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment Sales or Financing Listing Concessions Date of Sale/Time Active Location N:Res: N:Res: Leasehold/Fee Simple Fee Simple Fee Simple Site 0 5670 sf 5719 sf View N;Res; N;Res; Design (Style) DT1;Spanish DT1;Spanish Quality of Construction Q4 Q4 Actual Age 95 94 0 Condition C3 C3 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 2 2.0 6 3 2.0 0 Gross Living Area 1,529 sq.ft. 1,512 sq.ft. sq.ft. sq.ft. Basement & Finished 0sf 0sf Rooms Below Grade Functional Utility Average Average Heating/Cooling WII/None FAU/CAC 0 **Energy Efficient Items** None None Garage/Carport 2gd2dw 2gd2dw Porch/Patio/Deck Porch/Patio Porch/Patio **Fireplaces** None 1 Fireplace 0 Pool None None Net Adjustment (Total) \$ 0 \$ Adjusted Sale Price Net Adj. 0.0 % Net Adj. % Net Adi. % 899,900 Gross Adj. of Comparables Gross Adj. 0.0 % \$ % \$ Gross Adj. 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 # 7 COMPARABLE SALE # 8 COMPARABLE SALE # 9 Date of Prior Sale/Transfer 11/19/2021 Price of Prior Sale/Transfer \$860,000 Data Source(s) CoreLogic CoreLogic Effective Date of Data Source(s) 04/06/2022 04/06/2022 Analysis of prior sale or transfer history of the subject property and comparable sales The subject property was sold for \$860,000 on 11/19/2021. The comparables have no transfer in the previous 12 months Analysis/Comments See Supplemental Addendum Section.

reddie Mac Form 70 March 2005	UAD Version 9/2011	Fannie Mae Form 1004 March 2005

### SINGLE FAMILY COMPARABLE RENT SCHEDULE

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

ITEM	SUBJECT	COMPARABL	E NO. 1	COI	MPARABL	E NO. 2	COMPARAB	LE NO. 3	
Address 2118 W 83rd		2052 W 77th St		2107 W 84tl	h Pl		8700 S 10th Ave		
Los Angeles,	CA 90047	Los Angeles, CA 90	047	Los Angeles	s, CA 90	0047	Inglewood, CA 903	305	
Proximity to Subject		0.45 miles N		0.10 miles S	3		0.71 miles SW		
Date Lease Begins		02/12/2022		11/18/2021			11/01/2021		
Date Lease Expires		02/11/2023		11/17/2022			10/31/2022		
Monthy Rental	If Currently								
	Rented: \$ 4,500	\$ 4,500			3,400		\$ 4,500		
Less: Utilities	\$	\$		\$			\$		
Furniture									
Adjusted	¢ 4.500	¢ 4.500		\$	0.400		\$ 4.500		
Monthly Rent	\$ 4,500	\$ 4,500 CRMLS#22120441;	DOM 33	CRMLS#21	3,400	·DOM 64	\$ 4,500 CRMLS#TR21222	021:DOM 21	
Data Source		CRIVILS#22120441,	DOM 23	CRIVILS#21	703212,	,DOIVI 04	CRIVILS#1R21222		
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ ( -)\$ Adjust.	DESCRIPT	ION	+ ( –)\$ Adjust.	DESCRIPTION	+ ( -)\$ Adjust.	
Rent						! !			
Concessions									
Location/View	N;Res;	N;Res;		N;Res;			N;Res;		
	N;Res;	N;Res;		N;Res;	,	1	N;Res;	1	
Design and Appeal	DT1;Spanish	DT1;Tudor		DT1;Spanish	n		DT1;		
	Average 95	Average 96		Average 93			Average 81	!	
Age/Condition	C3	C3		C3		! !	C3		
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms	Baths	<u> </u> 	Total Bdrms Baths	1 1	
Room Count	5 2 2.0	6 3 2.0	-50	5 2	2.0		6 3 2.0	-50	
Gross Living Area	1,529 Sq. Ft.	1,264 Sq. Ft.	+130		3 Sq. Ft.	-50	1,435 Sq. Ft.	+50	
Other (e.g., basement,	0sf	0sf		0sf		 	0sf	1	
etc.)						I I I		1	
Other:									
Net Adj. (total)		<b>X</b> +	80	+ X	] - \$	-50	+ - \$		
Indicated Monthly									
Market Rent		\$	4,580		\$	3,350	\$	4,500	
vacancy, and support for subject property ind appear to be stable to be predominant.	Market Rent \$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\								
Final Reconciliation of Ma	rket Rent: All re	ntal comparables we	re given equal	consideration	n in rec	onciling the fina	al estimated market	rent.	
	esign.ala	mode.com/verify S	Serial:AAF1E2E	32					
I (WE) ESTIMATE THE MO	ONTHLY MARKET RENT O	F THE SUBJECT AS OF	04/06/2022			20	22 TO BE \$ 4,400	<u>)                                    </u>	
Appraiser(s) SIGNATURE	ngme			view Appraiser applicable)	SIGNATUF	RE			
NAME Ha	a Seoup Bang				NAME				

Freddie Mac Form 1000 (8/88) [Y2K]
Fannie Mae Form 1007 (8/88)
Real Estate Ideal, Inc.

Form RSL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

File # RB220328

Extraordinary Assumptions - The comparables used contain confidentia	Il information related to pricing, motivations, negotiations, concessions,
fees, etc, that are not typically made known to those not a part of the agre	
of a transaction, the values herein are based on the assumption that the	
marketable features. When more than one source is stated and there are	differences in the levels/amounts of the features relevant for
refinement, the source deemed most reliable and reflective of the compar	able as of the date of that respective sale will be used for comparison.
Signature Certification - The digital signatures in this report are duplicat	es of the original signature(s) and have not been altered or changed in
any way.	
Intended User Certification - The Intended User of this appraisal report	s the Client. The Intended Use is to obtain the market value of the
property that is the subject of this appraisal for personal knowledge of the	client, subject to the stated Scope of Work, purpose of the appraisal,
reporting requirements of this appraisal report form, and Definition of Mar	
Software Certification - Any and all references in this (TOTAL) software re	
assignment conditions, relevant characteristics, scope or work performed	and/or any other conditions / assumptions relative to this assignment
are superseded by data expressly entered by the appraiser, respectively.	
D (1) 10 (1) (1)	
Definition/Source of Value - The purpose of this report is to properly reliable this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of this report is to properly reliable to the purpose of t	
objective, impartial, and independent. The value being developed is the most probable price a proportion	
definition, market value is the most probable price a property or properties to a fair impartial sale where the buyer and seller are both acting knowled	
affected by unique stimulus or external forces. Implicit in this definition is	
title from seller to buyer under conditions whereby: 1. The buyer and selle	
in their own best interests, 3. a reasonable time is allowed for the property	
made in terms of US cash or equivalent or in terms of financial arrangement	
consideration for the property sold unaffected by special or creative finance	
This definition is from regulations published by federal regulatory agencie	
and Enforcement Act (FIRREA) of 1989 between July and August 1990, b	
Administration, (NCUA), by the Federal Deposit Insurance Corporation (F	
Office of Thrift Supervision (OTS), being further referenced in regulations	
Scope of Work - The scope of work for this appraisal was defined by the	complexity of this appraisal assignment and the reporting requirements
of this appraisal report form, including the following definition of market va	
certifications. I, the appraiser (1) performed a complete visual inspection of	
the neighborhood, (3) inspected each of the comparable sales from at lea	
public and/or private sources, and (5) reported my analysis, opinions, and	conclusions in this appraisal report.
COST ADDROACH TO VALUE	(not required by Eannie Mae)
	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculation	is.
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for estimates the support for the opinion of site value (summary of comparable land sales or other methods for estimates the support for the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value (summary of comparable land sales or other methods for estimates the opinion of site value (summary of comparable land sales or other methods of summary of comparable land sales or other methods of sales or other methods or other me	is.
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Freddie Mac Form 70 March 2005

UAD Version 9/2011

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File No. RB220328

Borrower/Client	Joyce Robertson			
Property Address	2118 W 83rd St			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
l ender	BPL Mortgage Trust LLC			

#### Comparables: Analysis/Comment

The appraiser's comparable research consisted of analyzing sales and listings in the in the Multiple Listings Service as well as through various public records sources. The initial comparable sale search focused on sales and listing sales with transaction dates within the past 6 months, located within 0.75 miles from the subject for the listings, GLA within +- 25%, similar site size, similar age.

After a thorough research of all available data sources, Here with provided comparables are the best market value indicators of subject's current estimated market value. Comparables #1 through #4 are confirmed closed sales and located within subject's immediate market area. Comparable #5 is pending and #6 and #7 are active in the subject market area. Appropriate adjustments are made where applicable. The lot size adjustment is \$20.00 per square foot if the difference is greater than 1,000 sf. For the condition adjustment, The subject property and all of comparables are rated as C3. For Comp #5, the condition is considered to be slightly inferior than the subject property in condition and wre adjusted at \$20,000 half-grade. Gross living area adjustment is based \$ 150.00 per square foot if difference is greater than 100 sf. Bathroom count adjustment is based on \$ 10,000 per full bath. No adjustment is made for bedroom count as this is already considered in the gross living area adjustment. Built year adjustment is not applied because the subject neighborhood properties are continuously being updated. The Garage adjustment is based on \$ 5,000 per garage. For the garage adjustments, the number is counted as the total of driveway and garage parking spaces. No adjustment is made for fireplace as its contributable value is too small to accurately measure.

#### Appraiser independence requirements comments:

The appraiser has prepared this appraisal in full compliance with new appraiser independence requirements and has not performed, participated in, or been associated with any activity in violation of aforementioned requirements. I have performed no (or the specified) other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment.

#### Final Reconciliation:

The subject property is a single family home with 2 bedrooms and 2.0 bathrooms. All sales comparables were equally considered in this analysis with subject's estdimated of market value and value is given to bracketed range of comparables value from \$834,000 to \$969,000. The special of assessment for the property is \$281. The main purpose the special assessment paid for is the costs of local improvements such as flood control, sewer and sidewalk. It does not impact on marketability. During the reconciliation, the weighted average of the comp sales is used as the indicated value of the subject property with the most emphasis put on Comps 1-4 as these bracket the subject's salient facts and the appraised value opinion, whereas Comp 5 additionally brackets the subject's amenities/condition/size and supports the appraised value opinion. The least weight is placed on Comp 6,7 due to being listings & utilized as a possible current market indicator. The predominant price shown on page 1 indicates the mode for the neighborhood and has nothing to do the subject's relationship with the neighborhood or the relationship between the subject's value and the indicated predominant price. The subject's value is within the low-high price range for the neighborhood and does not automatically set the predominant. Although the Market Value is higher than the Predominant Price, there are several homes in the area in the price range of the subject for all comparables. The subject could be well above the predominant value, due to being newer and well maintained than average, however, it may not be overbuilt or atypical. Therefore, the subject is not considered to be an under improvement for the area nor a marketability issue.

Single family homes in the neighborhood of the subject are typically owner occupied and are purchased based on the other comparables in the neighborhood. Therefore, the sales comparison approach is considered the most applicable and it given the greatest weight. This is a complete appraisal report written in a summary format and this client has agreed that is sufficient for its purpose. In addition, This report is intend to comply with the reporting requirements set forth under standard rule 2-2(b) of USPAP. As such, it presents only a summary analysis of data to finalize the reconciliation of value.

#### Highest & Best Use:

The subject's Highest and Best Use as of the date of value has been determined after considering the physically possible, legally permissible, financially feasible and reasonably probable use that produces the greatest value for the subject property. The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single-family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single-family residence.

#### Carbon Monoxide Detector & reasonable exposure time:

The State of California enacted a law requiring home owners to install carbon monoxide detectors in their homes. The Senate Bill, also known as the carbon monoxide poisoning prevention act was signed into Law in 2010, California residents must have carbon monoxide detectors in their homes as of July 1, 2011. This timeline applied only to single family homes that have appliances that burn fossil fuels or homes that have attached garage or fireplaces. Carbon monoxide detector and smoke detectors were on and working properly at the time of inspection. The subject's exposure time at the market value indicated in this report is estimated to be 0-3 months from the date of the inspection. Please be advised that utilities, electricity and water are on and working properly at the time of inspection.

I, Haseoup Bang completed this appraisal assignment with assistance by Sichan Kim. Sichan Kim provided assistance in the preparation of this appraisal report. He was involved in the identification of the appraisal problem data collection and the inspection of the subject property. Other than that, I, Haseoup Bang, did most of the report and was the one that determined the final value conclusion.

The outbreak of the Novel Coronavirus is causing heightened uncertainty in both local and global market conditions. The effect COVID-19 will have on real estate markets is currently unknown and will largely depend on both the scale and longevity of the outbreak. This appraisal is based on the information available to the appraiser as of the date of valuation.

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.

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- 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 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).
- 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.
- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature MM6	Signature
Name Ha Seoup Bang	Name
Company Name Real Estate Idea, Inc	Company Name
Company Address 715 S Serrano ave	Company Address
Los Angeles, CA 90005	
Telephone Number 213-480-7000	Telephone Number
Email Address rei@reidea.net	Email Address
Date of Signature and Report 04/07/2022	Date of Signature
Effective Date of Appraisal 04/06/2022	State Certification #
State Certification # AG 030151	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 02/18/2023	SUBJECT PROPERTY
	Did self-contact block contact
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
2118 W 83rd St	Did inspect exterior of subject property from street
Los Angeles, CA 90047	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 920,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Fastapp Appraisal Management	COMPARADI E CALEC
Company Name BPL Mortgage Trust LLC	COMPARABLE SALES
Company Address 1801 S. Meyers Road Suite 10 Oakbrook	Did not inspect exterior of comparable sales from street
Terrace IL 60181	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection
	<u> </u>

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#### Market Conditions Addendum to the Appraisal Report File No. RB220328

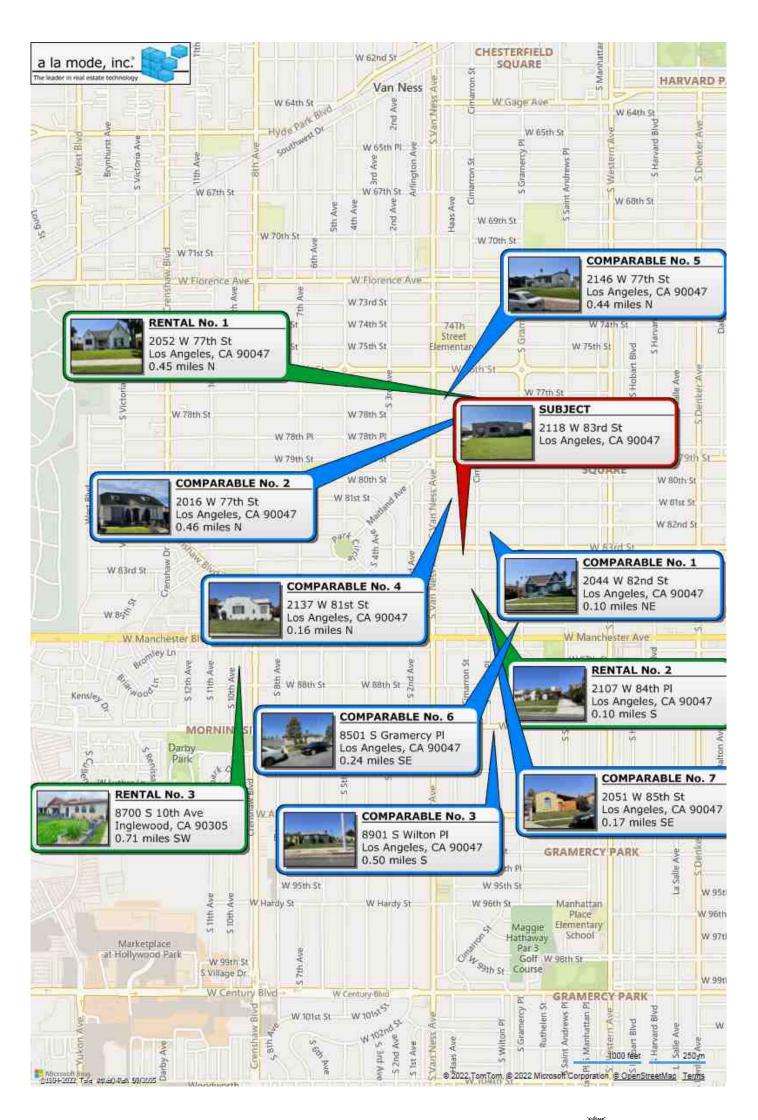
The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. ZIP Code 90047 Property Address 2118 W 83rd St City Los Angeles State CA Borrower Joyce Robertson 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) 84 56 51 Increasing Stable Declining X Stable Absorption Rate (Total Sales/Months) Increasing Declining 14 18.67 17.00 Increasing Declining Stable Total # of Comparable Active Listings 19 41 19 Months of Housing Supply (Total Listings/Ab.Rate) Stable Declining Increasing 1.4 1.02 2.4 Median Sale & List Price, DOM, Sale/List % Current - 3 Months Prior 7-12 Months Prior 4-6 Months Overall Trend **X** Stable Increasing Declining Median Comparable Sale Price 751,000 725,000 770,000 Median Comparable Sales Days on Market Declining Stable Increasing 15 9 14.5 Stable Stable Declining Median Comparable List Price 775,000 775,000 799,900 Increasing Median Comparable Listings Days on Market Declining Increasing 30 34 20 Stable Stable Median Sale Price as % of List Price Increasing Declining 103.53 101.34 101.62 Increasing Seller-(developer, builder, etc.)paid financial assistance prevalent? **X** No Declining Yes 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 CRMLS indicates there were 191 closed sales during the past 12 months and 37 of those sales contained seller concessions which is 19% of the total transactions in this market area. Prior Months 7-12: 84 Sales; 15 with concessions; 18% of sales for this period. 4-6: 56 Sales; 10 with concessions; 18% of sales for this period. 0-3: 51 Sales; 12 with concessions; 24% of sales for this period. The concessions ranged between \$250 and \$725,000. The median concession amount is \$5,000. Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). CRMLS indicates there were 191 closed sales during the past 12 months and 4 of those sales were either foreclosures or short sales which is 2% of the total transactions in this market area. Prior Months 7-12: 84 Sales; 2 foreclosures or short sales; 2% of sales for this period. 4-6: 56 Sales; 1 foreclosures or short sales; 2% of sales for this period. 0-3: 51 Sales; 1 foreclosures or short sales; 2% of sales for this period. Cite data sources for above information. CRMLS was the data source used to complete the Market Conditions Addendum. 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 If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Current - 3 Months Subject Project Data Prior 7-12 Months Prior 4–6 Months Overall Trend Total # of Comparable Sales (Settled) Stable Declining Increasing Absorption Rate (Total Sales/Months) Declining Stable Increasing Total # of Active Comparable Listings Stable Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of Yes No foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. Signature Signature Supervisory Appraiser Name Appraiser Name Ha Seoup Bang Company Name Company Name Real Estate Idea, Inc Company Address Company Address State License/Certification # State State License/Certification # AG 030151 State CA Email Address **Email Address** rei@reidea.net Freddie Mac Form 71 March 2009

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Fannie Mac

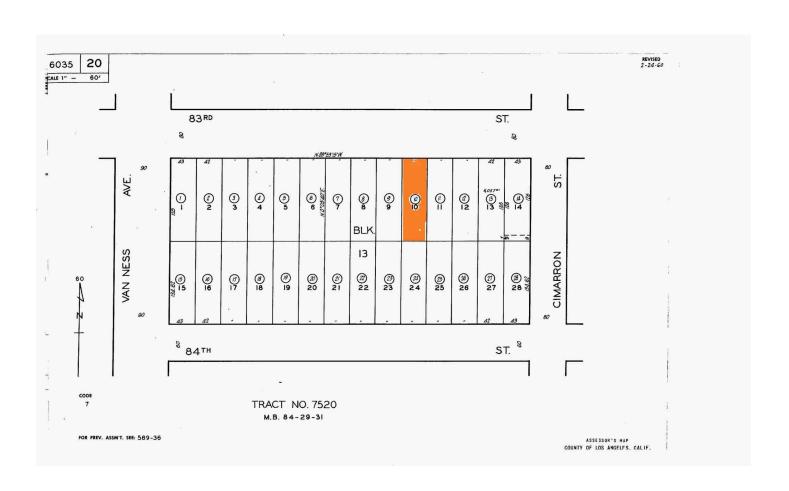
### **Location Map**

Borrower/Client	Joyce Robertson			
Property Address	2118 W 83rd St			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender	BPL Mortgage Trust LLC			



### **Plat Map**

Borrower/Client	Joyce Robertson				
Property Address	2118 W 83rd St				
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047	
Lender	BPL Mortgage Trust LLC				



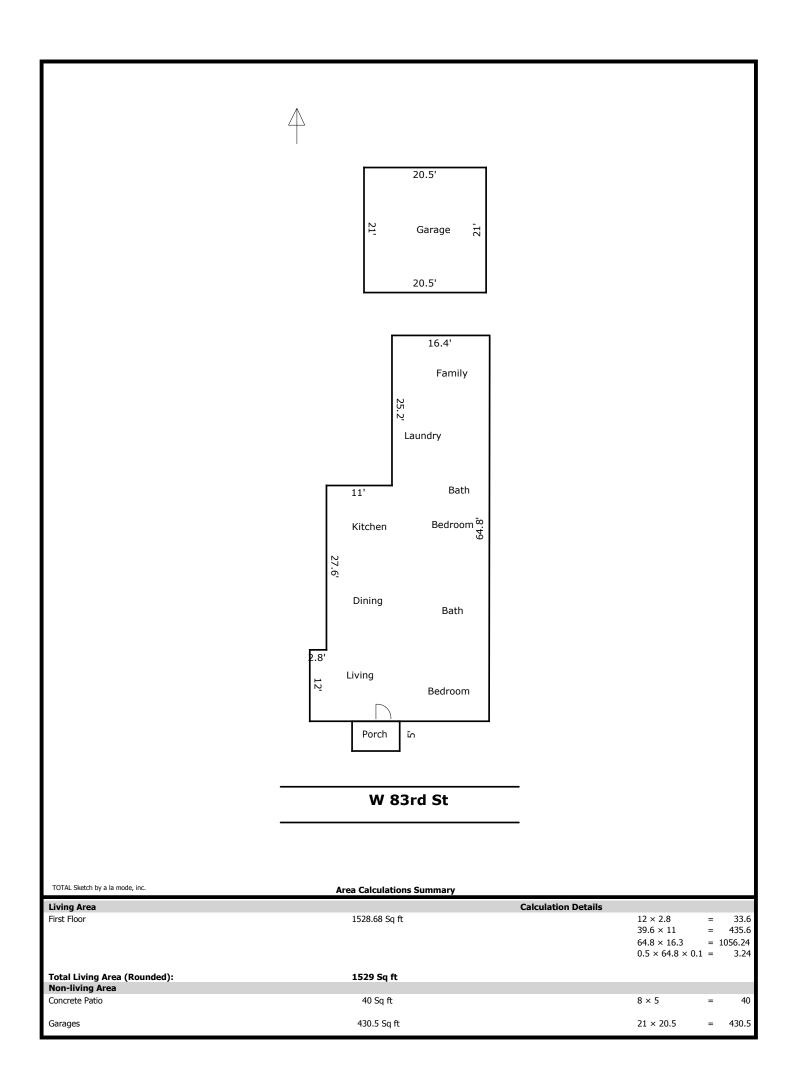
### **Aerial Map**

Borrower/Client	Joyce Robertson				
Property Address	2118 W 83rd St				
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047	
Lender	BPL Mortgage Trust LLC				



### **Building Sketch**

Borrower/Client	Joyce Robertson				
Property Address	2118 W 83rd St				
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047	
Lender	BPL Mortgage Trust LLC				



### **Subject Photo Page**

Borrower/Client	Joyce Robertson			
Property Address	2118 W 83rd St			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender	BPI Mortgage Trust LLC			



### **Subject Front**

2118 W 83rd St

Sales Price

Gross Living Area 1,529 Total Rooms Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; 5670 sf Site Quality Q4 Age 95



### **Subject Rear**



### **Subject Street**

Borrower/Client	Joyce Robertson				
Property Address	2118 W 83rd St				
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047	
Lender	BPL Mortgage Trust LLC				



**Entrance / Living Room / Dining Room** 



**Living Room** 



**Dining Room** 



Kitchen



Kitchen (alt)



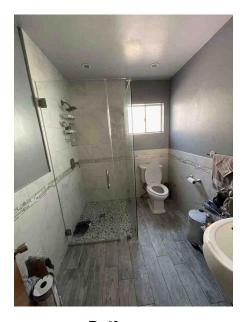
Smoke Detector / Carbon Monoxide Detector

Borrower/Client	Joyce Robertson				
Property Address	2118 W 83rd St				
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047	
l ender	RPL Mortgage Trust LLC				





Bedroom Bedroom



**Bathroom** 



**Bathroom** 



**Family Room** 



**Laundry (Inside Family Room)** 

Borrower/Client	Joyce Robertson				
Property Address	2118 W 83rd St				
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047	
Lender	BPI Mortgage Trust LLC				



Hallway



Attic



**Sideway** 



**Backyard** 



**Driveway** 



**Water Heater** 

Borrower/Client	Joyce Robertson			
Property Address	2118 W 83rd St			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender	BPL Mortgage Trust LLC			



**Crawl Space** 

Garage



Garage (Inside)



Porch

### **Comparable Photo Page**

Borrower/Client	Joyce Robertson				
Property Address	2118 W 83rd St				
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047	
Lender	RPI Mortgage Trust LLC				



### Comparable 1

2044 W 82nd St

Prox. to Subject 0.10 miles NE Sale Price 945,000 Gross Living Area 1,366 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5789 sf Quality Q4 95 Age



### Comparable 2

2016 W 77th St

Prox. to Subject 0.46 miles N Sale Price 780,000 Gross Living Area 1,159 Total Rooms Total Bedrooms 2 **Total Bathrooms** 1.0 Location N;Res; View N;Res; 6706 sf Site Quality Q4 Age 99



### Comparable 3

8901 S Wilton PI

Prox. to Subject 0.50 miles S Sale Price 865,000 Gross Living Area 1,734 Total Rooms 6 Total Bedrooms 4 **Total Bathrooms** 2.0 Location N;Res; N;Res; View Site 5774 sf Quality Q4 Age 82

rapuré

### **Comparable Photo Page**

Borrower/Client	Joyce Robertson				
Property Address	2118 W 83rd St				
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047	
Lender	RPI Mortgage Trust LLC				



### Comparable 4

2137 W 81st St

Prox. to Subject 0.16 miles N Sale Price 876,000 Gross Living Area 1,280 Total Rooms Total Bedrooms 2 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5656 sf Quality Q4 Age 94



### Comparable 5

2146 W 77th St

Prox. to Subject 0.44 miles N Sale Price 898,000 Gross Living Area 1,676 Total Rooms 6 Total Bedrooms **Total Bathrooms** 2.0 Location N;Res; View N;Res; 6706 sf Site Quality Q4 Age 92



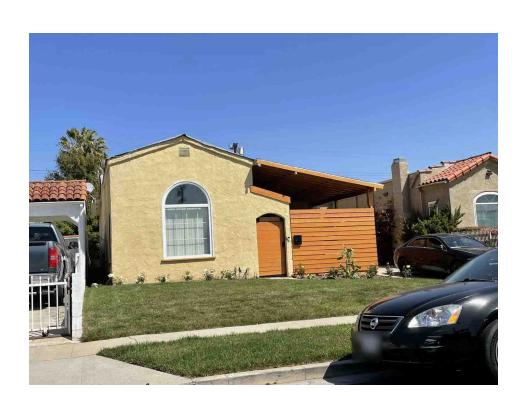
### Comparable 6

8501 S Gramercy PI

0.24 miles SE Prox. to Subject Sale Price 849,900 Gross Living Area 1,600 Total Rooms 6 Total Bedrooms 3 **Total Bathrooms** 2.0 Location N;Res; N;Res; View Site 5367 sf Quality Q4 Age 68

### **Comparable Photo Page**

Borrower/Client	Joyce Robertson			
Property Address	2118 W 83rd St			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender	BPL Mortgage Trust LLC			



### Comparable 7

2051 W 85th St

Prox. to Subject 0.17 miles SE Sale Price 899,900 Gross Living Area 1,512 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 5719 sf Quality Q4 Age 94

#### **Rental Photo Page**

Borrower/Client	Joyce Robertson			
Property Address	2118 W 83rd St			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90047
Lender	BPI Mortgage Trust LLC	,		



#### Rental 1

2052 W 77th St

Proximity to Subject 0.45 miles N Adj. Monthly Rent 4,500 Gross Living Area 1,264 **Total Rooms** 6 **Total Bedrooms** 3 **Total Bathrooms** 2.0 Location N;Res; View N;Res; Condition С3 Age/Year Built 96



#### Rental 2

2107 W 84th PI

Proximity to Subject 0.10 miles S Adj. Monthly Rent 3,400 Gross Living Area 1,633 Total Rooms 5 **Total Bedrooms** 2 **Total Bathrooms** 2.0 Location N;Res; View N;Res; Condition C3 Age/Year Built 93



#### Rental 3

8700 S 10th Ave

Proximity to Subject 0.71 miles SW

Adj. Monthly Rent 4,500 Gross Living Area 1,435 Total Rooms 6 Total Bedrooms 3 **Total Bathrooms** 2.0 Location N;Res; View N;Res; Condition C3 Age/Year Built 81

File No. RB220328

#### 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.

C

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.

Ce

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**

Q-

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.

Ω4

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 ungrades.

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:

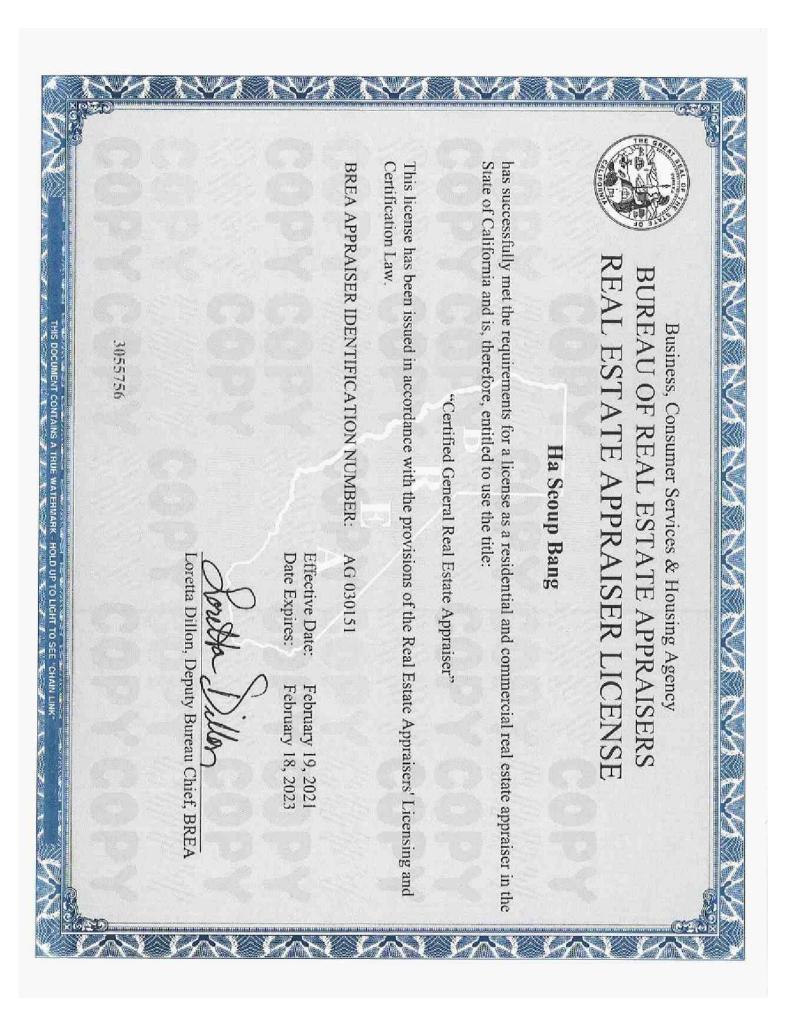
3.2 indicates three full baths and two half baths.

# 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
Α	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)
В	Beneficial Pother and (a)	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Busy Road	Basement & Finished Rooms Below Grade Location
BsyRd c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	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
е	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 Province (Ot 15)
GR HR	Garden High Rise	Design (Style) 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
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	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 Settlement Date	Design (Style)  Date of Sale/Time
SD SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sgm	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
		<u> </u>

#### License



#### HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



# REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

#### PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-3AX-1000170 Renewal of:

1. Named Insured: Ha Seoup Bang DBA Real Estate Idea, Inc

 Address: 3850 Wilshire Blvd #350 Los Angeles, CA 90010

3. Policy Period: From: May 30, 2021 To: May 30, 2022

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

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability A. \$1,000,000 B. \$1,000,000

Claims Expense Limit of

6.

Liability C. \$1,000,000 D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

5A. \$500 Each Claim 5B. \$1,000 Aggregate
Policy Premium: \$1,074.00 State Taxes/Surcharges:

7. Retroactive Date: Full Prior Acts

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

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com On weekends or holidays: 866-546-3981 (Toll Free)

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

B. Agent/Broker: RCIM

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

President Secretary

PRA100 (01/20)

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