

\*\*\*\*\* INVOICE \*\*\*\*\*

File Number: SAG4323A

02/14/2026

OM PATEL  
704 KATHERINE DR  
MONTEBELLO, CA 90640

Invoice # : SAG4323  
Order Date : 02/12/2026  
Reference/Case # : N/A  
PO Number : N/A

SINGLE FAMILY RESIDENCE

704 KATHERINE DR  
MONTEBELLO, CA 90640

APPRAISAL FEE	\$	495.00
	\$	-----
Invoice Total	\$	495.00
State Sales Tax @	\$	0.00
Deposit	(\$	495.00 )
Deposit	(\$	)
	-----	
Amount Due	\$	0.00

Terms: PAID IN FULL

Please Make Check Payable To:

DONNA POWERS

Fed. I.D. #:

SAMMCO INC.  
1527 CAMINO ALTO, FULLERTON, CA 92833

**APPRAISAL OF**



**SINGLE FAMILY RESIDENCE**

**LOCATED AT:**

704 KATHERINE DR  
MONTEBELLO, CA 90640

**CLIENT:**

OM PATEL  
704 KATHERINE DR  
MONTEBELLO, CA, 90640

**AS OF:**

February 14, 2026

**BY:**

DONNA J POWERS  
AR028467

02/14/2026

OM PATEL  
704 KATHERINE DR  
MONTEBELLO, CA, 90640

File Number: SAG4323A

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

704 KATHERINE DR  
MONTEBELLO, CA 90640

The purpose of this appraisal is to develop an opinion of the defined 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 defined value of the property as of February 14, 2026 is:

\$1,365,000  
One Million Three Hundred Sixty-Five Thousand Dollars

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



DONNA J POWERS  
AR028467

# Residential Appraisal Report

N/A  
File No. SAG4323A

PURPOSE	The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.				
	Client Name/Intended User <b>OM PATEL</b>		E-mail <b>anandg98@yahoo.com</b>		
	Client Address <b>704 KATHERINE DR</b>		City <b>MONTEBELLO</b>	State <b>CA</b>	Zip <b>90640</b>
	Additional Intended User(s) <b>NONE KNOWN OR INTENDED</b>				
Intended Use <b>ESTIMATE SUBJECT'S FAIR MARKET VALUE AS OF 02/14/2026 FOR VALUATION PURPOSES ONLY.</b>					

SUBJECT	Property Address <b>704 KATHERINE DR</b>		City <b>MONTEBELLO</b>		State <b>CA</b>		Zip <b>90640</b>	
	Owner of Public Record <b>OM PATEL</b>				County <b>LOS ANGELES</b>			
	Legal Description <b>TRACT NO 27695 LOT 62</b>							
	Assessor's Parcel # <b>5278-014-024</b>				Tax Year <b>2025</b>		R.E. Taxes \$ <b>8,533.00</b>	
	Neighborhood Name <b>MONTEBELLO</b>				Map Reference <b>TG</b>		Census Tract <b>5300.07</b>	
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)								

SALES HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.		
	Prior Sale/Transfer: Date <b>08/07/2025</b>	Price <b>\$0</b>	Source(s) <b>MLS,REALIST,REALQUEST</b>
	Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) <b>THE SUBJECT HAS TRANSFERRED OR SOLD WITHIN THE PAST 3 YEARS. LAST TRANSFER 08/07/2025 THROUGH A QUIT CLAIM DEED. NO AMOUNT. NO MLS.</b>		

Offerings, options and contracts as of the effective date of the appraisal **THERE IS NO KNOWN CURRENT AGREEMENT OF SALE, OPTION OR LISTING ON THE SUBJECT PROPERTY. THE SUBJECT PROPERTY HAS NOT BEEN LISTED IN THE PREVIOUS 12 MONTHS ACCORDING TO MLS.**

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	<b>65 %</b>
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	<b>10 %</b>
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	<b>697</b> Low	<b>1</b>	Multi-Family	<b>10 %</b>
Neighborhood Boundaries <b>60 Freeway to the North, Beverly Blvd to the South, Rosemead Blvd to the East, and N Wilcox Ave to the West.</b>								<b>2,395</b> High	<b>90</b>	Commercial	<b>10 %</b>
								<b>1,000</b> Pred.	<b>65</b>	Other vacant	<b>5 %</b>
Neighborhood Description <b>THE SUBJECT IS LOCATED IN THE CITY OF MONTEBELLO. A RESIDENTIAL AREA CONSISTENT WITH LOCAL CONVENIENCES AND VARIOUS EMPLOYMENT LOCATIONS. LOCAL EMPLOYMENT APPEARED TO BE STABLE AT THE TIME OF INSPECTION AND NO ADVERSE AFFECTS ON THE MARKETABILITY OF THE SUBJECT WERE APPARENT NOTED UNLESS OTHERWISE STATED.</b>											
Market Conditions (including support for the above conclusions) <b>CURRENT CONFORMING 30 YEAR INTEREST RATES ARE IN THE 6.50-7.50 RANGE. TYPICAL EXPOSURE TIME TO THE MARKET IS 30-90 DAYS FOR REASONABLY PRICED NON-SHORT SALE AND/OR FORECLOSURE PROPERTIES. INTEREST BUY DOWNS AND SELLER CONCESSIONS ARE NOT TYPICAL AT PRESENT.</b>											

Dimensions <b>SEE PLAT MAP</b>	Area <b>7152 SF</b>	Shape <b>RECTANGULAR</b>	View <b>RESIDENTIAL</b>
Specific Zoning Classification <b>MNR1YY</b>	Zoning Description <b>SINGLE FAMILY RESIDENCE</b>		
Zoning Compliance <input checked="" type="checkbox"/> Legal	<input type="checkbox"/> Legal Nonconforming (Grandfathered Use)	<input type="checkbox"/> No Zoning	<input type="checkbox"/> Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.			

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street <b>ASPHALT</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley <b>NONE</b>	<input type="checkbox"/>	<input type="checkbox"/>
Site Comments <b>THE SURROUNDING AREA DID NOT REVEAL ANY APPARENT ADVERSE ENVIRONMENTAL CONDITIONS AT THE TIME OF INSPECTION. THE SUBJECT'S SITE SHOWED AVERAGE CARE AND MAINTENANCE AND NO VISUAL EVIDENCE OF HAZARDOUS MATERIAL EXISTED AT THE TIME OF INSPECTION.</b>							

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials		INTERIOR materials	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/>	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	<b>CONCRETE</b>	Floors	<b>CRPT/TILE</b>		
# of Stories <b>2</b>	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	<b>smooth stucco/tile</b>	Walls	<b>DRYWALL</b>		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area <b>0</b> sq. ft.	Roof Surface	<b>COMP</b>	Trim/Finish	<b>WD PAINT</b>		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish <b>0 %</b>	Gutters & Downspouts	<b>ALUMINUM</b>	Bath Floor	<b>C-TILE</b>		
Design (Style) <b>Traditional</b>	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	<b>VINYL FRM</b>	Bath Wainscot	<b>C-TILE</b>		
Year Built <b>1963</b>		Storm Sash/Insulated	<b>NONE</b>	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) <b>30</b>		Screens	<b>YES</b>	<input checked="" type="checkbox"/> Driveway # of Cars <b>4</b>			
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HW <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) #	Driveway Surface <b>stained concret</b>			
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel <b>GAS</b>	<input checked="" type="checkbox"/> Fireplace(s) # <b>1</b>	<input checked="" type="checkbox"/> Fence <b>BLOCK</b>	<input checked="" type="checkbox"/> Garage # of Cars <b>2</b>			
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck <b>COV</b>	<input checked="" type="checkbox"/> Porch <b>CVRD</b>	<input type="checkbox"/> Carport # of Cars			
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool <b>inground</b>	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in			
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
Finished area above grade contains: <b>8 Rooms 4 Bedrooms 3.0 Bath(s) 2,637 Square Feet of Gross Living Area Above Grade</b>							
Additional Features <b>VINYL DUAL PANED WINDOWS,CEILING FANS, TANKLESS WATER HEATER, DUAL ZONED AC,LEASED SOLAR.</b>							
Comments on the Improvements <b>See Attached Addendum</b>							

# Residential Appraisal Report

N/A  
File No. SAG4323A

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
704 Katherine Dr Address Montebello, CA 90640		1004 N Las Flores Ave Montebello, CA 90640		716 N Poplar Ave Montebello, CA 90640		1018 W Yorktown Ave Montebello, CA 90640	
Proximity to Subject		0.45 miles NE		0.12 miles NW		0.89 miles NW	
Sale Price	\$	\$ 1,240,000		\$ 1,180,000		\$ 1,245,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 484.00 sq. ft.		\$ 489.22 sq. ft.		\$ 451.25 sq. ft.	
Data Source(s)	INSPECTION	CRMLS#WS25198764;DOM 65		CRMLS#PW25090796;DOM 5		CRMLS#MB25218063;DOM 17	
Verification Source(s)	Realist,Realquest	Doc#916825 12/17/2025		Doc#369394 06/03/2025		Doc#834832 11/21/2025	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+( ) \$ Adjustment	DESCRIPTION	+( ) \$ Adjustment	DESCRIPTION	+( ) \$ Adjustment
Sale or Financing Concessions		Conv 10000	-10,000	Conv 10000	-10,000	Conv 7690	-7,690
Date of Sale/Time	N/A	s12/25;c11/25		s06/25;c04/25		s11/25;c10/25	
Location	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	7152	9659	0	9497	0	8095	0
View	RESIDENTIAL	RESIDENTIAL		RESIDENTIAL		RESIDENTIAL	
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Actual Age	63	56		62		49	
Condition	Remodeled	Inferior Remodel	100,000	Inferior Remodel	100,000	Inferior Remodel	100,000
Above Grade Room Count	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
	8 4 3.0	8 5 3.0		8 5 3.0		8 4 3.0	
Gross Living Area	200.00 2,637 sq. ft.	2,562 sq. ft.	0	2,412 sq. ft.	45,000	2,759 sq. ft.	-24,500
Basement & Finished Rooms Below Grade	0 sf NONE	0sf NONE		0sf NONE		0sf NONE	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FAU/CA	FAU/CA		FAU/CA		FAU/CA	
Energy Efficient Items	Leased Solar	None		None		None	
Garage/Carport	2 Car Garage	2 Car Garage		2 Car Garage		2 Car Garage	
Porch/Patio/Deck	PORCH/PATIO	PORCH/PATIO		PORCH/PATIO		PORCH/PATIO	
POOL	Pool	None 35,000		None 35,000		Pool	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 125,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 170,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 67,810
Adjusted Sale Price of Comparables		Net Adj. 10.1%		Net Adj. 14.4%		Net Adj. 5.4%	
		Gross Adj. 11.7%	\$ 1,365,000	Gross Adj. 16.1%	\$ 1,350,000	Gross Adj. 10.6%	\$ 1,312,810

Summary of Sales Comparison Approach **See Attached Addendum**

Indicated Value by Sales Comparison Approach \$ **1,365,000**

COST APPROACH TO VALUE	
Site Value Comments	
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = \$
Source of cost data	Dwelling Sq. Ft. @ \$ ..... = \$ 0
Quality rating from cost service Effective date of cost data	Sq. Ft. @ \$ ..... = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
	Garage/Carport Sq. Ft. @ \$ ..... = \$ 0
	Total Estimate of Cost-New ..... = \$ 0
	Less Physical Functional External
	Depreciation = \$ ( 0)
	Depreciated Cost of Improvements ..... = \$ 0
	"As-is" Value of Site Improvements ..... = \$
	INDICATED VALUE BY COST APPROACH ..... = \$ 0

INCOME APPROACH TO VALUE	
Estimated Monthly Market Rent \$	N/A X Gross Rent Multiplier = \$ 0 Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) <b>N/A</b>	

Methods and techniques employed:  Sales Comparison Approach  Cost Approach  Income Approach  Other:

Discussion of methods and techniques employed, including reason for excluding an approach to value: **THE SALES COMPARISON APPROACH IS CONSIDERED THE BEST APPROACH TO VALUE. THE INCOME AND COST APPROACH ARE CONSIDERED LESS RELIABLE AND WERE NOT USED IN THE VALUATION OF THE SUBJECT PROPERTY.**

Reconciliation comments:

Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report as of **02/14/2026**, which is the effective date of this appraisal, is:

Single point \$ **1,365,000**  Range \$ \_\_\_\_\_ to \$ \_\_\_\_\_  Greater than  Less than \$ \_\_\_\_\_

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  subject to the following:

**NO CONDITIONS - THIS APPRAISAL IS INCOMPLETE WITHOUT THE ATTACHED ADDENDUMS.**





**Scope of Work, Assumptions and Limiting Conditions**

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as " the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar "expert", unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

**Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.**

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

**Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions**

# Residential Appraisal Report

N/A  
File No. SAG4323A

## 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. Significant real property appraisal assistance provided by:

## Additional Certifications:

Definition of Value:  Market Value  Other Value: \_\_\_\_\_

Source of Definition: This part is issued under 12 U.S.C 1818, 1819 ["Seventh" and "Tenth"] and title XI of the financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA")

## See Attached Addendum

### ADDRESS OF THE PROPERTY APPRAISED:

704 KATHERINE DR

MONTEBELLO, CA 90640

EFFECTIVE DATE OF THE APPRAISAL: 02/14/2026

APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 1,365,000

### APPRAISER

Signature: Donna Powers

Name: DONNA J POWERS

Company Name: SAMMCO APPRAISAL GROUP

Company Address: 1527 CAMINO ALTO

FULLERTON, CA 92833

Telephone Number: 714-720-3839

Email Address: POWDONNA@AOL.COM

State Certification # AR028467

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

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

State: CA

Expiration Date of Certification or License: 11/15/2027

Date of Signature and Report: 02/18/2026

Date of Property Viewing: 02/14/2026

Degree of property viewing:

Interior and Exterior  Exterior Only  Did not personally view

### SUPERVISORY APPRAISER

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

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

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

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

\_\_\_\_\_

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

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

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

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

State: \_\_\_\_\_

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

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

Date of Property Viewing: \_\_\_\_\_

Degree of property viewing:

Interior and Exterior  Exterior Only  Did not personally view

## ADDENDUM

Client: OM PATEL

File No.: SAG4323A

Property Address: 704 KATHERINE DR

Case No.: N/A

City: MONTEBELLO

State: CA

Zip: 90640

### Quality and Condition of Property

SUBJECT IS IN HIGHLY UPGRADED CONDITION. PER OWNER OVER \$180,000 IN RECENT UPGRADES. PER OWNER KITCHEN AND BATHS UPDATED IN 2024 WITH HIGH END MATERIALS AND FINISHES. QUARTZ KITCHEN COUNTERS, CUSTOM CABINETS, RECESSED LIGHTING. BATHS UPDATED WITH HIGH END FIXTURES AND BIDETS. UPGRADED FLOORING AND CARPET. PLANATION SHUTTERS, CUSTOM PAINT, NEWER INTERIOR DOORS AND MOULDING. EXTERIOR FEATURES INCLUDE ARTIFICIAL GRASS, CUSTOM LANDSCAPING, BUILT IN BBQ AREA, GLASS FIREPT, COVERED PATIO, FRENCH DRAINS, POOL FEATURE. GARAGE HAS BUILT IN CABINETS, CUSTOM GLOSSY FLOOR PAINT. ELECTRICAL AND PLUMBING UPDATED IN 2011. SUBJECT GLA PER PUBLIC RECORDS IS 2524 SF. PER OWNER THERE ARE UNPERMITTED ADDITIONS TO THE ENTRY AREA AND MAIN BEDROOM. THEY HAVE BEEN DONE IN A WORKMANLIKE MANNER AND A TYPICAL BUYER WOULD SEE THIS AS GLA. SEE PHOTOS AND SKETCH.

### Comments on Sales Comparison

THE PURPOSE OF THIS APPRAISAL IS TO ESTIMATE MARKET VALUE OF THE SUBJECT PROPERTY AS DEFINED IN THE CERTIFICATION AND LIMITING CONDITIONS. THE FUNCTION OF THIS APPRAISAL IS TO ASSIST THE CLIENT IN EVALUATING THE SUBJECT PROPERTY FOR VALUATION PURPOSES ONLY.

THE INTENDED USER OF THE APPRAISAL REPORT IS THE CLIENT. THE INTENDED USE IS TO EVALUATE THE SUBJECT PROPERTY FOR A VALUATION PURPOSES, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF APPRAISAL, REPORTING REQUIREMENTS OF THE APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

THE EFFECTIVE DATE OF THIS APPRAISAL IS 02/14/2026.

ALL SALES WERE FINANCED THROUGH LOCAL LENDERS AT MARKET RATES, ALL TRANSACTION PRICES ARE CONSIDERED TO BE TYPICAL OF THE MARKET AND DO NOT APPEAR TO REFLECT SPECIAL CONDITIONS OF SALE. FURTHERMORE, ALL SALES ARE IN FEE SIMPLE AND THUS REPRESENTATIVE OF THE CASH EQUIVALENT PRICES OF THE PROPERTY AT THE TIME OF SALE. ATTEMPTS WERE MADE TO VERIFY THE SALES DATA WITH PRIMARY SOURCES BUT RESPONSES WERE NOT FORTHCOMING. SECONDARY SOURCES WERE UTILIZED IN THIS REPORT AND ARE THE SAME SOURCES AVAILABLE TO THE GENERAL PUBLIC. THIS APPRAISER TRIED TO CONFIRM SALES BY AT LEAST TWO INDEPENDENT SOURCES .

SUBJECT DATA IS COLLECTED FROM STATEMENT OF THE CLIENT AND/OR OWNER, PUBLIC RECORDS, MLS AND PREVIOUS APPRAISALS. THE PHYSICAL INSPECTION INCLUDES OBSERVATION OF GENERAL BUILDING MATERIALS AND CONDITIONS FOR COMPARISON ONLY, BUT DOES NOT INCLUDE THE TYPE OF INVESTIGATION NORMALLY PERFORMED BY PROPERTY INSPECTORS, ENVIRONMENTAL ASSESSORS, PEST AND TERMITE INSPECTORS AND OTHER SUCH EXPERTS. ANY SUCH PROBLEMS UNDISCLOSED TO THE APPRAISER ARE TO BE CONSIDERED CONDITIONS OF THIS REPORT, AND THE APPRAISER RESERVES THE RIGHT TO MODIFY THE VALUE OPINION UPON DISCOVERY OR DISCLOSURE.

ALL ADJUSTMENTS ARE BASED ON PAIRED SALES ANALYSIS WHERE APPROPRIATE, CONVERSATIONS WITH LOCAL REALTORS, HISTORICAL DATA AND THE APPRAISER'S KNOWLEDGE OF THE MARKET. THE MARKET DRIVEN ADJUSTMENTS FOUND IN THE DATA FOR THIS REPORT ARE LISTED BELOW.

#### PER REDFIN

##### Montebello Real Estate Trends

Montebello's real estate market is currently competitive, with homes selling in about 54 days and a median sale price of \$840K. The market has seen a slight decrease of 1.2% in median sale prices compared to last year. The median sale price per square foot has increased by 15.2% since last year. The average homes sell for around list price and go pending in around 53 days. Montebello is a desirable location for homebuyers, with a mix of housing options, local amenities, and school quality contributing to its appeal.

SITE - NO LOT ADJUSTMENTS WARRANTED. PER AERIAL AND MLS PHOTOS, ALL APPEAR TO HAVE SIMILAR FLAT USABLE LOTS.

CONDITION - THIS ADJUSTMENT REPRESENTS THE MARKET'S REACTION TO A SUPERIOR OR INFERIOR LEVEL OF OVERALL CONDITION. EMPHASIS IS PLACED ON INTERIOR/EXTERIOR UPGRADES AND MARKET APPEAL. CONDITION ADJUSTMENTS WERE MADE BASED ON PAIRED SALES ANALYSIS, OTHER APPRAISALS IN THE AREA, MLS LISTINGS AND PHOTOS, APPRAISER'S EXTERIOR VIEW AND THE MARKET REACTION TO CONDITION IN SUBJECT'S MARKETING AREA. SUBJECTS REMODEL IS SUPERIOR TO ALL COMPARABLES. APPRAISER SPOKE TO LIST AGENT FOR COMP 5, A PENDING SALE NEXT DOOR TO THE SUBJECT. IT IS DUE TO CLOSE FOR \$1,050,000 WITH A \$20,000 CONCESSION. PER AGENT THE HOUSE WAS IN NEED OF WORK.

BEDROOM - NO BEDROOM ADJUSTMENT MADE IN LIEU OF GLA ADJUSTMENT.

GLA - GROSS LIVING AREA IS CALCULATED AT THE RATE OF \$200.00 PER SQUARE FOOT WHEN THE DIFFERENCE IN GLA EXCEEDS 100 SQUARE FEET.

A THOROUGH SEARCH FOR COMPARABLE SALES WAS MADE IN THIS NEIGHBORHOOD AND THE SURROUNDING MARKET AREA. ALL PROPERTIES WERE ADJUSTED FOR THE APPROPRIATE DIFFERENCES AND ARE LOCATED IN SIMILAR MARKETING AREAS. THIS CONCLUSION IS BASED ON THE SUBJECT'S LOCATION, CONDITION AND MINIMAL ADJUSTMENTS TO THE COMPARABLES EMPHASIZED ALONG WITH THE CURRENT MARKET VALUES IN THIS AREA.

#### Definition of Market Value

Market value is the most probable price that 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

## ADDENDUM

Client: OM PATEL

File No.: SAG4323A

Property Address: 704 KATHERINE DR

Case No.: N/A

City: MONTEBELLO

State: CA

Zip: 90640

seller to buyer under conditions whereby:

buyer and seller are typically motivated;

both parties are well informed or well advised, and each acting in what they consider to be in their own best interest;

a reasonable time is allowed for exposure in the open market;

payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and

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.

THE ELECTRONIC SIGNATURE USED IN THIS APPRAISAL IS CONSIDERED A "WET SIGNATURE" BY THE O.R.E.A AND IS COMMON PRACTICE IN THE INDUSTRY.

ADDITIONAL CERTIFICATIONS; IN COMPLIANCE WITH THE ETHICS RULE OF USPAP, I HEREBY CERTIFY THAT THIS APPRAISER HAS NO CURRENT OR PROSPECTIVE INTEREST IN THE SUBJECT PROPERTY OR PARTIES INVOLVED, AND HAS NOT PERFORMED ANY SERVICES REGARDING THE SUBJECT PROPERTY WITHIN THE 3 YEAR PERIOD BEFORE THE ACCEPTANCE OF THE ASSIGNMENT, AS AN APPRAISER OR IN ANY OTHER CAPACITY.

THE COST APPROACH AND THE INCOME APPROACH WERE NOT RELIABLE OR RELEVANT IN DETERMINING THE FINAL ESTIMATE OF VALUE.

ACCEPTANCE AND USE OF THIS APPRAISAL REPORT BY THE INTENDED OR FORESEEABLE USER IS DIRECT EVIDENCE THAT THE USER HAS EXERCISED REASONABLE DILIGENCE IN REVIEW AND ACCEPTANCE OF THE QUALITY, COMPLETENESS AND ACCURACY OF THIS REPORT INCLUDING THE FINAL OPINION OF VALUE. ACCEPTANCE AND USE OF THIS REPORT IS EXPLICIT AND DIRECT EVIDENCE ESTABLISHING THE DATE OF THE REPORT AS THE ACCEPTED AND AGREED UPON POINT OF DISCOVERY FOR ANY AND ALL SUBSEQUENT LEGAL PROCEEDINGS. THE OBSERVATION OF THE PROPERTY BY THE APPRAISER IS SOLELY A DATA GATHERING TASK FOR COMPARATIVE ANALYSIS OF VALUE ONLY. THE TERM/PHRASE "COMPLETE VISUAL INSPECTION" MEANS THE NON-INTRUSIVE, VISUAL OBSERVATION OF READILY ACCESSIBLE AREAS ON THE EFFECTIVE DATE OF THE APPRAISAL. THE APPRAISER IS NOT A LICENSED INSPECTOR; THEREFORE, NO WARRANTY IS GIVEN AS TO THE CONDITION OR CONTINUED FUNCTIONAL OPERATION OF MECHANICAL/PLUMBING/ELECTRICAL SYSTEMS/APPLIANCES OR ANY OTHER EQUIPMENT /DEVICES OR UTILITIES AND SYSTEMS IN THE DWELLING. ANY STATEMENT, COMMENT OR CONCLUSION MADE ABOUT THE CONDITION OR WORKING MECHANISMS WITHIN THE STRUCTURE OR STRUCTURAL INTEGRITY IS NOT A WARRANTED FACT BUT AN OBSERVATION LIMITED TO THE PURVIEW OF THE APPRAISER'S VISUAL OBSERVATION. FOR WARRANTED FACT ABOUT THESE SYSTEMS OR STRUCTURAL INTEGRITY, THE USER OF THE APPRAISAL SHOULD HAVE THE IMPROVEMENT INSPECTED BY A LICENSED STRUCTURAL ENGINEER OR SIMILAR PROFESSIONAL WHOSE JOB IT IS TO DETERMINE OPERATIONAL STATUS OF THESE SYSTEMS AND/OR STRUCTURAL INTEGRITY.

### **Coronavirus (Covid-19) Pandemic Appraisal Ramification Alert**

The country and much of the world is currently in the midst of navigating the impacts of coronavirus. Valuing real estate as of a current date presents unique challenges since appraisers primarily rely on recent historical data as well as trends and forecasts (which are particularly tenuous in the current environment) in ascertaining value. In these unprecedented times, it is conjectural to project what sustained effect there may be on the economy and the market value of the real estate in the coming weeks and months. That being said, re-engagement of an appraisal in the near future may be very prudent.

The date of value in this assignment is subsequent to emergency declarations regarding the Coronavirus (COVID-19) in March 2020. The scope of this appraisal assignment does not include the measurement of any effect of these events on the real estate market or on the value of the subject property. Therefore, the value opinion and other conclusions expressed in this report are subject to the extraordinary assumption that these events have had no effect on the marketability or market value of the subject property. The client and intended users of this appraisal are

## ADDENDUM

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cautioned that if this extraordinary assumption is incorrect, the value opinion and other conclusions expressed in this report could be significantly different.

### **Definition of Value**

MARKET VALUE MEANS 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 AND KNOWLEDGEABLE, AND ASSUMING THE PRICE IS NOT AFFECTED BY UNDUE STIMULUS. IMPLICIT IN THE 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 ACTING IN WHAT THEY CONSIDER THEIR 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.

# FLOORPLAN SKETCH

Client: OM PATEL

File No.: SAG4323A

Property Address: 704 KATHERINE DR

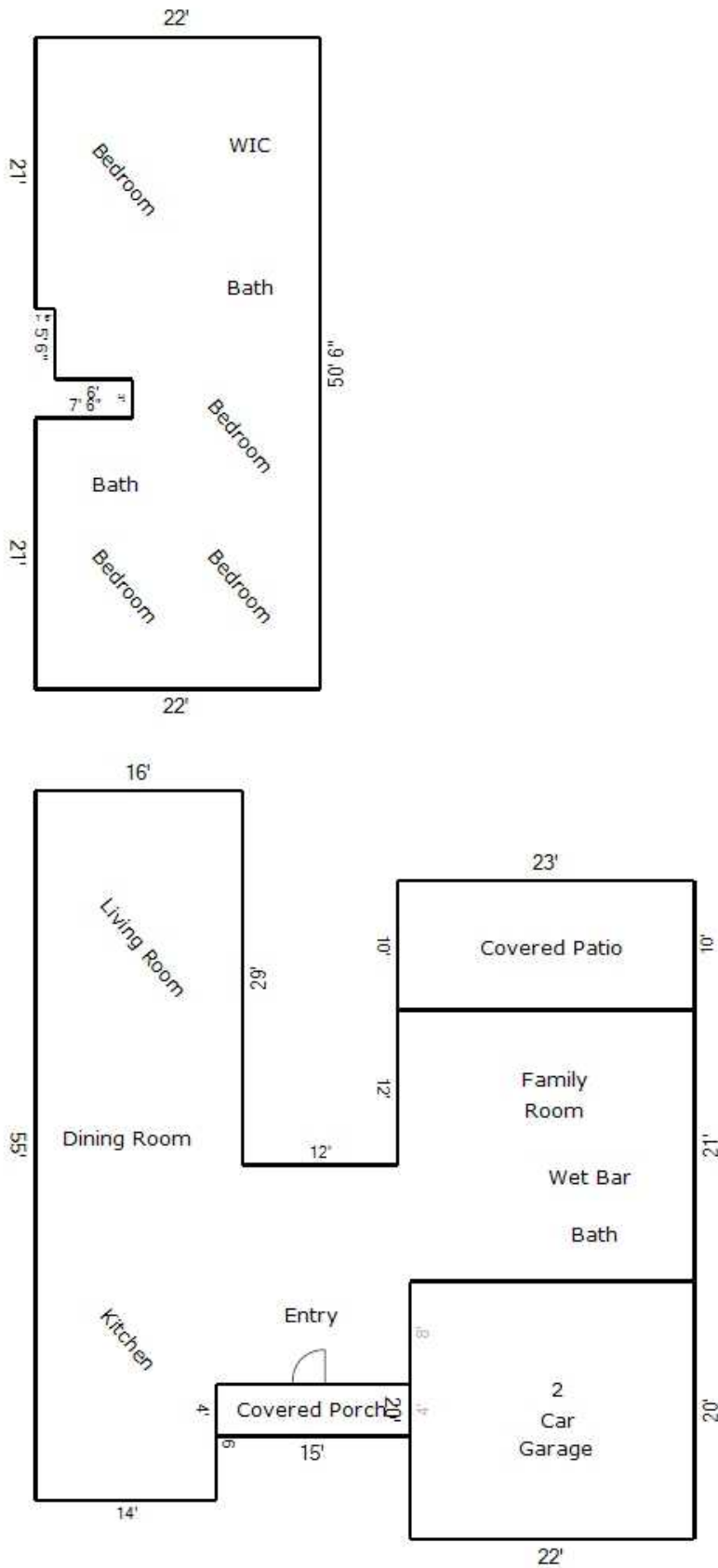
Case No.: N/A

City: MONTEBELLO

State: CA

Zip: 90640

## Sketch



Living Area		Area Calculation			
1st Floor	1557 ft <sup>2</sup>	1st Floor	29' x 16' x 1.00 =	464.00 ft <sup>2</sup>	
2nd Floor	1080.25 ft <sup>2</sup>		9' x 14' x 1.00 =	126 ft <sup>2</sup>	
<b>Nonliving Area</b>			28' x 17' x 1.00 =	476 ft <sup>2</sup>	
Interlock Patio	230 ft <sup>2</sup>		23' x 21' x 1.00 =	483 ft <sup>2</sup>	
Open Porch	60.00 ft <sup>2</sup>		8' x 1' x 1.00 =	8 ft <sup>2</sup>	
2 Car Built-In	440 ft <sup>2</sup>		<b>2nd Floor</b>		
				x 1.00 = 1080.25 ft <sup>2</sup>	
			21' x 22' x 1.00 =	462 ft <sup>2</sup>	
			22' x 21' x 1.00 =	462 ft <sup>2</sup>	
			8' 6" x 14' 6" x 1.00 =	123.25 ft <sup>2</sup>	
			6' x 5' 6" x 1.00 =	33 ft <sup>2</sup>	
<b>Total Living Area (rounded):</b>		<b>2637 ft<sup>2</sup></b>			

PLAT MAP

Client: OM PATEL

File No.: SAG4323A

Property Address: 704 KATHERINE DR

Case No.: N/A

City: MONTEBELLO

State: CA

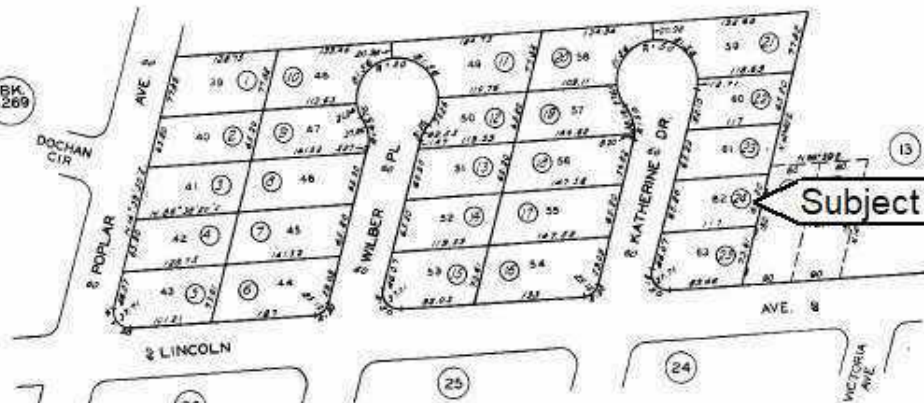
Zip: 90640

5278 14  
SCALE 1" = 100'

CODE  
6330



BK  
5269



FOR PREV. ASSMT. SEE  
5271 - 8.3.08

LA MERCED HEIGHTS M.B. 28-4-5  
TRACT NO. 27695 M.B. 710-74-75

ASSESSOR'S MAP  
COUNTY OF LOS ANGELES, CALIF.

LOCATION MAP

Client: OM PATEL

File No.: SAG4323A

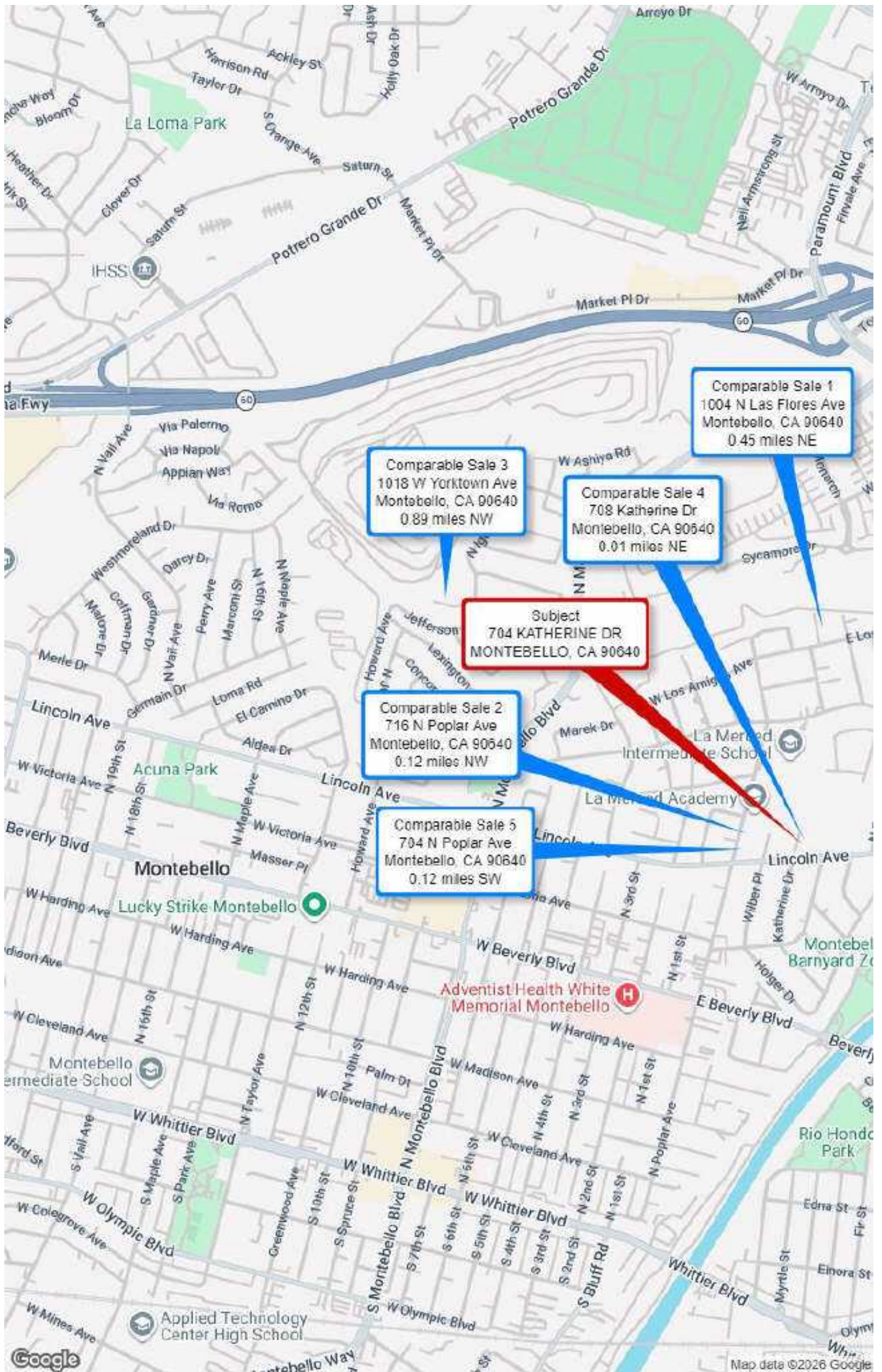
Property Address: 704 KATHERINE DR

Case No.: N/A

City: MONTEBELLO

State: CA

Zip: 90640



**SUBJECT PROPERTY PHOTO ADDENDUM**

Client: OM PATEL	File No.: SAG4323A
Property Address: 704 KATHERINE DR	Case No.: N/A
City: MONTEBELLO	State: CA Zip: 90640



**FRONT VIEW OF  
SUBJECT PROPERTY**

Appraised Date: February 14, 2026  
Appraised Value: \$ 1,365,000



**REAR VIEW OF  
SUBJECT PROPERTY**



**STREET SCENE**

# INTERIOR PHOTOS

Client: OM PATEL

Property Address: 704 KATHERINE DR

City: MONTEBELLO

File No.: SAG4323A

Case No.: N/A

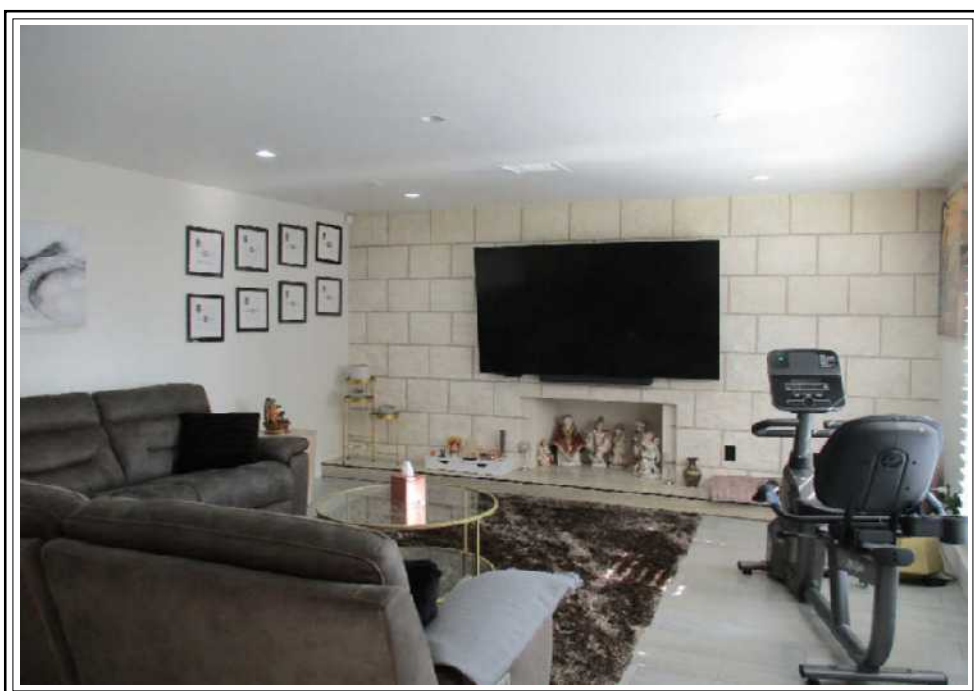
State: CA

Zip: 90640



## Kitchen

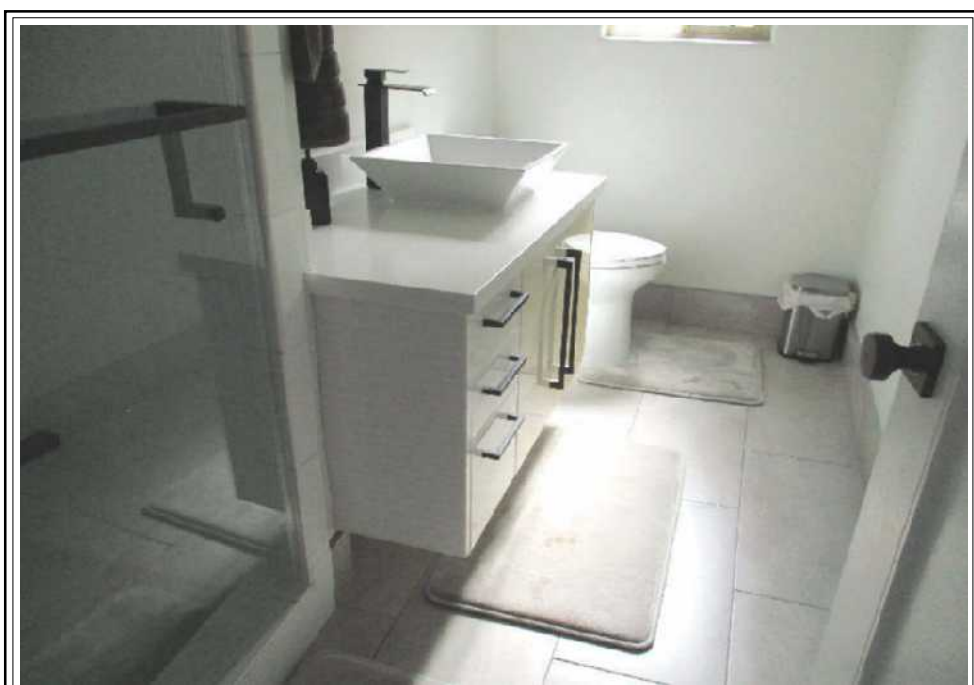
Comment:  
kitchen



## Living Area

Description:  
main living area

Comment:



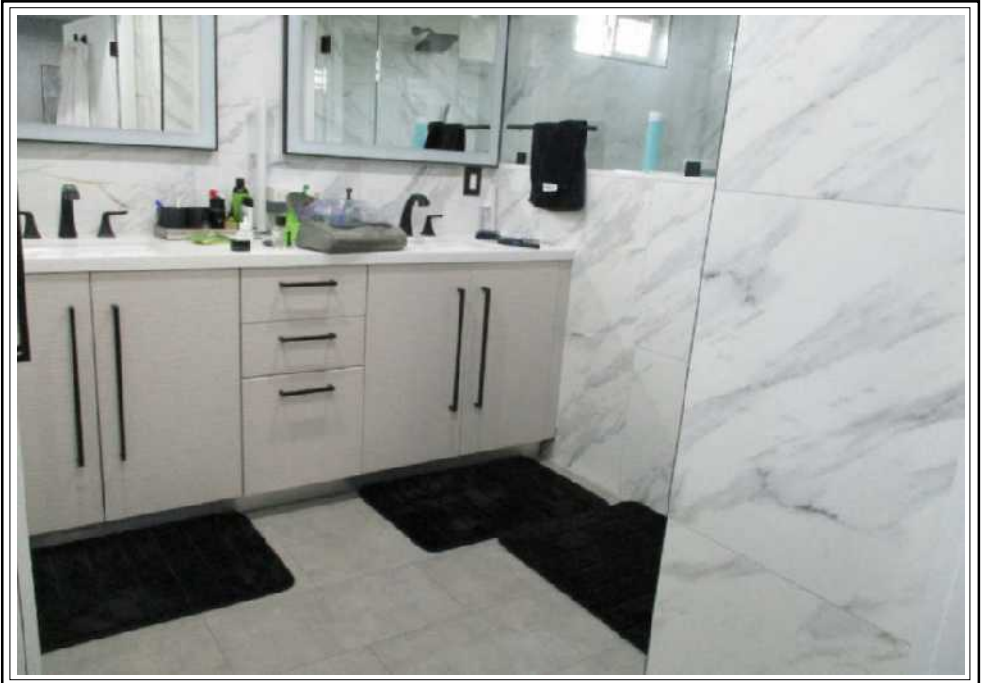
## Bathroom

Description:  
bath

Comment:

BATHROOM PHOTOS

Client: OM PATEL	File No.: SAG4323A
Property Address: 704 KATHERINE DR	Case No.: N/A
City: MONTEBELLO	State: CA Zip: 90640



bath  
Comment:



bath  
Comment:



Comment:

INTERIOR PHOTOS

Client: OM PATEL

Property Address: 704 KATHERINE DR

City: MONTEBELLO

File No.: SAG4323A

Case No.: N/A

State: CA

Zip: 90640



Dining Room



Family Room



Bedroom

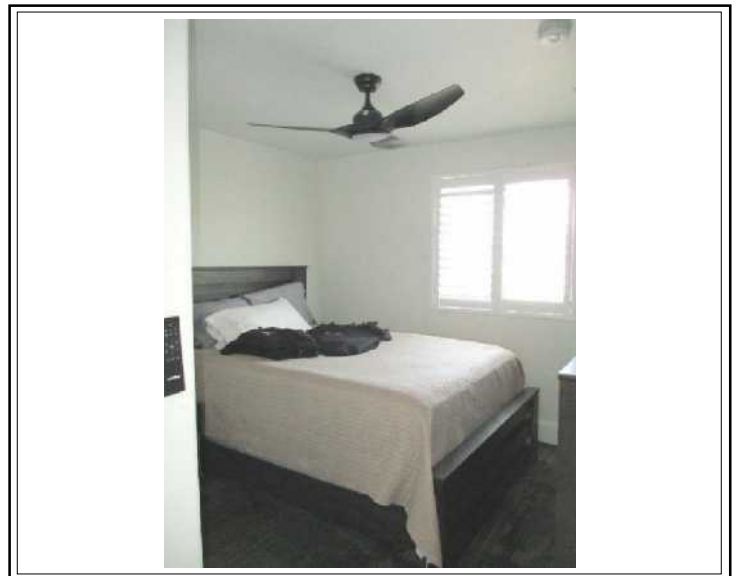


Other

walk in closet



Bedroom



Bedroom

INTERIOR PHOTOS

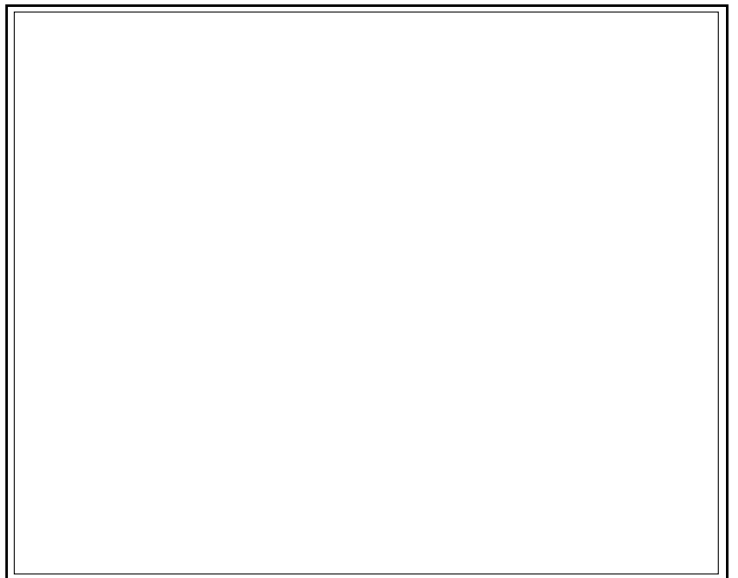
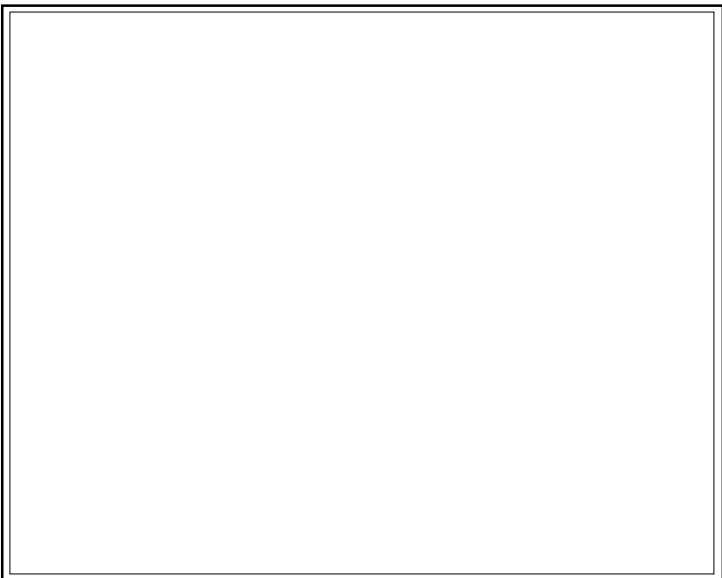
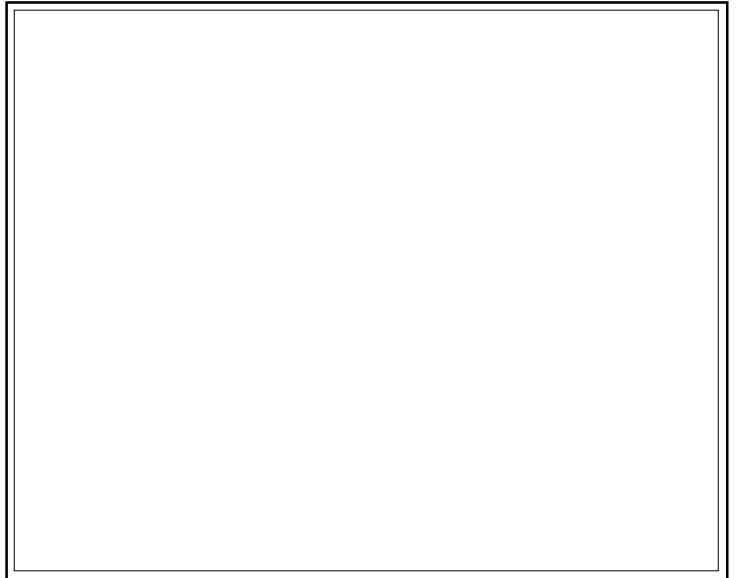
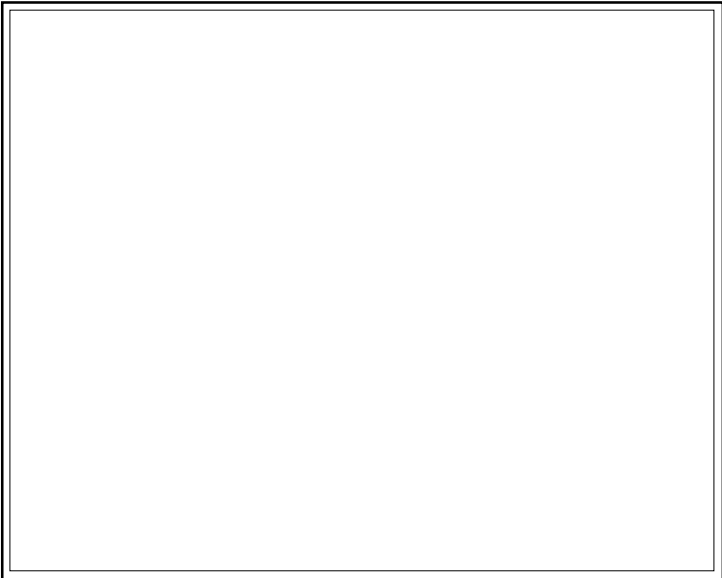
Client: OM PATEL	File No.: SAG4323A
Property Address: 704 KATHERINE DR	Case No.: N/A
City: MONTEBELLO	State: CA Zip: 90640



Bedroom



Foyer



COMPARABLE PROPERTY PHOTO ADDENDUM

Client: OM PATEL	File No.: SAG4323A
Property Address: 704 KATHERINE DR	Case No.: N/A
City: MONTEBELLO	State: CA Zip: 90640



COMPARABLE SALE #1

1004 N Las Flores Ave  
Montebello, CA 90640  
Sale Date: s12/25;c11/25  
Sale Price: \$ 1,240,000



COMPARABLE SALE #2

716 N Poplar Ave  
Montebello, CA 90640  
Sale Date: s06/25;c04/25  
Sale Price: \$ 1,180,000



COMPARABLE SALE #3

1018 W Yorktown Ave  
Montebello, CA 90640  
Sale Date: s11/25;c10/25  
Sale Price: \$ 1,245,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: OM PATEL	File No.: SAG4323A
Property Address: 704 KATHERINE DR	Case No.: N/A
City: MONTEBELLO	State: CA Zip: 90640



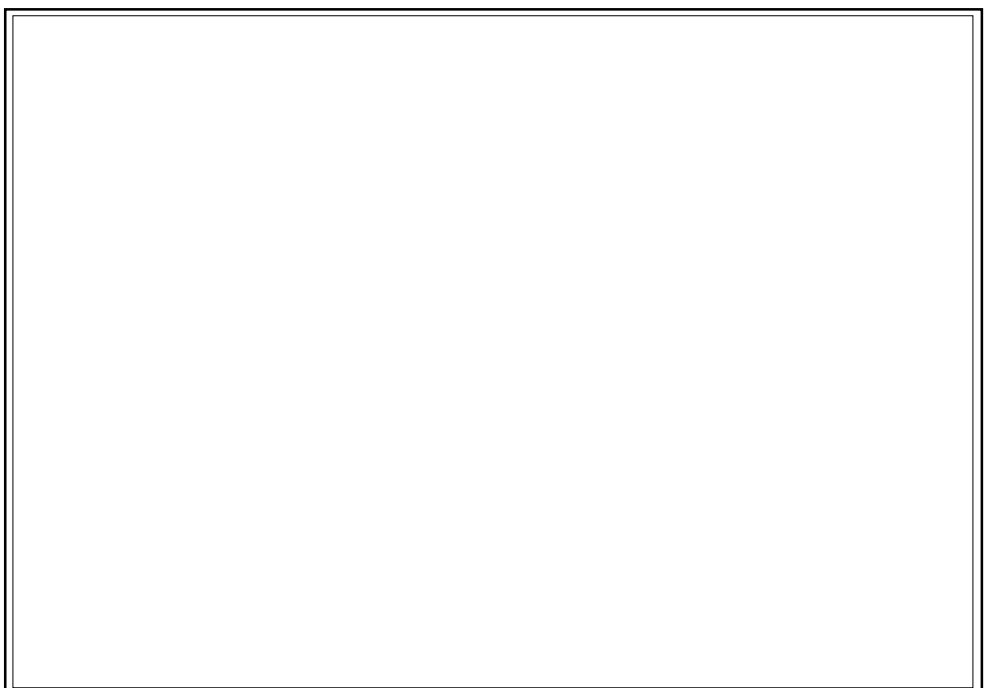
COMPARABLE SALE #4

708 Katherine Dr  
Montebello, CA 90640  
Sale Date: Pending  
Sale Price: \$ 1,099,000



COMPARABLE SALE #5

704 N Poplar Ave  
Montebello, CA 90640  
Sale Date: Active  
Sale Price: \$ 1,180,000



COMPARABLE SALE #6

Sale Date:  
Sale Price: \$



garage interior



side photo



tankless water heater



pool



additional rear photo



side photo



covered patio



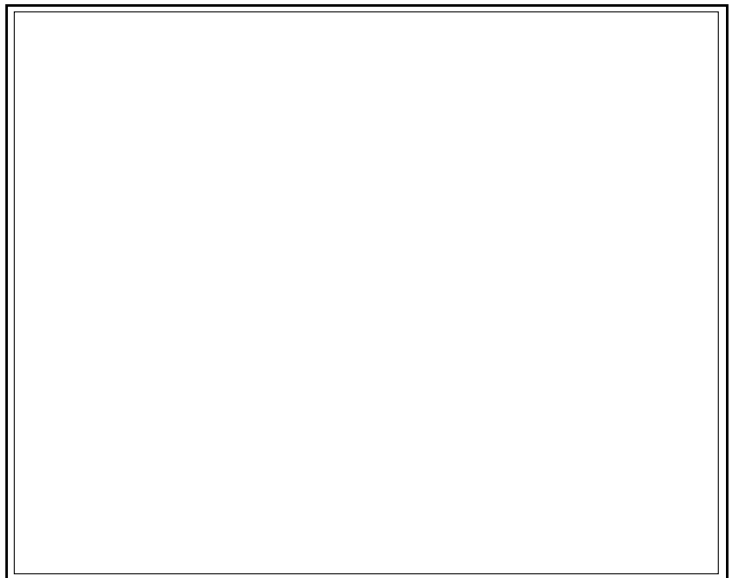
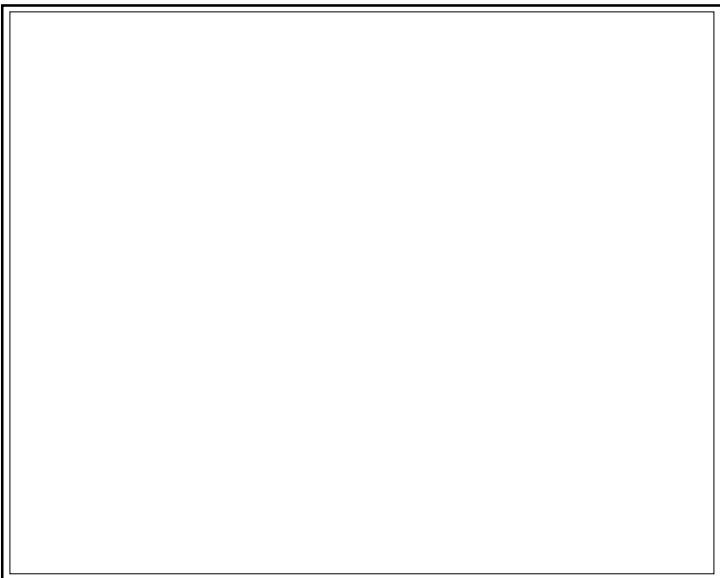
firepit



smoke detector



high end fixtures



AERIAL MAP

Client: OM PATEL  
Property Address: 704 KATHERINE DR  
City: MONTEBELLO

File No.: SAG4323A  
Case No.: N/A  
State: CA  
Zip: 90640

