

INVOICE

FROM:

AppraiseNet Group
 AppraiseNet Group, Inc
 3120 Juniper St
 San Diego, CA 92104-5624

Telephone Number: (619) 980-6436

Fax Number:

TO:

Scott & Danielle McGowan
 Scott & Danielle McGowan
 3044 Meadow Grove Dr
 San Diego, CA 92110

E-Mail: danielle.mcgowan@exprealty.com

Telephone Number: 805-350-4408

Fax Number:

Alternate Number:

INVOICE NUMBER

3044 Meadow Grove Dr

DATES

Invoice Date: 02/15/2026

Due Date: 02/20/2026

REFERENCE

Internal Order #:

Lender Case #: 3044 Meadow Grove Dr

Client File #: 3044 Meadow Grove Dr

FHA/VA Case #:

Main File # on form: 3044 Meadow Grove Dr

Other File # on form: 3044 Meadow Grove Dr

Federal Tax ID: 27-3481242

Employer ID:

DESCRIPTION

Lender: Scott & Danielle McGowan	Client: Scott & Danielle McGowan
Purchaser/Borrower: N/A	
Property Address: 3044 Meadow Grove Dr	
City: San Diego	
County: San Diego	State: CA
Legal Description: Tr 2261 Blk 26 Lot 10	Zip: 92110

FEES

AMOUNT

General Purpose Full Appraisal Report	450.00
SUBTOTAL	450.00

PAYMENTS

AMOUNT

Check #: Venmo	Date: 2/26/2026	Description: Paid	450.00
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			450.00

Payable to AppraiseNet Group, Inc. Include invoice no.	TOTAL DUE	\$ 0.00
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APPRAISAL OF REAL PROPERTY



LOCATED AT

3044 Meadow Grove Dr
San Diego, CA 92110
Tr 2261 Blk 26 Lot 10

FOR

Scott & Danielle McGowan
3044 Meadow Grove Dr
San Diego, CA 92110

OPINION OF VALUE

1,765,000

AS OF

02/20/2026

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RESIDENTIAL APPRAISAL SUMMARY REPORT

Property Address: 3044 Meadow Grove Dr	City: San Diego	State: CA	Zip Code: 92110
County: San Diego		Legal Description: Tr 2261 Blk 26 Lot 10	
Assessor's Parcel #: 450-781-16-00			
Tax Year: 2025	R.E. Taxes: \$ 13,568	Special Assessments: \$ 0	Borrower (if applicable): N/A
Current Owner of Record: Scott Danielle McGowan		Occupant: <input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing
Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$ 0	<input type="checkbox"/> per year <input type="checkbox"/> per month
Market Area Name: Montemar Ridge		Map Reference: 1268D5	Census Tract: 0068.02

The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)			
This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date)	<input type="checkbox"/> Retrospective	<input type="checkbox"/> Prospective	
Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)			
Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)			
Intended Use: Market Value of the subject property as defined. Current Value 02/20/2026, see addendum page.			
Intended User(s) (by name or type): Scott McGowan			
Client: Scott & Danielle McGowan		Address: 3044 Meadow Grove Dr, San Diego, CA 92110	
Appraiser: David Morris		Address: 3120 Juniper Street, San Diego, CA 92104	

Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.
Predominant Occupancy		One-Unit Housing		Present Land Use	
<input checked="" type="checkbox"/> Owner 75		PRICE (\$000) AGE (yrs)		One-Unit 70 %	
<input checked="" type="checkbox"/> Tenant 15		1,055 Low 5		2-4 Unit 10 %	
<input checked="" type="checkbox"/> Vacant (0-5%)		2,150 High 101		Multi-Unit 10 %	
<input type="checkbox"/> Vacant (>5%)		1,600 Pred 78		Comm'l 10 %	
		VAC		0 %	
				<input checked="" type="checkbox"/> Not Likely	
				<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *	
				* To: _____	

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The subject property is bounded by Sports Arena Blvd to the North, Rosecrans St to the East, Barnett Ave to the South and Poinsettia Dr to the West. The subject property is located approximately 5 miles Northwest of downtown San Diego in the San Diego city bay front community of Point Loma that encompasses parts of zip codes 92106 & 92107. The neighborhood consists of a mix of single family and condominium residences. Schools, shopping, public transportation, employment centers, and most public services are convenient. Easy freeway access provides transportation routes to nearby employment centers. After a 7-8 year period of strong demand and increasing property values, recent activity has slowed with resultant stabilization of property values. The MC form data reflects homes at higher price points are experiencing increased days on market. Supply is currently in balance with demand. Small financing concessions are prevalent. Average market time is estimated to be 15 - 45 days for properties that are marketed and priced appropriately.

Dimensions: 61 X 102 X 57 X 102	Site Area: 6,050 sf		
Zoning Classification: RS-1-7	Description: Residential, requires minimum 5,000-square-foot lots		
Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning			
Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown		Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)		Based on the site and zoning classification the highest and best use of the subject property is as improved.	
Actual Use as of Effective Date: Residential		Use as appraised in this report: Residential	
Summary of Highest & Best Use: Residential			

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Topography	Level Pad
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	City/Underground	Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Size	6,050 sf
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	City/Underground	Curb/Gutter	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Shape	Rectangular
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	City/Underground	Sidewalk	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Drainage	Adequate
Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	City/Underground	Street Lights	Overhead	<input checked="" type="checkbox"/>	<input type="checkbox"/>	View	N;Res
Storm Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	City/Underground	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>		
Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)									
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 06073C1877H FEMA Map Date 12/20/2019									

Site Comments: The subject property is located under the flight path for San Diego International Airport which is an adverse influence on value and marketability. This has been accounted for in the sales comparison grid.

General Description	Exterior Description	Foundation	Basement	Heating
# of Units: 1 <input type="checkbox"/> Acc. Unit	Foundation: Concrete	Slab: Concrete	Area Sq. Ft.: 0	Type: FWA
# of Stories: 1	Exterior Walls: Stucco/Siding	Crawl Space:	% Finished: None	Fuel: Natural Gas
Type: <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface: Shingle	Basement:	Ceiling:	
Design (Style): DT1;Bungalow	Gutters & Dwnspts: Overhang	Sump Pump: <input type="checkbox"/>	Walls:	Cooling : Air Conditioning
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type: Vinyl	Dampness: <input type="checkbox"/>	Floor:	Central: Forced Air Unit
Actual Age (Yrs.): 80	Storm/Screens: Mesh	Settlement:	Outside Entry:	Other:
Effective Age (Yrs.): 30		Infestation:		
Interior Description	Appliances	Attic <input type="checkbox"/> None	Amenities	Car Storage <input type="checkbox"/> None
Floors: Wood/Tile/Good	Refrigerator: <input checked="" type="checkbox"/>	Stairs: <input type="checkbox"/>	Fireplace(s) #: 0	Woodstove(s) #: 0
Walls: Plaster / Good	Range/Oven: <input checked="" type="checkbox"/>	Drop Stair: <input type="checkbox"/>	Slab Patio:	Garage # of cars (1 Tot.)
Trim/Finish: Wood/ Paint / Good	Disposal: <input checked="" type="checkbox"/>	Scuttle: <input checked="" type="checkbox"/>	Deck: None	Attach. 1
Bath Floor: Tile /Good	Dishwasher: <input checked="" type="checkbox"/>	Doorway: <input type="checkbox"/>	Porch: Covered Entry	Detach. _____
Bath Wainscot: Tile /Good	Fan/Hood: <input checked="" type="checkbox"/>	Floor: <input type="checkbox"/>	Fence: Perimeter	Blt.-In _____
Doors: Wood / Good	Microwave: <input checked="" type="checkbox"/>	Heated: <input type="checkbox"/>	Pool: None	Carport _____
	Washer/Dryer: <input type="checkbox"/>	Finished: <input type="checkbox"/>		Driveway 1
				Surface: Concrete

Finished area above grade contains: 7 Rooms 3 Bedrooms 3.0 Bath(s) 1,747 Square Feet of Gross Living Area Above Grade

Additional features: The subject Solar Panel system is owned per the home owner. It was given value in the report due to this.

Describe the condition of the property (including physical, functional and external obsolescence): The subject property features high end upgrades in all rooms along with extensively upgraded exterior landscape, hardscape, patios and courtyard areas. The home was remodeled with above standard building materials and the home features a high level of craftsmanship, quality and design. The interior and exterior finish material are all high end. No significant deferred maintenance item was noted. No functional or economic obsolescence noted. Quality of construction is typical for the area. The utilities were on and functional at the time of inspection. Owned Solar panels, new deck, new turf grass, refinished courtyard area, new doors and windows, new plumbing and sewer lateral pipes.



RESIDENTIAL APPRAISAL SUMMARY REPORT

3044 Meadow Grove Dr
File No.: 3044 Meadow Grove Dr

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): Sandicor MLS / CRS Tax

1st Prior Subject Sale/Transfer
Date: _____
Price: _____
Source(s): Sandicor MLS / CRS Tax

2nd Prior Subject Sale/Transfer
Date: _____
Price: _____
Source(s): Sandicor MLS / CRS Tax

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	3044 Meadow Grove Dr San Diego, CA 92110	3039 Dumas St San Diego, CA 92106			3435 Udall St San Diego, CA 92106			3615 Lotus Dr San Diego, CA 92106		
Proximity to Subject		0.76 miles SW			1.25 miles SW			0.70 miles W		
Sale Price	\$	\$ 1,750,000			\$ 1,818,000			\$ 1,895,000		
Sale Price/GLA	\$ /sq.ft.	\$ 1,044.78 /sq.ft.			\$ 994.53 /sq.ft.			\$ 853.99 /sq.ft.		
Data Source(s)	Inspection	MLS #250044282;DOM 24			MLS #2600874;DOM 0			MLS #250039048;DOM 7		
Verification Source(s)	Public Record	Doc #9874/CRS Tax			Doc #17716/CRS Tax			Doc #306390/CRS Tax		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions		Armlth Conv;58750		Armlth Conv;14452		Armlth Conv;47375				
Date of Sale/Time		s01/26;c12/25		s01/26;c01/26		s10/25;c09/25				
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Location	Flight Path	Flight Path		Flight Path		Flight Path				
Site	6,050 sf	5001 sf	+10,490	5211 sf		6000 sf				
View	Residential	Residential		City Skyline	-20,000	Residential				
Design (Style)	DT1;Bungalow	DT1;Bungalow		DT2;Bungalow		DT1;Spanish	-30,000			
Quality of Construction	Good	Good		Good		Good				
Age	80	90		69		92				
Condition	Good / Remodel	Good / Remodel		Good / Remodel		Good / Remodel				
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	-20,000	Total Bdrms Baths				
Room Count	7 3 3.0	7 3 2.0	+20,000	7 4 3.0	0	7 3 3.0				
Gross Living Area	1,747 sq.ft.	1,675 sq.ft.	+14,400	1,828 sq.ft.	-16,200	2,219 sq.ft.	-94,400			
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf				
Functional Utility	Adequate	Adequate		Adequate		Adequate				
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC				
Energy Efficient Items	Solar Owned	None	+20,000	None	+20,000	None	+20,000			
Garage/Carport	1ga1dw	Det. Studio	-50,000	2ga2dw	-20,000	2ga2dw	-20,000			
Porch/Patio/Deck	Patio & Courtyard	Patio & Courtyard		Patio & Courtyard		Patio & Courtyard				
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 14,890	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -56,200	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -124,400			
Adjusted Sale Price of Comparables		Net 0.9 % Gross 6.6 %	\$ 1,764,890	Net 3.1 % Gross 5.3 %	\$ 1,761,800	Net 6.6 % Gross 8.7 %	\$ 1,770,600			

Summary of Sales Comparison Approach All comparables utilized in the appraisal report were found to be arm's length transactions and were verified through Sandicor MLS and CRS Data Public Record files. A combination of methods were utilized based on both quantitative and qualitative analysis. Adjustments were determined through paired sales analysis and sensitivity analysis. The adjustments reflect the difference the typical buyer would pay for the added amenity or "Market Reaction" for such features. Discussions with local Realtors, office files, previous appraisals completed in the area, and the appraiser's working knowledge and experience were also implemented in arriving at the final adjustment set within the sales comparison grid.

The subject exhibits good comparability to the other properties in the neighborhood. Comparables #1 and #2 were considered most similar to the subject due to similar design style, bedroom and bathroom count, proximity and Gross Living Area. Therefore, they were given the most weight in arriving at the final opinion of market value for the subject. Comparable #3 is located within the subject's immediate market area and upper brackets the subjects GLA and was adjusted for Spanish design style. Paired sale analysis and sensitivity analysis with comparables #1, #2 and #3 provided the basis in arriving at the final adjustment set within the sales comparison grid.

- SITE: Lot size differentials were adjusted at \$10.00 per sf, if difference greater than 1,000 sf due to overall utility.
- VIEW: Differentials were adjusted at \$20,000.
- AGE: Differentials were less than 10 effective years and therefore no adjustments were considered warranted.
- ROOMS & BEDROOMS: Bedrooms were adjusted at \$20,000.
- FULL BATHS: Full baths were adjusted at \$20,000 each.
- GLA: Differentials were adjusted at \$200 per sf if difference greater than 50 sf.
- GARAGE/CARPORT: Differentials were adjusted at \$20,000 per garage parking space.
- SOLAR: Differentials were adjusted at \$20,000 per review MLS photographs and MLS comments.
- All other adjustments were considered self explanatory and therefore no comment was considered warranted.

Indicated Value by Sales Comparison Approach \$ 1,765,000



Supplemental Addendum

File No. 3044 Meadow Grove Dr

Borrower	N/A						
Property Address	3044 Meadow Grove Dr						
City	San Diego	County	San Diego	State	CA	Zip Code	92110
Lender/Client	Scott & Danielle McGowan						

INTENDED USE:

The intended user of this appraisal report is Scott & Danielle McGowan.

The Intended Use is to determine an opinion of current market value the property, effective date of 02/20/2026, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal form, and definition of Market Value. This appraisal may not be utilized for any other purposes.

This appraisal report is NOT INTENDED FOR A MORTGAGE TRANSACTION.

SCOPE OF WORK:

As a clarification to the scope of this report & any use of the words "inspect" or "inspection" anywhere in this report - the intended inference is limited to what the appraiser has visually observed - those readily observable conditions (visually observable without probing, removing of panels or the like, observation of exterior components from ground level only, etc.). Furthermore, the appraiser is NOT a home inspector, and is NOT an expert in issues relating to drainage, structural integrity or adequacy, environmental hazards, and/or other matters pertaining to such other items that are not readily observable (i.e., insulation, electrical wiring, in-wall or in-ground plumbing, etc.).

My analyses, opinions, and conclusions were developed, and my Appraisal Report were prepared in conformity with the Uniform Standards of Professional Appraisal Practice (USPAP), as developed by the Appraisal Foundation and the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.

I have no present or prospective interest in the Property and I have no personal interest or bias with respect to the parties involved. My compensation is not contingent on any action or event resulting from the analysis, opinions, conclusions in, or the use of, my valuation or my review of any other appraisal.

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification.

Definition of Market Value: Uniform Standards of Professional Appraisal Practice, Standards 1, 2 and 3.

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 advised, and each acting in what he/she 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 by anyone associated with the sale.

COMMENTS REGARDING CONDITION OF THE IMPROVEMENTS:

The routine observation of the subject property and any improvements is for the purpose of determining fair market value of the property. Attics and crawl space areas are typically not accessed. The property 'inspection' is really more of an 'observation.' It is not to be regarded as a full property inspection of the type intended to reveal defects in mechanical systems, structural integrity, roofing, siding or any other property components. The appraiser claims no special expertise in these areas, nor is the appraiser an expert regarding issues related to foundation settlement, basement moisture, wood destroying (or other) insects/pests, mold, mildew or lead based paint. Unless otherwise noted, the appraiser assumes the various elements that constitute the subject property are fundamentally sound and in working order. All observations referred to in this appraisal are subject to visual observations typical of a real estate appraisal. These observations were made of readily accessible areas. Minor defects are common in homes in the marketplace, often typical for the area and not an adversity to market value.

Statements regarding condition, particularly those heating and cooling systems are based on superficial observations only and testing of these items are not part of this appraisal process. The appraiser is not a home inspector and the appraisal report is not a home inspection report. The appraisal report should not be relied upon to disclose the condition of the subject property or the presence/absence of any defects. The client, buyers, borrowers are invited and encouraged to employ the qualified experts to inspect and address any concerns. If any negative conditions are discovered, the appraiser reserves the right to modify the opinion of market value.

Subject Photo Page

Borrower	N/A						
Property Address	3044 Meadow Grove Dr						
City	San Diego	County	San Diego	State	CA	Zip Code	92110
Lender/Client	Scott & Danielle McGowan						



Subject Front

3044 Meadow Grove Dr
Sales Price
Gross Living Area 1,747
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 3.0
Location Flight Path
View Residential
Site 6,050 sf
Quality Good
Age 80



Subject Rear



Subject Street

Photograph Addendum

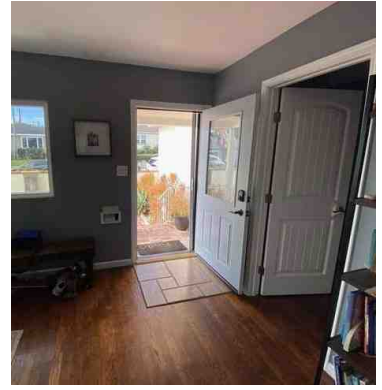
Borrower	N/A						
Property Address	3044 Meadow Grove Dr						
City	San Diego	County	San Diego	State	CA	Zip Code	92110
Lender/Client	Scott & Danielle McGowan						



Smoke & Carbon Monoxide Alarm



Water Heater



Entry



Living Room



Dining Room



Kitchen



Kitchen



Bedroom 1



Bedroom 2



Bedroom 3



Bathroom 1



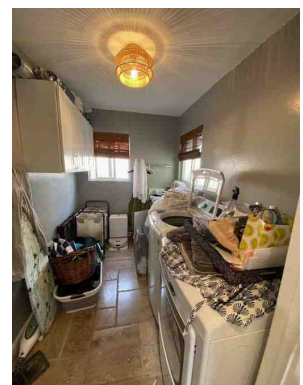
Bathroom 2



Bathroom 3



Den



Laundry

Photograph Addendum

Borrower	N/A						
Property Address	3044 Meadow Grove Dr						
City	San Diego	County	San Diego	State	CA	Zip Code	92110
Lender/Client	Scott & Danielle McGowan						



Electric Panel Service



Side View



Side View



Front View (Alternate)



Rear View (Alternate)



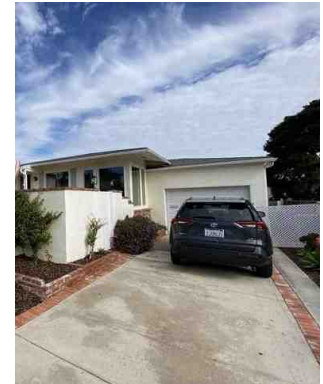
Street View (Alternate)



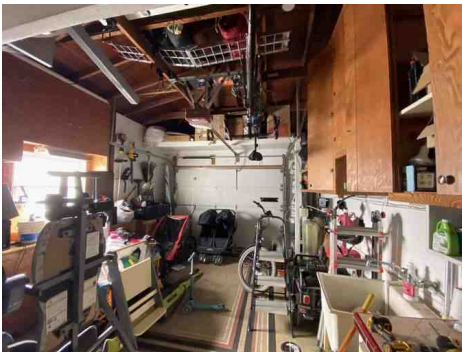
Porch Area



Patio Area



Garage Exterior



Garage Interior



AC Unit

Comparable Photo Page

Borrower	N/A				
Property Address	3044 Meadow Grove Dr				
City	San Diego	County	San Diego	State	CA
Lender/Client	Scott & Danielle McGowan				
				Zip Code	92110



Comparable 1

3039 Dumas St	
Prox. to Subject	0.76 miles SW
Sale Price	1,750,000
Gross Living Area	1,675
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	Flight Path
View	Residential
Site	5001 sf
Quality	Good
Age	90



Comparable 2

3435 Udall St	
Prox. to Subject	1.25 miles SW
Sale Price	1,818,000
Gross Living Area	1,828
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	Flight Path
View	City Skyline
Site	5211 sf
Quality	Good
Age	69



Comparable 3

3615 Lotus Dr	
Prox. to Subject	0.70 miles W
Sale Price	1,895,000
Gross Living Area	2,219
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	3.0
Location	Flight Path
View	Residential
Site	6000 sf
Quality	Good
Age	92

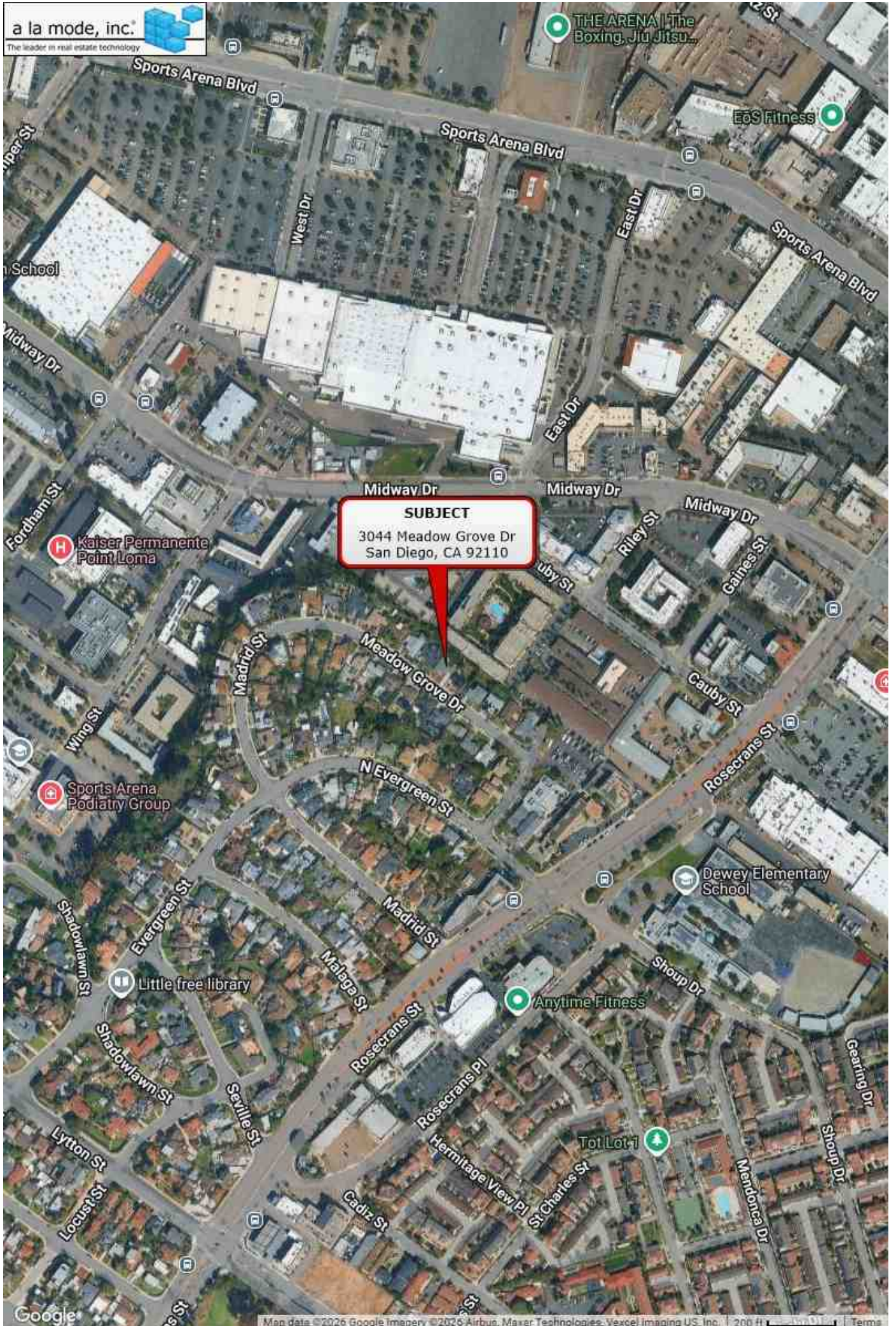
Location Map

Borrower	N/A			
Property Address	3044 Meadow Grove Dr			
City	San Diego	County San Diego	State CA	Zip Code 92110
Lender/Client	Scott & Danielle McGowan			



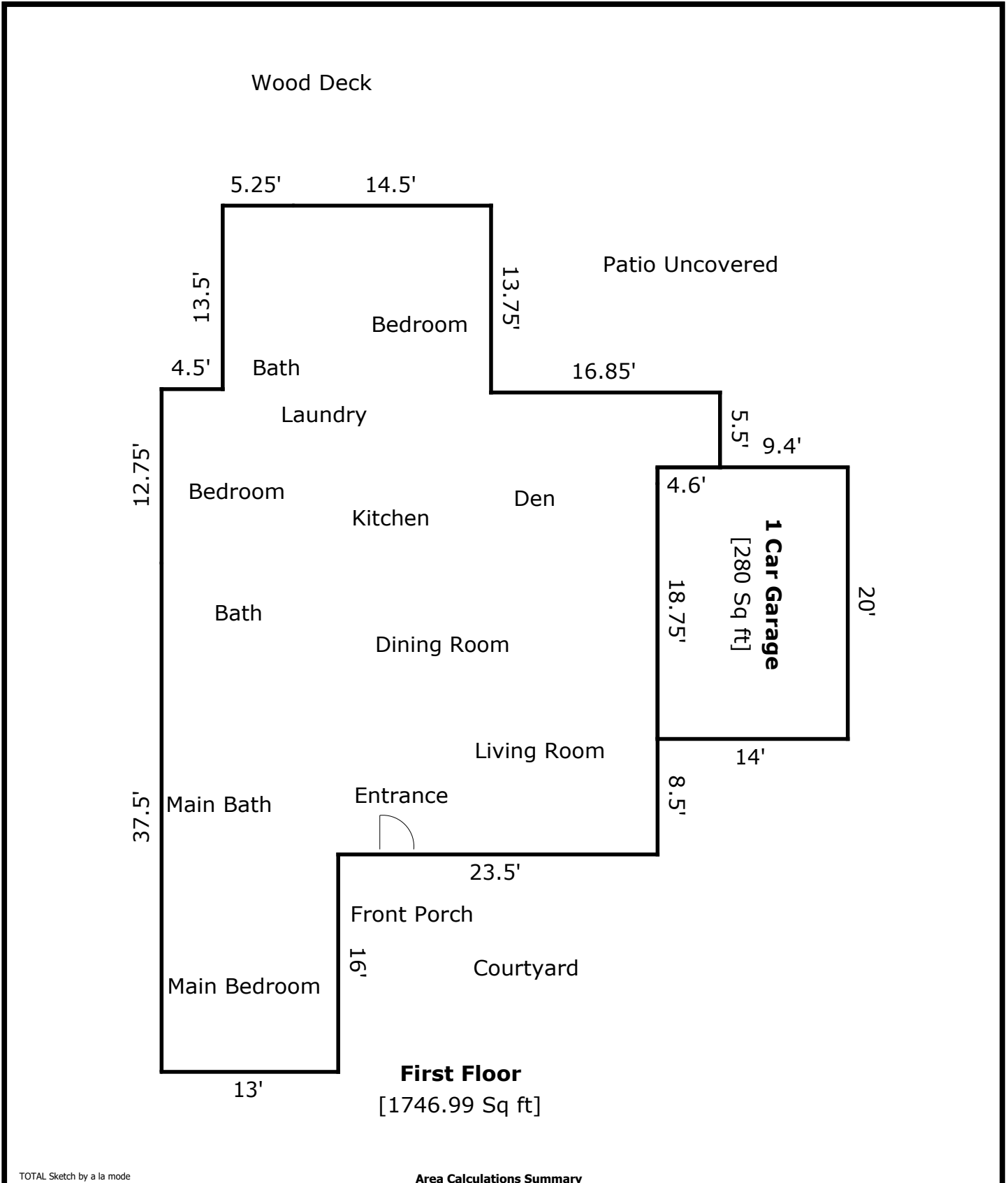
Aerial Map

Borrower	N/A						
Property Address	3044 Meadow Grove Dr						
City	San Diego	County	San Diego	State	CA	Zip Code	92110
Lender/Client	Scott & Danielle McGowan						



Building Sketch

Borrower	N/A						
Property Address	3044 Meadow Grove Dr						
City	San Diego	County	San Diego	State	CA	Zip Code	92110
Lender/Client	Scott & Danielle McGowan						



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details		
First Floor	1746.99 Sq ft	5.5 × 4.6	= 25.3
		13 × 16	= 208
		36.5 × 34	= 1241
		13.75 × 19.75	= 271.56
		0.25 × 4.5	= 1.12
Total Living Area (Rounded):	1747 Sq ft		
Non-living Area			
1 Car Garage	280 Sq ft	14 × 20	= 280

Appraiser License



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

David B. Morris

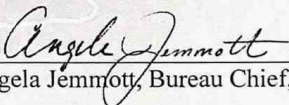
has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“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 030158

Effective Date: February 21, 2025
Date Expires: February 20, 2027


Angela Jemmott, Bureau Chief, BREA

3079946

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

Appraiser Insurance

Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL101837-02

Renewal of: NAX40PL101837-01

1. Named Insured: David Morris

2. Address: 3120 Juniper St
San Diego, CA 92104

3. Policy Period: **From: May 13, 2025** **To: May 13, 2026**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.

4. Limit of Liability:	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):	Each Claim	Aggregate
	5A. \$500	5B. \$1,000

6. Policy Premium: \$ 1146

7. Retroactive Date: May 13, 2004

8. Notice to Company: Notice of a **Claim** or Potential **Claim** should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC – appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: April 29, 2025

By: _____

Isaac Peck

Authorized Representative