

11/13/2025

LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR  
BrandentLopez@gmail.com  
Skamouie@gmail.com

File Number: 2605AGT-TST

Dear LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

In accordance with your request, I have personally inspected and appraised the real property at:

2605 Augusta  
Tustin, CA 92782-1201

The purpose of this appraisal is to estimate the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the estimated market value of the property as of 11/11/2025 is:\$ 2,386,500

Two Million, Three Hundred and Eighty-Six Thousand, Five Hundred Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final estimate of value, descriptive photographs, limiting conditions and appropriate certifications.

Respectfully submitted,

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

LIONEL A NEWMAN THOMAS  
THOMAS APPRAISAL COMPANY  
909-510-3353 (Send a text)

### Uniform Residential Appraisal Report

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

SUBJECT

Property Address 2605 Augusta City Tustin State CA Zip Code 92782-1201  
 Borrower Owner of Public Record LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR County Orange  
 Legal Description N TR 13902 BLK LOT 6  
 Assessor's Parcel # 501-096-05 Tax Year 2024 R.E. Taxes \$ 16,645  
 Neighborhood Name Montecito Map Reference Census Tract 756.07  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ 438  PUD HOA \$ 88  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe) ASSET MANAGEMENT  
 Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com  
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?  Yes  No  
 Report data source(s) used, offerings price(s), and date(s). CRMLS#

CONTRACT

I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.  
 Contract Price \$ Date of Contract Is the property seller the owner of public record?  Yes  No Data Source(s)  
 Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No  
 If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	60 %	
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	10 %	
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	1,500	Low 19	Multi-Family	10 %	
Neighborhood Boundaries NORTH: E CHAPMAN AVE EAST: JAMBOREE RD SOUTH: SANTA ANA FWY WEST: NEWPORT AVE								2,605	High 36	Commercial	20 %	
								2,325	Pred. 25	Other	%	

Neighborhood Description THE SUBJECT IS LOCATED IN AN AREA OF 1 AND 2 STORY SFR DISPLAYING C3/C4 MAINTENANCE. IT IS WITHIN 1 MILE OF ALL SERVICES, SCHOOLS, EMPLOYMENT AND AMENITIES. OVER THE LAST 3 MONTHS 3 COMPARABLE LISTING WERE AVAILABLE AND 5 COMPARABLE LISTING SOLD.  
 Market Conditions (including support for the above conclusions) PROPERTY VALUE IN THIS AREA APPEAR TO BE STABLE. CURRENT MEDIAN SALE TO LIST RATIO INDICATES BUYERS ARE PAYING FULL LIST PRICES. CONV FHA AND VA FINANCING IS AVAILABLE AT ACCEPTABLE TERMS. SALES CONCESSIONS ARE UNCOMMON. THE MEDIAN SALE TO LIST RATIO OVER THE PAST 3 MONTHS IS 98.98.

SITE

Dimensions SEE PLATMAP Area 6380 sf Shape Rectangular View N;Res;  
 Specific Zoning Classification PD Zoning Description PLANNED DEVELOPMENT  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe.  

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements--Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Solar	Water	<input checked="" type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

 FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone X FEMA Map # 060235-0282J FEMA Map Date 12/03/2009  
 Are the utilities and/or off-site improvements typical for the market area?  Yes  No If No, describe.  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe.  
 SUBJECT IS LOCATED BACKS THE TUSTIN RANCH RD WHICH COMES WITH SOUND POLLUTION AND TRAFFIC-RELATED AIR POLLUTION THIS DOES HAVE AN ADVERSE AFFECT ON VALUE.

IMPROVEMENTS

General Description		Foundation		Exterior Description materials/condition		Interior materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CONCRETE/AVG	Floors	CPT/TILE/HW/AVG		
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	STUCCO/AVG	Walls	DRYWALL/AVG		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface	TILE/AVG	Trim/Finish	WD/AVG		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	ADQ OVHG/AVG	Bath Floor	TILE/AVG		
Design (Style) Raised Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	VINYL/AVG	Bath Wainscot	TILE/AVG		
Year Built 1994	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes/AVG	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 30	<input checked="" type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/AVG	<input checked="" type="checkbox"/> Driveway	# of Cars 3		
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Gravel/AVG		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other Solar Fuel Solar	<input checked="" type="checkbox"/> Fireplace(s) # 2	<input checked="" type="checkbox"/> Fence BLK/AVG	<input checked="" type="checkbox"/> Garage	# of Cars 3		
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	CVR <input checked="" type="checkbox"/> Porch	<input type="checkbox"/> Carport	# of Cars 0		
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool	Pool <input checked="" type="checkbox"/> Other	<input type="checkbox"/> Att. <input type="checkbox"/> Det.	<input checked="" type="checkbox"/> Built-in		

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe) WATER SOFTENER  
 Finished area above grade contains: 9 Rooms 4 Bedrooms 3.0 Bath(s) 3,119 Square Feet of Gross Living Area Above Grade  
 Additional features (special energy efficient items, etc.) Fireplace, Shutters, Granite Countertops, Glass Shower Doors, Water Softener, Automatic Garage Door Opener, Mirrored Closet Door, Ceiling Fan, Automatic Sprinkler System  
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;Subject Condition Appears To Be Typical Of The Market And/Or Neighborhood. The Following Items Are Improvements To The Condition Of The Subject: Appliances, Cooling/Heating System, Interior/Exterior Paint, Kitchen Cabinets, Kitchen Granite Countertops, Bathroom Cabinets, Bathroom Granite Countertops, Lighting Fixtures, Plumbing Fixtures, Fireplace, Shutters, Granite Countertops, Glass Shower Doors, Water Softener, Automatic Garage Door Opener, Mirrored Closet Door, Ceiling Fan, Automatic Sprinkler System, Water Heater Straps Installed, Smoke Detector Installed, Carbon Monoxide Monitor Installed. The Following Items Negatively Affect The Condition Of The Subject: Missing Cover Outlet  
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe  
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe

**Uniform Residential Appraisal Report**

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 1,900,000 to \$ 2,350,000  
There are 17 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,500,000 to \$ 2,605,000

FEATURE	SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3											
Address	2605 Augusta Tustin, CA 92782-1201			12440 Butler Way Tustin, CA 92782-1143			12460 Woodhall Way Tustin, CA 92782-1165			12475 Woodhall Way Tustin, CA 92782-1149											
Proximity to Subject				0.54 miles W			0.57 miles W			0.59 miles W											
Sale Price	\$			\$ 2,325,000			\$ 2,365,000			\$ 2,330,000											
Sale Price/Gross Liv. Area	\$ 0 sq. ft.			\$ 799.79 sq. ft.			\$ 813.55 sq. ft.			\$ 803.45 sq. ft.											
Data Source(s)				CRMLS#OC25178738;DOM 55			CRMLS#PW25174804;DOM 10			CRMLS#PW25039807;DOM 55											
Verification Source(s)				Doc#2025000299724			Doc#2025000268575			Doc#2025000207206											
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-)\$ Adjustment			DESCRIPTION			+(-)\$ Adjustment								
Sale or Financing				ArmLth						ArmLth											
Concessions				Conv;0						Cash;0											
Date of Sale/Time				s11/25;c10/25						s09/25;c08/25											
Location	B;Res;Gtd			B;Res;Gtd						B;Res;Gtd											
Leasehold/Fee Simple	Fee Simple			Fee Simple						Fee Simple											
Site	6380 sf			6900 sf			-1,000			8100 sf			-3,500								
View	N;Res;			N;Res;						N;Res;											
Design (Style)	DT2;Raised Ranch			DT2;Raised Ranch						DT2;Raised Ranch											
Quality of Construction	Q4			Q4						Q4											
Actual Age	31			32			0			31			0								
Condition	C3			C3						C3											
Above Grade	Total	Bdrms	Baths	Total	Bdrms	Baths		Total	Bdrms	Baths		Total	Bdrms	Baths							
Room Count	9	4	3.0	8	5	3.0	0	7	4	3.0		8	5	3.0	0						
Gross Living Area	3,119 sq. ft.			2,907 sq. ft.			49,000	2,907 sq. ft.			49,000	2,900 sq. ft.			50,500						
Basement & Finished Rooms Below Grade	0sf			0sf						0sf											
Functional Utility	Equal to			+ Bedrooms			-23,000			Equal to			+ Bedrooms			-23,000					
Heating/Cooling	FWA/CAC			FWA/CAC						FWA/CAC			FWA/CAC								
Energy Efficient Items	Solar Elec			None			0			None			0			Solar Elec			0		
Garage/Carport	3gbi3dw			3gbi3dw						3gbi3dw			3gbi3dw								
Porch/Patio/Deck	Cvr Porch/Balc			Cvr Porch/Patio			23,000			Cvr Porch/Patio			23,000			Cvr Porch/Patio			23,000		
Fireplaces	2 FPL/POOL/SPA			1 FPL/POOL/SPA			5,000			1 FPL/NO POOL			115,000			NO FPL/POOL/SPA			10,000		
DOM/CDOM	0/0			55/55			0			10/10			0			55/55			0		
SUBDIVISION	Tustin			Tustin						Tustin			Tustin								
Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 53,000			<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 183,500			<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 56,500		
Adjusted Sale Price of Comparables				Net Adj: 2%						Net Adj: 8%						Net Adj: 2%					
				Gross Adj: 4%			\$ 2,378,000			Gross Adj: 8%			\$ 2,548,500			Gross Adj: 5%			\$ 2,386,500		

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

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

Data source(s) REALIST/CRMLS

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

Data source(s) REALIST/CRMLS

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	08/13/2021	06/20/1994	10/21/2010	
Price of Prior Sale/Transfer	\$1,530,000	\$382,500	\$926,000	\$0
Data Source(s)	CRMLS	CRMLS	CRMLS	CRMLS
Effective Date of Data Source(s)	11/11/2025	11/11/2025	11/11/2025	11/11/2025

Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT IS NOT LISTED FOR SALE. THE SUBJECT HAS NOT BEEN LISTED FOR SALE IN THE PAST 36 MONTHS. THE SUBJECT HAS NOT SOLD IN THE PAST 36 MONTHS. THE SUBJECT LAST DEED TRANSFER WAS ON 09/13/2021 FOR \$1,530,000 FROM WOOLDRIDGE RICHARD & ALEXANDRA TO SB KAMOUIE LOPEZ TRUST, PER MLS #OC21163996, LIST DATE 07/27/21, STANDARD. COMP#1 12440 BUTLER WAY, TUSTIN, CA 92782-1143, ORANGE COUNTY, HAS NOT REVEALED ANY PRIOR SALES FOR THE YEAR PRIOR TO THE DATE OF SALE OF THE COMPARABLE SALE. PRIOR TRANSFERS FOR THE YEAR PRIOR TO THE DATE OF SALE OF THE COMPARABLE SALE INCLUDE: 03/31/2025 FOR \$0 FROM LEE LONG T TO OWNER RECORD, NO MLS LISTING, (AFFIDAVIT). COMP#2 12460 WOODHALL WAY, TUSTIN, CA 92782-1165, ORANGE COUNTY, HAS NOT REVEALED ANY PRIOR SALES OR TRANSFERS FOR THE YEAR PRIOR TO THE DATE OF SALE OF THE COMPARABLE SALE. COMP#3 12475 WOODHALL WAY, TUSTIN, CA 92782-1149, ORANGE COUNTY, HAS NOT REVEALED ANY PRIOR SALES OR TRANSFERS FOR THE YEAR PRIOR TO THE DATE OF SALE OF THE COMPARABLE SALE.

Summary of Sales Comparison Approach COMPS WERE ADJUSTED: \$1.00 PER SQFT FOR SITE, \$23000 FOR FUNCTIONAL UTILITY (BEDROOM/BATHROOM) ROOM LINE ADJUSTMENT, \$235.00 PER SQFT FOR GLA, \$5000 PER FIREPLACE, \$23000 PER CAR GARAGE, \$23000 FOR BALCONY, \$12500 FOR CVR PATIO. ALL COMPS ARE LOCATED WITHIN 0.89 MILES OF THE SUBJECT PROPERTY AND CONSIDERED REFLECTIVE OF THE CURRENT MARKET VALUE. THE GREATEST WEIGHT WAS GIVEN TO CLOSED COMP #2 #3 AND COMP #5 DUE TO DATE OF SALE SIMILARITIES IN AGE GLA BEDROOM COUNT SITE SIZE AND LOCATION. LISTING COMPS WERE ADJUSTED -1% FOR THE CURRENT LIST TO SALE PRICE RATIO. NO ADJUSTMENTS TO EXCEED 10% SINGLE LINE. IN THE LAST 90 DAYS THERE HAS BEEN 5 COMPARABLE CLOSED SALES WITH PURCHASE PRICES RANGING FROM \$1,770,000 TO \$2,375,000 (5 STANDARD).IN THE LAST YEAR 34 OF 35 COMPARABLE PROPERTIES HAVE SOLD WITHIN A 90 DAY MARKETING TIME.

Indicated Value by Sales Comparison Approach \$ 2,386,500

Indicated Value by: Sales Comparison Approach \$ 2,386,500 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$

THE FINAL ESTIMATE OF VALUE IS SUPPORTED BY THE MARKET APPROACH. ALL OF THE ABOVE SALES ARE INDICATIVE OF CURRENT MARKET VALUES AND CONCESSIONS. THE COMPARABLE PROPERTIES CHOSEN WERE THE BEST AVAILABLE AT THE TIME OF THE APPRAISAL INSPECTION. THE INTENDED USER OF THIS REPORT IS INDICATED ON THE "LENDER/ CLIENT" LINE ON PAGE 1 OF THIS REPORT.

This appraisal is made  "as is,"  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: THIS IS A COMPLETE REPORT IN CONFORMITY TO "USPAP." THE PURPOSE OF THE REPORT IS FOR INTERNAL ASSET MANAGEMENT

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 2,386,500, as of 11/11/2025, which is the date of inspection and the effective date of this appraisal.

SALES COMPARISON ANALYSIS

RECONCILIATION

**Uniform Residential Appraisal Report**

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USER USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS 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 USERS ARE IDENTIFIED BY THE APPRAISER.

PER PLAT MAP, LOT DIMENSIONS ARE 55X120X55X113 TOTALING AN 6,380 SF LOT.

- 2557 TEA LEAF LANE ORIGINAL LIST PRICE \$1899000
- 2801 WATSON ORIGINAL LIST PRICE \$2248000
- 2286 MOORTOWN DRIVE ORIGINAL LIST PRICE \$2695000
- 2879 HATCH ORIGINAL LIST PRICE \$2350000
- 12800 STEVENS DR ORIGINAL LIST PRICE \$2150000
- 12475 WOODHALL WAY ORIGINAL LIST PRICE \$2448000
- 12460 WOODHALL WAY ORIGINAL LIST PRICE \$2350000
- 12440 BUTLER WAY ORIGINAL LIST PRICE \$2325000
- 2625 SAINT SIMONS ORIGINAL LIST PRICE \$2442500

**LOCATION COMMENTS**

ALL COMPS ARE LOCATED WITHIN 0.89 MILES OF THE SUBJECT PROPERTY.  
SUBJECT 2605 Augusta. ADVERSE, BACKS BUSY ROAD.  
COMP#3 12475 Woodhall Way. ADVERSE, BACKS BUSY ROAD.  
COMP#8 2557 Tea Leaf Ln. ADVERSE, BACKS BUSY ROAD.  
COMP#9 12800 Stevens Dr. ADVERSE, BACKS BUSY ROAD.

**LINKAGE**

TUSTIN CITY HALL, TUSTIN CIVIC CENTER, PORATH, JUDITH, BAX GLOBAL, TUSTIN CITY LIBRARY, TUSTIN POLICE DEPARTMENT, AND 47 SCHOOLS ARE LOCATED 3.0 MILES OF THE SUBJECT PROPERTY.

I HAVE PERFORMED NO SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THIS REPORT WITHIN THE THREE YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT.

PER REALIST, SUBJECTS GLA IS 3,111 SQFT. UPON APPRAISAL INSPECTION, SUBJECT WAS MEASURED TO BE 3,119 SQFT, WHICH IS A 0% DIFFERENCE FROM TITLE REPORT. FINISHED SQUARE FOOTAGE CALCULATIONS FOR THIS HOUSE WERE MADE BASED ON ESTIMATED DIMENSIONS ONLY AND MAY INCLUDE UNFINISHED AREAS, OR OPENINGS IN FLOORS NOT ASSOCIATED WITH STAIRS, OR OPENINGS IN FLOORS EXCEEDING THE AREA OF ASSOCIATED STAIRS A TWO-STORY ATTACHED SINGLE-FAMILY HOME WITH 3,111 ABOVE-GRADE FINISHED SQUARE FEET AND A THREE-CAR GARAGE. THE SUBJECT PROPERTY WAS MEASURED, CALCULATED, AND REPORTED GLA AND NON-GLA SQUARE FOOTAGE USING ANSI Z765-2021.

**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) THE LAND VALUE RATIO IS TYPICAL FOR THE AREA INDICATED ON THE "CITY" LINE ON PAGE 1 OF THIS REPORT

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE			= \$ 0
Source of cost data MARSHALL AND SWIFT	Dwelling	3,119	Sq. Ft. @ \$	= \$
Quality rating from cost service AVG Effective date of cost data 11/11/2025			Sq. Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				
REMAINING ECONOMIC LIFE IS +/- 65 YEARS. SEE SKETCH ADDENDUM FOR AREA CALCULATIONS. THE SITE VALUE WAS ABSTRACTED FROM THE IMPROVED LAND SALES WITHIN THE SUBJECT'S MARKET AREA. THE LAND VALUES ARE CONSIDERED TYPICAL FOR THE AREA OF THE COUNTY OF ORANGE. THE COST APPROACH WAS CONSIDERED, IT IS DEEMED UNRELIABLE DUE TO DISTORTED DEPRECIATION ESTIMATES. LAND/VALUE RATIO IS COMMON TO THE AREA.	Garage/Carport	613	Sq. Ft. @ \$	= \$
Estimated Remaining Economic Life (HUD and VA only) 65 Years	Total Estimate of Cost-new			= \$ 0
	Less	Physical 32	Functional	External
	Depreciation	0		= \$ ( 0 )
	Depreciated Cost of Improvements			= \$ 0
	"As-is" Value of Site Improvements			= \$
	Indicated Value By Cost Approach			= \$ 0

**INCOME APPROACH TO VALUE (not required by Fannie Mae.)**

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

**PROJECT INFORMATION FOR PUDs (if applicable)**

Is the developer/builder in control of the Homeowner's Association (HOA)?  Yes  No Unit type(s)  Detached  Attached  
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.  
Legal Name of Project  
Total number of phases Total number of units Total number of units sold  
Total number of units rented Total number of units for sale Data source(s)  
Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion.  
Does the project contain any multi-dwelling units?  Yes  No Data source.  
Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.  
  
Are the common elements leased to or by the Homeowner's Association?  Yes  No If Yes, describe the rental terms and options.  
  
Describe common elements and recreational facilities.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

**Uniform Residential Appraisal Report**

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.

**Uniform Residential Appraisal Report****APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I 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**

Signature   
 Name LIONEL A NEWMAN THOMAS  
 Company Name THOMAS APPRAISAL COMPANY  
 Company Address 412 West H St  
Ontario, CA 91762  
 Telephone Number 9095103353  
 Email Address lionel@newmanthomas.com  
 Date of Signature and Report 11/13/2025  
 Effective Date of Appraisal 11/11/2025  
 State Certification # AR041145  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State CA  
 Expiration Date of Certification or License 09/12/2026

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

**ADDRESS OF PROPERTY APPRAISED**

2605 Augusta  
Tustin, CA 92782-1201

APPRAISED VALUE OF SUBJECT PROPERTY \$ 2,386,500

**LENDER/CLIENT**

Name NO AMC  
 Company Name LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR  
 Company Address BrandentLopez@gmail.com  
Skamouie@gmail.com  
 Email Address \_\_\_\_\_

**SUBJECT PROPERTY**

- Did not inspect subject property  
 Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_  
 Did inspect interior and exterior of subject property  
 Date of Inspection \_\_\_\_\_

**COMPARABLE SALES**

- Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_

THOMAS APPRAISAL COMPANY  
EXTRA COMPARABLES 4-5-6

File No. 2605AGT-TST  
Case No.

Borrower

Property Address 2605 Augusta  
City Tustin County Orange State CA Zip Code 92782-1201  
Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	2605 Augusta Tustin, CA 92782-1201			2286 Moortown Dr Tustin, CA 92782-1101			2625 Saint Simons Tustin, CA 92782-1229			2801 Watson Tustin, CA 92782-1345		
Proximity to Subject				0.53 miles W			0.13 miles S			0.89 miles NE		
Sale Price	\$			\$ 2,605,000			\$ 2,358,000			\$ 2,075,000		
Sale Price/Gross Liv. Area	\$ 0.00	sq. ft.		\$ 983.02	sq. ft.		\$ 730.71	sq. ft.		\$ 821.46	sq. ft.	
Data Source(s)				CRMLS#PW25064946;DOM 10			CRMLS#PW24232675;DOM 18			CRMLS#PW24142863;DOM 35		
Verification Source(s)				Doc#2025000136472			Doc#2025000028782			Doc#2024000241661		
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			DESCRIPTION			DESCRIPTION		
Sale or Financing				ArmLth			ArmLth			ArmLth		
Concessions				Conv;5000			Cash;0			Conv;20000		
Date of Sale/Time				s05/25;c04/25			s01/25;c12/24			s09/24;c08/24		
Location	B;Res;Gtd			B;Res;Gtd			B;Res;Gtd			N;Res;		
Leasehold/Fee Simple	Fee Simple			Fee Simple			Fee Simple			Fee Simple		
Site	6380 sf			6050 sf			6160 sf			7800 sf		
View	N;Res;			N;Res;			N;Res;			N;Res;		
Design (Style)	DT2;Raised Ranch			DT2;Raised Ranch			DT2;Raised Ranch			DT2;Raised Ranch		
Quality of Construction	Q4			Q4			Q4			Q4		
Actual Age	31			31			32			30		
Condition	C3			C3			C3			C3		
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
Room Count	9	4	3.0	7	4	3.0	7	4	3.0	8	5	3.0
Gross Living Area	3,119 sq. ft.			2,650 sq. ft.			3,227 sq. ft.			2,526 sq. ft.		
Basement & Finished Rooms Below Grade	0sf			0sf			0sf			0sf		
Functional Utility	Equal to			Equal to			Equal to			+ Bedrooms		
Heating/Cooling	FWA/CAC			FWA/CAC			FWA/CAC			FWA/CAC		
Energy Efficient Items	Solar Elec			None			None			Solar Elec		
Garage/Carport	3gbi3dw			3gbi3dw			3gbi3dw			3gbi3dw		
Porch/Patio/Deck	Cvr Porch/Balc			Cvr Porch/Patio			Cvr Porch/Slab			Cvr Porch/Patio		
Fireplaces	2 FPL/POOL/SPA			1 FPL/POOL/SPA			2 FPL/NO POOL			1 FPL/POOL/SPA		
DOM/CDOM	0/0			10/10			18/18			35/35		
SUBDIVISION	Tustin			Tustin			Tustin			Tustin		
Net Adjustment (Total)				X + -			X + -			X + -		
Adjusted Sale Price of Comparables				Net Adj: 5%			Net Adj: 5%			Net Adj: 12%		
				Gross Adj: 5%			Gross Adj: 7%			Gross Adj: 14%		

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	08/13/2021	06/28/1994	09/16/2021	02/19/2020
Price of Prior Sale/Transfer	\$1,530,000	\$375,000	\$1,555,000	\$1,220,000
Data Source(s)	CRMLS	CRMLS	CRMLS	CRMLS
Effective Date of Data Source(s)	11/11/2025	11/11/2025	11/11/2025	11/11/2025

Analysis of prior sale or transfer history of the subject property and comparable sales COMP#4 2286 MOORTOWN DR, TUSTIN, CA 92782-1101, ORANGE COUNTY, HAS NOT REVEALED ANY PRIOR SALES OR TRANSFERS FOR THE YEAR PRIOR TO THE DATE OF SALE OF THE COMPARABLE SALE. COMP#5 2625 SAINT SIMONS, TUSTIN, CA 92782-1229, ORANGE COUNTY, HAS NOT REVEALED ANY PRIOR SALES OR TRANSFERS FOR THE YEAR PRIOR TO THE DATE OF SALE OF THE COMPARABLE SALE. COMP#6 2801 WATSON, TUSTIN, CA 92782-1345, ORANGE COUNTY, HAS NOT REVEALED ANY PRIOR SALES OR TRANSFERS FOR THE YEAR PRIOR TO THE DATE OF SALE OF THE COMPARABLE SALE.

Summary of Sales Comparison Approach

THOMAS APPRAISAL COMPANY  
EXTRA COMPARABLES 7-8-9

File No. 2605AGT-TST  
Case No.

Borrower

Property Address 2605 Augusta  
City Tustin County Orange State CA Zip Code 92782-1201  
Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9		
Address	2605 Augusta Tustin, CA 92782-1201	2879 Hatch Tustin, CA 92782-3356			2557 Tea Leaf Ln Tustin, CA 92782-2001			12800 Stevens Dr Tustin, CA 92782-1029		
Proximity to Subject		0.41 miles E			0.07 miles NE			0.86 miles W		
Sale Price	\$	\$ 2,350,000			\$ 1,899,000			\$ 2,050,000		
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 825.43 sq. ft.			\$ 758.08 sq. ft.			\$ 706.90 sq. ft.		
Data Source(s)		CRMLS#PW23221931;DOM 2			CRMLS#PW25233632;DOM 12			CRMLS#CV25225869;DOM 40		
Verification Source(s)		Doc#2024000197628			No Doc Selected			No Doc Selected		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	
Sale or Financing		ArmLth		Listing		Listing		Listing		
Concessions		Conv;0		None;0		None;0		None;0		
Date of Sale/Time		s08/24;c06/24		c10/25		Active		Active		
Location	B;Res;Gtd	B;Res;Gtd		B;Res;Gtd		B;Res;Gtd		B;Res;Gtd		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		Fee Simple		
Site	6380 sf	6830 sf	-1,000	5794 sf	1,000	5712 sf	1,500			
View	N;Res;	N;Res;		N;Res;		N;Res;		N;Res;		
Design (Style)	DT2;Raised Ranch	DT2;Raised Ranch		DT2;Raised Ranch		DT2;Raised Ranch		DT2;Raised Ranch		
Quality of Construction	Q4	Q4		Q4		Q4		Q4		
Actual Age	31	25	0	19	0	34	0			
Condition	C3	C3		C3		C3		C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	9 4 3.0	7 4 3.0	0	7 4 3.0	0	7 4 3.0	0			
Gross Living Area	3,119 sq. ft.	2,847 sq. ft.	62,500	2,505 sq. ft.	141,000	2,900 sq. ft.	50,500			
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf				
Functional Utility	Equal to	Equal to		Equal to		Equal to		Equal to		
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC		FWA/CAC		
Energy Efficient Items	Solar Elec	None	0	Solar Elec		Solar Elec		Solar Elec		
Garage/Carport	3gbi3dw	3gbi3dw		2gbi2dw	23,000	3gbi3dw				
Porch/Patio/Deck	Cvr Porch/Balc	Cvr Porch/Patio	12,500	Cvr Porch/Balc		Cvr Porch/Slab	23,000			
Fireplaces	2 FPL/POOL/SPA	1 FPL/POOL/SPA	5,000	1 FPL/POOL/SPA	5,000	1 FPL/NO POOL	115,000			
DOM/CDOM	0/0	2/2	0	12/12	0	40/40	0			
SUBDIVISION	Tustin	Tustin		Tustin		Tustin		Tustin		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 79,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 170,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 190,000			
Adjusted Sale Price of Comparables		Net Adj: 3%		Net Adj: 9%		Net Adj: 9%				
		Gross Adj: 3%	\$ 2,429,000	Gross Adj: 9%	\$ 2,069,000	Gross Adj: 9%	\$ 2,240,000			

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer	08/13/2021	08/06/1999	09/27/2006	08/01/2005
Price of Prior Sale/Transfer	\$1,530,000	\$351,500	\$754,500	\$980,000
Data Source(s)	CRMLS	CRMLS	CRMLS	CRMLS
Effective Date of Data Source(s)	11/11/2025	11/11/2025	11/11/2025	11/11/2025

Analysis of prior sale or transfer history of the subject property and comparable sales COMP#7 2879 HATCH, TUSTIN, CA 92782-3356, ORANGE COUNTY, HAS NOT REVEALED ANY PRIOR SALES OR TRANSFERS FOR THE YEAR PRIOR TO THE DATE OF SALE OF THE COMPARABLE SALE. COMP#8 2557 TEA LEAF LN, TUSTIN, CA 92782-2001, ORANGE COUNTY, HAS NOT REVEALED ANY PRIOR SALES OR TRANSFERS FOR THE YEAR PRIOR TO THE DATE OF SALE OF THE COMPARABLE SALE. COMP#9 12800 STEVENS DR, TUSTIN, CA 92782-1029, ORANGE COUNTY, HAS NOT REVEALED ANY PRIOR SALES OR TRANSFERS FOR THE YEAR PRIOR TO THE DATE OF SALE OF THE COMPARABLE SALE.

Summary of Sales Comparison Approach

**Market Conditions Addendum to the Appraisal Report**

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

Property Address 2605 Augusta City Tustin State CA ZIP Code 92782-1201

Borrower

**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 that data in the analysis. If data sources provide all 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)	5	7	5	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)	0.83	2.33	1.67	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Total # of Comparable Active Listings	6	5	3	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	7.2	2.14	1.8	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Median Comparable Sales Price	\$1,940,000	\$1,975,000	\$2,325,000	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Median Comparable Sales Days on Market	18	10	52	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing
Median Comparable List Price	\$2,197,950	\$2,325,000	\$2,050,000	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Median Comparable Listings Days on Market	54	56	47	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Median Sale Price as % of List Price	100	96.8	98.98	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No		<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

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

CRMLS indicates there were 17 closed sales during the past 12 months and 4 of those sales contained seller concessions which is 24% of the total transactions in this market area. Prior Months 7-12: 5 Sales; 1 with concessions; 20% of sales for this period. 4-6: 7 Sales; 2 with concessions; 29% of sales for this period. 0-3: 5 Sales; 1 with concessions; 20% of sales for this period. The concessions ranged between \$1,000 and \$17,000. The median concession amount is \$7,500.

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).  
The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information.

CRMLS was the data source used to complete the Market Conditions Addendum. 11/11/2025

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.

OVER THE LAST 3 MONTHS 3 COMPARABLE LISTING WERE AVAILABLE AND 5 COMPARABLE LISTING SOLD. PROPERTY VALUE IN THIS AREA APPEAR TO BE STABLE. CURRENT MEDIAN SALE TO LIST RATIO INDICATES BUYERS ARE PAYING FULL LIST PRICES. CONV FHA AND VA FINANCING IS AVAILABLE AT ACCEPTABLE TERMS. SALES CONCESSIONS ARE UNCOMMON. THE MEDIAN SALE TO LIST RATIO OVER THE PAST 3 MONTHS IS 98.98. THERE ARE 3 COMPARABLE PENDING SALES WITH PURCHASE PRICES OF \$1,899,000, \$1,900,000 AND \$1,900,000 (3 STANDARD). IN THE LAST YEAR THERE HAS BEEN 8 COMPARABLE CLOSED CASH SALES, AND 26 COMPARABLE CLOSED CONV FINANCED SALES. IN THE LAST 90 DAYS THERE HAS BEEN 5 COMPARABLE CLOSED SALES WITH PURCHASE PRICES RANGING FROM \$1,770,000 TO \$2,375,000 (5 STANDARD). IN THE LAST YEAR 34 OF 35 COMPARABLE PROPERTIES HAVE SOLD WITHIN A 90 DAY MARKETING TIME.

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

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

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

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

Signature		Signature	
Appraiser Name	LIONEL A NEWMAN THOMAS	Supervisor Name	
Company Name	THOMAS APPRAISAL COMPANY	Company Name	
Company Address	412 West H St, Ontario, CA 91762	Company Address	
State License/Certification #	AR041145 State CA	State License/Certification #	State
Email Address	lionel@newmanthomas.com	Email Address	

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com

CRMLS SEARCH CRITERIA USED FOR COMPARABLE MARKET DATA

Property Type is 'Residential'  
 Standard Status is 'Closed' 11/11/2025 to 11/12/2023  
 Standard Status is 'Expired' 11/11/2025 to 11/12/2023  
 Standard Status is 'Canceled' 11/11/2025 to 11/12/2023  
 Standard Status is 'Hold' 11/11/2025 to 11/12/2023  
 Standard Status is 'Withdrawn' 11/11/2025 to 11/12/2023  
 Standard Status is one of 'Coming Soon', 'Active', 'Act Under Contract', 'Pending'  
 Property Sub Type is 'Single Family Residence'  
 City is 'Tustin'  
 Bathrooms Total Integer is 3  
 Living Area is 2200 to 4000  
 Lot Size Searchable is 3500 to 9000  
 Year Built is 1979 to 2009  
 Levels is one of 'Two', 'Three Or More', 'Multi/Split'  
 Association Fee is 1+  
 Latitude, Longitude is around 33.75, -117.78

The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.



Borrower

Property Address 2605 Augusta

City Tustin

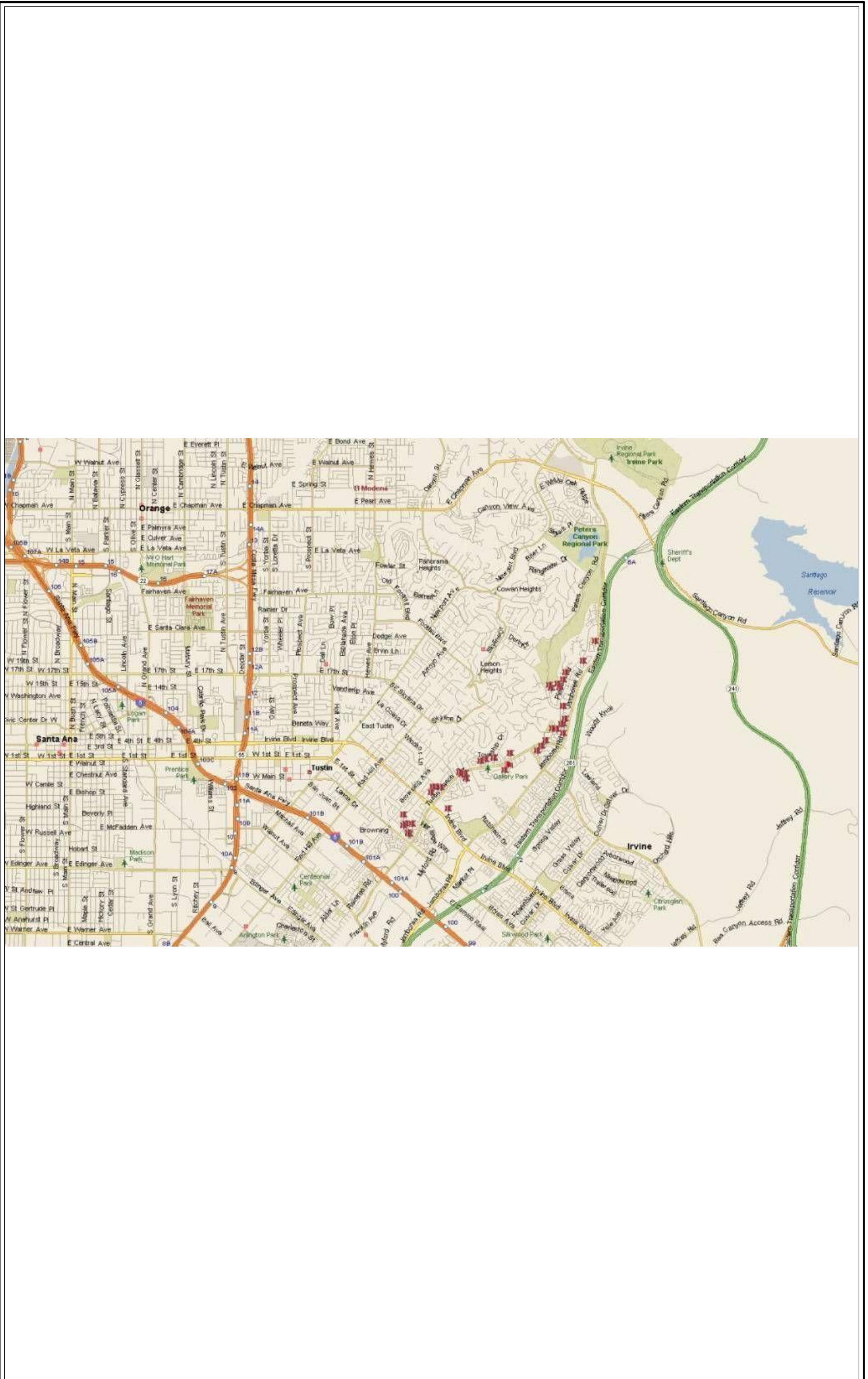
County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



Borrower

Property Address 2605 Augusta

City Tustin

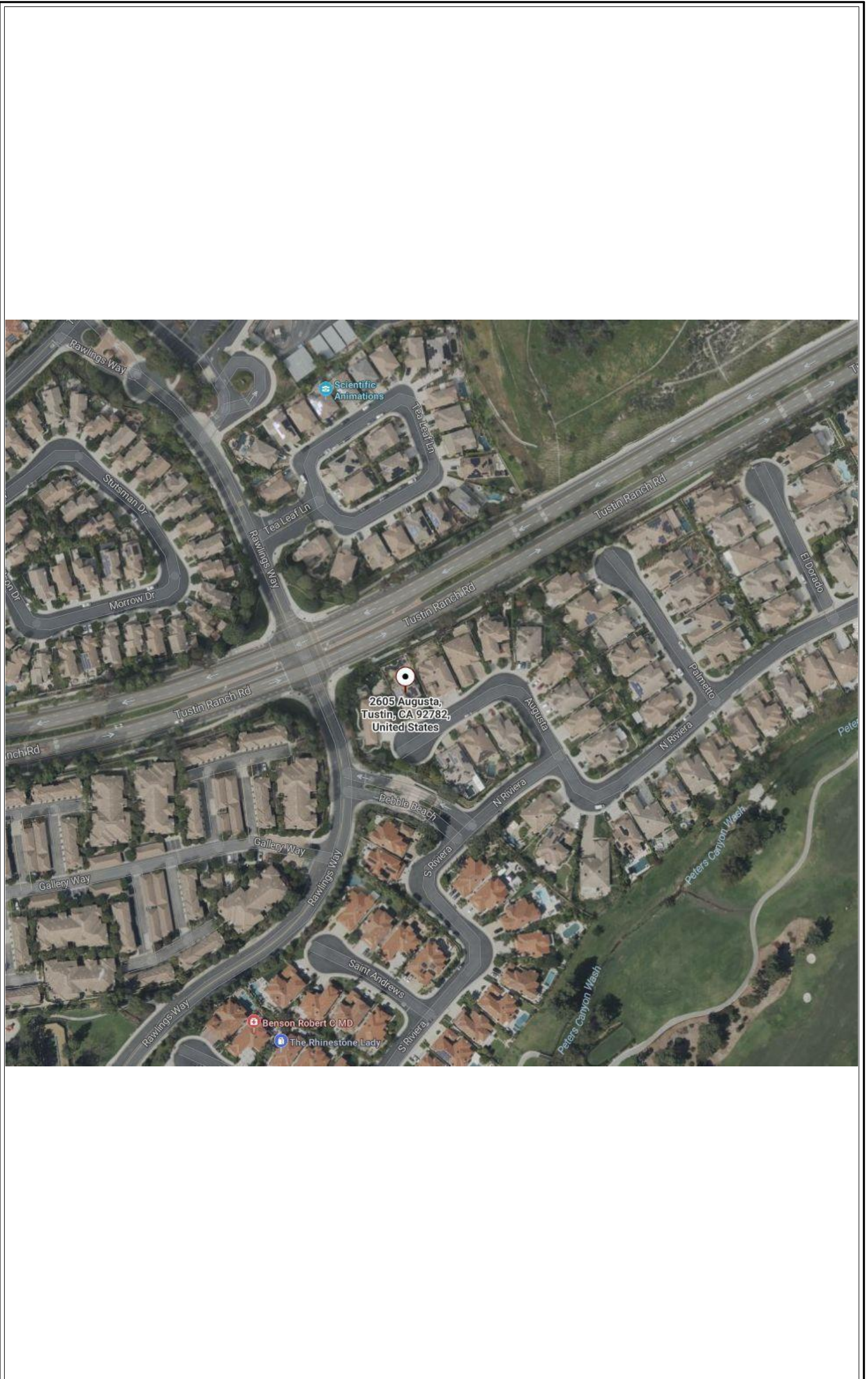
County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



THOMAS APPRAISAL COMPANY  
**COMMENT ADDENDUM**

File No. 2605AGT-TST  
Case No.

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

SPECIAL ASSESSMENT TAX AMOUNT YEARLY

LAND/ONLY AV TAX \$313.22

LNDSCP & LTG #1 \$103.54

MWD WATER STDBY CHG \$10.08

MOSQ/FIRE ANT ASSMT \$8.81

VECTOR CONTROL CHG \$1.92

TOTAL OF SPECIAL ASSESSMENTS \$438 The data within this report is compiled by CoreLogic from public and private sources. If desired, the accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

DOC#S WERE OBTAINED FROM ORANGE COUNTY ASSESSOR-RECORDER-COUNTY CLERK BY CORE LOGIC. SPECIAL ASSESSMENTS AMOUNT IS INCLUDED IN YEARLY TAX AMOUNT. ASSESMENT DOES NOT HAVE A NEGATIVE EFFECT ON MARKETABILITY. SPECIAL ASSESSMENT DISTRICT IS NOT EXPERIENCING FINANCIAL DIFFICULTY.

COMPS WERE ADJUSTED: \$1.00 PER SQFT FOR SITE, \$23000 FOR FUNCTIONAL UTILITY (BEDROOM/BATHROOM) ROOM LINE ADJUSTMENT, \$235.00 PER SQFT FOR GLA, \$5000 PER FIREPLACE, \$23000 PER CAR GARAGE, \$23000 FOR BALCONY, \$12500 FOR CVR PATIO. ALL COMPS ARE LOCATED WITHIN 0.89 MILES OF THE SUBJECT PROPERTY AND CONSIDERED REFLECTIVE OF THE CURRENT MARKET VALUE. THE GREATEST WEIGHT WAS GIVEN TO CLOSED COMP #2 #3 AND COMP #5 DUE TO DATE OF SALE SIMILARITIES IN AGE GLA BEDROOM COUNT SITE SIZE AND LOCATION. LISTING COMPS WERE ADJUSTED -1% FOR THE CURRENT LIST TO SALE PRICE RATIO. NO ADJUSTMENTS TO EXCEED 10% SINGLE LINE. IN THE LAST 90 DAYS THERE HAS BEEN 5 COMPARABLE CLOSED SALES WITH PURCHASE PRICES RANGING FROM \$1,770,000 TO \$2,375,000 (5 STANDARD).IN THE LAST YEAR 34 OF 35 COMPARABLE PROPERTIES HAVE SOLD WITHIN A 90 DAY MARKETING TIME.

No comps exceed 10% single line, 15% net, 25% gross adjustments. ALL ADJUSTMENTS WERE DERIVED USING PAIRED SALES ANALYSIS.

DATED SALES WERE USED TO SHOW THE MOST RECENT COMPARABLE SALES BASED ON LOCATION.

INCONSISTANT GLA ADJUSTMENT IS A RESULT OF ADJUSTMENTS BEING ROUNDED TO THE NEAREST \$500

NO TIME ADJUSTMENTS WERE USED 1004MC SHOWS MARKET MEDIAN SALES PRICES ARE STABLE. NO TIME ADJUSTMENTS WERE USED DUE TO THE LIMITED AMOUNT OF SALES IN THE PAST 3 MONTHS.

Comparables search and results:

The search parameters used to find comparable to the subject were sold in the last year located in neighborhood boundaries of subject and 25% of the subjects GLA, this resulted in 20 comparables, these comparables range in value from \$1,500,000 to \$2,605,000 with Condition, Sale type, location, View and GLA being the major factor in price range. Of these comparable the appraiser chose comparables which were close in terms of Location, GLA and distance from subject. Additional search parameter details found on Comparable Market Data form and "CRMLS SEARCH CRITERIA USED FOR COMPARABLE MARKET DATA" text below. Comparable properties utilized are the most recent available at the time of inspection and closest in terms of distance and are in a similar condition as the subject.

The comps used in this report best reflect what a 31 year old 2 story property would sell for in this market place. THERE ARE 3 COMPARABLE PENDING SALES WITH PURCHASE PRICES OF \$1,899,000, \$1,900,000 AND \$1,900,000 (3 STANDARD).IN THE LAST YEAR THERE HAS BEEN 8 COMPARABLE CLOSED CASH SALES, AND 26 COMPARABLE CLOSED CONV FINANCED SALES. IN THE LAST 90 DAYS THERE HAS BEEN 5 COMPARABLE CLOSED SALES WITH PURCHASE PRICES RANGING FROM \$1,770,000 TO \$2,375,000 (5 STANDARD).IN THE LAST YEAR 34 OF 35 COMPARABLE PROPERTIES HAVE SOLD WITHIN A 90 DAY MARKETING TIME.

Comparables are listed in order by date of sale then date of pending.

Estimated exposure time based on CLOSED COMP #2 #3 AND COMP #5 is 10-55 days

The data within this report is compiled by CoreLogic from public and private sources. If desired, the accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality. DOC#S WERE OBTAINED FROM ORANGE COUNTY ASSESSOR-RECORDER-COUNTY CLERK BY CORE LOGIC. SPECIAL ASSESSMENTS AMOUNT IS INCLUDED IN YEARLY TAX AMOUNT. ASSESMENT DOES NOT HAVE A NEGATIVE EFFECT ON MARKETABILITY. SPECIAL ASSESSMENT DISTRICT IS NOT EXPERIENCING FINANCIAL DIFFICULTY

LTSP RATIO ADJUSTMENT NOT REQUIRED

On the date of the appraisal inspection utilities were on and in working order.

CURRENT LISTING SUPPLY IS SUPPORTIVE OF ESTIMATE OF MARKET VALUE.

Personal property items were not considered in the opinion of market value.

**COMMENT ADDENDUM**File No. 2605AGT-TST  
Case No.

Borrower

Property Address 2605 Augusta

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CONCESSIONS ARE TYPICAL FOR MARKET AREA.

THE APPRAISER CERTIFIES AND AGREES THAT THIS APPRAISAL WAS PREPARED IN ACCORDANCE WITH THE REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS, REFORM, RECOVERY, AND ENFORCEMENT ACT (FIRREA) OF 1989, AS AMENDED (12 U.S.C. 3331 ET SEQ.), AND ANY APPLICABLE IMPLEMENTING REGULATIONS IN EFFECT AT THE TIME THE APPRAISER SIGNS THE APPRAISAL CERTIFICATION.

Greatest weight as given to sales comparison approach, income and approach and cost approach were not considered the best indicator of value based on high owner occupancy and lack of cost data.

#### Scope of Work

The subject property was inspected as of the effective date of this appraisal report. The following databases were utilized to confirm subject property data and comparable sales data: REALIST, CRMLS, and SITEXDATA.

Comparable sales were selected to reflect the subject property's characteristics. Key features such as gross living area, number of bedrooms, number of bathrooms, year built, and lot size were examined. Current market conditions were also analyzed to determine marketing exposure (see Marketing Conditions). Supply and demand factors, as well as neighborhood influences, were observed and reported on page one of the 1004 form.

The final value conclusion is based on the aforementioned research and a reconciliation of the cost approach and sales comparison approach. The Marshall & Swift Cost Handbook was used to derive the cost approach. The income approach was not applied, as the subject property is a single-family residence; therefore, it is not appropriate and is not considered a reliable indicator of value.

The preparer assumes the condition of the interior of the improvements being valued is the same as the exterior condition of the property unless otherwise noted in the report.

#### Highest and Best Use

The subject property meets the four criteria in determining it's highest and best use.

1. It is legally permissible. It conforms with zoning, building codes, environmental regulations, etc.
2. It is physically possible. The improvements are existing.
3. It is financially feasible as the improvements are existing.
4. It is maximally productive. The current improvement consisting of a single family residence, is the use that produces the highest residual land value consistent with the rate of return warranted by the market. The highest and best use of the subject property as improved, is it's present use as a single family residence.

Appraisal Report Compliant with (USPAP Standards Rule 2-2(a)), according to USPAP 2020-2021.

VALUATION CONCLUSIONS ARE BASED ON MARKET DATA AND ZONING ALLOWANCES, NOT ON ANY PERSONAL CHARACTERISTICS OF CURRENT OR PROSPECTIVE OCCUPANTS.

#### CRMLS SEARCH CRITERIA USED FOR COMPARABLE MARKET DATA

Property Type is 'Residential'

Standard Status is 'Closed' 11/11/2025 to 11/12/2023

Standard Status is 'Expired' 11/11/2025 to 11/12/2023

Standard Status is 'Canceled' 11/11/2025 to 11/12/2023

Standard Status is 'Hold' 11/11/2025 to 11/12/2023

Standard Status is 'Withdrawn' 11/11/2025 to 11/12/2023

Standard Status is one of 'Coming Soon', 'Active', 'Act Under Contract', 'Pending'

Property Sub Type is 'Single Family Residence'

City is 'Tustin'

Bathrooms Total Integer is 3

Living Area is 2200 to 4000

Lot Size Searchable is 3500 to 9000

Year Built is 1979 to 2009

Levels is one of 'Two', 'Three Or More', 'Multi/Split'

Association Fee is 1+

Latitude, Longitude is around 33.75, -117.78

10940 TANTLINGER , ACTIVE, \$2350000 , STANDARD

12800 STEVENSDR , ACTIVE, \$2050000 , STANDARD

10970 HISKEY , ACTIVE UNDER CONTRACT, \$1900000 , STANDARD

10406 VERNON LANE, CLOSED, \$1770000 , STANDARD

12850 CRAWFORDDRIVE, CLOSED, \$1900000 , STANDARD

2858 COX , CLOSED, \$1825000 , STANDARD

2890 SCHWENDEMAN AVENUE, CLOSED, \$2000000 , STANDARD

2555 REYNOLDS DRIVE, CLOSED, \$2375000 , STANDARD

**COMMENT ADDENDUM**File No. 2605AGT-TST  
Case No.**Borrower**

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Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com

13391 MONTECITO , CLOSED, \$1645000 , STANDARD  
 12130 RICEDR , CLOSED, \$1851000 ,  
 13351 PORTAL , CLOSED, \$1825000 , STANDARD  
 10935 OSTERMAN AVENUE, CLOSED, \$2453000 , STANDARD  
 2101 CALAVERA CIRCLE, CLOSED, \$1830000 , STANDARD  
 11620 GOETTING AVENUE, CLOSED, \$2002500 , STANDARD  
 2292 SANLEANDRO , CLOSED, \$1739999 , STANDARD  
 11599 NITTA , CLOSED, \$1800000 , STANDARD  
 2879 HATCH , CLOSED, \$2350000 , STANDARD  
 11735 GOETTING AVENUE, CLOSED, \$1950000 , STANDARD  
 2801 WATSON , CLOSED, \$2075000 , STANDARD  
 2896 PENMAN , CLOSED, \$1810000 , STANDARD  
 11685 LEIHY AVENUE, CLOSED, \$1652000 , STANDARD  
 2625 SAINTSIMONS , CLOSED, \$2358000 , STANDARD  
 13013 MAXWELLDRIIVE, CLOSED, \$1940000 , STANDARD  
 11595 MAYNARDAVENUE, CLOSED, \$1775000 , STANDARD  
 2504 NEWMAN AVENUE, CLOSED, \$2390000 , STANDARD  
 2231 HUNTLEY DRIVE, CLOSED, \$1925000 , STANDARD  
 2286 MOORTOWN DRIVE, CLOSED, \$2605000 , STANDARD  
 2505 LEWISDRIVE , CLOSED, \$2200000 , STANDARD  
 2302 SANLEANDRO , CLOSED, \$1740000 , STANDARD  
 10655 BRUNS DRIVE, CLOSED, \$1500000 , STANDARD  
 12475 WOODHALLWAY, CLOSED, \$2330000 , STANDARD, TRUST  
 2312 SANLEANDRO , CLOSED, \$1635000 , STANDARD  
 2515 LEWIS DRIVE, CLOSED, \$1975000 , STANDARD  
 12160 LAMB DRIVE, CLOSED, \$1828000 , STANDARD  
 12460 WOODHALL WAY, CLOSED, \$2365000 , STANDARD  
 13421 MONTECITO , CLOSED, \$1600000 , TRUST  
 10935 OSTERMAN AVENUE, CLOSED, \$2425000 , STANDARD  
 12440 BUTLER WAY, CLOSED, \$2325000 , STANDARD  
 2226 MCCHARLES DRIVE, PENDING, \$1900000 , STANDARD  
 2557 TEA LEAF LANE, PENDING, \$1899000 , STANDARD

**APPRAISER COMMENTS & EXCEPTIONS:**

SUBJECT PROPERTY, CRMLS #OC21163996, 2605 Augusta, TUSTIN, CA 92782, ORANGE COUNTY PARCEL #501-096-05:

On 07/23/2021, the property transferred ownership from Jpmorgan Chase Bank Na to Richard Wooldridge, Alexandra Wooldridge at a price of \$1150000. It was recorded on 08/03/2021 as a Mortgage (Doc #2021000488512).

On 02/24/2016, the property transferred ownership from Nuvison Financial Fcu to Richard Wooldridge, Alexandra Wooldridge at a price of \$117750. It was recorded on 03/08/2016 as a Mortgage (Doc #2016000096162).

On 02/11/2016, the property transferred ownership from Nuvison Financial Fcu to Richard Wooldridge, Alexandra Wooldridge at a price of \$117750. It was recorded on 02/24/2016 as a Mortgage (Doc #2016000074470).

On 10/19/2015, the property transferred ownership from Citibank Na to Richard Wooldridge, Alexandra Wooldridge at a price of \$1000000. It was recorded on 10/27/2015 as a Mortgage (Doc #2015000556268).

On 04/09/2012, the property transferred ownership from Pacific Resource Credit Union to Richard W Wooldridge, Alexandra B Wooldridge at a price of \$250000. It was recorded on 04/09/2012 as a Mortgage (Doc #2012000198052).

On 05/14/2009, the property transferred ownership from Crestline Funding Corp to Richard Wooldridge, Alexandra Wooldridge at a price of \$625000. It was recorded on 05/28/2009 as a Mortgage (Doc #2009000272197).

On 03/17/2004, the property transferred ownership from Pacific Resource Cu to Richard Wooldridge, Alexandra Wooldridge at a price of \$250000. It was recorded on

**COMMENT ADDENDUM**File No. 2605AGT-TST  
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Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

03/31/2004 as a Mortgage (Doc #2004000262587).

On 01/10/2003, the property transferred ownership from Pacific Resource Cu to Richard Wooldridge, Alexandra Wooldridge at a price of \$150000. It was recorded on 01/22/2003 as a Mortgage (Doc #2003000080905).

On an unreported date, the property transferred ownership from Countrywide Home Loans Inc to Arnold B Hebert Jr, Sharon S Hebert at a price of \$51500. It was recorded on 08/06/1998 as a Mortgage (Doc #19980511467).

On an unreported date, the property transferred ownership from Citibank to Richard Wooldridge, Alexandra Wooldridge at a price of \$456000. It was recorded on 05/24/2001 as a Mortgage (Doc #20010337023).

On an unreported date, the property transferred ownership from Pacific Resource Credit Union to Richard Wooldridge, Alexandra Wooldridge at a price of \$75000. It was recorded on 08/02/2001 as a Mortgage (Doc #20010528369).

On 08/13/2021, the property transferred ownership from Richard Wooldridge, Alexandra Wooldridge to Branden T Lopez, Sima Kamouie Lopez at a price of \$1530000. It was recorded on 09/13/2021 as a Grant Deed (Doc #2021000569992).

On 07/03/2000, the property transferred ownership from Hebert Arnold & Sharon to Richard Wooldridge, Alexandra Wooldridge at a price of \$570000. It was recorded on 08/14/2000 as a Grant Deed (Doc #20000423665).

On 01/03/1994, the property transferred ownership from Baycrest Associates to Arnold B Hebert Jr, Sharon S Hebert at a price of \$416500. It was recorded on 02/23/1994 as a Grant Deed (Doc #94-0131167).

DataMaster discovered a listing that might not have a corresponding deed:

On 09/13/2021, the property sold for \$1530000.00 (CRMLS).

The "Sale Price" data could not be verified by Black Knight because a Sale Verification Deed was not available or selected and/or its "Sale Price" was missing.

The "Sale Date" data could not be verified by Black Knight because a Sale Verification Deed was not available or selected and/or its "Sale Date" was missing.

The "Total Above Grade Bedrooms" data from different sources did not match:

Black Knight3

CRMLS 4

The appraiser determined to use CRMLS for the "Total Above Grade Bedrooms" data.

The "Driveway Spaces Count" data from different sources did not match:

Black Knight2

CRMLS 3

The appraiser determined to use CRMLS for the "Driveway Spaces Count" data.

The "Garage Attached Count" data from different sources did not match:

Black Knight2

CRMLS 3

The appraiser determined to use CRMLS for the "Garage Attached Count" data.

The "Apn" data from different sources did not match:

Black Knight501-096-05

CRMLS 50109605

The appraiser determined to use Black Knight for the "Apn" data.

**COMMENT ADDENDUM**File No. 2605AGT-TST  
Case No.

Borrower

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Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

DataMaster is not sure if the data sources reference the same property, because the "Apn" data does not appear to be consistent.

COMP #1, CRMLS #OC25178738, 12440 Butler Way, TUSTIN, CA 92782, ORANGE COUNTY PARCEL #501-191-30:

On 02/18/2009, the property transferred ownership from Connie Chihua Lee to Jeff H Lee at a price of \$0. It was recorded on 03/09/2009 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2009000108609).

On 02/18/2009, the property transferred ownership from Jeff H Lee to Ted Long Tzu Lee, Sue Fulong Lee at a price of \$0. It was recorded on 03/09/2009 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2009000108610).

On 02/18/2009, the property transferred ownership from Ted Long Tzu Lee, Sue Fulong Lee to Ted Long Tzu Lee, Sue Fulong Lee at a price of \$0. It was recorded on 03/09/2009 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2009000108611).

On 06/20/1994, the property transferred ownership from California Pacific Homes to Ted Long Tzu Lee, Sue Fu Long Lee at a price of \$382500. It was recorded on 06/29/1994 as a Grant Deed (Doc #94-0430581).

DataMaster discovered a listing that might not have a corresponding deed:

On 11/01/2025, the property sold for \$2325000.00 (CRMLS).

The "Sale Price" data could not be verified by Black Knight because a Sale Verification Deed was not available or selected and/or its "Sale Price" was missing.

The "Sale Date" data could not be verified by Black Knight because a Sale Verification Deed was not available or selected and/or its "Sale Date" was missing.

The "Total Above Grade Bedrooms" data from different sources did not match:

CRMLS 5

Black Knight3

The appraiser determined to use CRMLS for the "Total Above Grade Bedrooms" data.

The "Apn" data from different sources did not match:

CRMLS 50119130

Black Knight501-191-30

The appraiser determined to use Black Knight for the "Apn" data.

DataMaster is not sure if the data sources reference the same property, because the "Apn" data does not appear to be consistent.

COMP #2, CRMLS #PW25174804, 12460 Woodhall Way, TUSTIN, CA 92782, ORANGE COUNTY PARCEL #501-191-40:

On 04/27/2007, the property transferred ownership from Greenpoint Mortgage Funding Inc to Roger E Rhoades, Mary L Rhoades at a price of \$744000. It was recorded on 05/03/2007 as a Mortgage (Doc #2007000288430).

On 04/27/2007, the property transferred ownership from Greenpoint Mortgage Funding Inc to Roger E Rhoades, Mary L Rhoades at a price of \$248000. It was recorded on 05/03/2007 as a Mortgage (Doc #2007000288431).

On 07/14/2006, the property transferred ownership from Greenpoint Mortgage Funding Inc to Roger E Rhoades, Mary L Rhoades at a price of \$400000. It was recorded on 07/21/2006 as a Mortgage (Doc #2006000486323).

On 05/24/2005, the property transferred ownership from Greenpoint Mortgage Funding Inc to Roger E Rhoades, Mary L Rhoades at a price of \$300000. It was recorded on 06/01/2005 as a Mortgage (Doc #2005000420743).

THOMAS APPRAISAL COMPANY  
**COMMENT ADDENDUM**

File No. 2605AGT-TST  
Case No.

Borrower

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Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

On 10/13/2004, the property transferred ownership from Greenpoint Mortgage Funding Inc to Roger E Rhoades, Mary L Rhoades at a price of \$220000. It was recorded on 10/20/2004 as a Mortgage (Doc #2004000946686).

On 07/24/2003, the property transferred ownership from Greenpoint Mortgage Funding Inc to Roger E Rhoades, Mary L Rhoades at a price of \$135000. It was recorded on 07/30/2003 as a Mortgage (Doc #2003000905017).

On 04/10/2003, the property transferred ownership from Washington Mutual Bank Fa to Roger E Rhoades, Mary L Rhoades at a price of \$540000. It was recorded on 04/21/2003 as a Mortgage (Doc #2003000442550).

On an unreported date, the property transferred ownership from Washington Mutual Bank Fa to Roger E Rhoades, Mary L Rhoades at a price of \$400000. It was recorded on 04/25/2001 as a Mortgage (Doc #20010255069).

On an unreported date, the property transferred ownership from Greenpoint Mtg Funding Inc to Roger E Rhoades, Mary L Rhoades at a price of \$91500. It was recorded on 06/06/2002 as a Mortgage (Doc #20020473475).

On an unreported date, the property transferred ownership from South Bay Bank Na to Roger E Rhoades, Mary L Rhoades at a price of \$63000. It was recorded on 10/01/1999 as a Mortgage (Doc #19990700589).

On an unreported date, the property transferred ownership from Washington Mutual Bank Fa to Roger E Rhoades, Mary L Rhoades at a price of \$50000. It was recorded on 10/15/2001 as a Mortgage (Doc #20010723318).

On an unreported date, the property transferred ownership from Washington Mutual Bank Fa to Roger E Rhoades, Mary L Rhoades at a price of \$457500. It was recorded on 04/11/2002 as a Mortgage (Doc #20020306500).

On 08/18/2025, the property transferred ownership from Woodhall Way Residential Management Tr, Premier Trust Inc to Sameer Rakholia, Allison Rakholia at a price of \$2365000. It was recorded on 09/30/2025 as a Grant Deed (Doc #2025000268575).

On 04/06/2018, the property transferred ownership from Jill Andrea Kostrinsky, Jill A Kostrinsky Trust to Jill Andrea Kostrinsky at a price of \$0. It was recorded on 04/06/2018 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2018000123987).

On 04/04/2018, the property transferred ownership from Jill Andrea Kostrinsky to Woodhall Way Residential Management Trus at a price of \$0. It was recorded on 04/06/2018 as a Grant Deed (Doc #2018000123989).

On 01/04/2012, the property transferred ownership from Jill Andrea Kostrinsky, Jill A Kostrinsky to Jill Andrea Kostrinsky, Jill A Kostrinsky Trust at a price of \$0. It was recorded on 01/27/2012 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2012000048760).

On 11/04/2010, the property transferred ownership from Robert J Kostrinsky to Jill A Kostrinsky at a price of \$0. It was recorded on 11/19/2010 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2010000618481).

On 10/21/2010, the property transferred ownership from Hsbc Bank Usa National Association to Jill A Kostrinsky at a price of \$926000. It was recorded on 11/19/2010 as a Grant Deed (Doc #2010000618482).

On 07/15/2010, the property transferred ownership from Roger E Rhoades, Mary L Rhoades to Hsbc Bank Usa National Association at a price of \$816750. It was recorded on 07/21/2010 as a Trustee's Deed (Certificate of Title) (Doc #2010000344914).

On 04/21/1995, the property transferred ownership from California Pacific Homes to Roger E Rhoades, Mary L Rhoades at a price of \$360000. It was recorded on 05/15/1995 as a Grant Deed (Doc #95-0208916).

DataMaster discovered a listing that might not have a corresponding deed:

On 09/30/2025, the property sold for \$2365000.00 (CRMLS).

The "Sale Date" data from different sources did not match:

CRMLS 09/30/2025

Black Knight08/18/2025

The "Recording Date" (09/30/2025) from the selected Sale Verification Deed was on or after the known "Sale Dates" from all data sources.

The "Total Above Grade Bedrooms" data from different sources did not match:

CRMLS 4

Black Knight3

The appraiser determined to use CRMLS for the "Total Above Grade Bedrooms" data.

The "Apn" data from different sources did not match:

## COMMENT ADDENDUM

File No. 2605AGT-TST  
Case No.

## Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

CRMLS 50119140

Black Knight501-191-40

The appraiser determined to use Black Knight for the "Apn" data.

DataMaster is not sure if the data sources reference the same property, because the "Apn" data does not appear to be consistent.

COMP #3, CRMLS #PW25039807, 12475 Woodhall Way, TUSTIN, CA 92782, ORANGE COUNTY PARCEL #501-191-11:

On 04/02/2009, the property transferred ownership from Union Bank Na to William G Epstein, Linda E Epstein at a price of \$250000. It was recorded on 04/08/2009 as a Mortgage (Doc #2009000170444).

On 02/03/2009, the property transferred ownership from Countrywide Bank Fsb to William G Epstein, Linda E Epstein at a price of \$332000. It was recorded on 02/18/2009 as a Mortgage (Doc #2009000071377).

On 01/28/2004, the property transferred ownership from Washington Mutual Bank Fa to William G Epstein, Linda E Epstein at a price of \$150000. It was recorded on 02/02/2004 as a Mortgage (Doc #2004000078568).

On an unreported date, the property transferred ownership from California Fed Bk to William G Epstein, Lindy E Epstein at a price of \$320000. It was recorded on 04/14/1998 as a Mortgage (Doc #19980221206).

On an unreported date, the property transferred ownership from California Federal Bank to William G Epstein, Lindy E Epstein at a price of \$100000. It was recorded on 02/19/2002 as a Mortgage (Doc #20020140344).

On 05/15/2025, the property transferred ownership from William And Lindy Epstein Trust, William Gary Epstein to Xiawei Hua, Luyi Yang at a price of \$2330000. It was recorded on 07/25/2025 as a Grant Deed (Doc #2025000207206).

On 05/16/2013, the property transferred ownership from William Gary Epstein, Lindy Lane Epstein to William Gary Epstein, Lindy Lane Epstein at a price of \$0. It was recorded on 05/24/2013 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2013000318010).

On 05/16/2013, the property transferred ownership from William Gary Epstein, Lindy Lane Epstein to William Gary Epstein, Lindy Lane Epstein at a price of \$0. It was recorded on 05/24/2013 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2013000318009).

On 07/02/2012, the property transferred ownership from William G Epstein, Linda E Epstein to William G Epstein, Linda E Lane Epstein at a price of \$0. It was recorded on 07/11/2012 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2012000393164).

On 05/05/2003, the property transferred ownership from William G Epstein, Linda E Epstein to William G Epstein, Linda E Epstein at a price of \$0. It was recorded on 05/12/2003 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2003000540132).

DataMaster discovered a listing that might not have a corresponding deed:

On 07/25/2025, the property sold for \$2330000.00 (CRMLS).

The "Sale Date" data from different sources did not match:

CRMLS 07/25/2025

Black Knight05/15/2025

The "Recording Date" (07/25/2025) from the selected Sale Verification Deed was on or after the known "Sale Dates" from all data sources.

The "Total Above Grade Bedrooms" data from different sources did not match:

Black Knight3

CRMLS 5

The appraiser determined to use CRMLS for the "Total Above Grade Bedrooms" data.

The "Apn" data from different sources did not match:

Black Knight501-191-11

**COMMENT ADDENDUM**File No. 2605AGT-TST  
Case No.

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

CRMLS 50119111

The appraiser determined to use Black Knight for the "Apn" data.

DataMaster is not sure if the data sources reference the same property, because the "Apn" data does not appear to be consistent.

COMP #4, CRMLS #PW25064946, 2286 Moortown Drive, TUSTIN, CA 92782, ORANGE COUNTY PARCEL #501-191-45:

On 06/24/2003, the property transferred ownership from Bank Of America Na to Jeffrey S Robertson, Julie A Robertson at a price of \$322700. It was recorded on 07/02/2003 as a Mortgage (Doc #2003000777382).

On 03/06/2003, the property transferred ownership from Bank Of America Na to Jeffrey S Robertson, Julie A Robertson at a price of \$322700. It was recorded on 03/13/2003 as a Mortgage (Doc #2003000273260).

On an unreported date, the property transferred ownership from Bank Of America National Assn to Jeffrey S Robertson, Julie A Robertson at a price of \$50000. It was recorded on 11/27/2002 as a Mortgage (Doc #2002001079217).

On an unreported date, the property transferred ownership from Bank Of America National Assn to Jeffrey S Robertson, Julie A Robertson at a price of \$300700. It was recorded on 11/27/2002 as a Mortgage (Doc #2002001079216).

On 05/06/2025, the property transferred ownership from Jeffery S Robertson, Julie A Robertson to Nathan Vandekerkhof, Nathan Vandekerkhof Trust at a price of \$2605000. It was recorded on 05/13/2025 as a Grant Deed (Doc #2025000136472).

On 10/24/2016, the property transferred ownership from Julie Cheng to Julie Cheng, The Julie Cheng Living Trust at a price of \$0. It was recorded on 11/02/2016 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2016000541895).

On 03/27/2012, the property transferred ownership from Jeffery S Robertson, Julie A Robertson to Jeffery S Robertson, Julie A Robertson at a price of \$0. It was recorded on 04/06/2012 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2012000197769).

On 03/27/2012, the property transferred ownership from Jeffery S Robertson, Julie A Robertson to Jeffery S Robertson, Julie A Robertson at a price of \$0. It was recorded on 05/02/2012 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2012000250614).

On 12/29/2009, the property transferred ownership from Jeffrey S Robertson, Julie A Robertson to Jeffrey S Robertson, Julie A Robertson at a price of \$0. It was recorded on 01/04/2010 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #201000000299).

On 06/28/1994, the property transferred ownership from California Pacific Homes to Jeffrey S Robertson, Julie A Robertson at a price of \$375000. It was recorded on 10/03/1994 as a Grant Deed (Doc #94-0592978).

The "Address Line 1" data from different sources did not match:

CRMLS 2286 Moortown Drive

Black Knight2286 MOORTOWN DR

The appraiser determined to use CRMLS for the "Address Line 1" data.

DataMaster is not sure if the data sources reference the same property, because the "Address Line 1" data does not appear to be consistent.

The "Sale Date" data from different sources did not match:

CRMLS 05/13/2025

Black Knight05/06/2025

The "Recording Date" (05/13/2025) from the selected Sale Verification Deed was on or after the known "Sale Dates" from all data sources.

The "Total Above Grade Bedrooms" data from different sources did not match:

CRMLS 4

Black Knight3

The appraiser determined to use CRMLS for the "Total Above Grade Bedrooms" data.

**COMMENT ADDENDUM**File No. 2605AGT-TST  
Case No.

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

The "Full Bathrooms" data from different sources did not match:

CRMLS 2

Black Knight3

The appraiser determined to use CRMLS for the "Full Bathrooms" data.

The "Apn" data from different sources did not match:

CRMLS 50119145

Black Knight501-191-45

The appraiser determined to use Black Knight for the "Apn" data.

DataMaster is not sure if the data sources reference the same property, because the "Apn" data does not appear to be consistent.

COMP #5, CRMLS #PW24232675, 2625 Saint Simons, TUSTIN, CA 92782, ORANGE COUNTY PARCEL #501-097-41:

On 02/17/2022, the property transferred ownership from Bank Of America Na to Wilson A Wu, Wilson Wu And Yamin Oo Trust at a price of \$500000. It was recorded on 04/15/2022 as a Mortgage (Doc #2022000144693).

On 12/30/2021, the property transferred ownership from Cherry Creek Mortgage Co Inc to Wilson A Wu, Yamin Oo at a price of \$400000. It was recorded on 01/07/2022 as a Mortgage (Doc #2022000008410).

On 02/24/2005, the property transferred ownership from Washington Mutual Bank Fa to Donald W Comstock, Linda M Comstock at a price of \$200000. It was recorded on 03/07/2005 as a Mortgage (Doc #2005000166245).

On 04/12/2003, the property transferred ownership from Washington Mutual Bank Fa to Donald W Comstock, Linda M Comstock at a price of \$118650. It was recorded on 04/17/2003 as a Mortgage (Doc #2003000427150).

On an unreported date, the property transferred ownership from Wells Fargo Bank to Donald W Comstock, Linda M Comstock at a price of \$20000. It was recorded on 11/20/1997 as a Mortgage (Doc #19970592747).

On an unreported date, the property transferred ownership from Wells Fargo Bank to Donald W Comstock, Linda M Comstock at a price of \$35000. It was recorded on 11/20/1997 as a Mortgage (Doc #19970592748).

On 12/03/2024, the property transferred ownership from Wilson A Wu, Yamin Oo to Patrick E Croner, Dolores J Croner at a price of \$2358000. It was recorded on 01/14/2025 as a Grant Deed (Doc #2025000028782).

On 09/16/2021, the property transferred ownership from Donald W Comstock, Linda M Comstock to Wilson A Wu, Yamin Oo at a price of \$1555000. It was recorded on 10/20/2021 as a Grant Deed (Doc #2021000641723).

On 12/13/2017, the property transferred ownership from Donald W Comstock, Linda M Comstock to Donald W Comstock, Linda M Comstock at a price of \$0. It was recorded on 12/13/2017 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2017000536233).

On 01/15/2003, the property transferred ownership from Donald W Comstock, Linda M Comstock to Donald W Comstock, Linda M Comstock at a price of \$0. It was recorded on 02/14/2003 as a Correction Deed (Doc #2003000170914).

On 06/22/1993, the property transferred ownership from Donald W Comstock, Linda M Comstock to Donald W Comstock, Linda M Comstock at a price of \$0. It was recorded on 11/23/1993 as a Quit Claim Deed (non-arm's length) (Doc #93-0816338).

On 02/05/1993, the property transferred ownership from Baycrest Associates to Donald W Comstock, Linda M Comstock at a price of \$385000. It was recorded on 03/05/1993 as a Grant Deed (Doc #93-0150380).

DataMaster discovered a listing that might not have a corresponding deed:

On 01/14/2025, the property sold for \$2358000.00 (CRMLS).

DataMaster discovered a listing that might not have a corresponding deed:

On 10/20/2021, the property sold for \$1555000.00 (CRMLS).

**COMMENT ADDENDUM**File No. 2605AGT-TST  
Case No.

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

The "Sale Date" data from different sources did not match:

CRMLS 01/14/2025

Black Knight12/03/2024

The "Recording Date" (01/14/2025) from the selected Sale Verification Deed was on or after the known "Sale Dates" from all data sources.

The "Total Above Grade Bedrooms" data from different sources did not match:

Black Knight3

CRMLS 4

The appraiser determined to use CRMLS for the "Total Above Grade Bedrooms" data.

The "Full Bathrooms" data from different sources did not match:

Black Knight3

CRMLS 2

The appraiser determined to use CRMLS for the "Full Bathrooms" data.

The "Apn" data from different sources did not match:

Black Knight501-097-41

CRMLS 50109741

The appraiser determined to use Black Knight for the "Apn" data.

DataMaster is not sure if the data sources reference the same property, because the "Apn" data does not appear to be consistent.

COMP #6, CRMLS #PW24142863, 2801 Watson, TUSTIN, CA 92782, ORANGE COUNTY PARCEL #525-101-40:

On 09/27/2021, the property transferred ownership from Jwh Financial Inc to Kevin Penalvert, Hadil Penalvert at a price of \$1260000. It was recorded on 10/12/2021 as a Mortgage (Doc #2021000624215).

On 01/07/2021, the property transferred ownership from Quicken Loans Llc to Kevin Penalvert, Hadil Penalvert at a price of \$1209904. It was recorded on 02/16/2021 as a Mortgage (Doc #2021000105095).

On 12/15/2016, the property transferred ownership from Us Bank Na to Mark V Johnson, Linda M Johnson at a price of \$50000. It was recorded on 01/25/2017 as a Mortgage (Doc #2017000033952).

On 03/25/2013, the property transferred ownership from Americash to Mark V Johnson, Linda M Johnson at a price of \$431000. It was recorded on 04/01/2013 as a Mortgage (Doc #2013000194108).

On 06/20/2012, the property transferred ownership from Americash to Mark V Johnson, Linda M Johnson at a price of \$446000. It was recorded on 06/26/2012 as a Mortgage (Doc #2012000361547).

On 11/05/2011, the property transferred ownership from Americash to Mark V Johnson, Linda M Johnson at a price of \$457300. It was recorded on 12/02/2011 as a Mortgage (Doc #2011000614587).

On 10/25/2011, the property transferred ownership from Americash to Mark V Johnson, Linda M Johnson at a price of \$457300. It was recorded on 11/15/2011 as a Mortgage (Doc #2011000578001).

On 06/24/2011, the property transferred ownership from Americash to Mark V Johnson, Linda M Johnson at a price of \$463000. It was recorded on 06/30/2011 as a Mortgage (Doc #2011000318850).

On 08/18/2010, the property transferred ownership from Us Bank Na to Mark V Johnson, Linda M Johnson at a price of \$480000. It was recorded on 09/01/2010 as a Mortgage (Doc #2010000427828).

On 06/18/2007, the property transferred ownership from Nuvison Financial Fcu to Mark V Johnson, Linda M Johnson at a price of \$468000. It was recorded on 06/22/2007 as a Mortgage (Doc #2007000396682).

**COMMENT ADDENDUM**File No. 2605AGT-TST  
Case No.**Borrower**

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

On 07/07/2003, the property transferred ownership from Bank One Na to Mark V Johnson, Linda M Johnson at a price of \$299100. It was recorded on 07/21/2003 as a Mortgage (Doc #2003000859728).

On 01/07/2003, the property transferred ownership from Aurora Loan Services Inc to Mark V Johnson, Linda M Johnson at a price of \$300700. It was recorded on 01/27/2003 as a Mortgage (Doc #2003000094564).

On 01/07/2003, the property transferred ownership from Chase Manhattan Bank Usa Na to Mark V Johnson, Linda M Johnson at a price of \$195000. It was recorded on 01/27/2003 as a Mortgage (Doc #2003000094565).

On an unreported date, the property transferred ownership from Rockwell Fcu to Mark V Johnson, Linda M Johnson at a price of \$48200. It was recorded on 10/26/1998 as a Mortgage (Doc #19980723315).

On an unreported date, the property transferred ownership from Americas Wholesale Lndr to Mark V Johnson, Linda M Johnson at a price of \$272100. It was recorded on 06/09/1998 as a Mortgage (Doc #19980361284).

On an unreported date, the property transferred ownership from Americas Wholesale Lndr to Mark V Johnson, Linda M Johnson at a price of \$50000. It was recorded on 07/31/2001 as a Mortgage (Doc #20010522204).

On an unreported date, the property transferred ownership from Americas Wholesale Lndr to Mark V Johnson, Linda M Johnson at a price of \$264100. It was recorded on 07/31/2001 as a Mortgage (Doc #20010522203).

On 08/28/2024, the property transferred ownership from Kevin Penalvert, Hadil Penalvert to Chiewanichakom Family Trust, Metha Chiewanichakorn at a price of \$2075000. It was recorded on 09/18/2024 as a Grant Deed (Doc #2024000241661).

On 02/19/2020, the property transferred ownership from David J Chun, Janice J Chun to Kevin Penalvert, Hadil Penalvert at a price of \$1220000. It was recorded on 03/16/2020 as a Grant Deed (Doc #2020000117391).

On 06/02/2017, the property transferred ownership from Mark V Johnson, Linda M Johnson to David J Chun, Janice J Chun at a price of \$1180000. It was recorded on 06/30/2017 as a Grant Deed (Doc #2017000271127).

On 01/27/1997, the property transferred ownership from Smith Robert & Joyce to Mark V Johnson, Linda M Johnson at a price of \$290000. It was recorded on 03/24/1997 as a Grant Deed (Doc #19970132713).

On 06/27/1994, the property transferred ownership from A M Homes to Robert David Smith, Joyce Diane Smith at a price of \$310000. It was recorded on 07/15/1994 as a Grant Deed (Doc #94-0454526).

DataMaster discovered a listing that might not have a corresponding deed:

On 03/16/2020, the property sold for \$1220000.00 (CRMLS).

DataMaster discovered a listing that might not have a corresponding deed:

On 06/30/2017, the property sold for \$1180000.00 (CRMLS).

The "Sale Date" data from different sources did not match:

CRMLS 09/18/2024

Black Knight08/28/2024

The "Recording Date" (09/18/2024) from the selected Sale Verification Deed was on or after the known "Sale Dates" from all data sources.

The "Garage Attached Count" data from different sources did not match:

Black Knight2

CRMLS 3

The appraiser determined to use CRMLS for the "Garage Attached Count" data.

The "Apn" data from different sources did not match:

Black Knight525-101-40

CRMLS 52510140

The appraiser determined to use Black Knight for the "Apn" data.

**COMMENT ADDENDUM**File No. 2605AGT-TST  
Case No.**Borrower**

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

DataMaster is not sure if the data sources reference the same property, because the "Apn" data does not appear to be consistent.

COMP #7, CRMLS #PW23221931, 2879 Hatch, TUSTIN, CA 92782, ORANGE COUNTY PARCEL #502-462-04:

On 11/13/2024, the property transferred ownership from Us Bank Na to Danny C Leang, Ronika Leang at a price of \$950000. It was recorded on 11/22/2024 as a Mortgage (Doc #2024000306743).

On 10/04/2019, the property transferred ownership from Bank OfThe West to Antony J Chisholm, Kristen D Chisholm at a price of \$725000. It was recorded on 10/18/2019 as a Mortgage (Doc #2019000407817).

On 07/11/2014, the property transferred ownership from Hsbc Bank Usa to Antony J Chisholm, Kristen D Chisholm at a price of \$75000. It was recorded on 07/22/2014 as a Mortgage (Doc #2014000290616).

On 12/26/2012, the property transferred ownership from Hsbc Bank Usa to Antony J Chisholm, Kristen D Chisholm at a price of \$700000. It was recorded on 12/31/2012 as a Mortgage (Doc #2012000815563).

On 09/30/2010, the property transferred ownership from Hsbc Mortgage Corporation Usa to Antony J Chisholm, Kristen D Chisholm at a price of \$245000. It was recorded on 10/15/2010 as a Mortgage (Doc #2010000541823).

On 08/13/2010, the property transferred ownership from Hsbc Mortgage Corporation Usa to Antony J Chisholm, Kristen D Chisholm at a price of \$490000. It was recorded on 08/20/2010 as a Mortgage (Doc #2010000406077).

On 09/29/2006, the property transferred ownership from Jpmorgan Chase Bank Na to Antony J Chisholm, Kristen D Chisholm at a price of \$365500. It was recorded on 10/24/2006 as a Mortgage (Doc #2006000715598).

On 09/09/2005, the property transferred ownership from Jpmorgan Chase Bank Na to Antony J Chisholm, Kristen D Chisholm at a price of \$520000. It was recorded on 09/21/2005 as a Mortgage (Doc #2005000745887).

On 07/15/2004, the property transferred ownership from Bank Of America Na to Anthony J Chisholm, Kristen D Chisholm at a price of \$150000. It was recorded on 07/26/2004 as a Mortgage (Doc #2004000672540).

On 05/05/2004, the property transferred ownership from Bank Of America Na to Antony J Chisholm, Kristen D Chisholm at a price of \$458000. It was recorded on 06/24/2004 as a Mortgage (Doc #2004000573367).

On an unreported date, the property transferred ownership from Bank Of America to Antony Chisholm at a price of \$400000. It was recorded on 01/03/2002 as a Mortgage (Doc #20020004965).

On 07/08/2024, the property transferred ownership from Danny Leang, Ronika S Leang to Danny C Leang, Ronika Leang at a price of \$0. It was recorded on 08/01/2024 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2024000197630).

On 07/01/2024, the property transferred ownership from Antony J Chisholm, Kristen D Chisholm to Danny Leang, Ronika S Leang at a price of \$2350000. It was recorded on 08/01/2024 as a Grant Deed (Doc #2024000197628).

On 12/02/2021, the property transferred ownership from Antony J Chisholm, Kristen D Chisholm to Antony J Chisholm, Kristen D Chisholm at a price of \$0. It was recorded on 12/10/2021 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2021000744379).

On 02/14/2003, the property transferred ownership from Antony Chisholm to Antony J Chisholm, Kristen D Chisholm at a price of \$0. It was recorded on 02/20/2003 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2003000188808).

On 09/02/1999, the property transferred ownership from Kristen Chisholm to Antony Chisholm at a price of \$0. It was recorded on 09/02/1999 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #19990639526).

On 08/06/1999, the property transferred ownership from Richmond American Homes California Inc to Antony Chisholm at a price of \$351500. It was recorded on 09/02/1999 as a Grant Deed (Doc #19990639525).

DataMaster discovered a listing that might not have a corresponding deed:

On 08/01/2024, the property sold for \$2350000.00 (CRMLS).

The "Sale Date" data from different sources did not match:

CRMLS 08/01/2024

Black Knight07/01/2024

The "Recording Date" (08/01/2024) from the selected Sale Verification Deed was on or after the known "Sale Dates" from all data sources.

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Borrower

Property Address 2605 Augusta

City Tustin

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Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

The "Total Above Grade Bedrooms" data from different sources did not match:

Black Knight5

CRMLS 4

The appraiser determined to use CRMLS for the "Total Above Grade Bedrooms" data.

The "Garage Attached Count" data from different sources did not match:

Black Knight2

CRMLS 3

The appraiser determined to use CRMLS for the "Garage Attached Count" data.

The "Apn" data from different sources did not match:

Black Knight502-462-04

CRMLS 50246204

The appraiser determined to use Black Knight for the "Apn" data.

DataMaster is not sure if the data sources reference the same property, because the "Apn" data does not appear to be consistent.

COMP #8, CRMLS #PW25233632, 2557 Tea Leaf Lane, TUSTIN, CA 92782, ORANGE COUNTY PARCEL #501-281-07:

On 12/09/2022, the property transferred ownership from Bank Of America Na to Ryan Lee Watson, Ann Watson at a price of \$120000. It was recorded on 12/22/2022 as a Mortgage (Doc #2022000415099).

On 09/28/2018, the property transferred ownership from Long Beach City Employees Fcu to Ryan L Watson, Lisa A Watson at a price of \$107000. It was recorded on 10/04/2018 as a Mortgage (Doc #2018000362939).

On 04/19/2016, the property transferred ownership from Us Bank Na to Ryan L Watson, Lisa A Watson at a price of \$170501. It was recorded on 06/03/2016 as a Mortgage (Doc #2016000249786).

On 10/20/2006, the property transferred ownership from Universal American Mortgage Co Of Ca to Ryan Lee Watson, Lisa Ann Watson at a price of \$113100. It was recorded on 10/25/2006 as a Mortgage (Doc #2006000721236).

On 11/04/2021, the property transferred ownership from Ryan Lee Watson, Lisa A Watson to Ryan Lee Watson, Lisa A Watson at a price of \$0. It was recorded on 11/09/2021 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2021000676944).

On 11/04/2021, the property transferred ownership from Ryan Lee Watson, Lisa A Watson to Ryan Lee Watson, Lisa A Watson at a price of \$0. It was recorded on 11/09/2021 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2021000676946).

On 09/12/2020, the property transferred ownership from Ryan Lee Watson, Lisa A Watson to Ryan L Watson, Lisa A Watson at a price of \$0. It was recorded on 09/17/2020 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2020000503097).

On 09/12/2020, the property transferred ownership from Ryan L Watson, Lisa A Watson to Ryan Lee Watson, Lisa A Watson at a price of \$0. It was recorded on 09/17/2020 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2020000501278).

On 03/20/2012, the property transferred ownership from Ryan L Watson, Lisa A Watson to Ryan L Watson, Lisa A Watson at a price of \$0. It was recorded on 08/31/2012 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2012000507756).

On 03/20/2012, the property transferred ownership from Ryan L Watson, Lisa A Watson to Ryan L Watson, Lisa A Watson at a price of \$0. It was recorded on 09/04/2012 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2012000511674).

On 04/13/2011, the property transferred ownership from Ryan L Watson, Lisa A Watson to Ryan L Watson, Lisa A Watson at a price of \$0. It was recorded on 04/20/2011 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2011000200178).

On 04/13/2011, the property transferred ownership from Ryan L Watson, Lisa A Watson to Ryan L Watson, Lisa A Watson at a price of \$0. It was recorded on 04/21/2011 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2011000202330).

On 08/07/2009, the property transferred ownership from Ryan L Watson, Lisa A Watson to Ryan L Watson, Lisa A Watson at a price of \$0. It was recorded on 09/04/2009

**COMMENT ADDENDUM**File No. 2605AGT-TST  
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Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2009000476219).

On 08/07/2009, the property transferred ownership from Ryan L Watson, Lisa A Watson to Ryan L Watson, Lisa A Watson at a price of \$0. It was recorded on 09/04/2009 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2009000476217).

On 06/15/2008, the property transferred ownership from Ryan Lee Watson, Lisa Ann Watson to Ryan L Watson, Lisa A Watson at a price of \$0. It was recorded on 06/24/2008 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2008000301929).

On 06/15/2008, the property transferred ownership from Ryan L Watson, Lisa A Watson to Ryan L Watson, Lisa A Watson at a price of \$0. It was recorded on 06/24/2008 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2008000301930).

On 09/27/2006, the property transferred ownership from Lennar Homes Of California Inc, Lennar Sales Corp to Ryan Lee Watson, Lisa Ann Watson at a price of \$754500. It was recorded on 10/25/2006 as a Grant Deed (Doc #2006000721234).

The "Address Line 1" data from different sources did not match:

Black Knight2557 TEA LEAF LN

CRMLS 2557 Tea Leaf Lane

The appraiser determined to use CRMLS for the "Address Line 1" data.

DataMaster is not sure if the data sources reference the same property, because the "Address Line 1" data does not appear to be consistent.

The "Apn" data from different sources did not match:

Black Knight501-281-07

CRMLS 50128107

The appraiser determined to use Black Knight for the "Apn" data.

DataMaster is not sure if the data sources reference the same property, because the "Apn" data does not appear to be consistent.

COMP #9, CRMLS #CV25225869, 12800 Stevens Dr, TUSTIN, CA 92782, ORANGE COUNTY PARCEL #501-108-06:

On 08/31/2005, the property transferred ownership from Countrywide Bank to Amit Shah at a price of \$134000. It was recorded on 09/12/2005 as a Mortgage (Doc #2005000719242).

On an unreported date, the property transferred ownership from World Svgs Bank Fsb to Daniel R Rosa, Corina R Rosa at a price of \$333700. It was recorded on 02/18/1999 as a Mortgage (Doc #19990114973).

On an unreported date, the property transferred ownership from World Svgs Bank Fsb to Daniel R Rosa, Corina R Rosa at a price of \$490000. It was recorded on 06/15/2000 as a Mortgage (Doc #20000313705).

On 10/26/2012, the property transferred ownership from Amit L Shah, Nayna Shah to Amit L Shah, Meghna R Patel at a price of \$0. It was recorded on 10/31/2012 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2012000665765).

On 04/04/2011, the property transferred ownership from Meghna R Patel to Amit Shah at a price of \$0. It was recorded on 04/11/2011 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2011000181715).

On 04/04/2011, the property transferred ownership from Lalit Shah to Nayna Shah at a price of \$0. It was recorded on 04/11/2011 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2011000181716).

On 04/04/2011, the property transferred ownership from Amit Shah, Nayna Shah to Amit L Shah, Nayna Shah at a price of \$0. It was recorded on 04/11/2011 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2011000181717).

On 02/14/2007, the property transferred ownership from Amit Shah to Amit Shah, Nayna Shah at a price of \$0. It was recorded on 02/22/2007 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2007000113187).

On 08/01/2005, the property transferred ownership from Roy Frym to Amit Shah at a price of \$980000. It was recorded on 09/12/2005 as a Grant Deed (Doc #2005000719240).

On 10/31/2003, the property transferred ownership from Bing Bing Frym to Roy Frym at a price of \$0. It was recorded on 12/01/2003 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #2003001436928).

On 10/28/2003, the property transferred ownership from Daniel R Rosa, Corina R Rosa to Roy Frym at a price of \$708000. It was recorded on 12/01/2003 as a Grant Deed

**COMMENT ADDENDUM**

File No. 2605AGT-TST

Case No.

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR Address BrandentLopez@gmail.com, Skamouie@gmail.com

(Doc #2003001436929).

On 12/07/1999, the property transferred ownership from Rosabella W Chen, Chen Family Trust to Rosabella W Chen, The Chen Family Trust at a price of \$0. It was recorded on 05/10/2000 as a Intrafamily Transfer - Transaction is between related parties for any reason & no consideration. (Doc #20000245433).

The "Total Above Grade Bedrooms" data from different sources did not match:

Black Knight3

CRMLS

4

The appraiser determined to use CRMLS for the "Total Above Grade Bedrooms" data.

The "Apn" data from different sources did not match:

Black Knight501-108-06

CRMLS

50110806

The appraiser determined to use Black Knight for the "Apn" data.

DataMaster is not sure if the data sources reference the same property, because the "Apn" data does not appear to be consistent.

Borrower  
 Property Address 2605 Augusta  
 City Tustin County Orange State CA Zip Code 92782-1201  
 Lender/Client LOPEZ BRANDEN T SB KAMOUJE LOP EZ TR Address BrandentLopez@gmail.com, Skamouje@gmail.com



Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com

## 2605 Augusta, Tustin, Orange County, California, United States, 92782

Gross Living Area: 3119 sq. ft

### Level 1



Report generated on Wed, 12 Nov 2025 07:04:06 GMT.  
Measurements and calculations are deemed highly reliable, but not guaranteed.

**SKETCH ADDENDUM**

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com

**2605 Augusta, Tustin, Orange County, California, United States, 92782**

Gross Living Area: 3119 sq. ft

**Level 1**

Space	Area (sq. ft)	Calculation <small>Coordinate Polygon Area Algorithm using inches</small>
1st floor (Living area)	1777	$-(723.3 + 723.3) * (173.3 - 210.3) + (723.3 + 872.5) * (210.3 - 210.3) + (872.5 + 872.5) * (210.3 - 377.7) + (872.5 + 925.3) * (377.7 - 377.7) + (925.3 + 925.3) * (377.7 - 608.5) + (925.3 + 871.1) * (608.5 - 608.5) + (871.1 + 871.1) * (608.5 - 715) + (871.1 + 754.4) * (715 - 715) + (754.4 + 754.4) * (715 - 658.9) + (754.4 + 720.5) * (658.9 - 625) + (720.5 + 720.5) * (625 - 715) + (720.5 + 387.8) * (715 - 715) + (387.8 + 387.8) * (715 - 418.6) + (387.8 + 387.8) * (418.6 - 418.5) + (387.8 + 387.8) * (418.5 - 356.7) + (387.8 + 370.1) * (356.7 - 356.9) + (370.1 + 387.8) * (356.9 - 356.6) + (387.8 + 387.6) * (356.6 - 350.6) + (387.6 + 387.8) * (350.6 - 350.6) + (387.8 + 387.8) * (350.6 - 282.5) + (387.8 + 485.8) * (282.5 - 282.5) + (485.8 + 485.8) * (282.5 - 173.3) + (485.8 + 723.3) * (173.3 - 173.3) * 0.5 * 0.00694$
COVERED PORCH (Non-living area)	207	$-(871.1 + 871.1) * (715 - 972.4) + (871.1 + 760.4) * (972.4 - 972.4) + (760.4 + 760.4) * (972.4 - 949) + (760.4 + 754.4) * (949 - 943) + (754.4 + 754.4) * (943 - 715) + (754.4 + 871.1) * (715 - 715) * 0.5 * 0.00694$
GARAGE (Non-living area)	613	$-(720.5 + 754.4) * (625 - 658.9) + (754.4 + 754.4) * (658.9 - 943) + (754.4 + 760.4) * (943 - 949) + (760.4 + 387.8) * (949 - 949) + (387.8 + 387.8) * (949 - 715) + (387.8 + 720.5) * (715 - 715) + (720.5 + 720.5) * (715 - 625) * 0.5 * 0.00694$
PATIO (Non-living area)	1601	$-(979.1 + 979.1) * (-156.1 - 210.3) + (979.1 + 723.3) * (210.3 - 210.3) + (723.3 + 723.3) * (210.3 - 173.3) + (723.3 + 485.8) * (173.3 - 173.3) + (485.8 + 485.8) * (173.3 - 282.5) + (485.8 + 387.8) * (282.5 - 282.5) + (387.8 + 387.8) * (282.5 - 350.6) + (387.8 + 364.1) * (350.6 - 351.1) + (364.1 + 364.1) * (351.1 - 424.3) + (364.1 + 387.8) * (424.3 - 424.3) + (387.8 + 387.8) * (424.3 - 982.5) + (387.8 + 329.4) * (982.5 - 982.5) + (329.4 + 329.4) * (982.5 - 424.6) + (329.4 + 321.7) * (424.6 - 424.6) + (321.7 + 321.7) * (424.6 - -156.1) + (321.7 + 979.1) * (-156.1 - -156.1) * 0.5 * 0.00694 + ((787.4 + 763.3) * (-117.5 - -108.2) + (763.3 + 725.5) * (-108.2 - -76.5) + (725.5 + 699.2) * (-76.5 - -48) + (699.2 + 674.2) * (-48 - -36.9) + (674.2 + 644.2) * (-36.9 - -31.3) + (644.2 + 611.9) * (-31.3 - -36.9) + (611.9 + 574.3) * (-36.9 - -66.6) + (574.3 + 538) * (-66.6 - -92.4) + (538 + 501.6) * (-92.4 - -98.8) + (501.6 + 469.1) * (-98.8 - -104) + (469.1 + 423.9) * (-104 - -104) + (423.9 + 401.2) * (-104 - -80.9) + (401.2 + 393.7) * (-80.9 - -51.5) + (393.7 + 398.2) * (-51.5 - -22.2) + (398.2 + 419.7) * (-22.2 - -5.5) + (419.7 + 449.2) * (-5.5 - -4.7) + (449.2 + 478.3) * (-4.7 - -16.1) + (478.3 + 507.4) * (-16.1 - -15.6) + (507.4 + 532.6) * (-15.6 - -0.3) + (532.6 + 559.2) * (-0.3 - 29.5) + (559.2 + 573.5) * (29.5 - 52.4) + (573.5 + 594) * (52.4 - 66.4) + (594 + 629.1) * (66.4 - 72.4) + (629.1 + 663.6) * (72.4 - 74.5) + (663.6 + 686.6) * (74.5 - 71.2) + (686.6 + 698.7) * (71.2 - 59.1) + (698.7 + 737.8) * (59.1 - 36.1) + (737.8 + 769) * (36.1 - 30.6) + (769 + 808.1) * (30.6 - 16.4) + (808.1 + 830) * (16.4 - 2.4) + (830 + 854.7) * (2.4 - -8.8) + (854.7 + 875.5) * (-8.8 - -15.5) + (875.5 + 900.1) * (-15.5 - -24.1) + (900.1 + 910.1) * (-24.1 - -49.1) + (910.1 + 905.5) * (-49.1 - -83.3) + (905.5 + 884.9) * (-83.3 - -105) + (884.9 + 861) * (-105 - -109.2) + (861 + 833.6) * (-109.2 - -97.8) + (833.6 + 812.7) * (-97.8 - -112.6) + (812.7 + 787.4) * (-112.6 - -117.5) * 0.5 * 0.00694$
FIREPLACE (Non-living area)	12	$-(387.6 + 387.8) * (350.6 - 356.6) + (387.8 + 370.1) * (356.6 - 356.9) + (370.1 + 387.8) * (356.9 - 356.7) + (387.8 + 387.8) * (356.7 - 424.6) + (387.8 + 364.1) * (424.6 - 424.6) + (364.1 + 364.1) * (424.6 - 351.1) + (364.1 + 387.6) * (351.1 - 350.6) * 0.5 * 0.00694$

Report generated on Wed, 12 Nov 2025 07:04:06 GMT.  
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Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

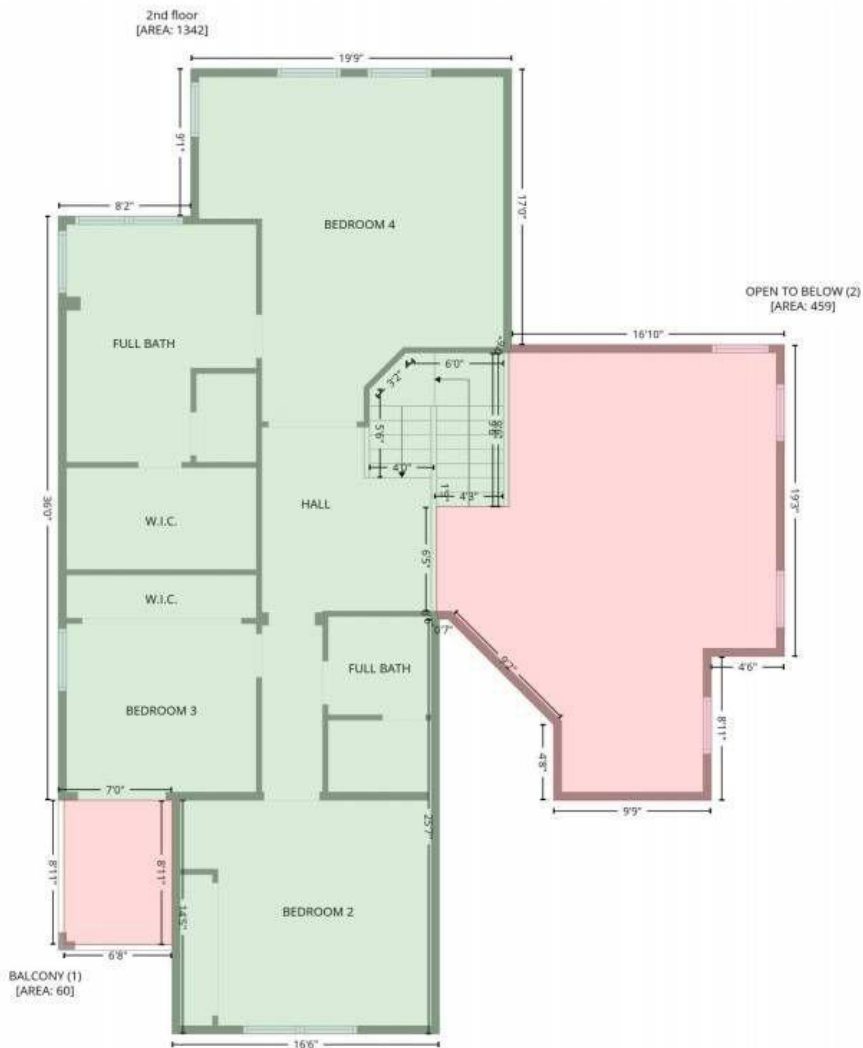
Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com

**2605 Augusta, Tustin, Orange County, California, United States, 92782**

Gross Living Area: 3119 sq. ft

**Level 2**



Space	Area (sq. ft)	Calculation <small>Coordinate Polygon Area Algorithm using inches</small>
2nd floor (Living area)	1342	$-((723.3 + 723.3) * (173.3 - 377.7) + (723.3 + 721.3) * (377.7 - 383.7) + (721.3 + 721.3) * (383.7 - 497.7) + (721.3 + 667.7) * (497.7 - 497.7) + (667.7 + 667.7) * (497.7 - 574.9) + (667.7 + 669.7) * (574.9 - 580.9) + (669.7 + 669.7) * (580.9 - 888) + (669.7 + 472) * (888 - 888) + (472 + 472) * (888 - 715) + (472 + 387.8) * (715 - 715) + (387.8 + 387.8) * (715 - 282.5) + (387.8 + 485.8) * (282.5 - 282.5) + (485.8 + 485.8) * (282.5 - 173.3) + (485.8 + 723.3) * (173.3 - 173.3)) * 0.5 * 0.00694$

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Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com

**2605 Augusta, Tustin, Orange County, California, United States, 92782**

Gross Living Area: 3119 sq. ft

**Level 2**

Space	Area (sq. ft)	Calculation <small>Coordinate Polygon Area Algorithm using inches</small>
BALCONY (Non-living area)	60	$-\left((472 + 472) * (715 - 822) + (472 + 391.8) * (822 - 822) + (391.8 + 391.8) * (822 - 715) + (391.8 + 472) * (715 - 715)\right) * 0.5 * 0.00694$
OPEN TO BELOW (Non-living area)	459	$-\left((925.3 + 925.3) * (377.7 - 608.5) + (925.3 + 871.1) * (608.5 - 608.5) + (871.1 + 871.1) * (608.5 - 715) + (871.1 + 754.4) * (715 - 715) + (754.4 + 754.4) * (715 - 658.9) + (754.4 + 676.4) * (658.9 - 580.9) + (676.4 + 669.7) * (580.9 - 580.9) + (669.7 + 667.7) * (580.9 - 574.9) + (667.7 + 667.7) * (574.9 - 497.7) + (667.7 + 721.3) * (497.7 - 497.7) + (721.3 + 721.3) * (497.7 - 383.7) + (721.3 + 723.3) * (383.7 - 377.7) + (723.3 + 925.3) * (377.7 - 377.7)\right) * 0.5 * 0.00694$

Report generated on Wed, 12 Nov 2025 07:04:06 GMT.  
Measurements and calculations are deemed highly reliable, but not guaranteed.

Borrower

Property Address 2605 Augusta

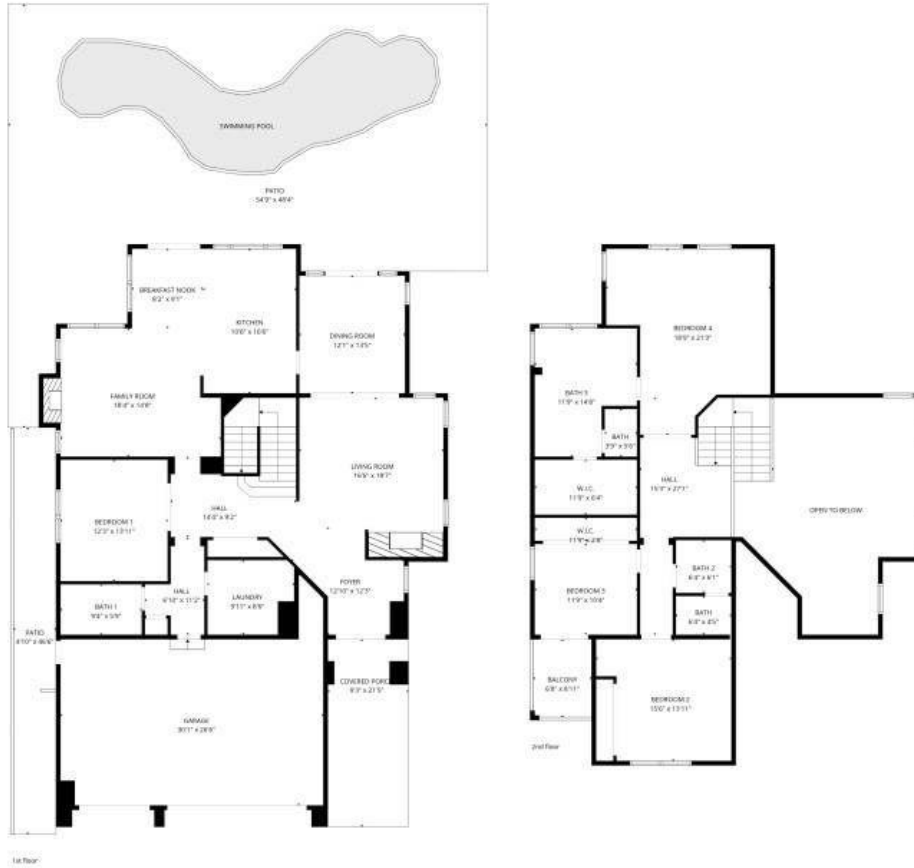
City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



**Total GLA: 3119 sq. ft | Total: 5612 sq. ft**  
 1st floor: 1777 sq. ft (Excluded areas 2433 sq. ft)  
 2nd floor: 1342 sq. ft (Excluded areas 519 sq. ft)

FLOOR PLAN CREATED BY CLUBEASA APP. MEASUREMENTS DEEMED HIGHLY RELIABLE BUT NOT GUARANTEED.

THOMAS APPRAISAL COMPANY  
**COMMUNITY MAP**

File No. 2605AGT-TST  
Case No.

Borrower

Property Address 2605 Augusta

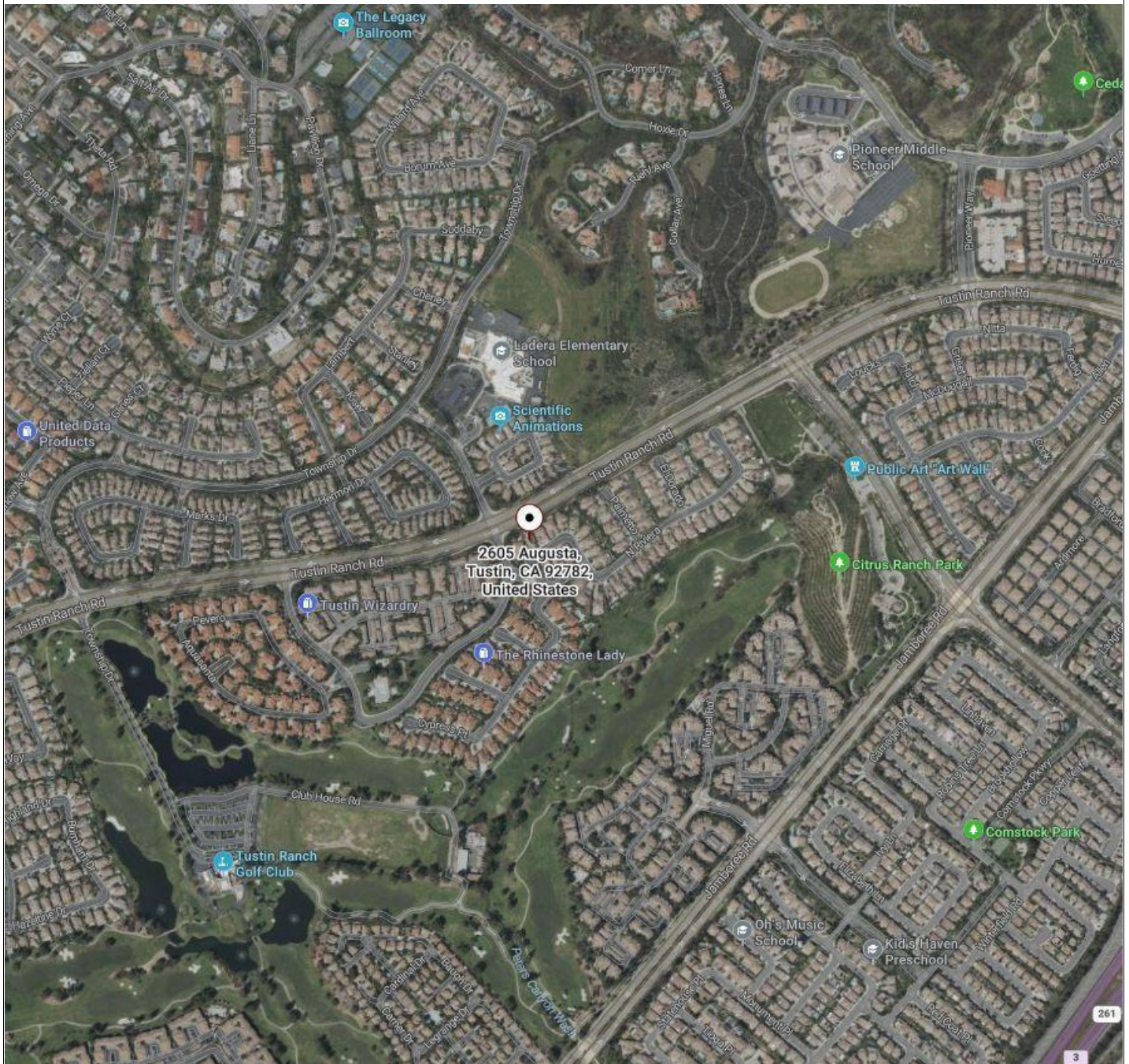
City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



Borrower

Property Address 2605 Augusta

City Tustin

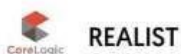
County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



APN 501-096-05 | CLIP 3838712639

📍 2605 Augusta, Tustin, CA 92782-1201, Orange County

**STANDARD FLOOD MAP**



Special Flood Hazard Area (SFHA)	Out
Community Participation Status	R - Regular
Distance to 100 yr Flood Plain	497 ft
Community Number - Map Panel & Suffix	060235-0282J
Flood Zone Code	X
Panel Date	December, 3, 2009
County	Orange
Original Panel Firm Date	September, 14, 1979
FIPS Code	06059
Coastal Barrier Resource Area (CBRA)	Out
Community Name	Tustin, City Of
Letter of Map Amendment (LOMA)	N/A

Borrower

Property Address 2605 Augusta

City Tustin

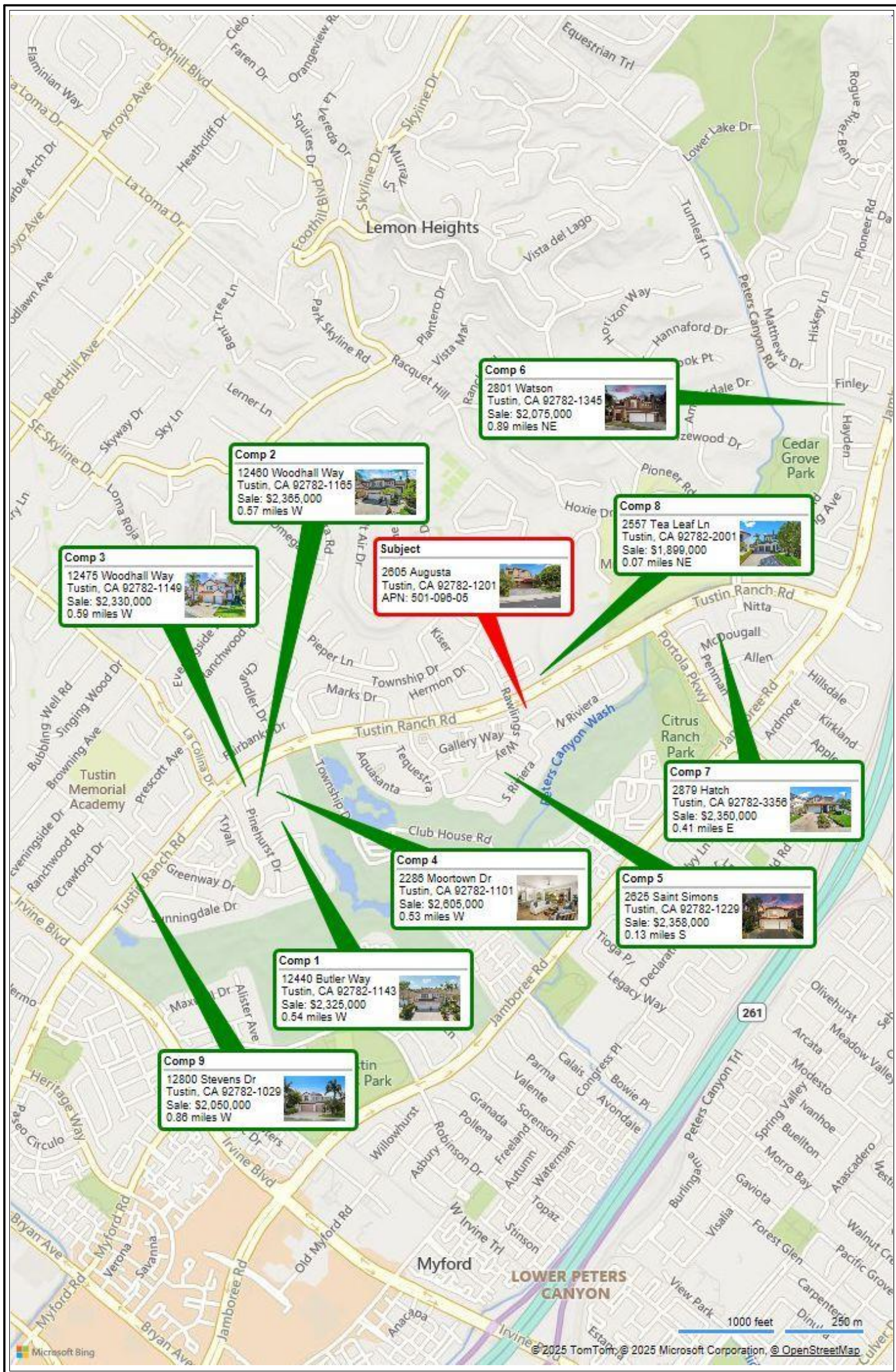
County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



THOMAS APPRAISAL COMPANY  
**SUBJECT PHOTO ADDENDUM**

File No. 2605AGT-TST  
Case No.

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



**FRONT OF  
SUBJECT PROPERTY**  
2605 Augusta  
Tustin, CA 92782-1201



**REAR OF  
SUBJECT PROPERTY**



**STREET SCENE**

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



STREET VIEW



SIDE VIEW



TURF

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



DRIVEWAY



TURF



ELECTRICAL METER

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



SOLAR PANEL LAYOUT



GAS METER



SIDE VIEW

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



SOLAR PANEL KIT



GARAGE



IRON GATE

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



COVERED PORCH  
TURF



ENTRY DOOR



FOYER

Borrower

Property Address 2605 Augusta

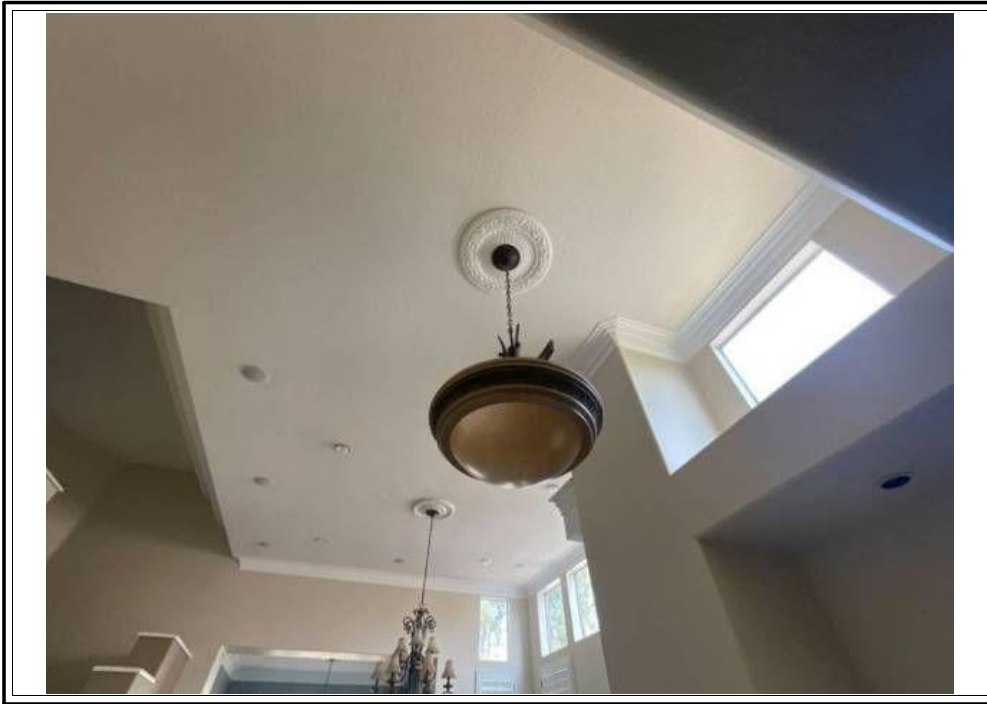
City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



LIGHT FIXTURES



BLOCK WALL  
TURF



EXTERIOR OUTLET  
TURF

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



EXTERIOR OUTLET



POOL/SPA



SPA

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



BUILT IN SPEAKER



POOL/SPA EQUIPMENT



REAR VIEW

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



REAR VIEW



REAR ENTRY DOOR



REAR VIEW

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

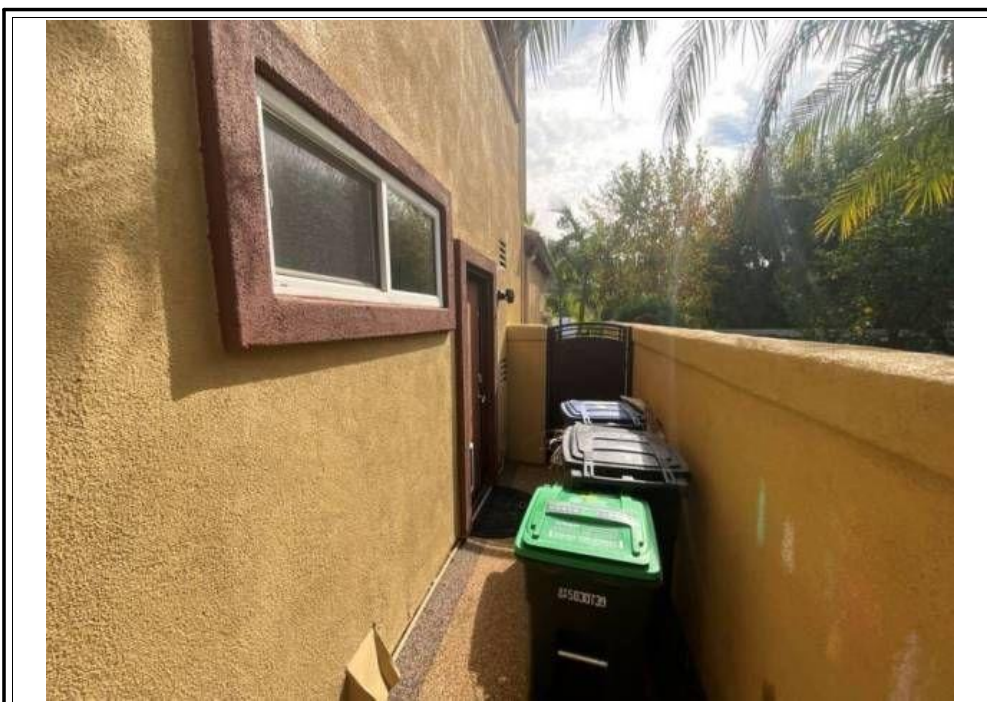
Address BrandentLopez@gmail.com, Skamouie@gmail.com



POOL/SPA



BLOCK WALL



SIDE VIEW

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

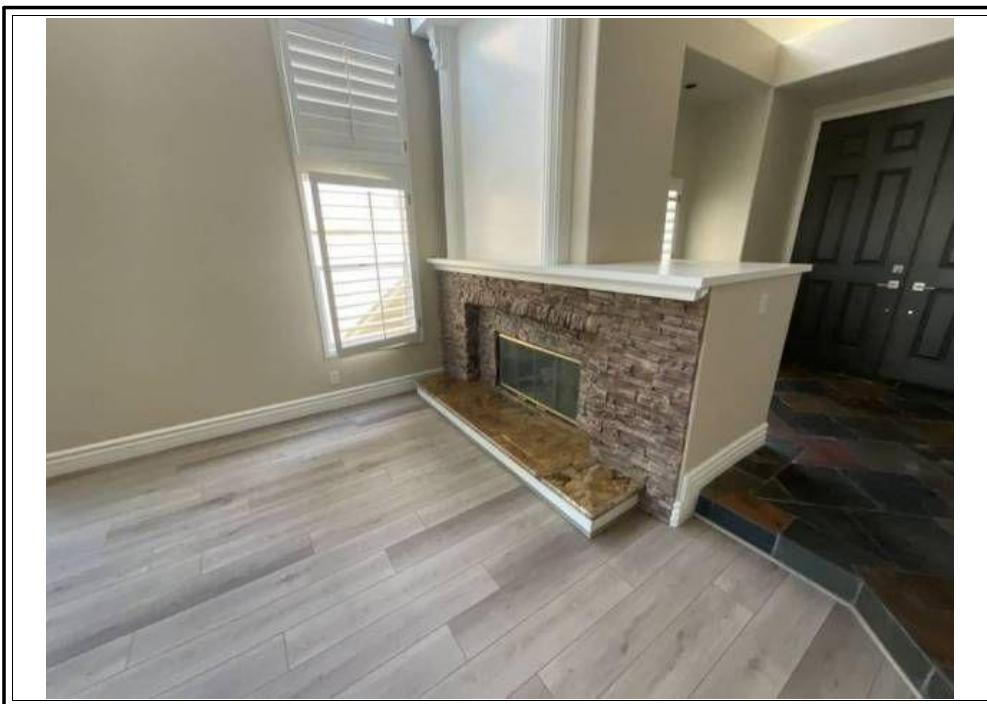
Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

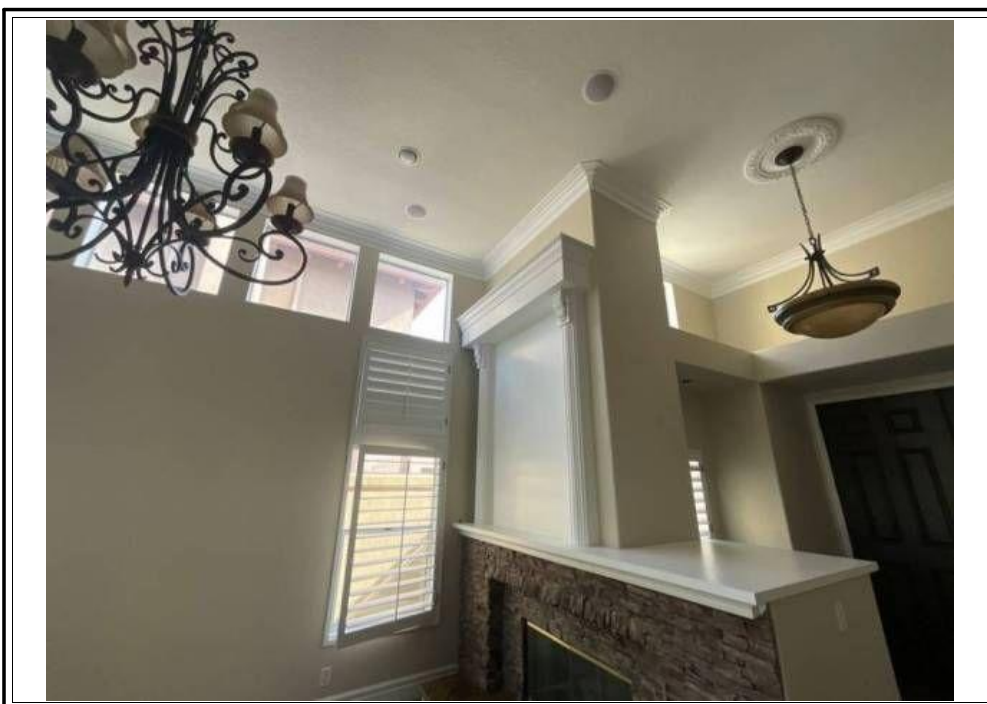
Address BrandentLopez@gmail.com, Skamouie@gmail.com



LIVING ROOM



LIVING ROOM  
FIREPLACE



LIVING ROOM  
SHUTTERS

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



RECESSED LIGHTING  
BUILT IN SPEAKER



FAUX FIREPLACE



DINING ROOM

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



DINING ROOM  
LIGHT FIXTURES



KITCHEN



KITCHEN  
GRANITE COUNTERTOPS

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



KITCHEN  
STOVE/FAN/HOOD



KITCHEN  
SINK/DISHWASHER



KITCHEN  
LIGHT FIXTURES

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

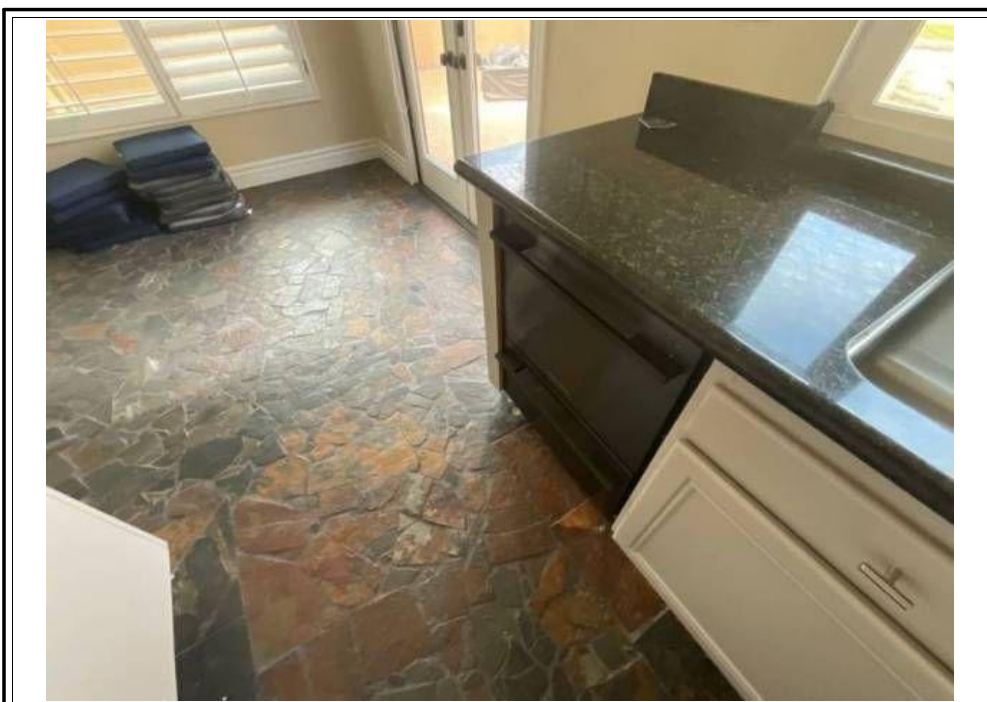
Address BrandentLopez@gmail.com, Skamouie@gmail.com



KITCHEN  
GARBAGE DISPOSAL



KITCHEN  
SINK



KITCHEN  
DISHWASHER

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



NOOK



KITCHEN



FAMILY ROOM

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



FAMILY ROOM  
BUILT IN CABINETS



FAMILY ROOM  
FIREPLACE



FAMILY ROOM  
BUILT IN SPEAKER

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



BEDROOM 1  
SHUTTERS



BEDROOM 1



BEDROOM 1  
SMOKE DETECTOR

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



HALLWAY



LAUNDRY AREA  
SINK



LAUNDRY AREA  
BUILT IN CABINETS

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



LAUNDRY AREA



BATHROOM 1  
SINK/STOOL



BATHROOM 1  
TRACK LIGHTING

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

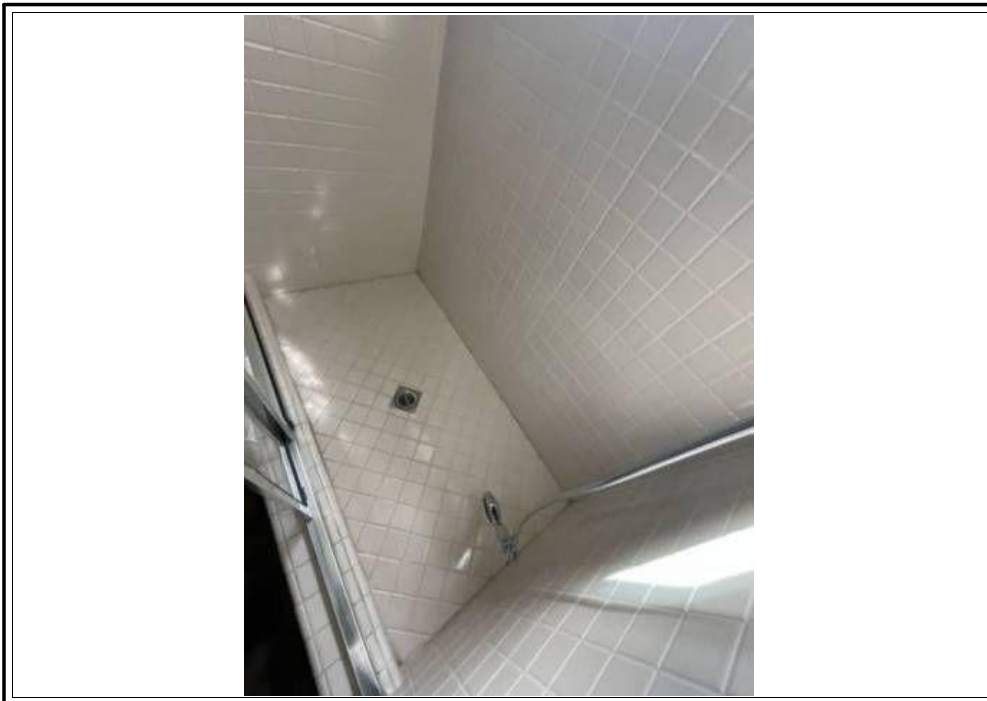
Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



BATHROOM 1  
STOOL



BATHROOM 1  
GLASS SHOWER DOORS / TILE SHOWER



BATHROOM 1  
BATHROOM SHOWER HEAD

Borrower

Property Address 2605 Augusta

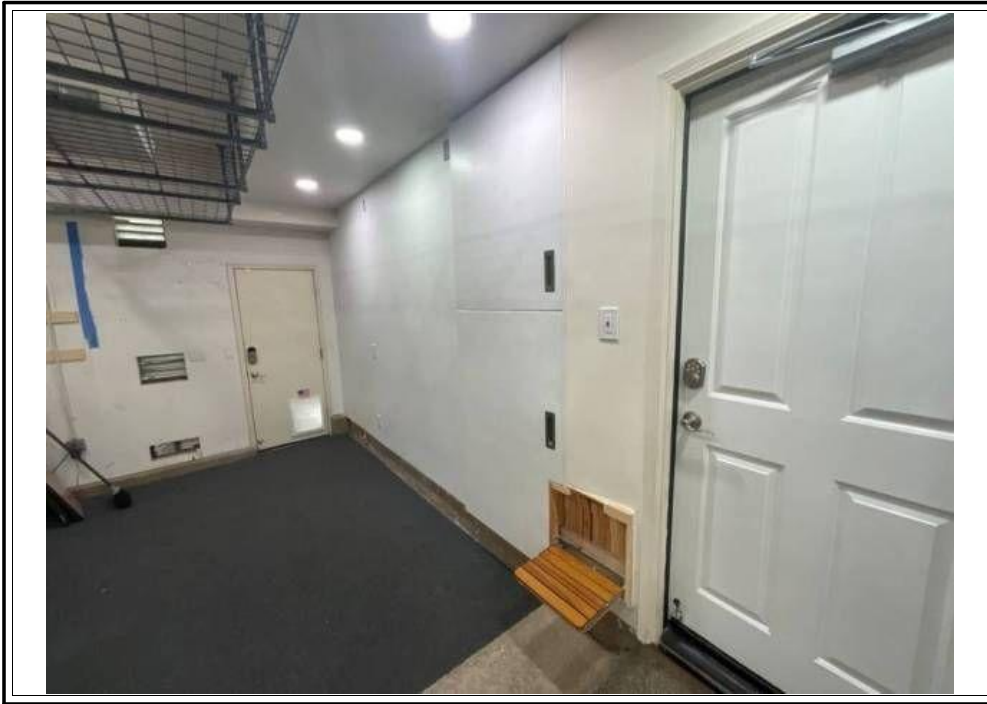
City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



GARAGE



WATER SOFTENER



GARAGE  
AUTOMATIC GARAGE DOOR OPENER

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



GARAGE  
AUTOMATIC GARAGE DOOR OPENER



GARAGE  
EVIDENCE OF DAMPNES



GARAGE  
ATTIC ACCESS

Borrower

Property Address 2605 Augusta

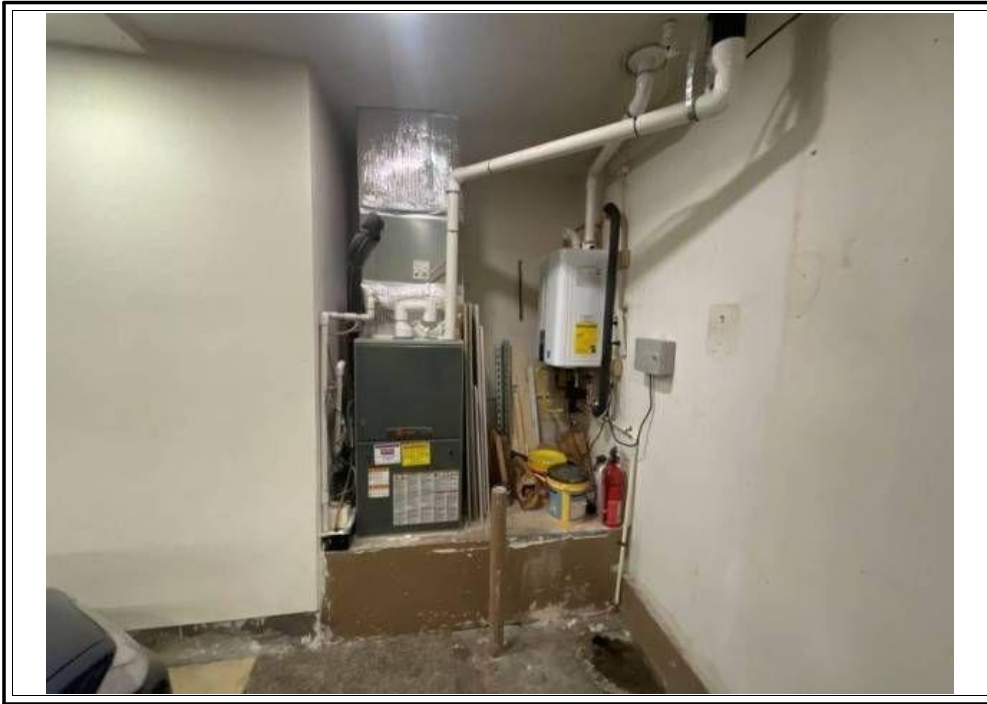
City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



FWA  
TANKLESS HOT WATER HEATER



TANKLESS HOT WATER HEATER



TANKLESS HOT WATER HEATER  
EVIDENCE OF DAMPNES

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

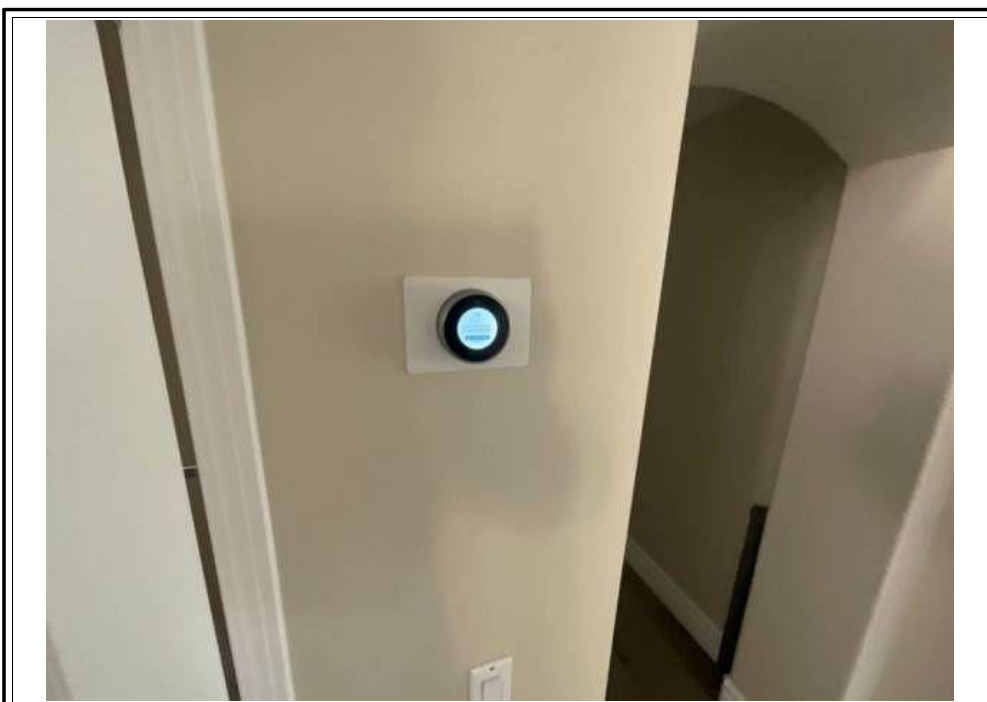
Address BrandentLopez@gmail.com, Skamouie@gmail.com



EVIDENCE OF DAMPNES



EVIDENCE OF DAMPNES



THERMOSTAT

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

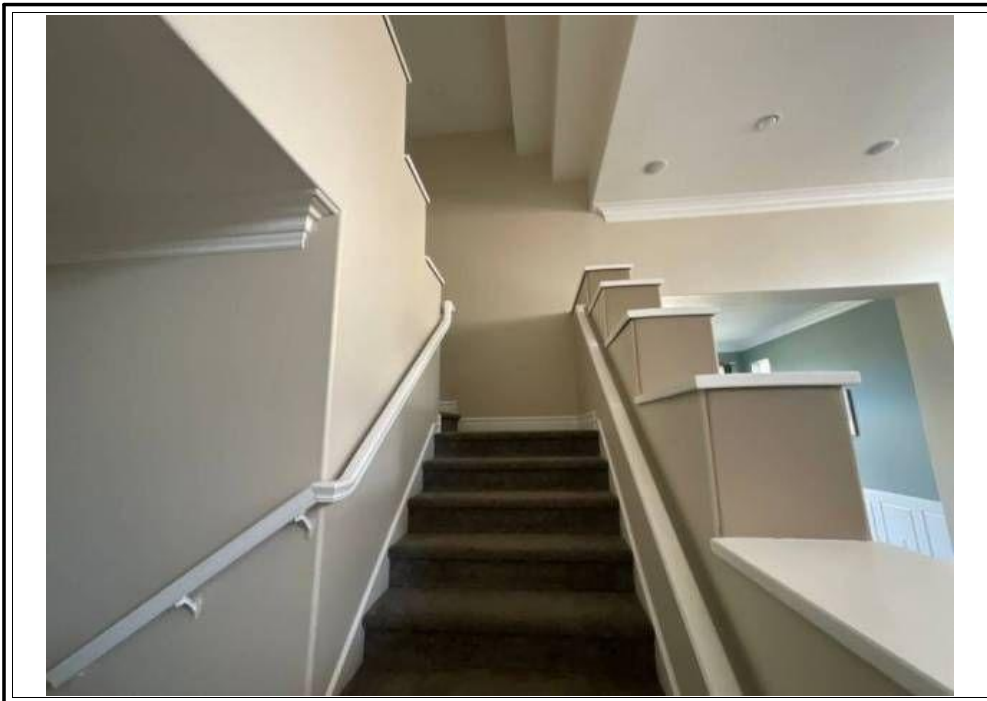
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Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

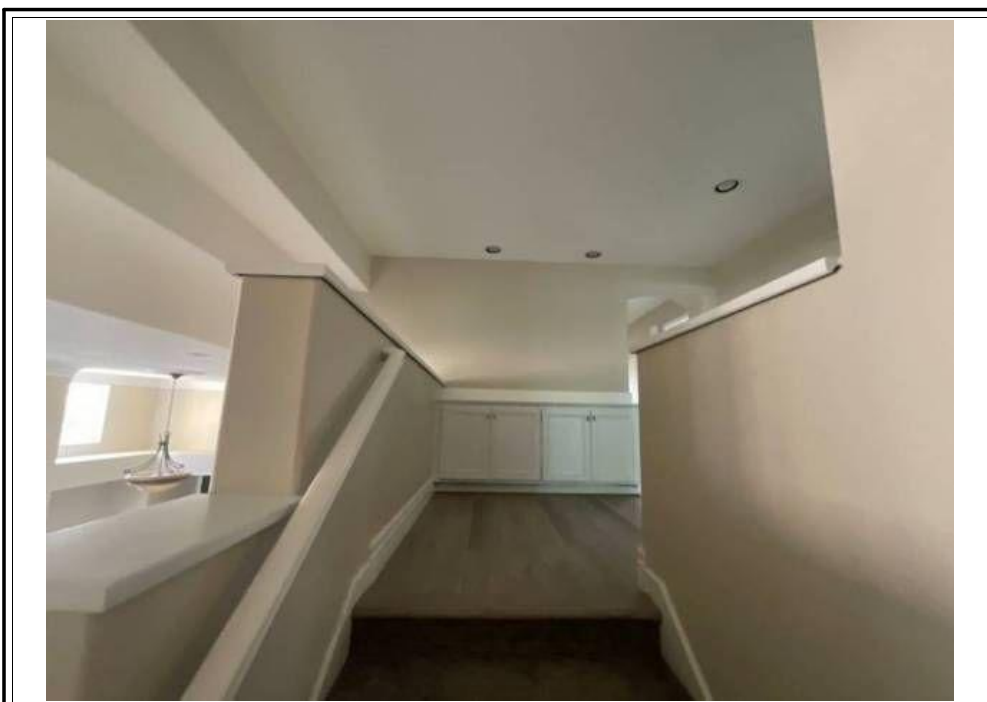
Address BrandentLopez@gmail.com, Skamouie@gmail.com



CLOSET



STAIRCASE



HALLWAY

Borrower

Property Address 2605 Augusta

City Tustin

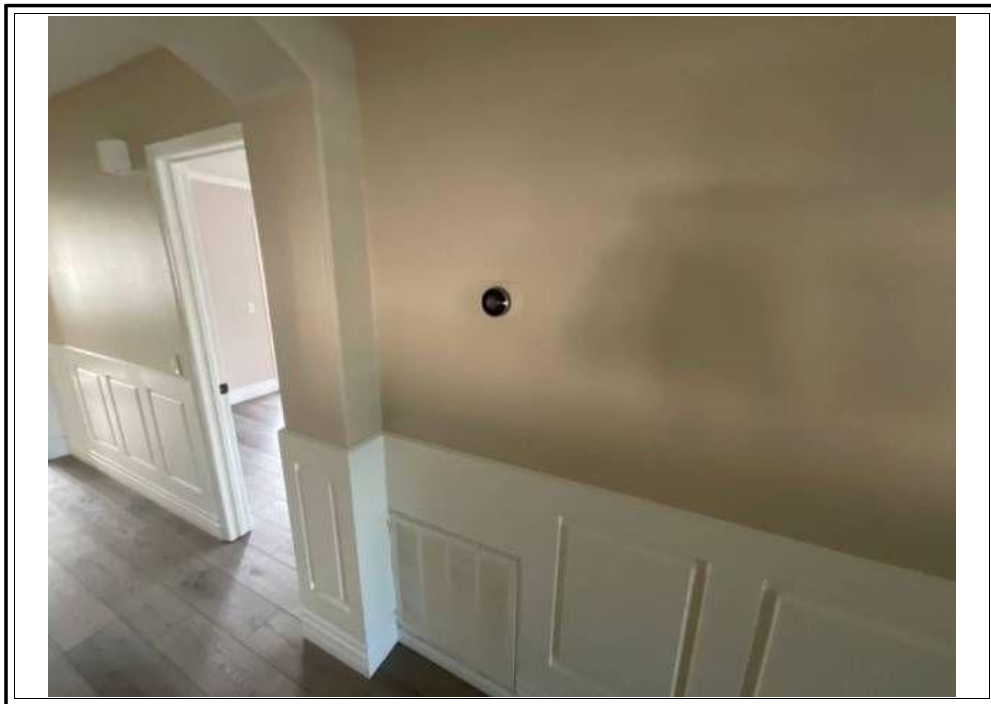
County Orange

State CA

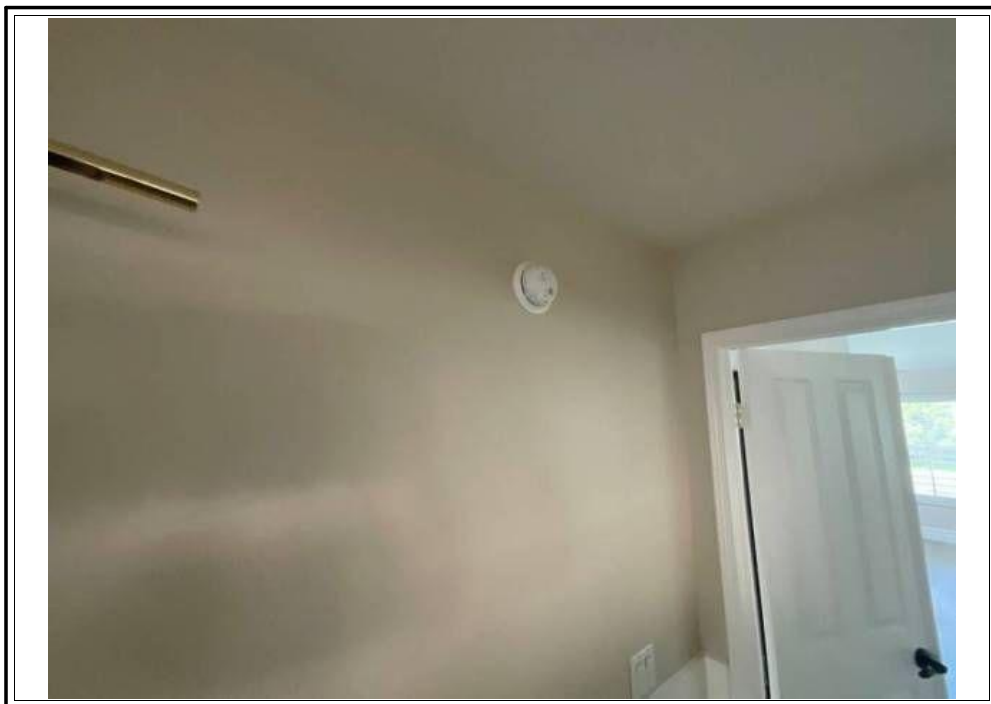
Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



THERMOSTAT



SMOKE DETECTOR



SMOKE DETECTOR  
CARBON MONOXIDE MONITOR

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



HALLWAY



BATHROOM 2  
DOUBLE SINK



BATHROOM 2  
TRACK LIGHTING

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



BATHROOM 2  
STOOL



BATHROOM 2  
BATHROOM SHOWER/TUB



BATHROOM 2  
BATHROOM SHOWER HEAD

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



BEDROOM 2  
SHUTTERS



BEDROOM 2  
MIRRORED CLOSET DOOR



BEDROOM 2  
SMOKE DETECTOR

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



SMOKE DETECTOR



BEDROOM 3  
SHUTTERS



BEDROOM 3  
MIRRORED CLOSET DOOR

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

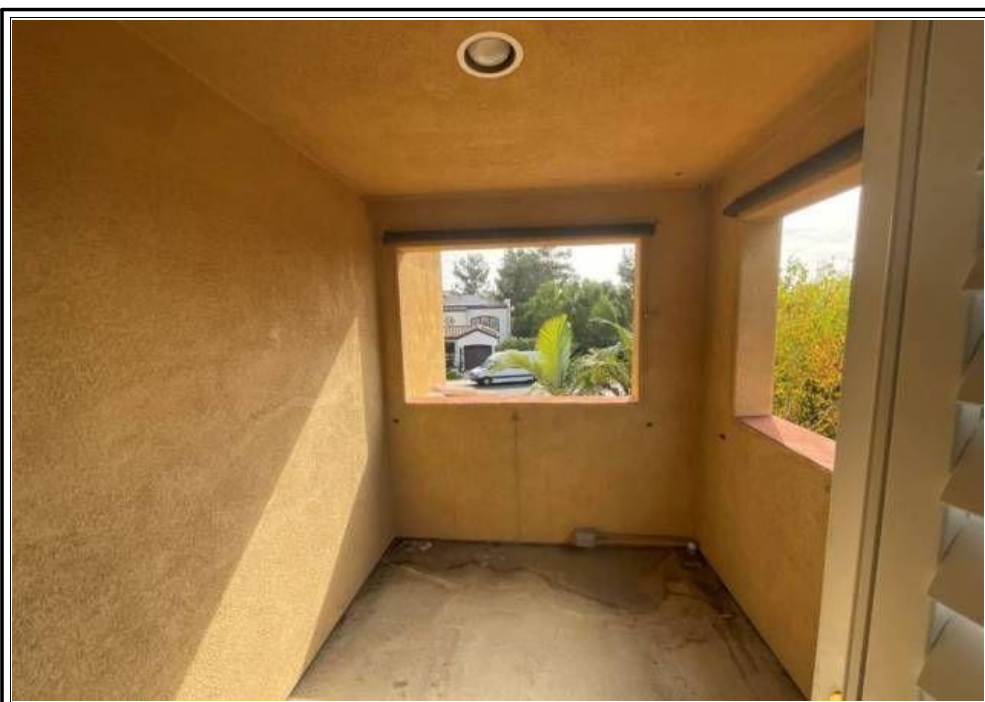
Address BrandentLopez@gmail.com, Skamouie@gmail.com



BEDROOM 3  
SMOKE DETECTOR



BEDROOM 3 CLOSET



BALCONY

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



BALCONY



BALCONY  
VIEW



BEDROOM 4

Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



BEDROOM 4  
CEILING FAN



BEDROOM 4



BEDROOM 4  
MISSING COVER OUTLET

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

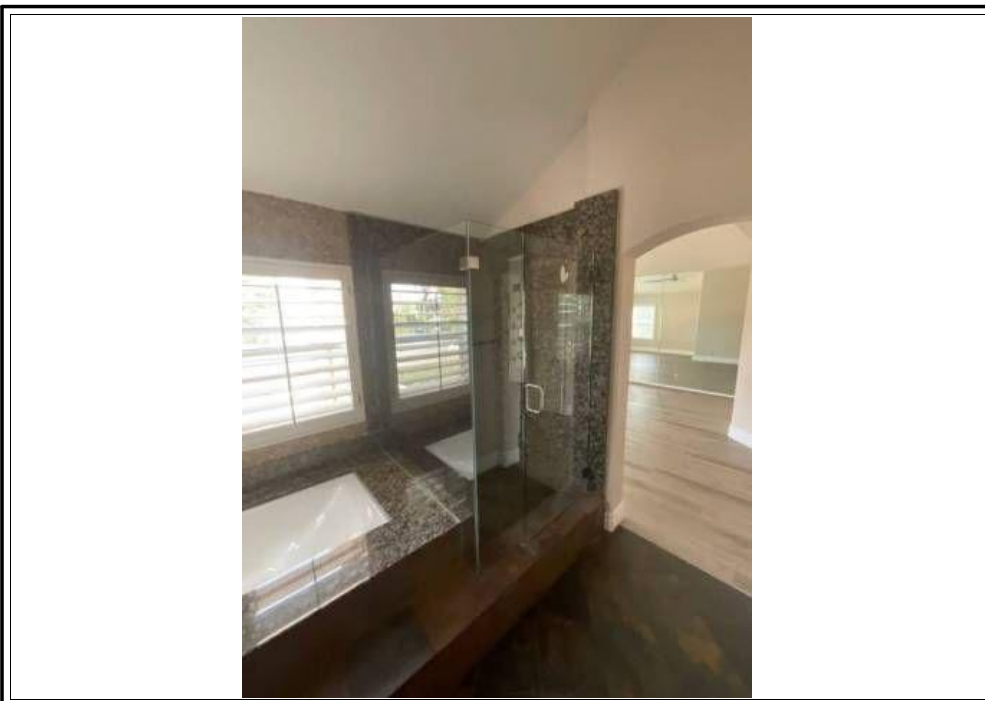
Address BrandentLopez@gmail.com, Skamouie@gmail.com



BATHROOM 3  
GLASS SHOWER DOORS / TILE SHOWER



BATHROOM 3  
BATHROOM TUB



BATHROOM 3  
GLASS SHOWER DOORS / TILE SHOWER

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

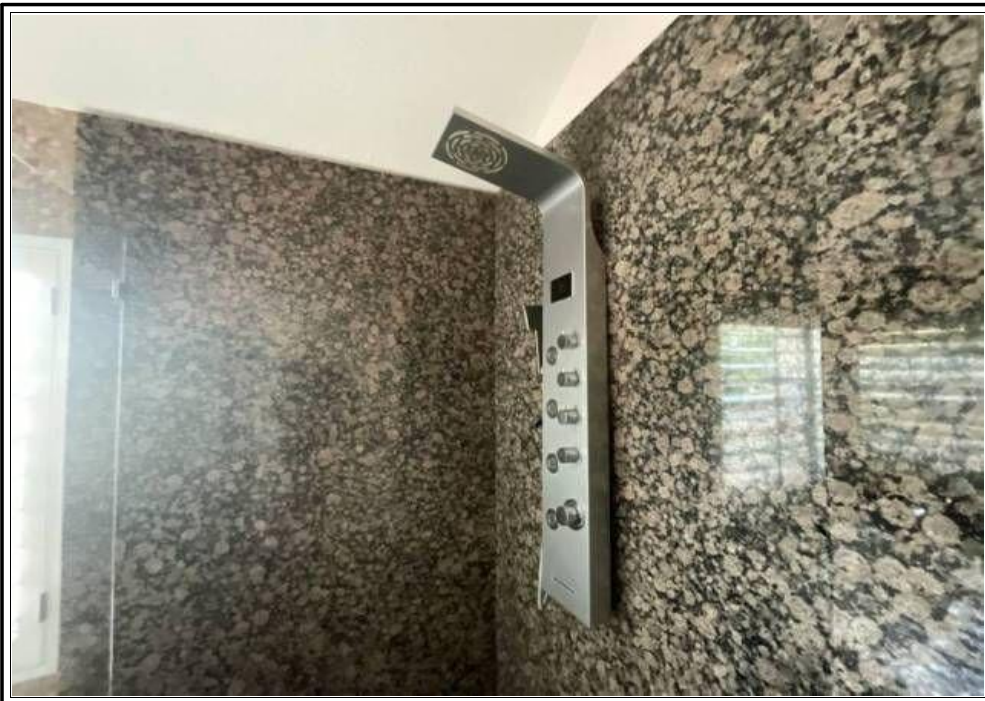
Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



BATHROOM 3



BATHROOM 3  
BATHROOM SHOWER HEAD



BATHROOM 3  
DOUBLE SINK

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

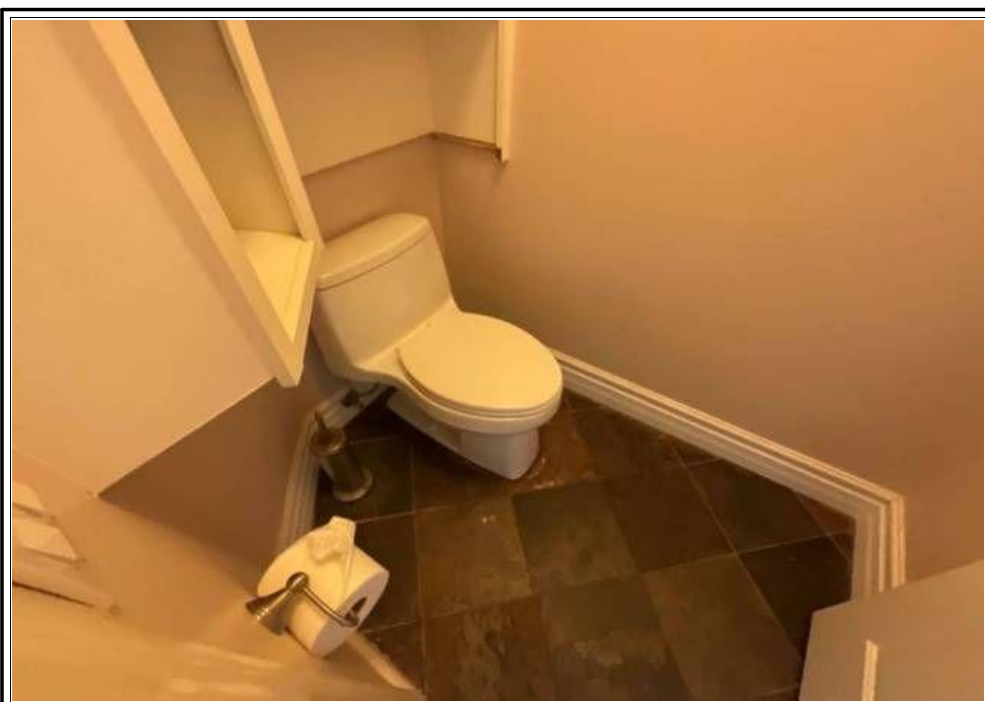
Address BrandentLopez@gmail.com, Skamouie@gmail.com



BATHROOM 3  
TRACK LIGHTING



BATHROOM 3



BATHROOM 3  
STOOL

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



BEDROOM 4 CLOSET



FIRE EXTINGUISHER



BEDROOM 4 CLOSET

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

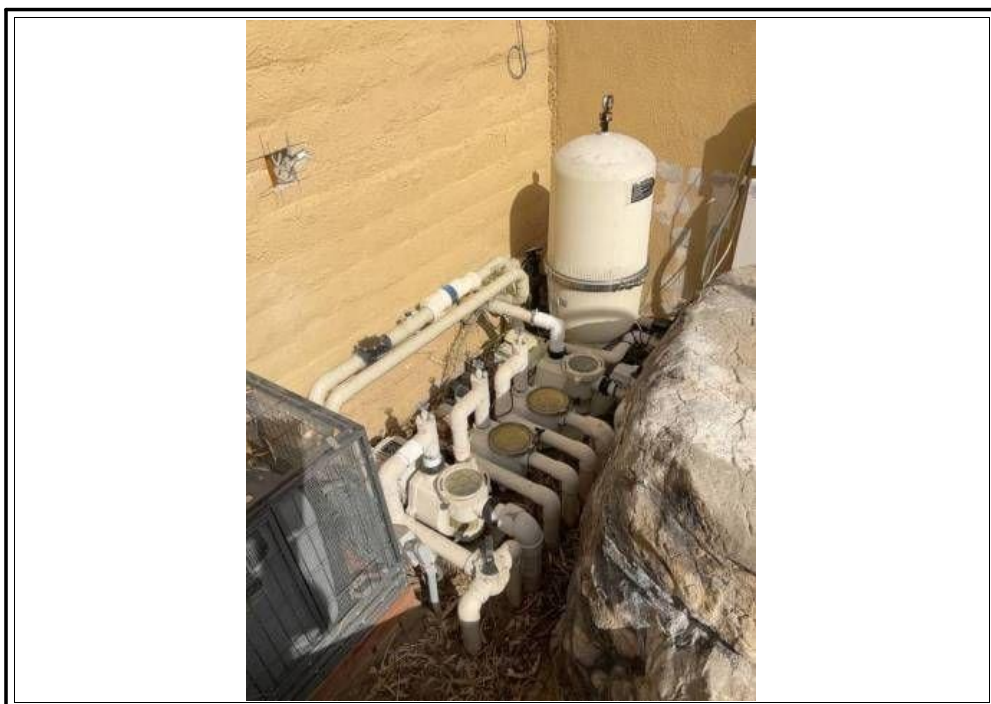
Address BrandentLopez@gmail.com, Skamouie@gmail.com



BATHROOM 3  
STOOL



BATHROOM 3  
LIGHT FIXTURES



POOL/SPA EQUIPMENT

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

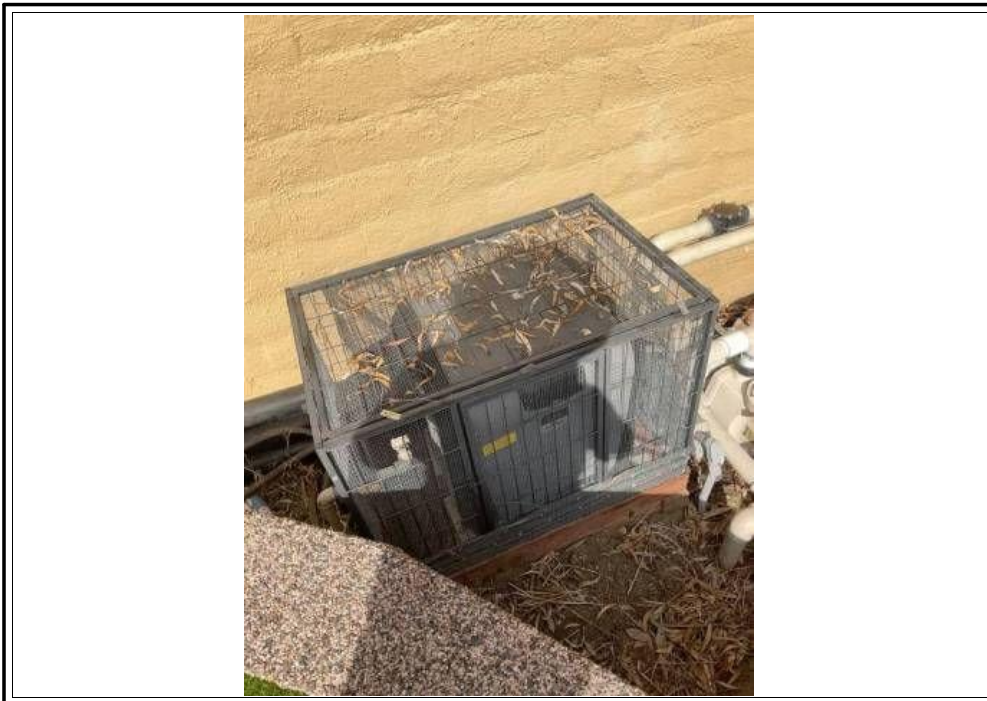
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Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

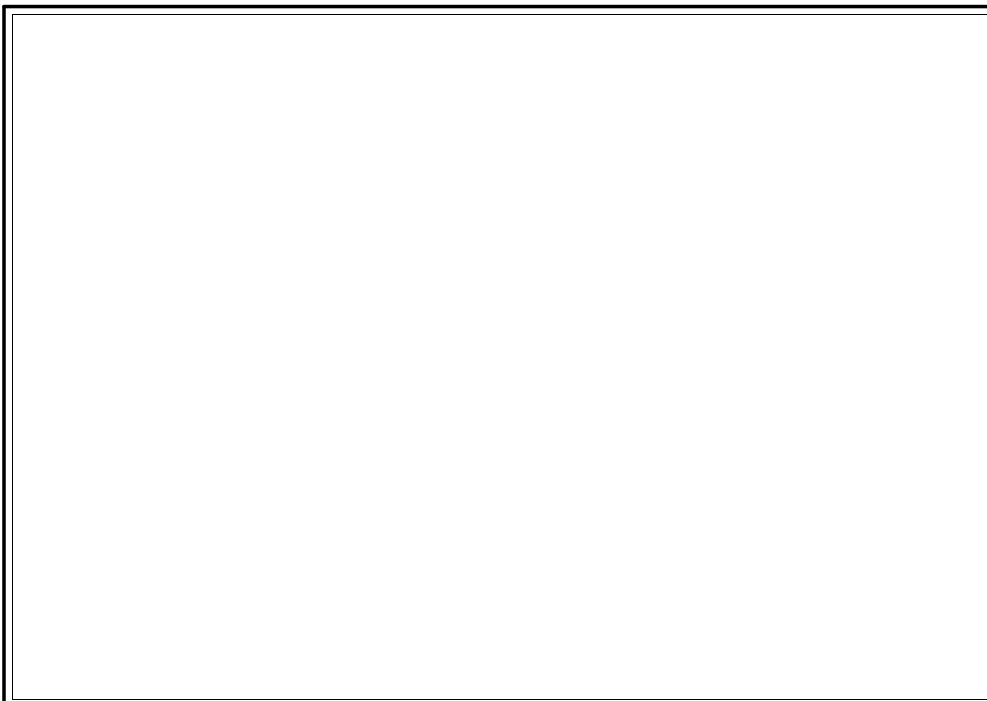
Address BrandentLopez@gmail.com, Skamouie@gmail.com



AUTOMATIC SPRINKLER SYSTEM



POOL/SPA EQUIPMENT



Borrower

Property Address 2605 Augusta

City Tustin

County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUJIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



**COMPARABLE SALE # 1**

12440 Butler Way  
Tustin, CA 92782-1143



**COMPARABLE SALE # 2**

12460 Woodhall Way  
Tustin, CA 92782-1165



**COMPARABLE SALE # 3**

12475 Woodhall Way  
Tustin, CA 92782-1149

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



**COMPARABLE SALE # 4**

2286 Moortown Dr  
Tustin, CA 92782-1101



**COMPARABLE SALE # 5**

2625 Saint Simons  
Tustin, CA 92782-1229



**COMPARABLE SALE # 6**

2801 Watson  
Tustin, CA 92782-1345

Borrower

Property Address 2605 Augusta

City Tustin County Orange

State CA

Zip Code 92782-1201

Lender/Client LOPEZ BRANDEN T SB KAMOUIE LOP EZ TR

Address BrandentLopez@gmail.com, Skamouie@gmail.com



**COMPARABLE SALE # 7**

2879 Hatch  
Tustin, CA 92782-3356



**COMPARABLE SALE # 8**

2557 Tea Leaf Ln  
Tustin, CA 92782-2001



**COMPARABLE SALE # 9**

12800 Stevens Dr  
Tustin, CA 92782-1029



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

**Lionel A. Newman Thomas**

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 041145

Effective Date: September 13, 2024  
Date Expires: September 12, 2026

*Angela Jemmott*  
Angela Jemmott, Bureau Chief, BREA

3077945

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



**UNIFORM APPRAISAL DATASET (UAD)  
Property Condition and Quality Rating Definitions**File No. 2605AGT-TST  
Case No.**Requirements - Condition and Quality Ratings Usage**

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

**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 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. It's estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

**C4**

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

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

**C5**

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

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

**C6**

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

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

**UNIFORM APPRAISAL DATASET (UAD)  
Property Condition and Quality Rating Definitions**

File No. 2605AGT-TST  
Case No.

### Quality Ratings and Definitions

#### Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.

#### Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

#### Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

#### Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

#### Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

#### Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

### Requirements - 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 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)**  
**Property Description Abbreviations Used in This Report**

File No. 2605AGT-TST  
Case No.

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