

**APPRAISAL OF**



**LOCATED AT:**

17491 Norwood Park Pl  
Tustin, CA 92780-2341

**FOR:**

Wells Fargo Mortgage  
255 Second Ave South  
Minneapolis, MN, 55479

**BORROWER:**

Joseph Trimboli & Rachael Miller

**AS OF:**

November 12, 2020

**BY:**

Adrian Horvath

Wells Fargo Mortgage  
255 Second Ave South  
Minneapolis, MN, 55479

File Number: 0571726124

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

17491 Norwood Park Pl  
Tustin, CA 92780-2341

The purpose of this appraisal is to develop an opinion of 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 market value of the property as of November 12, 2020 is:

\$845,000  
Eight Hundred Forty-Five Thousand Dollars

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



Adrian Horvath

# Uniform Residential Appraisal Report

File No. 0571726124

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

Property Address <b>17491 Norwood Park Pl</b>	City <b>Tustin</b>	State <b>CA</b> Zip Code <b>92780-2341</b>
Borrower <b>Joseph Trimboli &amp; Rachael Miller</b>	Owner of Public Record <b>Thomas Patrick Wynn Trust</b>	County <b>Orange</b>
Legal Description <b>N Tract 6273, Lot 12</b>		
Assessor's Parcel # <b>401-111-12</b>	Tax Year <b>2020</b>	R.E. Taxes \$ <b>6,816</b>
Neighborhood Name <b>Tustin</b>	Map Reference <b>830-A2</b>	Census Tract <b>0755.04</b>
Occupant <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ <b>0</b>	<input type="checkbox"/> PUD HOA \$ <b>0</b> <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)		
Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)		
Lender/Client <b>Wells Fargo Mortgage</b>	Address <b>255 Second Ave South, Minneapolis, MN 55479</b>	
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? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Report data source(s) used, offering price(s), and date(s). <b>DOM 26;CRMLS #PW2022002. The subject property was offered for sale 10/20/2020 for \$875,000 and reduced to \$849,000 on 10/29/2020. Listing agent is Erica Hall with Lifetime Realty Inc, (714) 363-3888.</b>		

I <input checked="" type="checkbox"/> did <input type="checkbox"/> 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. <b>Arms length sale;The purchase agreement appears to be typical for this type of transaction.</b>
Contract Price \$ <b>800,000</b> Date of Contract <b>11/08/2020</b> Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) <b>Tax Records</b>
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If Yes, report the total dollar amount and describe the items to be paid. <b>\$0;No financial assistance provided. Per the purchase agreement, sale includes the stove. The stove is built-in and not considered personal property.</b>

**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 <b>85 %</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>5 %</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>657</b> Low <b>43</b>	Multi-Family <b>5 %</b>
Neighborhood Boundaries <b>Santa Clara Avenue boundary to the north, Newport Avenue to the east, 5 Freeway to the south, 55 Freeway to the west.</b>		<b>1,179</b> High <b>125</b>	Commercial <b>5 %</b>
Neighborhood Description <b>The subject area is comprised of older to newer, one and two story, average to good quality SFRs built primarily in the 1950s ranging from 680 to 4,000 sf. Most homes in the area are well maintained. The subject is in close proximity to all consumer and recreational needs. No adverse conditions were noted.</b>		<b>900</b> Pred. <b>60</b>	Other <b>%</b>
Market Conditions (including support for the above conclusions) <b>Property values in the subject's immediate area appear to be stable at this time. CRMLS records indicate an average market time of less than 3 months, which is considered a reasonable exposure time for the subject.</b>			

Dimensions <b>73' x 100'</b>	Area <b>7300 sf</b>	Shape <b>Rectangular</b> View <b>N;Res;</b>
Specific Zoning Classification <b>R1</b>	Zoning Description <b>Single-Family Residential</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. <b>See Attached</b>		
<b>Addendum</b>		
Utilities <b>Public</b> Other (describe)	Public Other (describe)	Off-site Improvements—Type <b>Public</b> Private
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>	Water <input checked="" type="checkbox"/> <input 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"/> <input type="checkbox"/>	Alley <b>None</b> <input type="checkbox"/> <input type="checkbox"/>
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone <b>X</b>	FEMA Map # <b>06059C0164J</b> FEMA Map Date <b>12/03/2009</b>
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.		
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. <b>See Attached</b>		
<b>Addendum</b>		

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 <b>Concrete/Avg</b>	Floors <b>Tile/Avg</b>
# of Stories <b>1</b>	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls <b>Stucco/Wd/Avg</b>	Walls <b>Drywall/Avg</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>Alum/Avg</b>	Trim/Finish <b>Wd/Avg</b>
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish <b>0 %</b>	Gutters & Downspouts <b>Alum/Avg</b>	Bath Floor <b>Tile/Avg</b>
Design (Style) <b>Ranch</b>	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type <b>Alum/Wd/Avg</b>	Bath Wainscot <b>Tile/Avg</b>
Year Built <b>1966</b>	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated <b>None</b>	Car Storage <input type="checkbox"/> None
Effective Age (Yrs) <b>40</b>	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens <b>Mesh/Avg</b>	<input checked="" type="checkbox"/> Driveway # of Cars <b>3</b>
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 <b>Concrete</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>Blk</b>	<input checked="" type="checkbox"/> Garage # of Cars <b>3</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>Enc</b> <input checked="" type="checkbox"/> Porch <b>Cov</b>	<input type="checkbox"/> Carport # of Cars <b>0</b>
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool <b>None</b> <input type="checkbox"/> Other <b>None</b>	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <b>P</b> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <b>P</b> Washer/Dryer <input type="checkbox"/> Other (describe)			
Finished area <b>above</b> grade contains: <b>7</b> Rooms <b>3</b> Bedrooms <b>2.1</b> Bath(s) <b>2,403</b> Square Feet of Gross Living Area Above Grade			
Additional features (special energy efficient items, etc.). <b>None noted.</b>			
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). <b>C4;No updates in the prior 15 years;The improvements have been well maintained and show a normal level of physical depreciation for their age. All the utilities were on and appeared to be in working order at the time of the inspection. The subject is equipped with a carbon monoxide alarm in the hallway. Smoke alarm in hallway and bedrooms. The water heater appears to be properly strapped to code.</b>			
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. <b>The appraiser is not a licensed contractor or property inspector. The appraiser's physical inspection focuses only on "readily observable" deficiencies that are visible during a cursory inspection. The discovery of any possible hidden deficiencies is not within the scope of the appraisal inspection.</b>			
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. <b>See Attached Addendum</b>			

# Uniform Residential Appraisal Report

File No. 0571726124

There are **5** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **819,000** to \$ **975,000**  
 There are **32** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **657,000** to \$ **1,178,500**

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
17491 Norwood Park Pl Address Tustin, CA 92780-2341		14442 Acacia Dr Tustin, CA 92780		17361 Village Dr Tustin, CA 92780		17632 Orange Tree Ln Tustin, CA 92780	
Proximity to Subject		0.10 miles SE		0.19 miles SW		0.24 miles SE	
Sale Price	\$ 800,000	\$ 847,000		\$ 850,000		\$ 845,000	
Sale Price/Gross Liv. Area	\$ 332.92 sq. ft.	\$ 397.09 sq. ft.		\$ 396.83 sq. ft.		\$ 324.13 sq. ft.	
Data Source(s)		CRMLS #PW20197140;DOM 3		CRMLS #OC20160172;DOM 16		CRMLS #PW19152596;DOM 80	
Verification Source(s)		Tax Records; Doc #620586		Tax Records; Doc #543429		Tax Records; Doc #532081	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		ArmLth Conv;0	0	ArmLth Conv;3000	-3,000	ArmLth Conv;0	0
Date of Sale/Time		s10/20;c09/20	0	s10/20;c08/20	0	s12/19;c11/19	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	7300 sf	8842 sf	0	7200 sf	0	10240 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT2;Ranch	0	DT2;Ranch	0	DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	54	55	0	55	0	56	0
Condition	C4	C4		C4		C4	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	0	Total Bdrms Baths	0	Total Bdrms Baths	0
Room Count	7 3 2.1	8 3 3.0	-13,500	8 4 3.0	-13,500	8 4 2.1	0
Gross Living Area	2,403 sq. ft.	2,133 sq. ft.	27,000	2,142 sq. ft.	26,100	2,607 sq. ft.	-20,400
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA None	0	FWA C/Air	
Energy Efficient Items	None Noted	None Noted		None Noted		None Noted	
Garage/Carport	3ga3dw	3ga3dw		3ga3dw		2ga4dw	14,000
Porch/Patio/Deck	Porch/Enc Patio	Porch/Patio	0	Porch/Enc Patio		Porch/Patio	0
		Pool	-25,000				
	Contract Date	09/24/2020	0	08/26/2020	0	11/19/2019	0
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 11,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 9,600	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 6,400
Adjusted Sale Price of Comparables		Net Adj. -1.4%		Net Adj. 1.1%		Net Adj. -0.8%	
		Gross Adj. 7.7%	\$ 835,500	Gross Adj. 5.0%	\$ 859,600	Gross Adj. 4.1%	\$ 838,600

I  did  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) **Tax Records**  
 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) **Tax Records**  
 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 NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Date of Prior Sale/Transfer		10/30/2020				12/19/2019	
Price of Prior Sale/Transfer		\$0				\$0	
Data Source(s)	Tax Records	Tax Records/Intersppl Deed		Tax Records		Tax Records/Intersppl Deed	
Effective Date of Data Source(s)	11/01/2020	11/01/2020		11/01/2020		11/01/2020	

Analysis of prior sale or transfer history of the subject property and comparable sales **The subject has not transferred in the prior three years.**

**Sale #1 prior transfer is an Interspousal Deed Transfer. Change of ownership, no value consideration. Sale #1 transferred 10/30/2020 via Affidavit (Death of Trustee). Sale #3 prior transfer is an Interspousal Deed. Change of ownership, no value consideration. Sale #3 transferred 05/22/2019 via Affidavit (Death of Trustee).**

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

Indicated Value by Sales Comparison Approach \$ **845,000**

Indicated Value by: Sales Comparison Approach \$ **845,000** Cost Approach (if developed) \$ **846,000** Income Approach (if developed) \$ \_\_\_\_\_

Final reconciliation of value focused primarily on the sales comparison approach as it provides the most direct evidence of the market's opinion of value. The cost approach is developed but considered less credible due to the lack of vacant land sales. Homes in this price range and neighborhood are typically owner occupied. Thus, the income approach lacks rationale and is not developed.

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: **See Attached Addendum**

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 \$ **845,000** as of **11/12/2020**, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION



# Uniform Residential Appraisal Report

File No. 0571726124

ADDITIONAL COMMENTS

Clarification of Intended Use and Intended User:

The intended user of this appraisal report is the Lender/Client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional intended users are identified by the appraiser.

No employee, director, officer, or agent of the lender, or any other third party acting a joint venture partner, independent contractor, appraisal management company, partner on behalf of the lender has influenced or attempted to influence the development, reporting, results, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

I have not been contacted by anyone other than the intended user, borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically.

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.

The market value was prepared for federally-related mortgage loan purposes and is in conformance, to the best of my knowledge, with the requirements of Title XI of the Federal Financial Institutions Reform, Recovery & Enforcement Act of 1989 (FIRREA), the Uniform Standards of Professional Appraisal Practice (USPAP), and the secondary market.

Reasonable exposure time for the subject is less than 3 months.

COST APPROACH

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

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land value derived by abstraction.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....	= \$ 655,000
Source of cost data <u>Marshall and Swift</u>	Dwelling 2,403 Sq. Ft. @ \$ 135.00 .....	= \$ 324,405
Quality rating from cost service <u>Avg</u> Effective date of cost data <u>11/2020</u>	Sq. Ft. @ \$ .....	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	<b>Porch/Enc Patio</b>	<b>15,000</b>
<u>Land value to improvement value ratio is typical for the area. Site value exceeds FNMA 30% guideline due to the lack of vacant land for construction of additional housing. This is common for the market area and should have no adverse effect on the subject's marketability.</u>	Garage/Carport 644 Sq. Ft. @ \$ 35.00 .....	= \$ 22,540
	Total Estimate of Cost-New .....	= \$ 361,945
	Less 80 Physical Functional External	
	Depreciation \$180,973 \$0 \$0 = \$ ( 180,973)	
	Depreciated Cost of Improvements .....	= \$ 180,972
	"As-is" Value of Site Improvements .....	= \$ 10,000
Estimated Remaining Economic Life (HUD and VA only) <u>40 Years</u>	INDICATED VALUE BY COST APPROACH .....	= \$ 846,000

INCOME

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

Estimated Monthly Market Rent \$ \_\_\_\_\_ X Gross Rent Multiplier \_\_\_\_\_ = \$ \_\_\_\_\_ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) \_\_\_\_\_

PUD INFORMATION

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

Is the developer/builder in control of the Homeowners' 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 an 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(s) \_\_\_\_\_

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 Homeowners' Association?  Yes  No If Yes, describe the rental terms and options. \_\_\_\_\_

Describe common elements and recreational facilities. \_\_\_\_\_

# Uniform Residential Appraisal Report

File No. 0571726124

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

File No. 0571726124

**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.
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).

# Uniform Residential Appraisal Report

File No. 0571726124

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.

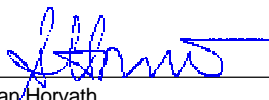
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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 Adrian Horvath  
Company Name ALH Appraisal Services  
Company Address PO Box 733  
Brea, CA 92822  
Telephone Number 562-755-2509  
Email Address alhorvath@gmail.com  
Date of Signature and Report 11/17/2020  
Effective Date of Appraisal 11/12/2020  
State Certification # AR044184  
or State License # \_\_\_\_\_  
or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
State CA  
Expiration Date of Certification or License 12/09/2020

## ADDRESS OF PROPERTY APPRAISED

17491 Norwood Park Pl  
Tustin, CA 92780-2341

APPRAISED VALUE OF SUBJECT PROPERTY \$ 845,000

## LENDER/CLIENT

Name Solidifi  
Company Name Wells Fargo Mortgage  
Company Address 255 Second Ave South  
Minneapolis, MN 55479  
Email Address \_\_\_\_\_

## 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 \_\_\_\_\_

## 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 \_\_\_\_\_

## Condition Ratings and Definitions

**C1** The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

*\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

*\*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

**C3** The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*\*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

**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 is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

**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.*

## 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 of exceptionally high quality.

**Q2** Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring 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.

## Definitions of Not Updated, Updated, and Remodeled

### Not Updated

**Little or no updating or modernization. This description includes, but is not limited to, new homes.**

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

### Updated

**The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.**

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

### Remodeled

**Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.**

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

## Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.



## ADDENDUM

Borrower: Joseph Trimboli & Rachael Miller

File No.: 0571726124

Property Address: 17491 Norwood Park Pl

Case No.:

City: Tustin

State: CA

Zip: 92780-2341

Lender: Wells Fargo Mortgage

### HIGHEST AND BEST USE

The highest and best use of the subject is considered to be its present use as a single-family residential dwelling. The remaining economic life of the structure coupled with the subject site's zoning (1-family residential dwelling) result in the present use as the only logical highest and best use conclusion.

### SITE COMMENTS

The subject site is an interior lot with average utility.

The close proximity of the 55 Freeway (west) does not appear to impact the value or marketability of the subject property. The subject property has no direct exposure to the 55 Freeway. No exterior freeway noise noted.

The subject site is located in a high density market area within close proximity to commercial sites (north, south), multi-family properties, major roadways (55 Freeway - west), schools (Helen Estock Elementary - south), and places of worship. The aforementioned sites are noted as they appear in relative close proximity to the subject site via aerial map but do not impact the subject property directly. No adverse conditions noted. No impact on value or marketability.

Overhead power lines are typical for the market area and do not appear to impact the value or marketability of the subject property.

The appraiser has only reported on apparent easements, encroachments and other apparent adverse conditions. The appraiser assumes no responsibility for any pre-existing or un-observed conditions.

### PROPERTY CONFORMITY TO NEIGHBORHOOD

Tax Records/CRMLS gross livable area (GLA) and bedroom count does not match the physical inspection. The original dwelling contained an open atrium, which is now the foyer. Per the City of Tustin, a permit was issued 02/11/1976 under permit #16131 and finalized 03/26/1976. Work to be performed states "roof over atrium". The permit does not explicitly state that the addition will result in an increase in GLA. Therefore, it is unknown whether the permit was simply for a "roof over atrium" or an enclosure of the area resulting in an increase in GLA. As a result of the addition, the bedroom adjacent to the entry, which was originally two (2) bedrooms required that a wall separating the bedrooms be removed to create one (1) bedroom. This was necessary as one of the bedrooms no longer had ingress/egress as a result of the atrium enclosure. This work is not cited in the permit and no permit was identified for this work. The appraiser is not a licensed contractor and assumes that the work was completed in a workmanlike manner. The appraiser assumes that the improvement is legal per zoning. Enclosure of the atrium, the reduction of a bedroom, and the lack of permits is not considered typical for the market area. The area is considered in the overall GLA as it is functional and the quality and finish of the work is comparable to the original dwelling. Impact on value and marketability is considered marginal. No cost to cure as the addition does not appear to result in an apparent loss of functional utility despite the subject property containing one less bedroom.

Per the original floor plan, the subject property appeared to contain a small covered patio nook area at the northwest corner of the dwelling adjacent to the kitchen. Per the City of Tustin, there is no permit for this work. The appraiser is not a licensed contractor and assumes that the work was completed in a workmanlike manner. The appraiser assumes that the improvement is legal per zoning. The addition and lack of permits for the work is not considered typical for the market area. The area is considered in the overall GLA as it is functional and the quality and finish of the work is comparable to the original dwelling. Impact on value and marketability is considered marginal. No cost to cure as there is no apparent negative impact on value or marketability.

Per the City of Tustin, the enclosed patio is permitted. The permit was issued 06/21/1989 and finalized 08/02/1989. No permit number is listed on the permit.

At the time of the inspection, the appraiser was not made aware of the potential for unpermitted additions. Moreover, the dwelling did not appear to contain any apparent additions or alterations. The discrepancy in the actual GLA and the reported GLA in Tax Records and the MLS made it apparent that the subject property either contained additions or that Tax Records was incorrect. The sketch provided reflects the actual layout of the subject property. The areas impacted by additions were not evident at the time of the inspection and are not reflected in the sketch.

### COMMENTS ON SALES COMPARISON

All sales are considered similar in location. Sale #1 is located in the subject tract and is used for its close proximity to the subject, sale date, similar overall condition, bedroom count, and GLA. Sale #1 contains a similar addition/alteration that resulted in the reduction of a bedroom from the original layout demonstrating market acceptance. Sale #2 is located in the subject tract and is used for its close proximity to the subject, sale date, similar overall condition, GLA, enclosed patio, and to bracket the subject site. Sale #3 is a dated sale, located in an adjacent tract, used for its close proximity to the subject, design appeal (single level), similar overall condition, bathroom count, and to bracket the subject GLA. Comparable #4 is a pending sale provided for additional support. Sales #2 and 3 are the least adjusted sales and are given the most weight.

The Indicated Value by Sales Comparison Approach, \$845,000, is calculated using the following weights:

27.1% - 14442 Acacia Dr; Sale Price \$847,000; Adjusted Value \$835,500; Gross Adj: 7.7%

35.1% - 17361 Village Dr; Sale Price \$850,000; Adjusted Value \$859,600; Gross Adj: 5.0%

37.8% - 17632 Orange Tree Ln; Sale Price \$845,000; Adjusted Value \$838,600; Gross Adj: 4.1%

Adjustments for significant differences were by paired sales analysis, abstraction, and regression analysis. No adjustment is warranted if there is a zero (0) in the grid. Market reaction is either nominal or there is insufficient market data to warrant an adjustment.

GLA, bathroom, and garage adjustment derived from regression analysis. Condition adjustment derived from paired sales analysis. Pool adjustment derived from median comparable sale price with pool compared to median comparable sale price without pool. Concessions (Sale #2) derived from the MLS (repairs). No site adjustment per regression analysis. No enclosed patio adjustment - there is insufficient market data to warrant an adjustment. The contributory value is considered nominal. No time adjustment (Sale #3) per the 1004MC - overall trend is considered stable

No direct external influence noted with respect to the closed sales. Per the plat map and aerial view, Sale #1 backs to a flood control channel. No apparent impact on value or marketability per the closed sales.

Comparable sales search criteria focused on sales within 6 months of the effective date of the appraisal, within one mile of the subject property and sales similar in age, gross livable area, and design appeal.

The subject property was marketed as 2,090 sf. Actual GLA is 2,403 sf per the physical inspection. The additional square footage accounts for the opinion of value being greater than the purchase price. Additionally, the listing agent noted that due to Covid and the current tenant's medical needs, the subject property was not immediately available for showings. Therefore, exposure of the subject property was greatly reduced, which may have also contributed to the sale price being less than market value. The opinion of value is derived from the adjusted closed sales and reconciled using the weighted sales method.

**ADDENDUM**

Borrower: Joseph Trimboli & Rachael Miller

File No.: 0571726124

Property Address: 17491 Norwood Park Pl

Case No.:

City: Tustin

State: CA

Zip: 92780-2341

Lender: Wells Fargo Mortgage

**CONDITIONS OF APPRAISAL**

The intended user of this appraisal report is the lender/client. The intended user is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.

This report has been electronically prepared in compliance with the USPAP guidelines which includes a secure digital signature and adequate security measures are in place to protect the data provided by the appraiser.

**Extra Comments**

Comment Regarding Third Party Data

All comparable sale data is derived from public records (County Assessor/Tax Records). While the appraiser understands that there may be relevant third party data that conflicts with comparable sale data in this report, public records (County Assessor/Tax Records) is considered correct unless otherwise noted. GLA data derived from the City (building permits) or Builder is considered public record but will often differ from the County Assessor/Tax Records. This is due to the County Assessor obtaining their own measurements. The variance is typically nominal. User inputted data (MLS/Third Party Websites) is considered correct when derived from public records. However, when the user deviates from public records and estimates or cites an unverified source, this data is considered unreliable.

The comparable sale data in this report is verified by public records and is considered correct. Any discrepancy between the subject GLA and public record's GLA is considered nominal. Subject GLA is derived from the physical inspection.

The State of California has recently experienced catastrophic wildfires. The subject and surrounding area have not been physically affected. No apparent overall impact to the subject's housing market.

# Market Conditions Addendum to the Appraisal Report

File No. 0571726124

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 **17491 Norwood Park Pl** City **Tustin** State **CA** Zip Code **92780-2341**

Borrower **Joseph Trimboli & Rachael Miller**

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	15	7	10	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	2.50	2.33	3.33	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	2	4	5	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.80	1.72	1.50	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	900,000	899,900	975,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	11	46	21	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Comparable List Price	860,000	1,007,500	925,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	96	33	20	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100.00%	99.52%	101.37%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).  
**Typical seller concessions, such as the use of buydowns and closing costs, are not considered to be prevalent at this time. Market data for the prior 12 months indicates that seller concessions exist on certain purchases and typically range from 1-3%.**

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).

Cite data sources for above information. Data sources for the above information was obtained from local multiple listing and sales services (CRMLS/Corelogic).

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.  
**The above conclusions were based on information obtained from and supported by the area's local mls, and available Corelogic information of comparable sales history in the subject's market area.**

**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 foreclosure 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.

**APPRAISER**

Signature   
 Name Adrian Horvath  
 Company Name ALH Appraisal Services  
 Company Address PO Box 733  
Brea, CA 92822  
 State License/Certification # AR044184 State CA  
 Email Address alhorvath@gmail.com

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 State License/Certification # \_\_\_\_\_ State \_\_\_\_\_  
 Email Address \_\_\_\_\_

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

**DIMENSION LIST ADDENDUM**

Borrower: Joseph Trimboli & Rachael Miller	File No.: 0571726124
Property Address: 17491 Norwood Park Pl	Case No.:
City: Tustin	State: CA
Lender: Wells Fargo Mortgage	Zip: 92780-2341

<b>GROSS BUILDING AREA (GBA)</b>		2,403
<b>GROSS LIVING AREA (GLA)</b>		2,403
Area(s)	Area	% of GLA
Living	2,403	100.00
Level 1	2,403	100.00
Level 2	0	0.00
Level 3	0	0.00
Other	300	12.48
Basement <input type="checkbox"/>	0	
Garage <input type="checkbox"/>	644	

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
57.00 x 35.50 x 1.00 =		2,023.50		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33.00 x 11.50 x 1.00 =		379.50		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23.00 x 28.00 x 1.00 =		644.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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**SUBJECT PROPERTY PHOTO ADDENDUM**

Borrower: Joseph Trimboli & Rachael Miller	File No.: 0571726124	
Property Address: 17491 Norwood Park Pl	Case No.:	
City: Tustin	State: CA	Zip: 92780-2341
Lender: Wells Fargo Mortgage		



**FRONT VIEW OF  
SUBJECT PROPERTY**

Appraised Date: November 12, 2020  
Appraised Value: \$ 845,000



**REAR VIEW OF  
SUBJECT PROPERTY**



**STREET SCENE**

INTERIOR PHOTOS

Borrower: Joseph Trimboli & Rachael Miller	File No.: 0571726124	
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**Kitchen**

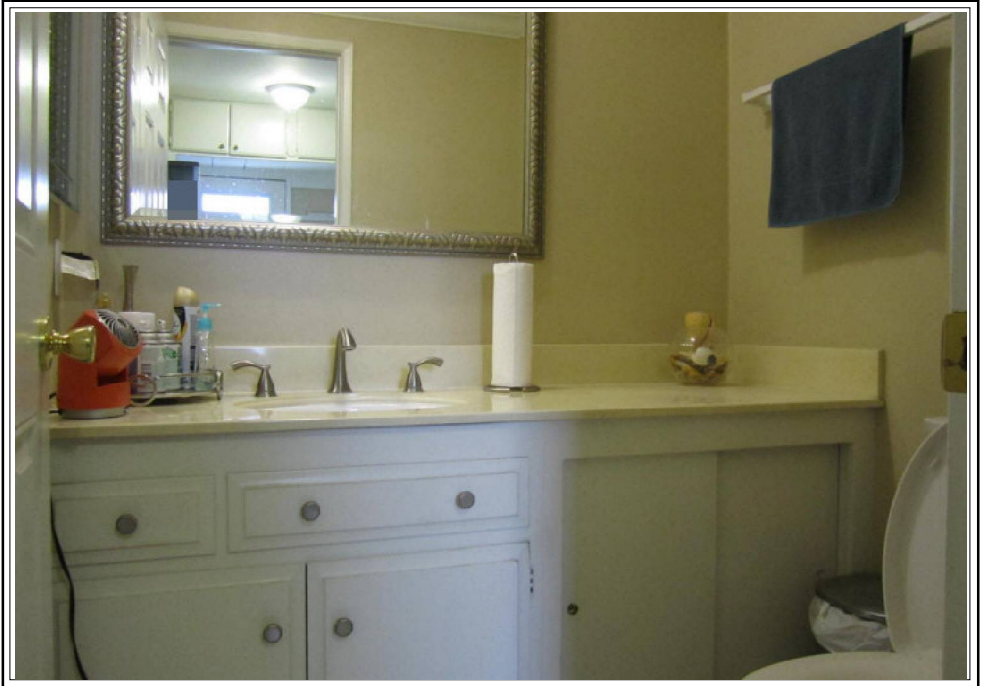
Comment:



**Living Area**

Description:

Comment:



**Bathroom**

Description:

Half-Bath

Comment:

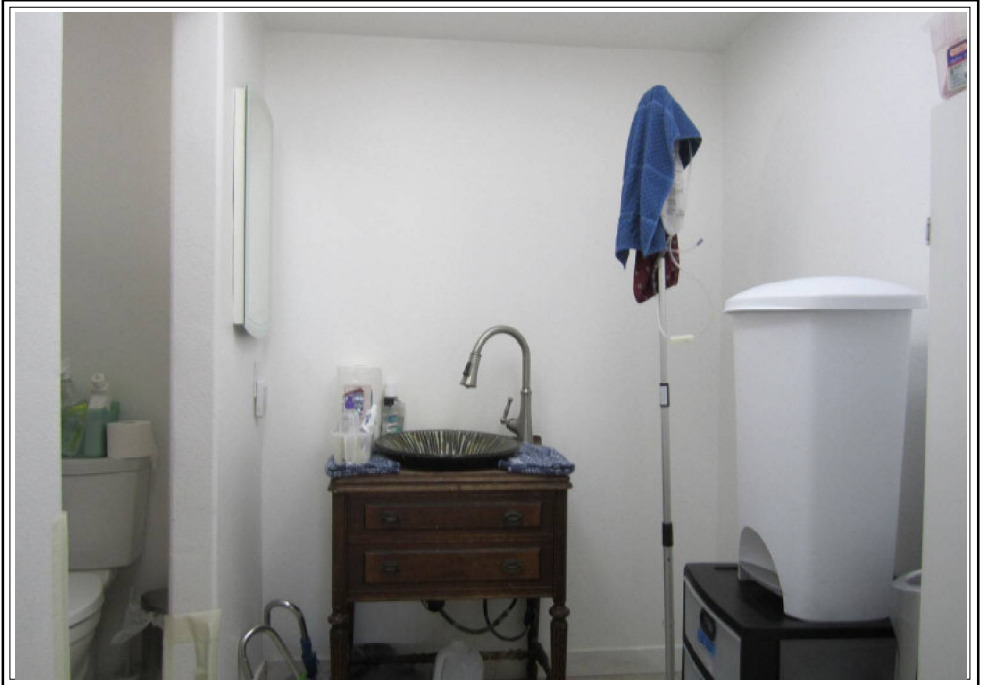
BATHROOM PHOTOS

Borrower: Joseph Trimboli & Rachael Miller	File No.: 0571726124	
Property Address: 17491 Norwood Park Pl	Case No.:	
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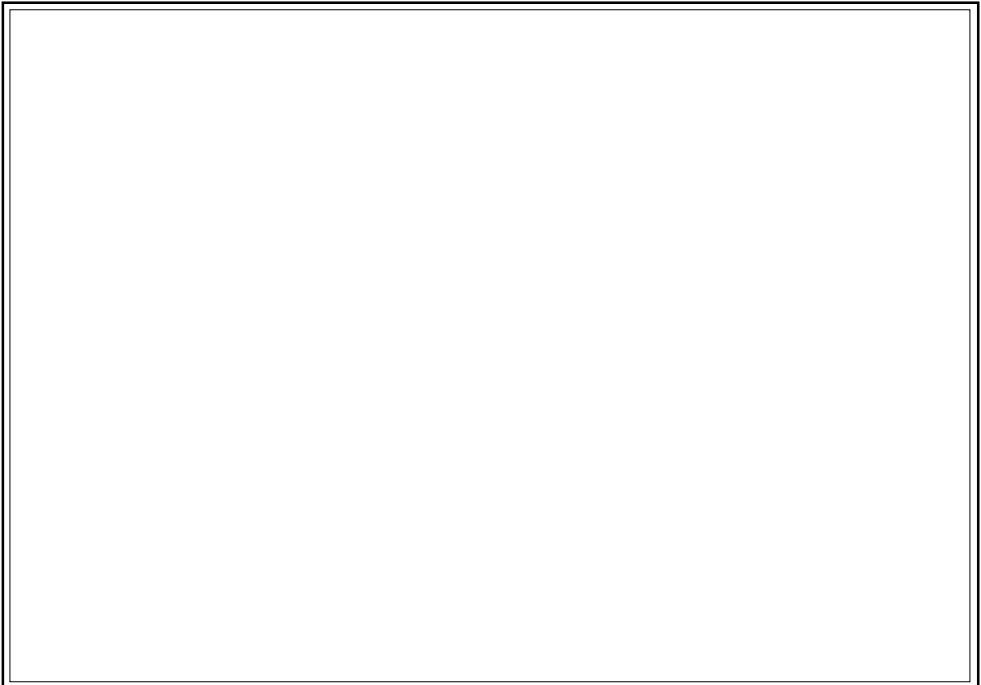
Bathroom

Comment:



Master Bathroom

Comment:



Comment:

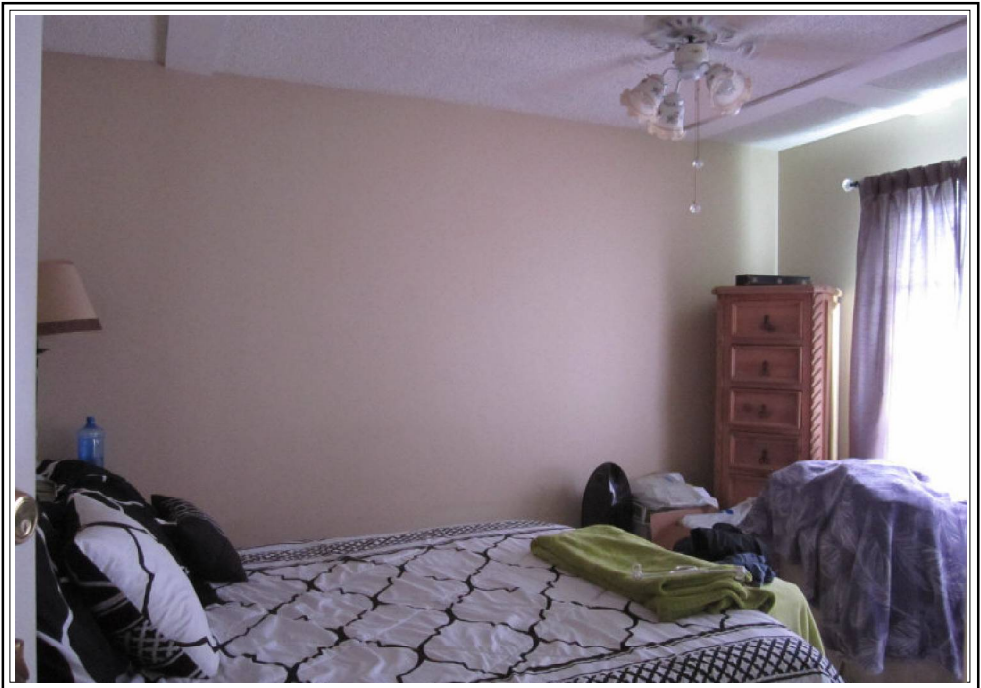
INTERIOR PHOTOS

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Bedroom

Comment:



Bedroom

Comment:



Master Bedroom

Comment:

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Joseph Trimboli & Rachael Miller	File No.: 0571726124	
Property Address: 17491 Norwood Park Pl	Case No.:	
City: Tustin	State: CA	Zip: 92780-2341
Lender: Wells Fargo Mortgage		



COMPARABLE SALE #1

14442 Acacia Dr  
Tustin, CA 92780  
Sale Date: s10/20;c09/20  
Sale Price: \$ 847,000



COMPARABLE SALE #2

17361 Village Dr  
Tustin, CA 92780  
Sale Date: s10/20;c08/20  
Sale Price: \$ 850,000



COMPARABLE SALE #3

17632 Orange Tree Ln  
Tustin, CA 92780  
Sale Date: s12/19;c11/19  
Sale Price: \$ 845,000

COMPARABLE PROPERTY PHOTO ADDENDUM

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Lender: Wells Fargo Mortgage		



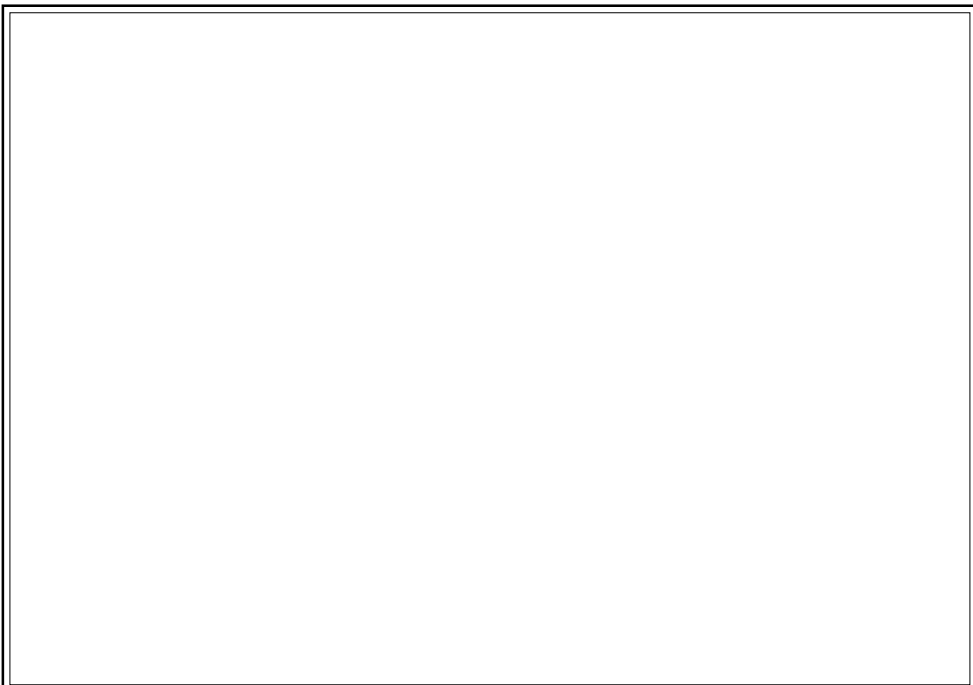
COMPARABLE SALE #4

14381 Acacia Dr  
Tustin, CA 92780  
Sale Date: c10/20  
Sale Price: \$ 974,900



COMPARABLE SALE #5

Sale Date:  
Sale Price: \$



COMPARABLE SALE #6

Sale Date:  
Sale Price: \$

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File No.: 0571726124  
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Zip: 92780-2341



Family Room/Dining Area



Carbon Monoxide Alarm



Smoke Alarm

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Water Heater



Garage Interior



Courtyard Entry

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File No.: 0571726124  
Case No.:  
State: CA  
Zip: 92780-2341



Enclosed Patio



Side View of Subject Property (east)



Side View of Subject Property (west)

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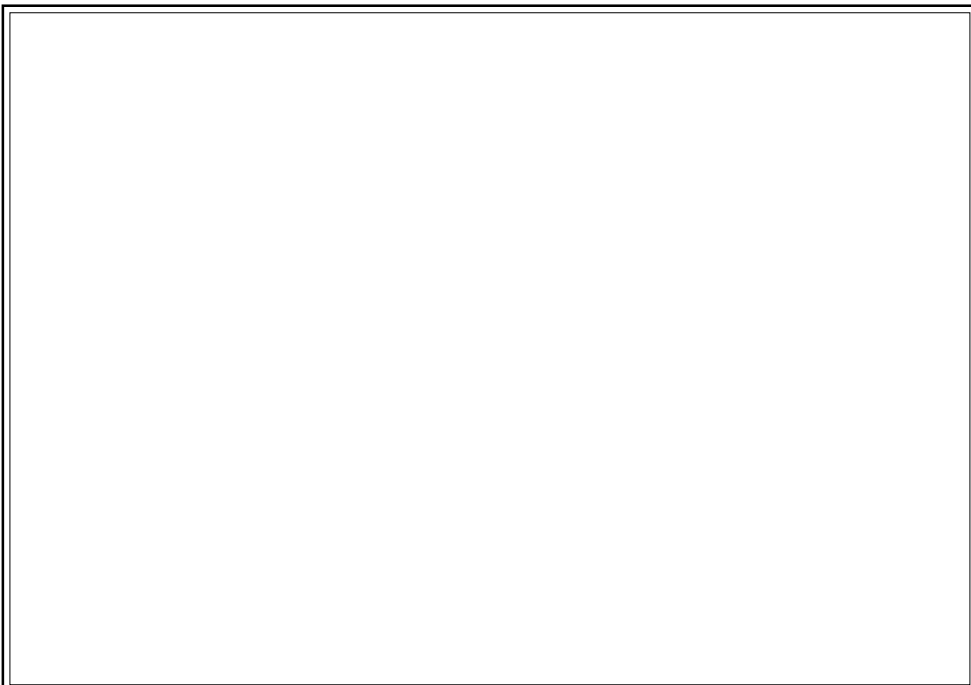
File No.: 0571726124  
Case No.:  
State: CA  
Zip: 92780-2341



Additional Rear View of Subject Property



Foyer (Former Atrium)



## FLOORPLAN SKETCH

Borrower: Joseph Trimboli & Rachael Miller	File No.: 0571726124
Property Address: 17491 Norwood Park Pl	Case No.:
City: Tustin	State: CA
Lender: Wells Fargo Mortgage	Zip: 92780-2341



Sketch by Apex Medina™

Comments:

### AREA CALCULATIONS SUMMARY

Code	Description	Net Size	Net Totals
GLA1	First Floor	2403.0	2403.0
GAR	Garage	644.0	644.0
P/P	Enclosed Patio	300.0	300.0
<b>Net LIVABLE Area</b>		(rounded)	<b>2403</b>

### LIVING AREA BREAKDOWN

Breakdown	Subtotals
First Floor	
35.5 x 57.0	2023.5
11.5 x 33.0	379.5
<b>2 Items</b>	(rounded)
	<b>2403</b>

PLAT MAP

Borrower: Joseph Trimboli & Rachael Miller

File No.: 0571726124

Property Address: 17491 Norwood Park Pl

Case No.:

City: Tustin

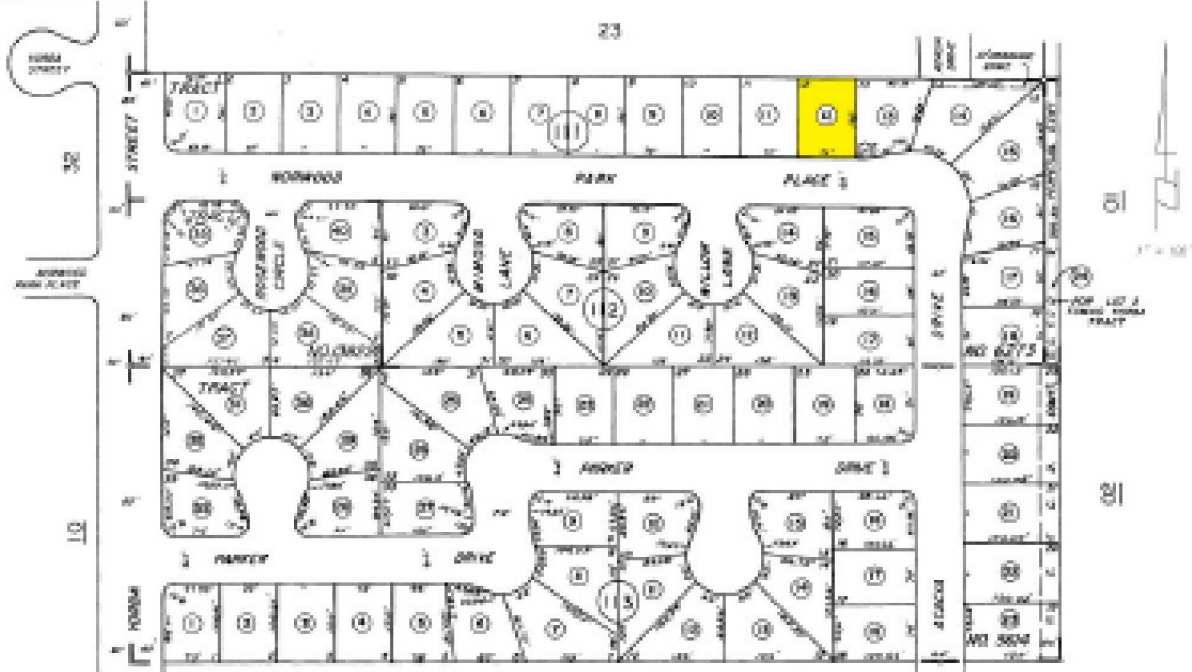
State: CA

Zip: 92780-2341

Lender: Wells Fargo Mortgage

401-11

THIS MAP IS SUBJECT TO THE RECORDS OF THE COUNTY OF ORANGE, CALIFORNIA, AND TO ANY AMENDMENTS, CORRECTIONS, SUPPLEMENTS, OR REVISIONS THEREOF.



MARCH 1993

TOWNSHIP 7084  
 TRACT NO. 5814  
 TRACT NO. 5773  
 TRACT NO. 13852

TO, S.S. P-33  
 A.M. 708-76- 37  
 A.M. 578-41- 42  
 A.M. 843-75- 38

NOTE - ASSESSOR'S BLOCK # 4000, PARCELS 4000-4009, SHOWN IN CHARGES. ASSESSOR'S MAP BOOK 400, PAGE 11, COUNTY OF ORANGE.



LOCATION MAP

Borrower: Joseph Trimboli & Rachael Miller

File No.: 0571726124

Property Address: 17491 Norwood Park Pl

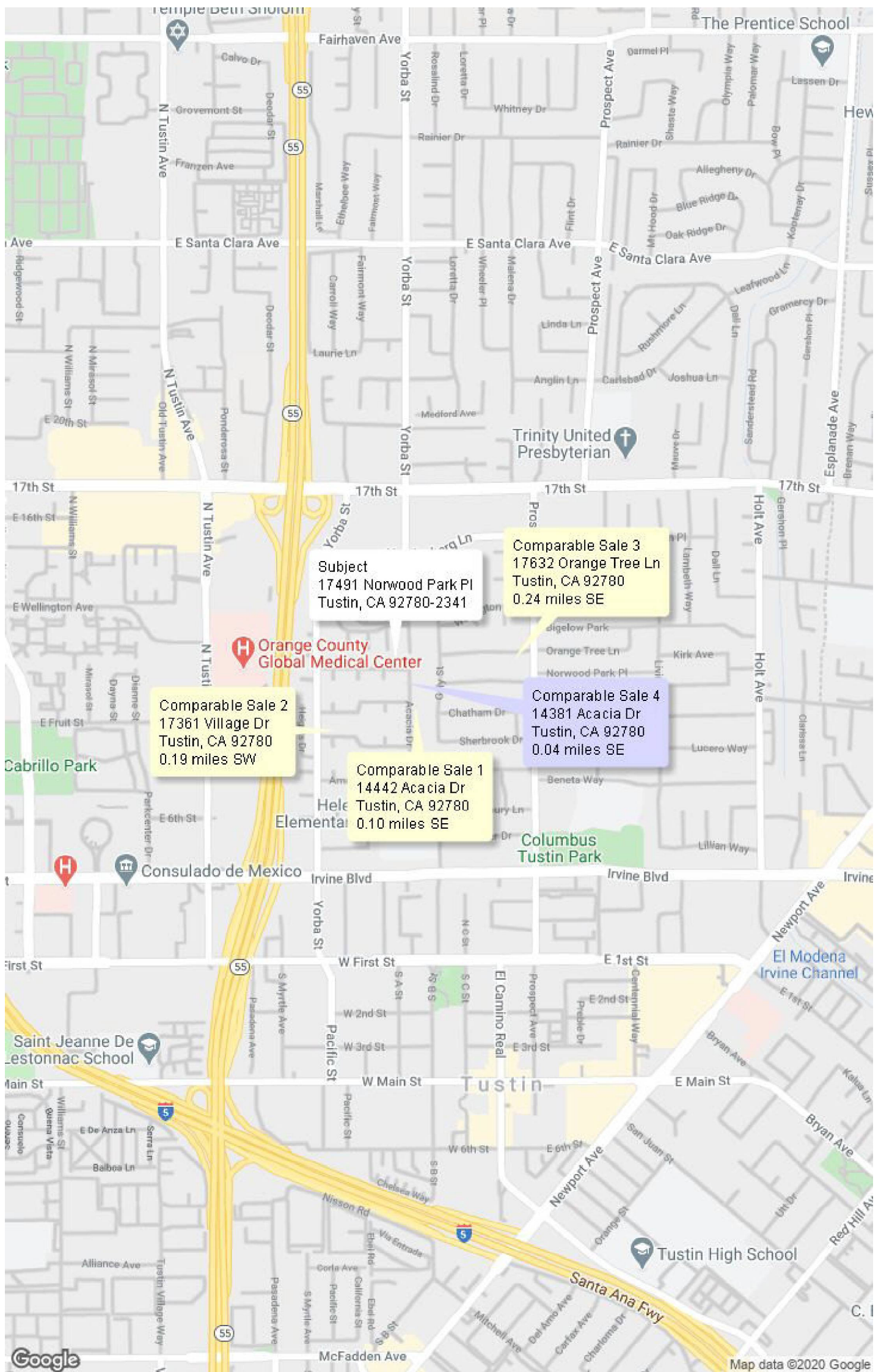
Case No.:

City: Tustin

State: CA

Zip: 92780-2341

Lender: Wells Fargo Mortgage



AERIAL MAP

Borrower: Joseph Trimboli & Rachael Miller

File No.: 0571726124

Property Address: 17491 Norwood Park Pl

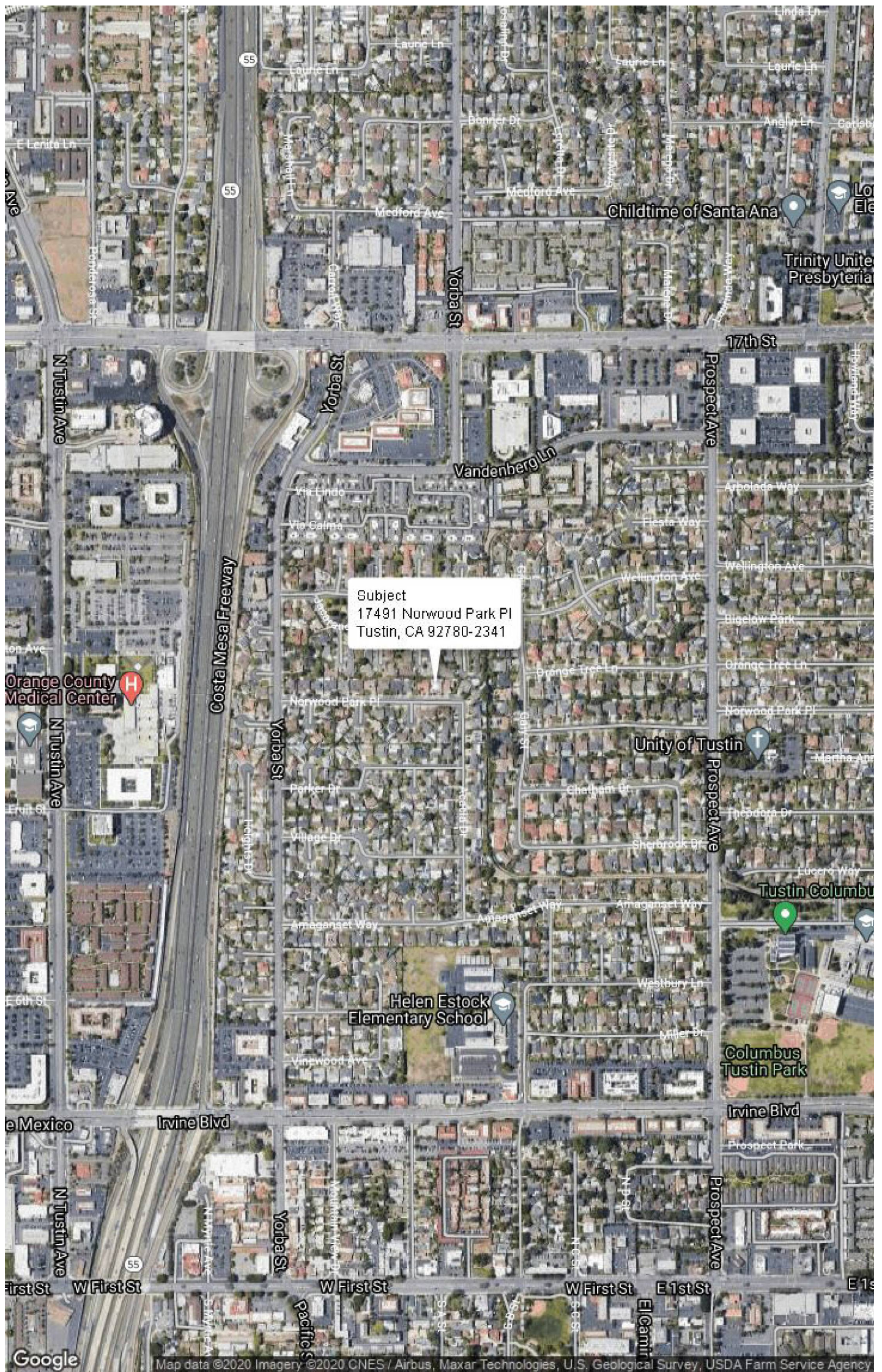
Case No.:

City: Tustin

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Zip: 92780-2341

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# FLOOD MAP

Borrower: Joseph Trimboli & Rachael Miller

File No.: 0571726124

Property Address: 17491 Norwood Park Pl

Case No.:

City: Tustin

State: CA

Zip: 92780-2341

Lender: Wells Fargo Mortgage



## FLOOD INFORMATION

Community: CITY OF TUSTIN

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06059C0164J

Panel: 06059C0164

Zone: X

Map Date: 12-03-2009

FIPS: 06059

Source: FEMA DFIRM


## LEGEND

 = FEMA Special Flood Hazard Area – High Risk

 = Moderate and Minimal Risk Areas

Road View:

 = Forest

 = Water

## Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

Comparable Sales

Borrower: Joseph Trimboli & Rachael Miller		File No.: 0571726124
Property Address: 17491 Norwood Park Pl		Case No.:
City: Tustin	State: CA	Zip: 92780-2341
Lender: Wells Fargo Mortgage		

**Closed**

Address	City	YrBuilt	Sale Type	COE Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
256 Pacific ST	TUS	1951	STD	08/26/2020	4	2	3/3	2,125	8,946	\$309.18	\$657,000
185 Pacific ST	TUS	1968	STD	09/24/2020	4	2	22/22	2,000	7,500	\$380.00	\$760,000
14222 Mimosa LN	TUS	1965	STD	08/07/2020	2	3	129/129	1,924	8,904	\$408.00	\$785,000
13562 Marshall LN	TUS	1969	STD	12/23/2019	4	3	5/5	2,848	7,630	\$282.65	\$805,000
13531 Malena DR	TUS	1959	STD	01/29/2020	4	3	0/0	2,054	10,370	\$399.22	\$820,000
17521 Leafwood LN	TUS	1960	STD	12/26/2019	5	3	46/46	2,150	8,225	\$383.72	\$825,000
18142 Lillian WY	TUS	1955	STD	07/31/2020	3	2	26/26	1,932	10,200	\$429.61	\$830,000
17391 Roseleaf AV	TUS	1965	STD	02/28/2020	4	2	4/4	1,973	7,200	\$424.73	\$838,000
17352 Parker DR	TUS	1965	STD	04/17/2020	4	3	19/19	2,266	7,201	\$370.70	\$840,000
17632 Orange Tree LN	TUS	1965	STD	12/19/2019	4	3	80/80	2,607	10,240	\$324.13	\$845,000
14442 Acacia DR	TUS	1965	STD	10/30/2020	3	3	3/3	2,133	8,842	\$397.09	\$847,000
13701 Palace WY	TUS	1977	STD	12/16/2019	4	3	67/67	2,817	7,150	\$301.38	\$849,000
17361 Village DR	TUS	1965	STD	10/02/2020	4	3	16/16	2,142	7,200	\$396.83	\$850,000
13652 Yorba ST	TUS	1962	STD	08/04/2020	4	3	0/0	2,268	7,497	\$388.01	\$880,000
13611 Fairmont WY	TUS	1969	STD	05/29/2020	4	3	63/63	2,848	7,200	\$315.98	\$899,900
13732 Malena DR	TUS	1960	STD	05/01/2020	4	3	0/0	2,036	10,100	\$442.04	\$900,000
17432 Amaganset WY	TUS	1965	STD	06/15/2020	4	2	3/3	1,942	7,200	\$463.44	\$900,000
17551 Linda LN	TUS	1962	STD	07/20/2020	5	3	49/49	2,563	7,900	\$355.05	\$910,000
17966 Wellington AV	TUS	1960	STD	11/18/2019	3	2	15/15	2,152	12,006	\$425.19	\$915,000
17732 Westbury LN	TUS	1961	STD	08/10/2020	6	3	1/1	2,830	10,070	\$327.74	\$927,500
17551 Wellington AV	TUS	1962	STD	01/07/2020	4	3	13/13	2,143	10,200	\$438.40	\$939,500
14411 Clarissa LN	TUS	1962	STD	03/26/2020	6	3	8/8	2,346	12,375	\$400.68	\$940,000
13811 Palace WY	TUS	1966	STD	12/05/2019	4	3	11/11	2,358	10,000	\$403.31	\$951,000
17922 Bigelow	TUS	1959	STD	10/19/2020	3	3	25/25	2,518	10,195	\$381.25	\$960,000
13602 Carroll WY	TUS	1969	STD	02/13/2020	3	3	2/2	2,794	8,040	\$353.26	\$987,000
14391 Mimosa LN	TUS	1966	STD	01/17/2020	4	3	97/97	2,500	8,000	\$396.00	\$990,000
14381 Acacia DR	TUS	1966	STD	11/12/2020	4	4	7/7	2,448	7,213	\$404.41	\$990,000
14352 Clarissa LN	TUS	1962	STD	10/09/2020	5	3	39/39	2,566	9,581	\$389.71	\$1,000,000
17571 Wellington AV	TUS	1962	STD	10/09/2020	4	3	5/5	2,379	11,440	\$426.65	\$1,015,000
18252 Impala DR	TUS	1960	STD	10/08/2020	4	3	44/44	2,254	10,738	\$477.37	\$1,076,000
13682 Wheeler PL	TUS	1960	STD	08/20/2020	4	3	5/5	2,328	10,100	\$472.51	\$1,100,000
14192 Yorba	TUS	1904	STD	02/20/2020	3	4	7/7	2,328	29,970	\$506.23	\$1,178,500

Borrower: Joseph Trimboli &amp; Rachael Miller

File No.: 0571726124

Property Address: 17491 Norwood Park Pl

Case No.:

City: Tustin

State: CA

Zip: 92780-2341

Lender: Wells Fargo Mortgage

**17491 Norwood Park Pl, Tustin, CA 92780-2341, Orange County****OWNER INFORMATION**

Owner Name	Wynn Thomas Patrick	Tax Billing City & State	Tustin, CA
Owner Name 2	Patrick Thomas	Tax Billing Zip	92780
Mail Owner Name	Thomas Patrick Wynn	Tax Billing Zip+4	2559
Tax Billing Address	14571 Acacia Dr	Owner Occupied	No

**LOCATION INFORMATION**

Zip Code	92780	School District	Tustin
Carrier Route	C015	Comm College District Code	S Orange Co
Tract Number	6273	Census Tract	755.04

**TAX INFORMATION**

APN	401-111-12	Lot	12
% Improved	27%	Water Tax Dist	Orange Co
Tax Area	13000		
Legal Description	N-TRACT: 6273 BLOCK: LOT: 12		

**CHARACTERISTICS**

County Land Use	Single Fam Residence	MLS Total Baths	3
Universal Land Use	SFR	Full Baths	2
Lot Frontage	73	Half Baths	1
Lot Depth	100	Heat Type	Heated
Lot Acres	0.1676	Garage Type	Garage/Carport
Lot Area	7,300	Garage Sq Ft	644
Building Sq Ft	2,090	Parking Type	Attached Garage/Carport
Gross Area	2,734	Parking Spaces	MLS: 3
Stories	1	Year Built	1966
Total Rooms	7	Effective Year Built	1966
Bedrooms	4	Building Type	Single Family
Total Baths	3	# of Buildings	1

**LAST MARKET SALE & SALES HISTORY**

Recording Date	06/05/2012	Sale Type	Full
Sale Date	05/09/2012	Deed Type	Grant Deed
Sale Price	\$514,500	Owner Name	Wynn Thomas Patrick
Price Per Square Feet	\$246.17	Owner Name 2	Patrick Thomas
Document Number	319183	Seller	Halderman Family Trust

Recording Date	06/05/2012	06/05/2012	02/11/2009	07/27/2007	01/29/1973
Sale Date	05/09/2012	05/11/2012	02/10/2009	07/20/2007	
Sale Price	\$514,500				
Nominal		Y	Y	Y	
Buyer Name	Wynn Thomas P & Carol A Trust	Halderman Robert C	Halderman Family Trust	Halderman Betty B	Halderman Richard C
Seller Name	Halderman Family Trust	Halderman Betty B	Halderman Betty B	Halderman Richard C	
Document Number	319183	319182	63572	472290	1053300076
Document Type	Grant Deed	Affidavit	Trustee's Deed(Transfer)	Affidavit	Deed (Reg)

USPAP ADDENDUM

File No. 0571726124

Borrower: Joseph Trimboli & Rachael Miller  
 Property Address: 17491 Norwood Park Pl  
 City: Tustin County: \_\_\_\_\_ State: CA Zip Code: 92780-2341  
 Lender: Wells Fargo Mortgage

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

**Appraisal Report** A written report prepared under Standards Rule 2-2(a).  
 **Restricted Appraisal Report** A written report prepared under Standards Rule 2-2(b).

**Reasonable Exposure Time**  
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: Under 3 months

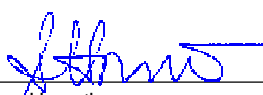
Per current market conditions, the reasonable exposure time for the subject property is estimated to be less than 3 months. This opinion is based on the analysis of current market trends for the subject's immediate market area for comparable sales similar in age, size, condition and location.

**Additional Certifications**

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.

I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

**Additional Comments**

<p><b>APPRAISER:</b></p> <p>Signature: <u></u>          Name: <u>Adrián Horvath</u>          Date Signed: <u>11/17/2020</u>          State Certification #: <u>AR044184</u>          or State License #: _____          or Other (describe): _____ State #: _____          State: <u>CA</u>          Expiration Date of Certification or License: <u>12/09/2020</u>          Effective Date of Appraisal: <u>11/12/2020</u></p>	<p><b>SUPERVISORY APPRAISER (only if required):</b></p> <p>Signature: _____          Name: _____          Date Signed: _____          State Certification #: _____          or State License #: _____          State: _____          Expiration Date of Certification or License: _____          Supervisory Appraiser inspection of Subject Property:  <input type="checkbox"/> Did Not    <input type="checkbox"/> Exterior-only from street    <input type="checkbox"/> Interior and Exterior</p>
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Borrower: Joseph Trimboli & Rachael Miller

File No.: 0571726124

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### CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
01/23/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. IF SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of each endorsement(s).

<b>PRODUCER</b> J.A. Price Agency, Inc. 6640 Shady Oak Road, Suite 500 Eden Prairie MN 55344		<b>CONTACT NAME:</b> Amy Winkelman <b>PHONE (A/C, M, Ext):</b> (202) 944-5119 <b>FAX (A/C, M):</b> (202) 944-5051 <b>EMAIL ADDRESS:</b> amy.winkelman@japric.com	
<b>INSURED</b> Adron L. Horvath, DBA: ALH Appraisal Services PO Box 733 Brea CA 92622		<b>INSURERS AFFORDED COVERAGE</b> <b>INSURER A:</b> General Star National Insurance Company <b>INSURER B:</b> <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>	

**COVERAGES**      **CERTIFICATE NUMBER:** 20-21      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE	TYPE OF INSURANCE	ADDITIONAL	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS	
C	COMMERCIAL GENERAL LIABILITY	N/A				EACH OCCURRENCE	
	CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/>					\$	
	<input type="checkbox"/> POLICY <input type="checkbox"/> CO-INSURANCE <input type="checkbox"/> LOC OTHER:					DAMAGE TO RENTED PREMISES (As an insured) \$ MED EXP (As an insured) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COM FOR AGG \$ OTHER: \$	
A	AUTOMOBILE LIABILITY	N/A				COMBINED SINGLE LIMIT (As insured)	
	<input type="checkbox"/> ALL AUTO <input type="checkbox"/> DRIVEN AUTOS ONLY <input type="checkbox"/> MAINTAINED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY					\$	
	<input type="checkbox"/> UMBRELLA LIMB <input type="checkbox"/> ERRORS AND OMISSIONS <input type="checkbox"/> DED:      RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ OTHER: \$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/OWNER EXCLUDED? (Mandatory in CA) YES: describe user      NO: description of operations below	N/A				PER:      OTHER:      \$ E.L. SACH ACCIDENT \$ E.L. DISCAP - CA EMPLOYEE \$ E.L. DISCAP - POLICY LIMIT \$	
A	Real Estate Appraisers E&O Retro Date: 03/11/2011	N	N	NIA3488895	03/31/2020	03/31/2021	Each Claim \$1,000,000 Aggregate \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

<b>CERTIFICATE HOLDER</b>  INSURANCE VERIFICATION ONLY	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 