APPRAISAL REPORT

OF



9269 Little Creek Circle Stockton, CA 95210

PREPARED FOR

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

AS OF

05/18/2023

PREPARED BY

Levitt Appraisal Service 3715 Portsmouth Circle South Stockton, CA 95219

Levitt Appraisal Service 3715 Portsmouth Circle South Stockton, CA 95219

05/22/2023

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

RE: Khan, Ammar A 9269 Little Creek Circle Stockton, CA 95210 File No. 23-0121 Case No.

Dear Maria,

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

9269 Little Creek Circle, Stockton, CA 95210

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

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

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of **05/18/2023** is:

455,000

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

\$

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

Respectfully submitted,	
Signature:	
$\langle \rangle$	

Gregory	L.	Levitt
AL03158	6	

INVOICE

Date: 05/22/2023

File No. **23-0121** Case No.

Prepared for:

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

Property Appraised:

Khan, Ammar A 9269 Little Creek Circle Stockton, CA 95210

Work Performed:

Annyainal	\$	450.00
Appraisal	φ	450.00
Paid	\$	-450.00
	\$	
	\$	
	\$	
	\$	
Total Amount Due:	\$	0.00

Please make checks payable to:

Levitt Appraisal Service 3715 Portsmouth Circle South Stockton, CA 95219

Appraisal Report

Levitt Appraisal Service

Ар	praisal Report	Uniforn	n Residentia	al Appraisal	Report		Case No.		
	The purpose of this appraisal report is to provid					narket valu	e of the subje	ct property.	
	Property Address 9269 L	ittle Creek Circle		City	Stockton	Sta	ate CA Zip	Code 95	210
	Borrower Khan, Ammar A	Owner of P	ublic Record	Nguyen, Chu	ong Thuy & Li	isa	County	San Joaq	uin
	Legal Description		Lot 390, C	ountry Greens,	Unit No. 9				
	Assessor's Parcel #	088-390-28	80	Ta	x Year 2	022	R.E. Taxes	s\$ 4,08 4	.58
ບ		ountry Greens		Map Reference Th	iomas Bros. P	Pg. 216 E	8 Census Tra	act 0034	.03
SUBJE		acant Special Assessm		0	PUD HOA\$	0		per year	per month
	Property Rights Appraised X Fee Simple		Other (describe)						
	Assignment Type X Purchase Transaction			(describe)					
	Lender/Client Salas Financ		dress	9320 Chesape					
	Is the subject property currently offered for sa								
	Report data source(s) used, offerings price(s)					pending sa	ale as of 05/1	2/2023, alter 20	s days on
	the market, and was originally listed on 03					of the cont	ract for calo o	r why the analysi	s was not
1	performed. Contract dated and fully exect				•			• •	I
ပ် ပြ	terms or conditions noted. Buyer is utilizir			unito longar autor		appearers		industry with he	Junuouur
ONTRACT		ontract 05/10/2023	Is the property selle	er the owner of public	c record? XY	es No	Data Source	e(s) Parcel	auest
	Is there any financial assistance (loan charge								XNo
ວ ບ	If Yes, report the total dollar amount and desc	-		,		-			
	· ·	ŀ		·	•		••		
	Note: Race and the racial composition of the	he neighborhood are							
	Neighborhood Characteristics		One-Unit H	lousing Trends			it Housing	Present Land Us	
		Rural Property V			Declining	PRICE	AGE	One-Unit	84 %
NEIGHBORHOOD		Jnder 25% Demand/S				\$ (000)	(yrs)	2-4 Unit	5 %
H			Time X Under3n		Over 6 mths		.ow 15	Multi-Family	1 %
К К	Neighborhood Boundaries Eight Mile Road		ane to the east, Ha	ammer Lane to the	e south and the		ligh 50	Commercial	10 %
Ĩ	Union Pacific Railroad Tracks to the west.		<u> </u>			385 F	Pred. 35	Other	%
U	Neighborhood Description ***Please see C	Comment Addendum	for comments on I	Neighborhood Des	scription***				
Z									
	Market Conditions (including support for the a	hove conclusions) ***	*Please see Comr	ment Addendum fo	or comments on	Market Co	nditions***		
	market conditions (including support for the d						Inditionio		
	Dimensions See Site Map for Area	a Calculation	Area 5546	6 sf Shape	e Irregu	lar	View	Typ. Reside	ntial
	Specific Zoning Classification	RL	Zoning Description			ential; Lo	w Density		
	Zoning Compliance X Legal Legal N	Ionconforming (Grandfa	athered Use)	No Zoning Illeg	al (describe)				
	Is the highest and best use of subject property				(X Yes	No If No, c	lescribe.	
		y as improved (or as pr	oposed per plans a	nd specifications) th	(X Yes	No If No, c	lescribe.	
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	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X Gas X Gas X FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements th Are there any adverse site conditions or exten ***Please see Comment Addendum for cc General Description Units X One One with Accessory Unit # of Stories Two Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Contemporary Year Built 1992 Effective Age (Yrs) 30 Attic None Drop Stair Stairs Floor X Scuttle Finished Heated Appliances Refrigerator X Range/Ove Finished area above grade contains: Additional features (special energy efficient ith patio and an attached three car garage. Describe the condition of the property (includi Condition of Improvements*** Are there any physical deficiencies or advers The appraiser has not been provided with a See Limiting Condition #5.	y as improved (or as pr Water Sanitary Sewer X No FEMA Flood ypical for the market ar nal factors (easements omments on Subject 3 Founda X Concrete Slab Full Basement Basement Area Basement Area Basement Finish Outside Entry/Ey Evidence of Infe Dampness Heating FWA X Other FAU F Cooling X Centr Individual O en X Dishwasher X 7 Rooms 4 ems, etc.) The subje	opposed per plans an Public Other (des X X X X X X Zone X rea? X Yes S s, encroachments, en Site*** Attion Crawl Space Partial Basement O sq. ft. O % xit Sump Pump estation None Noted Settlement HWBB HWBB Radiant Settlement Disposal HWBB Radiant Gas cal Air Conditioning Other Disposal Disposal X At rearrantion, renovation terioration, renovation the livability, sound vealing any physic	FEMA Map # FEMA Map # No If No, describe nvironmental conditi Foundation Walls Exterior Descripti Foundation Walls Exterior Walls Roof Surface Gutters & Downspr Window Type Storm Sash/Insula Screens Amenities X Fireplace(s) # X Patio/Deck Cor Pool None owave Washer// 2.1 Bath(s) rred porch, central ons, remodeling, etc Iness, or structural in al deficiencies and	e present use? Off-site Imp Street Alley # 06077C-(b. ions, land uses, et on materials Concrete- Stucco-A Tile-Ay Outs Metal Alum./Dual Pa ted None/Ye Mesh-Ay Eted None/Ye Mesh-Ay (Use Mesh-Ay (Use Mesh-Ay) (rovements Asph Nor D320F tc.)? X Y /condition Avg. vg. g. -Avg. vg. vg. vg. vg. vg. vg. vg. vg. vg.	Type mailt ie FEMA Map D (es No I (es No I (es No I Floors Walls Trim/Finish Bath Floor Bath Wainsc Car Storage X Drivew Driveway Su X Garage Carport X Att. Kitche Gross Living A ndows, firepl ent Addendu	Public F X X ate 10/16/ f Yes, describe. Imaterials/c f Yes, describe. Imaterials/c Carpet/Tile Drywall-/ Wood/Pain Tile-Av xot Tile-Av ace Con # of Cars Image: Above Grade ace, covered com Image: Above Grade m for comment Image: Above Grade If Yes, describe Image: Above Grade If Yes, describe Image: Above Grade xot Image: Above Grade	2009 2009 2009 2009 2009 2009 2009 2009
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X Gas X Gas X FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements th Are there any adverse site conditions or exten ***Please see Comment Addendum for cc Ceneral Description Units X One One with Accessory Unit # of Stories Two Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Contemporary Year Built 1992 Effective Age (Yrs) 30 Attic None Drop Stair Stairs Floor X Scuttle Finished Heated Appliances Refrigerator X Range/Ove Finished area above grade contains: Additional features (special energy efficient itt patio and an attached three car garage. Describe the condition of the property (includi Condition of Improvements*** Are there any physical deficiencies or advers The appraiser has not been provided with a	y as improved (or as pr Water Sanitary Sewer X No FEMA Flood ypical for the market ar nal factors (easements omments on Subject 3 Founda X Concrete Slab Full Basement Basement Area Basement Area Basement Finish Outside Entry/Ey Evidence of Infe Dampness Heating FWA X Other FAU F Cooling X Centr Individual O en X Dishwasher X 7 Rooms 4 ems, etc.) The subje	opposed per plans an Public Other (des X X X X X X Zone X rea? X Yes S s, encroachments, en Site*** Attion Crawl Space Partial Basement O sq. ft. O % xit Sump Pump estation None Noted Settlement HWBB HWBB Radiant Settlement Disposal HWBB Radiant Gas cal Air Conditioning Other Disposal Disposal X At rearrantion, renovation terioration, renovation the livability, sound vealing any physic	FEMA Map # FEMA Map # No If No, describe nvironmental conditi Foundation Walls Exterior Descripti Foundation Walls Exterior Walls Roof Surface Gutters & Downspr Window Type Storm Sash/Insula Screens Amenities X Fireplace(s) # X Patio/Deck Cor Pool None owave Washer// 2.1 Bath(s) rred porch, central ons, remodeling, etc Iness, or structural in al deficiencies and	e present use? Off-site Imp Street Alley # 06077C-(b. ions, land uses, et on materials Concrete- Stucco-A Tile-Ay Outs Metal Alum./Dual Pa ted None/Ye Mesh-Ay Eted None/Ye Mesh-Ay (Use Mesh-Ay (Use Mesh-Ay) (rovements Asph Nor D320F tc.)? X Y /condition Avg. vg. g. -Avg. vg. vg. vg. vg. vg. vg. vg. vg. vg.	Type malt fe FEMA Map D (es No I (es No I (es No I Floors Walls Trim/Finish Bath Floor Bath Wainsc Car Storage X Drivew Driveway Su X Garage Carport X Att. Fioss Living A ndows, firepl ent Addendu	Public F X X ate 10/16/ f Yes, describe. Imaterials/c f Yes, describe. Imaterials/c Carpet/Tile Drywall-/ Wood/Pain Tile-Av xot Tile-Av ace Con # of Cars Image: Above Grade ace, covered com Image: Above Grade m for comment Image: Above Grade If Yes, describe Image: Above Grade If Yes, describe Image: Above Grade xot Image: Above Grade	2009 2009 2009 2009 2009 2009 2009 2009
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity X Gas X Gas X FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements th Are there any adverse site conditions or exten ***Please see Comment Addendum for cc General Description Units X One One with Accessory Unit # of Stories Two Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Contemporary Year Built 1992 Effective Age (Yrs) 30 Attic None Drop Stair Stairs Floor X Scuttle Finished Heated Appliances Refrigerator X Range/Ove Finished area above grade contains: Additional features (special energy efficient ith patio and an attached three car garage. Describe the condition of the property (includi Condition of Improvements*** Are there any physical deficiencies or advers The appraiser has not been provided with a See Limiting Condition #5.	y as improved (or as pr Water Sanitary Sewer X No FEMA Flood ypical for the market ar nal factors (easements omments on Subject 3 Founda X Concrete Slab Full Basement Basement Area Basement Area Basement Finish Outside Entry/Ey Evidence of Infe Dampness Heating FWA X Other FAU F Cooling X Centr Individual O en X Dishwasher X 7 Rooms 4 ems, etc.) The subje	opposed per plans an Public Other (des X X X X X X Zone X rea? X Yes S s, encroachments, en Site*** Attion Crawl Space Partial Basement O sq. ft. O % xit Sump Pump estation None Noted Settlement HWBB HWBB Radiant Settlement Disposal HWBB Radiant Gas cal Air Conditioning Other Disposal Disposal X At rearrantion, renovation terioration, renovation the livability, sound vealing any physic	FEMA Map # FEMA Map # No If No, describe nvironmental conditi Foundation Walls Exterior Descripti Foundation Walls Exterior Walls Roof Surface Gutters & Downspr Window Type Storm Sash/Insula Screens Amenities X Fireplace(s) # X Patio/Deck Cor Pool None owave Washer// 2.1 Bath(s) rred porch, central ons, remodeling, etc Iness, or structural in al deficiencies and	e present use? Off-site Imp Street Alley # 06077C-(b. ions, land uses, et on materials Concrete- Stucco-A Tile-Ay Outs Metal Alum./Dual Pa ted None/Ye Mesh-Ay Eted None/Ye Mesh-Ay (Use Mesh-Ay (Use Mesh-Ay) (rovements Asph Nor D320F tc.)? X Y /condition Avg. vg. g. -Avg. vg. vg. vg. vg. vg. vg. vg. vg. vg.	Type mailt ie FEMA Map D (es No I (es No I (es No I Floors Walls Trim/Finish Bath Floor Bath Wainsc Car Storage X Drivew Driveway Su X Garage Carport X Att. Kitche Gross Living A ndows, firepl ent Addendu	Public F X X ate 10/16/ f Yes, describe. Imaterials/c f Yes, describe. Imaterials/c Carpet/Tile Drywall-/ Wood/Pain Tile-Av xot Tile-Av ace Con # of Cars Image: Above Grade ace, covered com Image: Above Grade m for comment Image: Above Grade If Yes, describe Image: Above Grade If Yes, describe Image: Above Grade xot Image: Above Grade	2009 2009 2009 2009 2009 2009 2009 2009

Levitt Appraisal Service

File No. **23-0121** Case No.

Uniform Residential Appraisal Report

Uniform Residential Appraisal Report									
There are 11 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 310,000 to \$ 428,000 .									
FEATURE	SUBJECT	COMPARABLE S		COMPARABLE S		COMPARABLE SALE # 3			
	le Creek Circle	8921 Blue Gr		556 Sutherla		529 Tule Spring Street			
Proximity to Subject	on, CA 95210	Stockton, C 0.33 mile		Stockton, C 0.23 mil		Stockton, CA 95210 0.22 miles E			
Sale Price	\$ 468,000	\$	495,000	5.25 min \$	465,000	\$	475,000		
Sale Price/Gross Liv. Area	\$ 244.77 sq. ft.		q. ft.	<u>+</u>	q. ft.		q. ft.		
Data Source(s)	φ 	MLS# 2230		MLS# 2230		MLS# 2230			
Verification Source(s)		Parcelquest/D		Parcelquest/D		Parcelquest/D			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		
Sale or Financing		Conv 4 DOM	0	Conv 27 DOM	0	Conv 8 DOM	0		
Concessions		L/P \$479,000/\$0	0	L/P \$459,000/\$0	0	L/P \$448,000/\$1400	0		
Date of Sale/Time		s04/23;c03/23	0	s04/23;c03/23	0	s03/23;c03/23	0		
Location	Average/RRTracks			Average/RRTracks		Average/RRTracks			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple			
Site	5546 sf	6300 sf	0		0		0		
View	Typ. Residential	Typ. Residential		Typ. Residential		Typ. Residential			
Design (Style)	Contemporary	Contemporary		Contemporary		Contemporary			
Quality of Construction	Average	Average		Average		Average			
Actual Age	31 Average	33 Avorago	0	27 Avorago	0	27 Average	0		
Condition Above Grade	Average Total Bdrms Baths	Average Total Bdrms. Baths	-5,000	Average Total Bdrms. Baths	E 000	Average Total Bdrms. Baths	-5,000		
Above Grade Room Count	TotalBdrmsBaths742.1	TotalBdrms.Baths853.0	-5,000 -2,500		-5,000 -2,500		-5,000 -2,500		
Gross Living Area	1,912 sq. ft.	2,678 sq. ft.	-2,500		-2,500		-2,500		
Basement & Finished	None	None	-00,040	None	-10,100	None	-10,100		
Rooms Below Grade	None	None		None		None			
Functional Utility	Average	Average		Average		Average			
Heating/Cooling	FAU/Central	FAU/Central		FAU/Central		FAU/Central			
Energy Efficient Items	Dual Panes	Dual Panes		Dual Panes		Dual Panes			
Garage/Carport	3 Car Garage	3 Car Garage		2 Car Garage	+5,000	2 Car Garage	+5,000		
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio			
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace			
Pool/Spa	None/None	None/None		None/None		None/None			
Solar	None	None		None		None			
Net Adjustment (Total)		+ X -	\$ -38,140	+ X -	\$ -20,660	+ X -	\$ -20,660		
Adjusted Sale Price		Net Adj: -8%		Net Adj: -4%	1	Net Adj: -4%			
of Comparables	search the sale or trans	Gross Adj : 8%		Gross Adj: 7%		Gross Adj: 6%	\$ 454,340		
Data source(s)PublicMy researchdidXData source(s)Public	did not reveal any prio	est or sales or transfers of th est	e comparable sale	s for the year prior to the	e date of sale of the	e comparable sale.			
Report the results of the r									
ITEM		BJECT	COMPARABLE S	ALE # 1 COM	PARABLE SALE #		BLE SALE # 3		
Date of Prior Sale/Transfe		N/A	N/A		N/A		I/A		
Price of Prior Sale/Transf		N/A	\$ N/A	at	\$ N/A		N/A		
Data Source(s) Effective Date of Data So		elquest 8/2023	Parcelque 05/18/202		Parcelquest 05/18/2023		elquest 3/2023		
Analysis of prior sale or tr									
months. Please see the	e attached MPA adden	dum. None of the cor	nparables have tr	ransferred ownership	within the previou	is twelve months.			
Summary of Sales Comparison Approach ***Please see Comment Addendum for comments on Sales Comparison Approach***									
Indicated Value by Sales Comparison Approach \$ 455,000 Indicated Value by: Sales Comparison Approach \$ 455,000 Cost Approach (if developed) \$ 459,148 Income Approach (if developed) \$ The sales comparison approach is given the most weight as it most truly reflects the actions of buyers & sellers in the real estate market. The cost approach is supportive of the sales comparison approach. The income approach is not required and given little weight, as residential properties in this area are not typically utilized for their income producing potential. This appraisal is made X "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the									
conditions, and apprais	er's certification, my (c s of 05/18/20	interior and exterior are our) opinion of the mar	eas of the subject ket value, as defir	property, defined sco	ty that is the subj	ect of this report is			

RECONCILIATION

Isal. Fannie Mae Form 1004 March 2005 Page 2 of 28

Uniform Residential Appraisal Report

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

Provide adequate information for the lender/client to replicate your cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) It should be noted that the appraiser was unable to find any land sales similar to the subject spanning the previous twelve month period, therefore, the appraiser was forced to use the land extraction method to estimate the site value.

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	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VA	ALUE		=\$	100,000
2	Source of cost data Marshall & Swift Residential Cost Services	Dwelling 1,9	912 Sq. Ft. @\$	205	=\$	391,960
	Quality rating from cost service Average Effective date of cost data 05/18/2023		Sq. Ft. @ \$		=\$	
٢	Comments on Cost Approach (gross living area calculations, depreciation, etc.)					
0	See attached building sketch for square footage calculations. The cost figures	Garage/Carport 6	502 Sq. Ft. @ \$	50	=\$	30,100
2	were derived from the Marshall & Swift Residential Cost Services and from local	Total Estimate of Cost	t-new		=\$	422,060
	building contractor estimates. There is no functional obsolescence. The figure in	Less Physical	20 Functional 0	External 1		
	the external obsolescence box is to reflect the subject's loss in value due to its	Depreciation 84,4	12 0	3,500	=\$ (87,912)
	location in close proximity to a set of railroad tracks. The land to improvement	Depreciated Cost of Ir	mprovements		=\$	334,148
	ratio is typical of the area.	"As-is" Value of Site Ir	mprovements		=\$	25,000
	Estimated Remaining Economic Life (HUD and VA only) 50 Years				=\$	459,148
	INCOME APPROACH TO VALUE	E (not required by Fa	annie Mae.)			
5	Estimated Monthly Market Rent \$ X Gross Multiplier	=\$	Indicated Value	by Income App	oroach	
	Summary of Income Approach (including support for market rent and GRM)					
	PROJECT INFORMATION		able)			
	Is the developer/builder in control of the Homeowner's Association (HOA)? Yes	No Unit type(s)		Attached		
	Provide the following information for PUDs ONLY if the developer/builder is in control of	of the HOA and the subje	ect property is an attac	hed dwelling ι	unit.	
-	Legal Name of Project					
5		number of units sold				
7		source(s)				
	Was the project created by the conversion of existing building(s) into a PUD? Yes	No If Yes, date	of conversion.			
5	Does the project contain any multi-dwelling units? Yes No Data source.					
	Are the units, common elements, and recreation facilities complete? Yes N	lo If No, describe the sta	atus of completion.			
5						
2						
	Are the common elements leased to or by the Homeowner's Association? Yes	No If Yes, describ	e the rental terms and	options.		
	Describe common elements and recreational facilities.					

Freddie Mac Form 70 March 2005

Levitt Appraisal Service EXTRA COMPARABLES 4-5-6

File No. **23-0121** Case No.

Borrower Khan, Ammar A

Property Address 9269 Little Creek Circle								
City	Stockton	County	San Joaquin	State	СА	Zip Code	95210	
Lender/Client		Salas Financial	Address	9320 Chesapeake	Drive Suite	116, San Diego,	CA 92123	

FEATURE	SUBJ	ECT	COMP	ARABLE	SAL	E# 4	COMPA	RABLE S	SALE	# 5	С	OMPAR	ABLE S	ALE	# 6
Address 9269 Litt	le Creek C	ircle	8727 [8727 Deer Creek Circle			9201	Blue Gr	rass	Drive	322 Franciscan			an /	Avenue
Stockt	on, CA 952	10	Stoc	Stockton, CA 95210			Stoc	kton, C	CA 9	5210	Stockton, CA 95210				5210
Proximity to Subject			0	.50 mile	es S	ЭE	0	.17 mile	es Sl	E		0.24 miles S			
Sale Price	\$ 468	,000		\$		490,000		\$	4	25,000			\$		445,000
Sale Price/Gross Liv. Area	\$ 244.7	7 sq. ft.	\$ 272.	22 s	q. ft.		\$ 275.)8 s	sq. ft.		\$	266.9)5	sq. ft.	
Data Source(s)			MI	_S# 409	879	977	ML	S# 222	1256	646		ML	S# 222	2133	219
Verification Source(s)			Parcel	quest/D	oc	#67180	Public R	ecords	/Pare	celquest	Pu	blic Re	ecords	s/Pa	rcelquest
VALUE ADJUSTMENTS	DESCR	PTION	DESCRIF	PTION	+(-) \$ Adjustment	DESCRIP	TION	+(-)	\$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adjustment
Sale or Financing			Conv 5	DOM		0	Pending 22	20 DOM		0	Pene	ding 14	1 DOM		0
Concessions			L/P \$449,	000/\$0		0	O/L/P \$45	50,000		0	O/I	_/P \$44	9,900		0
Date of Sale/Time			s05/22;c	04/22		0	05/08/202	23 P/D		0	03/	08/202	3 P/D		0
Location	Average/F	RTracks	Average/R	RTracks			Average/R	RTracks			Aver	age/RF	Track	5	
Leasehold/Fee Simple	Fee Si	mple	Fee Sin	nple			Fee Sin	nple			F	ee Sim	ple		
Site	5546	6 sf	5044	sf		0	6000	sf		0		6500	sf		0
View	Typ. Res	idential	Typ. Resi	dential			Typ. Resi	dential			Тур	. Resid	dentia	i	
Design (Style)	Contem	porary	Contemp	orary			Contemp	orary			Ranch			0	
Quality of Construction	Aver	age	Avera	ige			Avera	ge			Average				
Actual Age	31		32			0	33			0		54			0
Condition	Aver	age	Avera	ge			Avera	ge				Avera	ge		
Above Grade	Total Bdrm	s. Baths	Total Bdrms				Total Bdrms	Baths		+5,000		Bdrms.			
Room Count	7 4	2.1	7 4	2.1			6 3	2.0		+2,500	7	4	2.00		+2,500
Gross Living Area	1,912	sq. ft.	1,800	sq. ft.		+4,480	1,545	sq. ft.		+14,680	1	,667	sq. f	ł	+9,800
Basement & Finished	No	ne	Non	е			Non	е				None	9		
Rooms Below Grade	No	ne	Non	е			Non	e				None	9		
Functional Utility	Aver		Avera	ige			Avera	ge				Avera	ge		
Heating/Cooling	FAU/C	entral	FAU/Ce	ntral			FAU/Ce	ntral			F/	AU/Cei	ntral		
Energy Efficient Items	Dual P	anes	Dual Pa	anes			Dual Pa	ines			D	ual Pa	nes		
Garage/Carport	3 Car G	arage	2 Car Ga	arage		+5,000	Conve	rted		+15,000	2 (Car Ga	rage		+5,000
Porch/Patio/Deck	Porch/	Patio	Porch/F	Patio			Porch/F	Patio			P	orch/P	atio		
Fireplaces	1 Fire	olace	1 Firep	lace			1 Firep	lace			1	Firepl	ace		
Pool/Spa	None/	None	None/N	lone			None/N	one			N	one/N	one		
Solar	No	ne	Leas	ed		0	Leas	əd		0		None	9		
Net Adjustment (Total)			X +	-	\$	9,480	X +	-	\$	37,180	X			\$	17,300
Adjusted Sale Price			Net Adj: 2%	6			Net Adj: 9%)			Net A	dj: 4%			
of Comparables			Gross Adj :	2%	\$	499,480	Gross Adj:	9%	\$	462,180	Gross	s Adj: 4	1%	\$	462,300

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales COMPARABLE SALE # 4 COMPARABLE SALE # ITEM SUBJECT COMPARABLE SALE # 5 6 Date of Prior Sale/Transfer N/A N/A N/A N/A \$ N/A \$ N/A \$ N/A \$ N/A Price of Prior Sale/Transfer Parcelquest Parcelquest Parcelquest Parcelquest Data Source(s) 05/18/2023 05/18/2023 05/18/2023 05/18/2023 Effective Date of Data Source(s) Analysis of prior sale or transfer history of the subject property and comparable sales The subject property has not transferred ownership within the previous thirty six

months. Please see the attached MPA addendum. None of the comparables have transferred ownership within the previous twelve months.

Summary of Sales Comparison Approach Comparables #5 and #6 are pending sales within the subject's market area that have been included to help support the subject's estimated value range. Comparables #5 and #6 have been adjusted for their significant differences.

Levitt Appraisal Service COMMENT ADDENDUM

File No. **23-0121** Case No.

Borrower Khan, Ammar A Property Address 9269 Little Cree

Property Address	9269 Little Creek C	Circle					
City Stockton		County	San Joaquin	State	CA	Zip Code	95210
Lender/Client S	alas Financial		Address 9320 C	hesapeake Dri ^v	ve Suite 116, S	an Diego, CA S	2123

COMMENTS ON NEIGHBORHOOD DESCRIPTION:

The subject is located within an established neighborhood in the northern portion of the City of Stockton. The area consists of single family homes of various styles including single and two story design, with various floor plan styles, bedroom and bathroom counts. All local amenities are within a reasonable proximity. In addition to SFR's, there are some 2-4 family, multi-family and commercial properties interspersed throughout the area.

COMMENTS ON MARKET CONDITIONS:

The area has had moderate sales volume with values fluctuating, however, stabilizing over the previous six months. Over the previous twelve to eighteen months interest rates have been increasing after years of historically low rates that resulted in rising home prices as demand out paced supply. The recent increase in interest rates has resulted in a softening of the market with sales and listing activity on the decline. The subject's market area consists predominately of traditional sales with some REO and short sale properties visible. Currently supply and demand appear to be in balance.

As of the effective date, the long-term impact on the market from the COVID-19 virus is unknown; the public health emergency ended on 05/11/2023 and marketing times appear to have remained stable (between 14 - 45 days when properly listed) and market activity appears steady. These conditions have been taken into consideration with regards to the estimate of reasonable exposure time.

The subject property and its neighborhood did not suffer any damages due to the recent flooding and FEMA disaster declaration for San Joaquin County. The recent floods have no impact on marketability and value for the subject or its neighborhood.

HIGHEST AND BEST USE:

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

COMMENTS ON SUBJECT SITE:

There are no adverse conditions known or observed. The subject is a typical interior parcel for this area. The appraiser was not provided with a copy of the preliminary title report, and therefore, cannot guarantee that property is free of encroachments or easements, and recommends further investigation and survey. The subject's external obsolescence is to reflect the loss in value due to its location approximately 1/2 block east of a set of railroad tracks. The subject backs to an agricultural property, however, this does not appear to have any negative impact on value or marketability.

COMMENTS ON CONDITION OF IMPROVEMENTS:

The subject is of average quality construction and in average overall condition, with no significant deferred maintenance observed. There is no functional obsolescence observed. At the time of inspection all utilities (i.e. water, gas and electric) were on and appeared to be in working order. All kitchen cabinetry and appliances were present and appeared functional. At the time of inspection there were two areas of wood damage to the eaves above the front entry and the side fencing was nearing the end of its physical life (see photo addendum). The subject lacks updating.

COMMENTS ON SALES COMPARISON APPROACH:

All comparables are from within the subject's market area and have been adjusted for their significant differences. After bracketing the subject property, all comparables required adjustments to reflect their significant differences in GLA square footage (@ \$40/sf for differences in excess of 100/sf). Comparables #1, #2, #3, #5 and #6 required adjustments to reflect their differences in bathroom counts (@ \$5,000 per full bathroom and \$2,500 per half bathroom). Comparables #2, #3, #4, #5 and #6 required adjustments to reflect the subject's superior garage space (@ \$5,000 per space). Comparables #1, #2, #3 and #5 required adjustments to reflect their differences in bedroom counts (@ \$5,000 per bedroom). Adjustments are based on current and/or historic paired sales, when available and/or applicable, or based on the appraiser's knowledge of market reaction to differences in amenity within this market area. After making all the necessary adjustments to all comparables, these comparables are considered to the most recent, most similar and best indicators of current market value. After adjustments, most consideration in the final opinion of value was given comparable sale #1 as it is the most recent sale and is supported by comparable sale #3 and comparables #5 and #6, pending sales. Less consideration was given to comparable sale #4 as it is a dated sale in excess of six months old, however, has been included in order to bracket the subject's GLA square footage. The opinion of value stated is above the predominate value for the area, however, falls within the typical value range and is not considered to be an over-improvement for the area. The subject's proposed purchase price falls above the given value range for recent sales that have closed within the previous six months. Due to the lack of recent sales for similar sized homes, the appraiser was unable to bracket the stated opinion of value with the unadjusted sales price of the comparable properties.

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

COMMENTS ON EXPOSURE TIME:

An opinion, based on supporting market data, of the length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. The appraiser has determined the subject property would have to be exposed for 14 - 45 days in order to have a market value range of \$440,000 - \$465,000 on the effective date of this appraisal.

continued next page ...

Levitt Appraisal Service COMMENT ADDENDUM

File No. **23-0121** Case No.

95210

Borrower Khan, Ammar A						
Property Address 9269 Little Cree	k Circle					
City Stockton	County	San Joaquin	State	СА	Zip Code	952
Lender/Client Salas Financial		Address 9320 C	hesapeake Dri	ve Suite 116, S	an Diego, CA	92123

INTENDED USER:

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

DISCLOSURE OF PRIOR APPRAISAL AND/OR OTHER SERVICES:

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

Gregory L. Levitt Appraiser, AL031586 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 this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

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

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

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

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

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

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

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

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

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

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

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

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

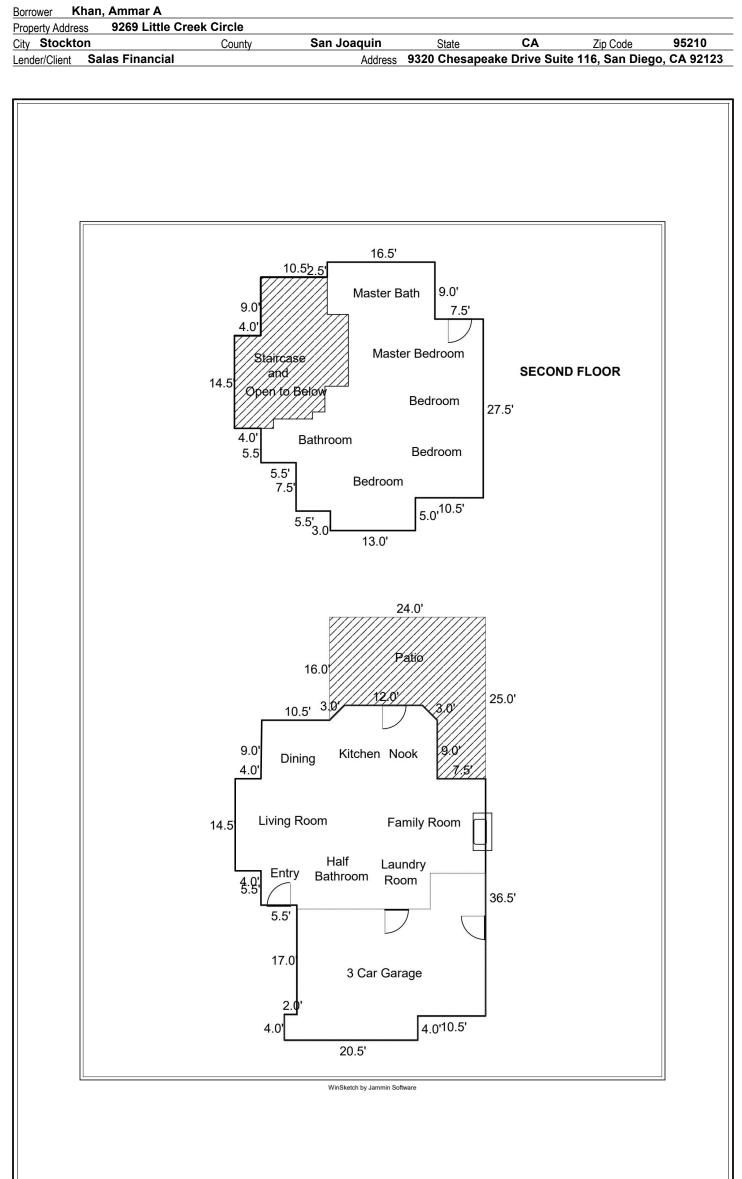
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

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

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

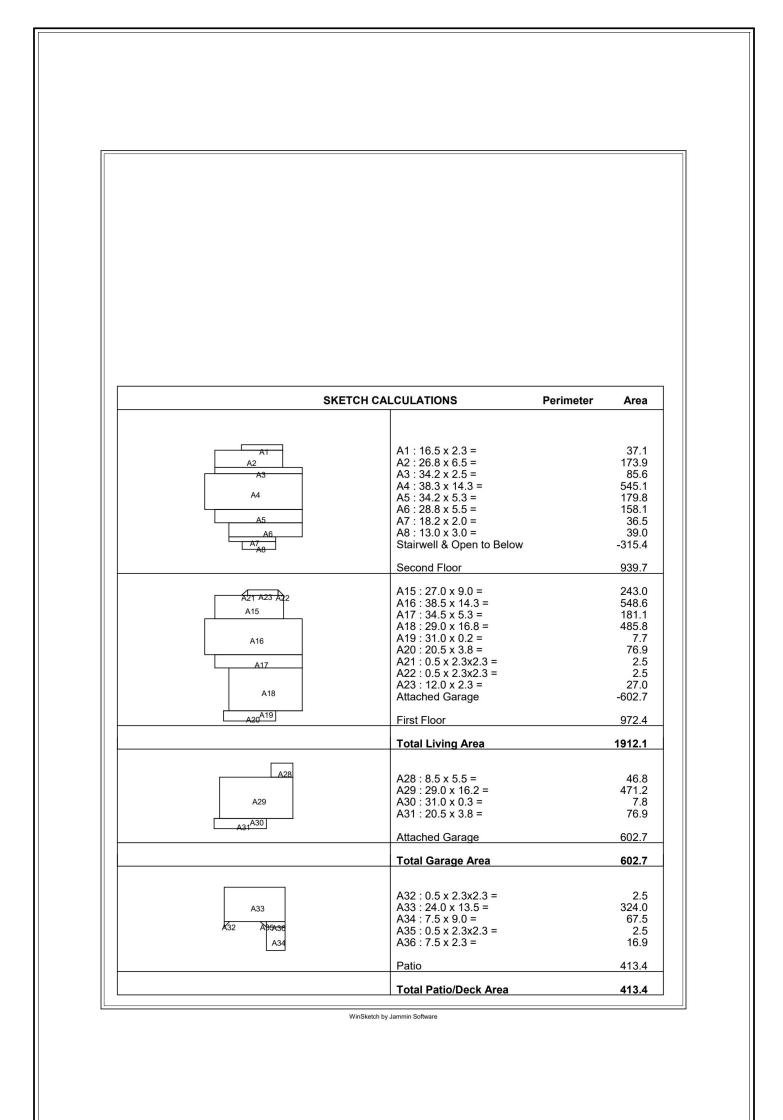
APPRAISER	0	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
	γ	
Signatura	ESZ ATT	Signatura
Signature Name	Gregory L. Levitt	Signature Name
Company Name	Levitt Appraisal Service	
Company Address		Company Name Company Address
	Stockton, CA 95219	
Telenhone Number	(209) 603-2023	Telephone Number
Email Address	ttivelg@aol.com	Email Address
	Report05/22/2023	
Effective Date of Appr		Date of Signature
State Certification #		or State License #
or State License #	AL031586	State CA
or Other (describe)	State #	Expiration Date of Certification or License
State	CA	
	tification or License08/14/2023	
1 -		SUBJECT PROPERTY
ADDRESS OF PROP	ERTY APPRAISED	
	9269 Little Creek Circle	Did not inspect subject property
	Stockton, CA 95210	Did inspect exterior of subject property from street
		Date of Inspection
APPRAISED VALUE	OF SUBJECT PROPERTY \$ 455,000	Did inspect interior and exterior of subject property
LENDER/CLIENT		Date of Inspection
Name	Maria Salas	
Company Name	Salas Financial	COMPARABLE SALES
Company Address	9320 Chesapeake Drive Suite 116	Did not inspect exterior of comparable sales from street
	San Diego, CA 92123	Did inspect exterior of comparable sales from street
Email Address		Date of Inspection
Freddie Mac Form 70 March	2005	Fannie Mae Form 1004 March 2005

Levitt Appraisal Service SKETCH ADDENDUM

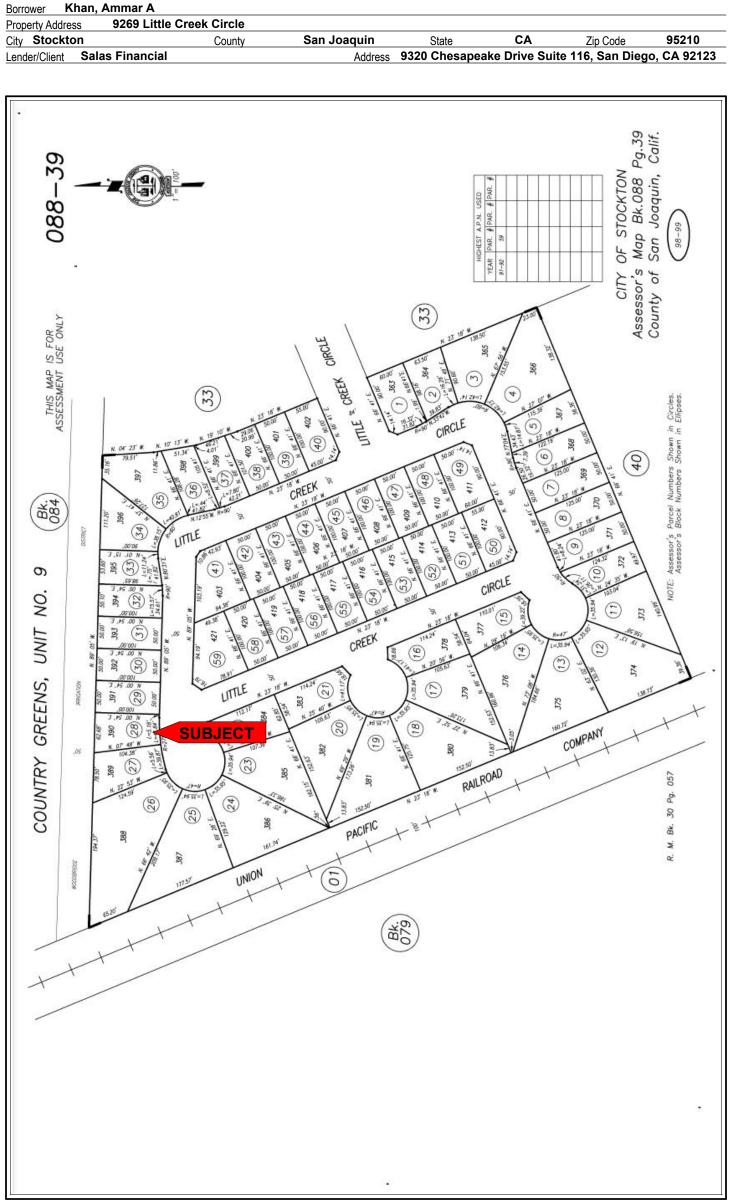


Levitt Appraisal Service SKETCH ADDENDUM

Borrower Khan, Ammar A						
Property Address 9269 Little C	Creek Circle					
City Stockton	County	San Joaquin	State	CA	Zip Code	95210
Lender/Client Salas Financial		Address	9320 Chesapea	ake Drive Suit	e 116, San Dieg	jo, CA 92123
			•			

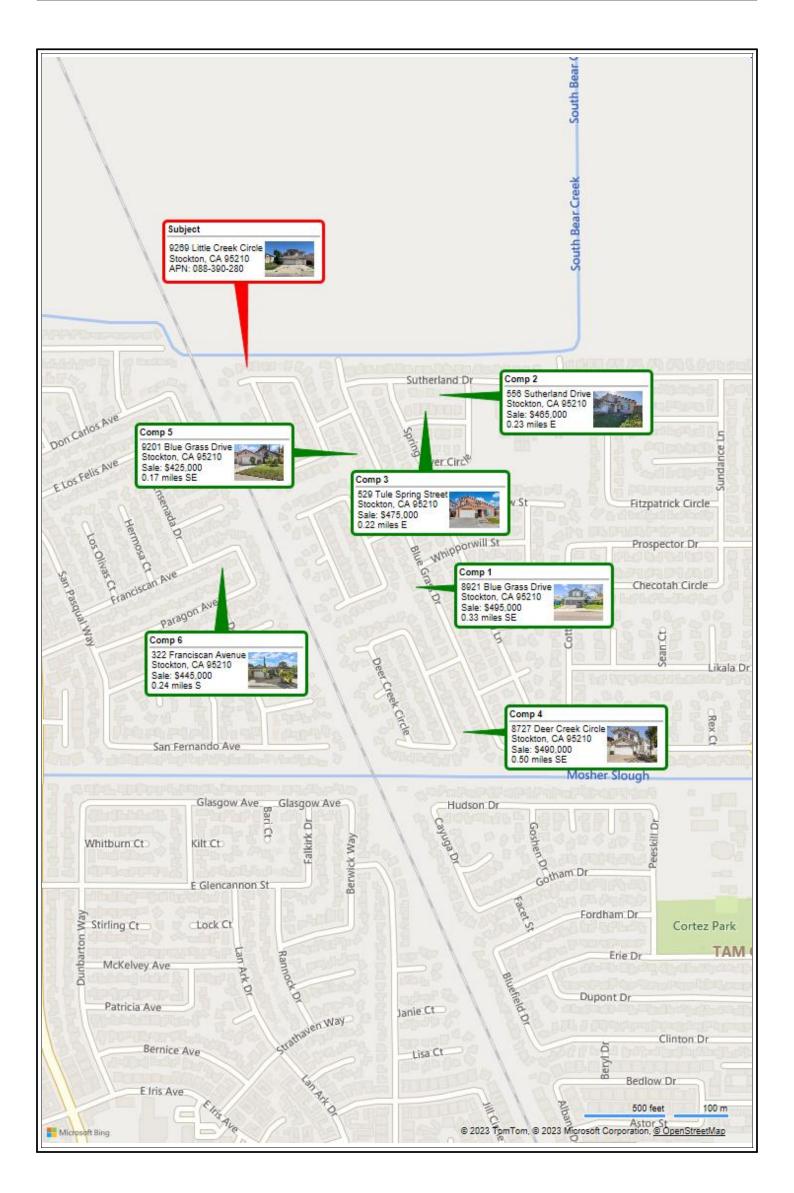


Levitt Appraisal Service PLAT MAP



Levitt Appraisal Service LOCATION MAP ADDENDUM

Borrower Khan, A	Ammar A					
Property Address	9269 Little Creek Circle					
City Stockton	County	San Joaquin	State	CA	Zip Code	95210
Lender/Client Sala	as Financial	Address	9320 Chesapeake	Drive Suite 1	16, San Diego,	CA 92123



File No. **23-0121** Case No.

Borrower Kha	in, Ammar A						
Property Address	9269 Little Creek	Circle					
City Stockton		County	San Joaquin	State	СА	Zip Code	95210
Lender/Client	Salas Financial		Address	9320 Chesap	eake Drive Su	ite 116, San Die	ego, CA 92123



FRONT OF SUBJECT PROPERTY 9269 Little Creek Circle Stockton, CA 95210



REAR OF SUBJECT PROPERTY



STREET SCENE

Produced by ClickFORMS Software 800-622-8727

File No. **23-0121** Case No.

Borrower Kha	an, Ammar A						
Property Address	9269 Little Creek	Circle					
City Stockton		County	San Joaquin	State	СА	Zip Code	95210
Lender/Client	Salas Financial		Address	9320 Chesape	eake Drive Su	ite 116, San Die	ego, CA 92123



Street scene opposite direction



Side view of subject



Side view of subject

File No. **23-0121** Case No.

Borrower Kh	an, Ammar A								
Property Address 9269 Little Creek Circle									
City Stocktor	1	County	San Joaquin	State	CA	Zip Code	95210		
Lender/Client	Salas Financial		Address	9320 Chesape	eake Drive Su	ite 116, San Die	go, CA 92123		



Additional side and rear view of subject



Additional side and rear view of subject





File No. **23-0121** Case No.

Borrower Khai	n, Ammar A						
Property Address	9269 Little Creek	Circle					
City Stockton		County	San Joaquin	State	СА	Zip Code	95210
Lender/Client	Salas Financial		Address	9320 Chesape	eake Drive Su	ite 116, San Die	ego, CA 92123



Side fencing in need of repair



Wood damage to eaves



Wood damage to eaves

File No. **23-0121** Case No.

Borrower Kha	in, Ammar A						
Property Address	9269 Little Creek	Circle					
City Stockton		County	San Joaquin	State	СА	Zip Code	95210
Lender/Client	Salas Financial		Address	9320 Chesape	eake Drive Su	ite 116, San Die	ego, CA 92123



Subject's location backing to an agricultural property





Dining Area

Living Room

Produced by ClickFORMS Software 800-622-8727

File No. 23-0121 Case No.

Borrower Kh	an, Ammar A						
Property Address	3 9269 Little Creek	Circle					
City Stockton	า	County	San Joaquin	State	СА	Zip Code	95210
Lender/Client	Salas Financial		Address	9320 Chesap	eake Drive Su	ite 116, San Die	ego, CA 92123



Kitchen





Nook

File No. **23-0121** Case No.

Borrower Kh	an, Ammar A						
Property Address	9269 Little Creek	Circle					
City Stockton	l	County	San Joaquin	State	CA	Zip Code	95210
Lender/Client	Salas Financial		Address	9320 Chesape	eake Drive Su	ite 116, San Die	ego, CA 92123



Family Room





Laundry Room

23-0121 File No. Case No.

Borrower Kha	n, Ammar A						
Property Address	9269 Little Creek	Circle					
City Stockton		County	San Joaquin	State	СА	Zip Code	95210
Lender/Client	Salas Financial	·	Address	9320 Chesap	eake Drive Su	ite 116, San Die	ego, CA 92123



Master Bedroom





Produced by ClickFORMS Software 800-622-8727

Additional view of Master Bathroom

File No. 23-0121 Case No.

Bedroom

Borrower Kha	n, Ammar A						
Property Address	9269 Little Creek	Circle					
City Stockton		County	San Joaquin	State	СА	Zip Code	95210
Lender/Client	Salas Financial		Address	9320 Chesape	eake Drive Su	ite 116, San Die	go, CA 92123



<image>



Bedroom

Bedroom

Produced by ClickFORMS Software 800-622-8727

File No. 23-0121 Case No.

Borrower Khan	, Ammar A					
Property Address	9269 Little Creek Circle					
City Stockton	County	San Joaquin	State	СА	Zip Code	95210
Lender/Client	Salas Financial	Address	9320 Chesape	eake Drive Su	ite 116, San Die	ego, CA 92123



Bathroom





Interior view of Garage

Additional view of Bathroom

File No. 23-0121 Case No.

Borrower Kha	in, Ammar A						
Property Address	9269 Little Creek (Circle					
City Stockton		County	San Joaquin	State	CA	Zip Code	95210
Lender/Client	Salas Financial		Address	9320 Chesape	eake Drive Su	ite 116, San Die	ego, CA 92123



Double strapped water heater





Smoke detector

Levitt Appraisal Service COMPARABLES 1-2-3

File No. **23-0121** Case No.

Borrower Kha	n, Ammar A					
Property Address	9269 Little Creek Circl	e				
City Stockton	Со	unty San Joaquin	State	CA	Zip Code	95210
Lender/Client S	alas Financial	Address	9320 Chesapeake	e Drive Suite	e 116, San Diego	, CA 92123



COMPARABLE SALE #18921 Blue Grass Drive5Stockton, CA 952106

COMPARABLE SALE #2556 Sutherland DriveStockton, CA 95210





COMPARABLE SALE #3529 Tule Spring StreetStockton, CA 95210

Levitt Appraisal Service COMPARABLES 4-5-6

File No. **23-0121** Case No.

Borrower Khan, Ammar A						
Property Address 9269 Little Cre	ek Circle					
City Stockton	County	San Joaquin	State	CA	Zip Code	95210
Lender/Client Salas Financial	-	Address	9320 Chesapea	ake Drive Suit	te 116, San Dieg	jo, CA 92123



COMPARABLE SALE #48727 Deer Creek CircleStockton, CA 95210



COMPARABLE SALE # 5 9201 Blue Grass Drive Stockton, CA 95210



Produced by ClickFORMS Software 800-622-8727

COMPARABLE SALE # 322 Franciscan Avenue Stockton, CA 95210

6

Levitt Appraisal Service MULTI PURPOSE SUPPLEMENTAL ADDENDUM FOR FEDERALLY RELATED TRANSACTIONS

File No. 23-0121 Case No.

Borrower/Client Khan, Ammar A							
Property Address 9269 Little Creek Circ	cle						
City Stockton	County		San Joaquin	State	CA	Zip Code	95210
Lender Salas Financial		Address	9320 Chesapeake Driv	e Suite 11	6, San	Diego, CA 92	2123

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

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

PURPOSE & FUNCTION OF APPRAISAL

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The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is a ssist the above-named Lender in evaluating the subject property for lending purposes. This is a Federally related transaction.
X EXTENT OF APPRAISAL PROCESS
X The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the cor parables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is present first. The sources and data are considered reliable. When conflicting information was provided, the source deemed more reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.
X The Reproduction Cost is based on <u>Marshall & Swift Swift Estimator</u> supplemented by the appraiser's knowledge of the local market.
X Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied or personal knowledge of the local market. The knowledge is based on prior/or current analysis of site sales and/or abstractions of si values from sales of improved properties.
X The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.
The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.
For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.
X SUBJECT PROPERTY OFFERING INFORMATION
According to the local MLS service, the subject property: has not been offered for sale in the past 30 days. is currently offered for sale for \$ X is currently offered in the past 30 days for \$ X Offering information was considered in the final reconciliation of value. Offering information was not considered in the final reconciliation of value. Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later this addendum.
X SALE HISTORY OF SUBJECT PROPERTY
According to Public Records (Parcelquest) the subject property: has not transferred in the past twelve months. X has not transferred in the past 36 months. has transferred in the past twelve months. All prior sales which have occurred in the past months are listed below and reconciled to the appraised value, either in the body
of the report or in the addenda. Date Sales Price Document # Seller Buyer
Date Sales Price Document # Seller Buyer
X FEMA FLOOD HAZARD DATA
X Subject property is not located in a FEMA Special Flood Hazard Area. Subject property is located in a FEMA Special Flood Hazard Area.
Zone FEMA Map/Panel# Map Date Name of Community
X 06077C-0320F 10/16/2009 City of Stockton
 The community does not participate in the National Flood Insurance Program. X The community does participate in the National Flood Insurance Program. X It is covered by a regular program. It is covered by an emergency program.
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X CURRENT SALES CONTRACT
 The subject property is currently not under contract. The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section. X The contract and/or escrow instructions were reviewed. The following summarizes the contract:
Contract Date Amendment Date Contract Price Seller 05/10/2023 N/A \$468,000 Nguyen, Chuong Thuy & Lisa
X The contract indicated that personal property was not included in the sale. Image: The contract indicated that personal property was included. It consisted of
X Personal property was not included in the final value estimate. Personal property was included in the final value estimate. X The contract indicated no financing concessions or other incentives. The contract indicated the following concessions or incentives:
X If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.
X MARKET OVERVIEW Include an explanation of current market conditions and trends.
0-3 month(s) is considered a reasonable marketing period for the subject property based on <u>MLS statistical data</u> spanning the previous twelve months.
 The Appraiser certifies and agrees that: (1) Their analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"). (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event. (3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.
X ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS
The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental environmental conditions on or around the property that would negatively affect its value.
X ADDITIONAL COMMENTS
None
X APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION
Appraiser's Signature Effective Date 05/18/2023 Date Prepared 05/22/2023 Appraiser's Name (print) Gregory L. Levitt Phone # (209) 603-2023 State CA X License Certification # AL031586 Tax ID # 84-3998646
CO-SIGNING APPRAISER'S CERTIFICATION
The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusion and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.
 the co-signing appraiser has not personally inspected the interior of the subject property and: has not inspected the exterior of the subject property and all comparable sales listed in the report. has inspected the exterior of the subject property and all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.
The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.
CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION
Co-Signing Appraiser's Signature Effective Date Date Prepared
Co-Signing Appraiser's Name (print) Phone # () State License Certification # Trainee Tax ID # Tax ID #