APPRAISAL COMPLIANCE ADDENDUM

File No. 104088CS
Loan No. 4254760996

Borrower/Client DEREK L BROCKETT
Address 1675 LUCILE AVE Unit No.
City LOS ANGELES County LOS ANGELES State CA Zip Code 90026-1038
Lender/Client West Coast Funding & Real Estate Services Inc.

This Appraisal Compliance Addendum is included to ensure this appraisal report meets all USPAP 2014 requirements.

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- [X] Appraisal Report — This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- [ ] Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
- Unless otherwise indicated, 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 no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My 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.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

- [X] I have **NOT** performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the 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.

PROPERTY INSPECTION

- I [X] **HAVE** made a personal inspection of the property that is the subject of this report.
- I [ ] have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: ***No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, 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 (lender/client as identified on the first page of the report), 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 to lender. 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.***

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- [X] A reasonable marketing time for the subject property is 10-30 day(s) utilizing market conditions pertinent to the appraisal assignment.
- [X] A reasonable exposure time for the subject property is 10-30 day(s).

APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)	
Signature		Signature	
Name	STAN VOLYNSKY	Name	
Date of Signature	06/26/2018	Date of Signature	
State Certification #	AR035422	State Certification #	
or State License #		or State License #	
State	CA	State	
Expiration Date of Certification or License	10/19/2018	Expiration Date of Certification or License	
Effective Date of Appraisal	06/22/2018	Supervisory Appraiser Inspection of Subject Property:	[ ] Did Not [ ] Exterior Only from street [ ] Interior and Exterior

File No. 104088CS
Loan No. 4254760996

Uniform Residential Appraisal Report

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

SUBJECT

Property Address 1675 LUCILE AVE | City LOS ANGELES | State CA | Zip Code 90026-1038
Borrower DEREK L BROCKETT | Owner of Public Record ERICKSON, BRADY P | County LOS ANGELES
Legal Description CHILDS HEIGHTS SE 80 FT OF LOT 4. ALSO, SEE TITLE REPORT.
Assessor's Parcel # 5429-014-006 | Tax Year 2017 | R.E. Taxes $ 8978
Neighborhood Name SILVER LAKE / ECHO PARK | Map Reference 594/C5 | Census Tract 1954.00
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client West Coast Funding & Real Estate Services Inc. Address 4275 Executive Square Ste. 410, La Jolla, CA 92037
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? [X] Yes [ ] No
Report data source(s) used, offerings price(s), and date(s). DOM 13;Subject property was offered for sale.;Original Price $1,150,000;Original Date 06/04/2018;CRMLS #18350760

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;An 18 page Purchase Agreement has been reviewed. No unusual items or contingencies were noted.

Contract Price $ 1,410,000 | Date of Contract 06/14/2018 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) NDC/Purchase Contract
Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [X] No
If Yes, report the total dollar amount and describe the items to be paid. $0;;

NEIGHBORHOOD

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE $ (000)		AGE (yrs)	One-Unit	55 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	550	Low	1	2-4 Unit	35 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	3,075	High	123	Multi-Family	5 %
								1,200	Pred.	94	Commercial	5 %
											Other	0 %

Neighborhood Boundaries FRANKLIN AVE - TO THE NORTH; SILVER LAKE BLVD. - TO THE SOUTH-EAST; SUNSET BLVD. - TO THE SOUTH; VIGIL AVE - TO THE WEST.
Neighborhood Description PLEASE, SEE COMMENTS ADDENDUM.

Market Conditions (including support for the above conclusions) PLEASE, SEE COMMENTS ADDENDUM.

SITE

Dimensions 120' x 50' | Area 4000 sf | Shape RECTANGULAR | View N;Res;
Specific Zoning Classification LAR2 | Zoning Description RESIDENTIAL, 2-FAMILY ZONE. MINIMAL LOT SIZE -5,000 SQFT. SFR ALLOWED
Zoning Compliance [ ] Legal [X] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements--Type		Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street	ASPHALT	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley	NONE	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 065018/06037C/1320F | FEMA Map Date 09/26/2008
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.
THERE ARE NO APPARENT ADVERSE EASEMENTS, ENCROACHMENTS, SPECIAL ASSESSMENTS, SLIDE AREA, ETC., NEGATIVELY AFFECT THE SUBJECT'S VALUE. THE TITLE POLICY WAS NOT REVIEWED BY THE APPRAISER.

IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [X] Crawl Space	Foundation Walls CONCRETE / GOOD	Floors HRDWD / GOOD
# of Stories 1.00	[ ] Full Basement [X] Partial Basement	Exterior Walls STUCCO / GOOD	Walls DRYWALL / GOOD
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 364 sq. ft.	Roof Surface COMPOSITE / GOOD	Trim/Finish WOOD / GOOD
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 60 %	Gutters & Downspouts ALUMIN. / GOOD	Bath Floor HRDWD / TILE / GOOD
Design (Style) TRADIT.	[X] Outside Entry/Exit [ ] Sump Pump	Window Type VINYL / GOOD	Bath Wainscot TILE / GOOD
Year Built 1906	Evidence of [ ] Infestation NONE	Storm Sash/Insulated NONE / NONE	Car Storage [ ] None
Effective Age (Yrs) 20-25	[ ] Dampness [ ] Settlement	Screens MESH / GOOD	[X] Driveway # of Cars 1
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] Woodstove(s) # 0	Driveway Surface CONCRETE
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel GAS	[ ] Fireplace(s) # 0 [X] Fence YES	[X] Garage # of Cars 1
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck CVRD [X] Porch CVRD	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool None [ ] Other None	[X] Att. [ ] Det. [ ] Built-in

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,556 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) PLEASE, SEE SKETCH & COMMENTS ADDENDUM.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-one to five years ago;Bathrooms-remodeled-one to five years ago;See comments - SUBJECT CONDITION

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe
PLEASE, SEE COMMENTS ADDENDUM.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

Uniform Residential Appraisal Report

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 1,400,000 to $ 1,495,000 .

There are 29 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 1,047,000 to $ 1,525,000 .

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	1675 LUCILE AVE LOS ANGELES, CA 90026-1038	4031 CAMERO AVE LOS ANGELES, CA 90027-4514		1606 N HOOVER ST LOS ANGELES, CA 90027-5524		1342 N BENTON WAY LOS ANGELES, CA 90026-2215	
Proximity to Subject		0.58 miles N		0.61 miles NW		0.87 miles SE	
Sale Price	$ 1,410,000		$ 1,401,000		$ 1,391,500		$ 1,470,000
Sale Price/Gross Liv. Area	$ 906.17 sq. ft.	$ 995.03 sq. ft.		$ 840.28 sq. ft.		$ 933.33 sq. ft.	
Data Source(s)		CRMLS #18321954;DOM 11		CRMLS #18329176;DOM 10		CRMLS #17273068;DOM 11	
Verification Source(s)		DOC# 422578		DOC# 478830		DOC# 1223573	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		s05/18;c03/18		s05/18;c04/18		s10/17;c10/17	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	4000 sf	5400 sf	-21,000	5625 sf	-24,250	5210 sf	-18,250
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1.00;TRADIT.	DT1.00;BUNGALOW	0	DT1.00;SPANISH	0	DT1.00;BUNGALOW	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	112	94	0	83	0	99	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms / Baths)	6 / 3 / 2.0	6 / 3 / 2.0		6 / 3 / 2.0		6 / 3 / 2.0	
Gross Living Area	1,556 sq. ft.	1,408 sq. ft.	+26,000	1,656 sq. ft.	0	1,575 sq. ft.	0
Basement & Finished	364sf218sfwo	0sf	0	0sf	0	0sf	0
Rooms Below Grade	1rr0br0.1ba0o		0		0		0
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	FWA / CENTRAL	FWA / CENTRAL		FWA / CENTRAL		FWA / CENTRAL	
Energy Efficient Items	INSULATION	INSULATION		INSULATION		INSULATION	
Garage/Carport	1ga1dw	1ga1dw		1gd1dw	0	2gbi2dw	-10,000
Porch/Patio/Deck	PATIO, PORCH	PATIO, PORCH		PATIO, PORCH		PATIO, PORCH	
Other Item	NONE	NONE		NONE		NONE	
Original Listing Price	$1,150,000	$1,150,000		$1,249,000	0	$1,350,000	0
Net Adjustment (Total)		[X] + [ ] -	$ 5,000	[ ] + [X] -	$ -24,250	[ ] + [X] -	$ -28,250
Adjusted Sale Price of Comparables		Net Adj: 0% Gross Adj : 3%	$ 1,406,000	Net Adj: -2% Gross Adj: 2%	$ 1,367,250	Net Adj: -2% Gross Adj: 2%	$ 1,441,750

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

My research [ ] did [X] 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) NDC / REALIST / MLS

My research [X] 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) NDC / REALIST / MLS

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	07/17/2013	04/14/2017	12/11/2003	07/24/2009
Price of Prior Sale/Transfer	$696,000	$678,000	$505,000	$799,000
Data Source(s)	NDC / REALIST	NDC / REALIST	NDC / REALIST	NDC / REALIST
Effective Date of Data Source(s)	06/22/2018	06/22/2018	06/22/2018	06/22/2018

Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT PROPERTY HAS NOT BEEN SOLD OR TRANSFERRED WITHIN THE PAST 36 MONTHS PRIOR TO THE APPRAISAL DATE. COMPARABLE #1 I A FLIP SALE IT DISPLAYS GROWTH IN VALUE SINCE THE DATE OF ITS LAST SALE DUE TO RECENT REMODELING. SALES AND HISTORY WAS RESEARCHED THROUGH BOTH THE PUBLIC RECORD AND TITLE COMPANIES.

Summary of Sales Comparison Approach PLEASE, SEE COMMENTS ADDENDUM.

Indicated Value by Sales Comparison Approach $ 1,410,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 1,410,000 **Cost Approach (if developed) $** 1,120,870 **Income Approach (if developed) $**

SEE COMMENTS ADDENDUM.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

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 $ 1,410,000 **, as of** 06/22/2018 **, which is the date of inspection and the effective date of this appraisal.**

Uniform Residential Appraisal Report

ADDITIONAL COMMENTS

PLEASE, SEE COMMENTS ADDENDUM.

COST APPROACH

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

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) DUE TO THE LACK OF VACANT LAND SALES, LAND / SITE VALUE WAS OBTAINED VIA THE "EXTRACTION METHOD". LAND TO VALUE RATIO IS CONSIDERED "TYPICAL" FOR THE AREA.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW

Source of cost data LOCAL CONTRACTOR, BALTCOR CONSTRUCTION

Quality rating from cost service AVERAGE Effective date of cost data 06/22/2018

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

PLEASE, SEE COMMENTS ADDENDUM .

Estimated Remaining Economic Life (HUD and VA only) 55 Years

OPINION OF SITE VALUE				=$	855,000
Dwelling	1,556	Sq. Ft. @ $	200.00	=$	311,200
Bsmt.	364	Sq. Ft. @ $	50.00	=$	18,200
AMENITIES					10,000
Garage/Carport	355	Sq. Ft. @ $	45.00	=$	15,975
Total Estimate of Cost-new				=$	355,375
Less	Physical 28	Functional 0	External 0		
Depreciation	99,505	0	0	=$	(99,505)
Depreciated Cost of Improvements				=$	255,870
"As-is" Value of Site Improvements				=$	10,000
Indicated Value By Cost Approach				=$	1,120,870

INCOME

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

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)? [ ] Yes [ ] No Unit type(s) [ ] Detached [ ] Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? [ ] Yes [ ] No If Yes, date of conversion.

Does the project contain any multi-dwelling units? [ ] Yes [ ] No Data source.

Are the units, common elements, and recreation facilities complete? [ ] Yes [ ] No If No, describe the status of completion.

Are the common elements leased to or by the Homeowner's Association? [ ] Yes [ ] No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

ALVO ENTERPRISE
EXTRA COMPARABLES 4-5-6

File No. 104088CS
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Property Address 1675 LUCILE AVE
City LOS ANGELES County LOS ANGELES State CA Zip Code 90026-1038
Lender/Client West Coast Funding & Real Estate Services Inc. Address 4275 Executive Square Ste. 410, La Jolla, CA 92037

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	1675 LUCILE AVE LOS ANGELES, CA 90026-1038	1935 MAYVIEW DR LOS ANGELES, CA 90027-4721		1326 N HOOVER ST LOS ANGELES, CA 90027-6008		1839 LUCILE AVE LOS ANGELES, CA 90026-1025	
Proximity to Subject		0.34 miles N		0.42 miles NW		0.19 miles NE	
Sale Price	$ 1,410,000		$ 1,375,000		$ 1,195,000		$ 1,495,000
Sale Price/Gross Liv. Area	$ 906.17 sq. ft.	$ 1,029.19 sq. ft.		$ 739.94 sq. ft.		$ 827.80 sq. ft.	
Data Source(s)		CRMLS #18312930;DOM 39		CRMLS #18334416;DOM 12		CRMLS #18349232;DOM 3	
Verification Source(s)		DOC# 279202		DOC# 571970		NDC / REALIST	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		Listing	
Concessions		Conv;0		Cash;0		0;0	
Date of Sale/Time		s03/18;c03/18		s06/18;c04/18		Active	
Location	N;Res;	N;Res;		A;Comm;	+120,000	N;Res;	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	4000 sf	4962 sf	0	6195 sf	-33,000	8724 sf	-70,750
View	N;Res;	B;Res;CtySky	-70,000	N;Res;		N;CtySky;Tree top	0
Design (Style)	DT1.00;TRADIT.	DT2.00;MODERN	0	DT1.00;BUNGALOW	0	DT2.00;CONTEMP.	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	112	66	0	96	0	92	0
Condition	C3	C4	+70,000	C4	+60,000	C3	
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	5 / 2 / 2.1	0	6 / 4 / 2.0	0	6 / 3 / 3.0	0
Gross Living Area	1,556 sq. ft.	1,336 sq. ft.	+38,500	1,615 sq. ft.	0	1,806 sq. ft.	-43,750
Basement & Finished	364sf218sfwo	0sf	0	0sf	0	0sf	0
Rooms Below Grade	1rr0br0.1ba0o		0		0		0
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	FWA / CENTRAL	FWA / CENTRAL		FWA / CENTRAL		FWA / CENTRAL	
Energy Efficient Items	INSULATION	INSULATION		INSULATION		INSULATION	
Garage/Carport	1ga1dw	1cp	0	1gd1dw	0	1ga	0
Porch/Patio/Deck	PATIO, PORCH	PATIO, PORCH		PATIO, PORCH		DECKS, PORCH	0
Other Item	NONE	NONE		NONE		NONE	
Original Listing Price	$1,150,000	$1,100,000	0	$1,125,000	0	$1,595,000	0
Net Adjustment (Total)		[X] + [ ] -	$ 38,500	[X] + [ ] -	$ 147,000	[ ] + [X] -	$ -114,500
Adjusted Sale Price of Comparables		Net Adj: 3% Gross Adj : 13%	$ 1,413,500	Net Adj: 12% Gross Adj: 18%	$ 1,342,000	Net Adj: -8% Gross Adj: 8%	$ 1,380,500

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

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	07/17/2013	09/17/1987	10/25/2012	08/29/1995
Price of Prior Sale/Transfer	$696,000	$114,500	$700,000	$89,500
Data Source(s)	NDC / REALIST	NDC / REALIST	NDC / REALIST	NDC / REALIST
Effective Date of Data Source(s)	06/22/2018	06/22/2018	06/22/2018	06/22/2018

Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT PROPERTY HAS NOT BEEN SOLD OR TRANSFERRED WITHIN THE PAST 36 MONTHS PRIOR TO THE APPRAISAL DATE. COMPARABLE #1 I A FLIP SALE IT DISPLAYS GROWTH IN VALUE SINCE THE DATE OF ITS LAST SALE DUE TO RECENT REMODELING. SALES AND HISTORY WAS RESEARCHED THROUGH BOTH THE PUBLIC RECORD AND TITLE COMPANIES.

Summary of Sales Comparison Approach PLEASE, SEE COMMENTS ADDENDUM.

ALVO ENTERPRISE
EXTRA COMPARABLES 7-8-9

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Lender/Client West Coast Funding & Real Estate Services Inc. Address 4275 Executive Square Ste. 410, La Jolla, CA 92037

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 7		COMPARABLE SALE # 8		COMPARABLE SALE # 9	
Address	1675 LUCILE AVE LOS ANGELES, CA 90026-1038	3325 HAMILTON WAY LOS ANGELES, CA 90026-2111					
Proximity to Subject		0.44 miles SE					
Sale Price	$ 1,410,000		$ 1,430,000		$		$
Sale Price/Gross Liv. Area	$ 906.17 sq. ft.	$ 806.09 sq. ft.		$ sq. ft.		$ sq. ft.	
Data Source(s)		CRMLS #SR18146370;DOM 3					
Verification Source(s)		NDC / REALIST					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		Listing					
Concessions		0;0					
Date of Sale/Time		Active					
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE					
Site	4000 sf	3890 sf	0				
View	N;Res;	B;Res;CtySky	-70,000				
Design (Style)	DT1.00;TRADIT.	DT2.00;TRADIT.	0				
Quality of Construction	Q4	Q4					
Actual Age	112	95	0				
Condition	C3	C4	+70,000				
Above Grade	Total / Bdrms. / Baths	Total / Bdrms. / Baths		Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Room Count	6 / 3 / 2.0	8 / 5 / 2.0	0				
Gross Living Area	1,556 sq. ft.	1,774 sq. ft.	-38,150	sq. ft.		sq. ft.	
Basement & Finished	364sf218sfwo	0sf	0				
Rooms Below Grade	1rr0br0.1ba0o		0				
Functional Utility	AVERAGE	AVERAGE					
Heating/Cooling	FWA / CENTRAL	FWA / NONE	+5,000				
Energy Efficient Items	INSULATION	INSULATION					
Garage/Carport	1ga1dw	1gd	0				
Porch/Patio/Deck	PATIO, PORCH	DECK, PORCH	0				
Other Item	NONE	NONE					
Original Listing Price	$1,150,000	$1,430,000	0				
Net Adjustment (Total)		+ X -	$ -33,150	+ -	$	+ -	$
Adjusted Sale Price of Comparables		Net Adj: -2% Gross Adj : 13%	$ 1,396,850	Net Adj: 0% Gross Adj: 0%	$	Net Adj: 0% Gross Adj: 0%	$

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

ITEM	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer	07/17/2013	09/12/1997		
Price of Prior Sale/Transfer	$696,000	$231,000		
Data Source(s)	NDC / REALIST	NDC / REALIST		
Effective Date of Data Source(s)	06/22/2018	06/22/2018		

Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT PROPERTY HAS NOT BEEN SOLD OR TRANSFERRED WITHIN THE PAST 36 MONTHS PRIOR TO THE APPRAISAL DATE. COMPARABLE #1 I A FLIP SALE IT DISPLAYS GROWTH IN VALUE SINCE THE DATE OF ITS LAST SALE DUE TO RECENT REMODELING. SALES AND HISTORY WAS RESEARCHED THROUGH BOTH THE PUBLIC RECORD AND TITLE COMPANIES

Summary of Sales Comparison Approach SEE COMMENTS ADDENDUM.

File No. 104088CS
Loan No. 4254760996

Market Conditions Addendum to the Appraisal Report

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

Property Address 1675 LUCILE AVE City LOS ANGELES State CA ZIP Code 90026-1038

Borrower DEREK L BROCKETT

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	89	40	33	[ ] Increasing	[ ] Stable	[X] Declining
Absorption Rate (Total Sales/Months)	14.83	13.33	11.00	[ ] Increasing	[ ] Stable	[X] Declining
Total # of Comparable Active Listings	28	18	25	[ ] Declining	[ ] Stable	[X] Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	1.89	1.35	2.27	[ ] Declining	[ ] Stable	[X] Increasing
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sales Price	$1,011,000	$1,275,100	$1,175,000	[ ] Increasing	[X] Stable	[ ] Declining
Median Comparable Sales Days on Market	17	22	15	[ ] Declining	[X] Stable	[ ] Increasing
Median Comparable List Price	$986,116	$1,199,000	$995,000	[ ] Increasing	[X] Stable	[ ] Declining
Median Comparable Listings Days on Market	110	55	20	[X] Declining	[ ] Stable	[ ] Increasing
Median Sale Price as % of List Price	1.06	1.17	1.07	[ ] Increasing	[X] Stable	[ ] Declining
Seller-(developer, builder, etc,) paid financial assistance prevalent?	[ ] Yes	[X] No		[ ] Declining	[X] Stable	[ ] Increasing

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

WHILE ANALYZING THE LOCAL MARKET, THE APPRAISER CAME TO THE CONCLUSION THAT SALES CONCESSIONS ARE NOT TYPICAL FOR THE AREA. HOWEVER, IF ANY ARE USUALLY IN FORM OF SELLER-PAID CLOSING COST UP TO 3%.

Are foreclosure sales (REO sales) a factor in the market? [ ] Yes [X] No If yes, explain (including the trends in listings and sales of foreclosed properties).

THE SUBJECT'S MARKET AREA IS NOT ADVERSELY AFFECTED BY FORECLOSURE OR SHORT SALES ACTIVITY.

Cite data sources for above information.

MLS, LOCAL REAL ESTATE BROKERS.

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 LOCAL MARKET HAS BEEN RELATIVELY STABLE DURING THE PAST 12 MONTHS. MOST CURRENT LISTINGS / RECENT SALES DISPLAY ASKING / SALE PRICES SIMILAR TO THOSE THAT WERE LISTED / SOLD 4-12 MONTHS AGO. SUPPLY HAS BEEN INCREASING AND IS CURRENTLY SLIGHTLY LOWER THAN DEMAND. THE TOTAL NUMBER OF SETTLED SALES AND ABSORPTION RATE HAVE BEEN DECLINING. THE MEDIAN SALE PRICE TO LISTING PRICE RATIO RATE HAS BEEN FLUCTUATING. A TYPICAL MARKETING TIME IS CURRENTLY ABOUT 15 DAYS. CONVENTIONAL FINANCING IS TYPICAL FOR THE AREA.

*Original list prices considered misleading, price at the time of status was used instead. Median Sale Price to List Price is determined by median price of those homes sold divided by the median price of those homes listed during that time period. Data is derived from MLS. DOM= Listing date to Pending date or Listing Date to Withdrawn /

CONDO/CO-OP PROJECTS

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)				[ ] Increasing	[ ] Stable	[ ] Declining
Absorption Rate (Total Sales/Months)				[ ] Increasing	[ ] Stable	[ ] Declining
Total # of Active Comparable Listings				[ ] Declining	[ ] Stable	[ ] Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				[ ] Declining	[ ] Stable	[ ] Increasing

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

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

APPRAISER

Signature	Signature
Appraiser Name STAN VOLYNSKY	Supervisor Name
Company Name ALVO ENTERPRISE	Company Name
Company Address 12625 Lithuania Dr., Granada Hills, CA 9134	Company Address
State License/Certification # AR035422 State CA	State License/Certification # State
Email Address ALVO.ENTERPRISE@GMAIL.COM	Email Address

COMMENT ADDENDUM

File No. 104088CS
Loan No. 4254760996

Borrower	DEREK L BROCKETT		
Property Address	1675 LUCILE AVE		
City	LOS ANGELES	State CA	Zip Code 90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.	Address	4275 Executive Square Ste. 410, La Jolla, CA 92037

SUBJECT CONDITION
AT THE TIME OF THE INSPECTION, THE SUBJECT WAS FOUND TO BE RECENTLY REMODELED AND IS CURRENTLY IN GOOD CONDITION WITH NO NEED OF APPARENT REPAIRS.

NO CONDITION THAT MAY REPRESENT A RISK TO THE SOUNDNESS OF THE PROPERTY WERE NOTED. HOWEVER, THE APPRAISER IS NOT A HOME INSPECTOR. THIS REPORT SHOULD NOT BE RELIED UPON TO DISCLOSE ANY CONDITION PRESENT IN THE SUBJECT PROPERTY. THE APPRAISAL REPORT DOES NOT GUARANTEE THAT THE PROPERTY IS FREE OF DEFECTS.

COMMENT ADDENDUM

File No. 104088CS
Loan No. 4254760996

Borrower DEREK L BROCKETT
Property Address 1675 LUCILE AVE
City LOS ANGELES County LOS ANGELES State CA Zip Code 90026-1038
Lender/Client West Coast Funding & Real Estate Services Inc. Address 4275 Executive Square Ste. 410, La Jolla, CA 92037

SCOPE OF THE APPRAISAL

THE FOLLOWING STEPS WERE FOLLOWED IN ARRIVING AT THE FINAL ESTIMATE OF VALUE INCLUDED IN THE APPRAISAL REPORT OF THE SUBJECT PROPERTY:

AN INVESTIGATION WAS MADE TO DETERMINATE MARKET TRENDS, INFLUENCES AND OTHER SIGNIFICANT FACTORS PERTINENT TO THE SUBJECT PROPERTY.

A WALK-THROUGH INSPECTION OF THE PROPERTY WAS PERFORMED. ALTHOUGH DUE DILIGENCE WAS EXERCISED WHILE AT THE SUBJECT PROPERTY, THE APPRAISER IS NOT AN EXPERT IN SUCH MATTERS AS PEST CONTROL, STRUCTURAL ENGINEERING, HAZARDOUS WASTE, OR CONSTRUCTION ETC.. AND NO WARRANTY IS GIVEN OR IMPLIED AS TO THESE OR OTHER ELEMENTS OUTSIDE OF ANALYSIS OF MARKET DATA. INSPECTIONS BY VARIOUS PROFESSIONAL WITHIN THESE FIELDS MAY BY RECOMMENDED WITH FINAL ESTIMATE OF MARKET VALUE SUBJECT TO THEIR FINDINGS.

A MORE DETAILED REVIEW OF THE COLLECTED DATA WAS PERFORMED WITH THE MOST RELEVANT FACTORS EXTRACTED AND CONSIDERED. SALES WERE EXAMINED AND CONFIRMED CLOSED FROM MATERIAL PROVIDED BY ONE OR MORE SERVICE(S) THAT OBTAINED INFORMATION FROM PUBLIC RECORDS. MARKET FACTORS WERE WEIGHTED AND THEIR INFLUENCE ON THE SUBJECT WAS DETERMINED. A HIGHEST AND BEST USE ANALYSIS WAS DONE ON THE SUBJECT PROPERTY.

THE APPRAISAL REPORT WAS THEN COMPLETED IN ACCORDANCE WITH STANDARDS DICTATED BY THE APPRAISAL FOUNDATION IN THE UNIFORM STANDARDS OF PROFESSIONAL PRACTICES (USPAP). THE REPORT INCLUDED SUFFICIENT DATA AND INFORMATION NEEDED TO LEAD THE READER TO SIMILAR CONCLUSION OF MARKET VALUE. THE APPRAISAL REPORT WAS THEN DELIVERED TO THE CLIENT, WHICH CONSTITUTED COMPLETION OF THE ASSIGNMENT.

THE APPRAISER IS NOT A HOME INSPECTOR. THIS REPORT SHOULD NOT BE RELIED UPON TO DISCLOSE ANY CONDITIONS PRESENT IN THE SUBJECT PROPERTY. THE APPRAISAL REPORT DOES NOT GUARANTEE THAT THE PROPERTY IS FREE OF DEFECTS.

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.

NEIGHBORHOOD DESCRIPTION:

THE SUBJECT PROPERTY IS LOCATED IN THE CITY OF LOS ANGELES WITHIN THE COUNTY OF LOS ANGELES, BOUNDED BY THE FOLLOWING: FRANKLIN AVE - TO THE NORTH; SILVER LAKE BLVD. - TO THE SOUTH-EAST; SUNSET BLVD. - TO THE SOUTH; VIGIL AVE - TO THE WEST.

THIS IS AN ESTABLISHED, RESIDENTIAL NEIGHBORHOOD WHICH IS COMPOSED MOSTLY OF OLDER AGES, AVERAGE TO GOOD QUALITY SINGLE FAMILY HOMES AND SMALL INCOME PROPERTIES SITUATED ON 1,500 - 9,000 SQFT. LOTS. A FEW NEWER SUPERIOR QUALITY HOMES, CONDOMINIUM COMPLEX AND VARIOUS COMMERCIAL PROPERTIES ARE PRESENT AS WELL. PUBLIC UTILITIES INCLUDE: WATER, POWER, SEWER. SUNSET BLVD. IS MAIN ACCESS TO THIS NEIGHBORHOOD. ALL COMMUNITY AND CONSUMER SUPPORT FACILITIES ARE WITHIN 1-3 MILE DISTANCE. EDUCATION, SHOPPING, EMPLOYMENT, RECREATION, PUBLIC SERVICES ETC., ARE ALL ACCESSIBLE WITHIN THE RESIDENTIAL COMMUNITY.

NEIGHBORHOOD MARKET CONDITIONS:

THE LOCAL MARKET HAS BEEN RELATIVELY STABLE DURING THE PAST 12 MONTHS. MOST CURRENT LISTINGS / RECENT SALES DISPLAY ASKING / SALE PRICES SIMILAR TO THOSE THAT WERE LISTED / SOLD 4-12 MONTHS AGO. SUPPLY HAS BEEN INCREASING AND IS CURRENTLY SLIGHTLY LOWER THAN DEMAND. THE TOTAL NUMBER OF SETTLED SALES AND ABSORPTION RATE HAVE BEEN DECLINING. THE MEDIAN SALE PRICE TO LISTING PRICE RATIO RATE HAS BEEN FLUCTUATING. A TYPICAL MARKETING TIME IS CURRENTLY ABOUT 15 DAYS. CONVENTIONAL FINANCING IS TYPICAL FOR THE AREA.

ADDITIONAL COMMENTS REGARDING FORM 1004MC:

LINE 1 INFORMATION OF FORM 1004MC IS NOT NECESSARILY THE SAME AS INFORMATION PROVIDED ON PAGE 2. IN ORDER TO OBTAIN A CREDIBLE RESULT TO DETERMINE MARKET TRENDS IN THE AREA, A LARGER VARIETY OF SAMPLES WERE USED. THOSE SAMPLES ARE NOT ALWAYS COMPARABLE TO THE SUBJECT. INFORMATION PROVIDED ON PAGE 2 REFLECTS ONLY PROPERTIES SIMILAR TO THE SUBJECT AND LOCATED IN ITS IMMEDIATE NEIGHBORHOOD. THEREFORE, THE NUMBERS ARE DIFFERENT.

ASSUMPTIONS ARE THAT NO DRAMATIC MARKET CHANGES ARE FORECASTED TO OCCUR WITHIN THE NEXT FEW MONTHS AFTER THE INDICATED DATE OF VALUE.

ADVERSE ENVIRONMENTAL CONDITIONS:

THE APPRAISER HAS ASSUMED THAT THERE ARE NO HIDDEN OR UNAPPARENT CONDITIONS OF THE PROPERTY SITE, THE SUBSOIL OR THE STRUCTURE THAT WOULD MAKE THE PROPERTY MORE OR LESS VALUABLE. THE APPRAISER IS NOT RESPONSIBLE FOR ANY SUCH CONDITIONS THAT DO EXIST OR FOR ANY ENGINEERING THAT MIGHT BE REQUIRED TO DISCOVER WHETHER SUCH FACTORS EXIST.

UNLESS OTHERWISE STATED IN THIS REPORT THE EXISTENCE OF HAZARDOUS TO TOXIC SUBSTANCES, WHICH MAY BE PRESENT ON THE SUBJECT PROPERTY, WERE NOT VISUALLY OBVIOUS TO THE APPRAISER. HOWEVER, THE APPRAISER IS NOT TRAINED TO DETECT ALL FORM OF HAZARDOUS OF TOXIC SUBSTANCES UNDER ALL CIRCUMSTANCES.

AT THE TIME OF INSPECTION, THERE WERE NO OBVIOUS KNOWN ENVIRONMENTAL PROBLEMS IN AREA OBSERVED BY THE APPRAISER; HOWEVER AS INDICATED ABOVE, THE APPRAISER IS NOT QUALIFIED TO IDENTIFY ALL FORMS OF DETRIMENTAL ENVIRONMENTAL FACTORS THAT COULD BE PRESENT ON THE GROUNDS, IN THE STRUCTURE OR ADJACENT TO THE SUBJECT PROPERTY.

IT IS RECOMMENDED, TO THE CLIENT, THAT IF ANY COMPLICATIONS, ARISING FROM AN ENVIRONMENTAL ORIGIN ARE SUSPECTED, THAT AN INVESTIGATION, BY A QUALIFIED PROFESSIONAL BE REQUESTED. IN THE EVENT OF ANY DISCOVERY, OF AN ENVIRONMENTAL NATURE, THAT POSES ANY ADVERSE AFFECT UPON VALUE OR MARKETABILITY, THE APPRAISER RESERVES THE RIGHT TO CHANGE ANY CONCLUSIONS IN THIS REPORT.

COMMENT ADDENDUM

File No.	104088CS
Loan No.	4254760996

Borrower DEREK L BROCKETT

Property Address 1675 LUCILE AVE

City LOS ANGELES County LOS ANGELES State CA Zip Code 90026-1038

Lender/Client West Coast Funding & Real Estate Services Inc. Address 4275 Executive Square Ste. 410, La Jolla, CA 92037

ZONING COMPLIANCE:

THE CITY OF LOS ANGELES REQUIRES A MINIMAL LOT SIZE OF 5,000 SQFT. WITH MINIMAL WIDTH OF 50 FT. TO BE PROVIDED FOR ANY RESIDENCE WITHIN "LAR2" ZONE. DUE TO THE DEPARTURE FROM THIS REQUIREMENT, THE SUBJECT'S ZONING COMPLIANCE IS LEGAL NON-CONFORMING (GRAND FATHERED) USE. THIS IS TYPICAL FOR THE MARKET AREA AND DOES NOT CREATE A NEGATIVE EFFECT TO THE SUBJECT'S MARKETABILITY. IT IS HISTORICALLY GRANTED THAT THE PROPERTY COULD BE RE-BUILT IF DESTROYED TO ITS ORIGINAL FOOTPRINT AND THIS WOULD BE CONSIDERED A VARIANCE. IF THE CLIENT HAS ANY CONCERNS ARISING FROM THIS ISSUE, IT IS RECOMMENDED THAT THEY OBTAIN A REBUILT LETTER FROM THE CITY OF LOS ANGELES BUILDING AND SAFETY DEPARTMENT.

PROPERTY FEATURES:

THE SUBJECT PROPERTY IS A ENGLISH STYLE, ONE-STORY, 3 BEDROOM / 2.00 BATH SINGLE FAMILY HOME. IT WAS ORIGINALLY BUILT IN 1906 WITH WOOD FRAME AND STUCCO CONSTRUCTION. PER LABDS RECORD, IT WAS RENOVATED TWICE IN 1970 AND IN 1998. ITS PRESENT SIZE, ROOM COUNT, CONDITION, QUALITY OF CONSTRUCTION, DESIGN AND APPEAL CONFORM TO THE AREA'S STANDARDS. ACCORDING TO THE ASSESSOR'S INFORMATION, THE SUBJECT'S LIVING AREA IS 1,128 SQFT. WHICH IS IN ERROR. THE PERMITTED ADDITION THAT WAS DONE IN 1998 IS NOT INCLUDED (SEE PAGE 17). THE APPRAISERS MEASUREMENT OF 1,566 SQFT. CORRELATES WITH MLS INFORMATION. THIS RESULT WAS USED AS DATA FOR THE APPRAISAL. MAJOR PARTS OF THE CONSTRUCTION ARE DESCRIBED BELOW:

-FLOOR FINISHING OF THE HOUSE ARE OF GOOD QUALITY HARDWOOD.
-THE BATHROOMS HAVE TILE FLOORING / WAINSCOTS, AND GOOD QUALITY FIXTURES.
-HEATING / COOLING: A FORCE AIR UNIT HEATER AND A CENTRAL AIR CONDITIONER ARE PROVIDED FOR THE HOME.
-PLUMBING: SANITARY FITTING AND HARDWARE OF GOOD QUALITY PORCELAIN IN THE KITCHEN AND BATHROOMS.
-ELECTRICAL: ALL ELECTRICAL SWITCHES FEATURES APPEAR TO BE IN WORKING CONDITION.
-KITCHEN: CABINETS ARE MADE OF GOOD QUALITY WOOD, THE COUNTER TOPS ARE MADE OF STONE.
-EXTRAS: FINISHED BASEMENT WITH HALF BATHROOM WHICH IS CURRENTLY USED AS A RECREATION ROOM.
-PARKING: 1 CAR GARAGE WITH CONCRETE FLOORING AND ADEQUATE LIGHTING.

AT THE TIME OF THE INSPECTION, ALL UTILITIES WERE ON AND FUNCTIONING. THE WATER HEATER WAS DOUBLE STRAPPED. BOTH COMBO SMOKE / CARBON-MONOXIDE DETECTOR WERE PRESENT.

COST APPROACH:

THE APPRAISER HAS DISTRIBUTED THE VALUE OF THE PROPERTY BETWEEN THE LAND AND THE IMPROVEMENTS ON THE BASIS OF THE EXISTING USE OF THE PROPERTY. THESE SEPARATE VALUES ARE NOT TO BE CONSIDERED OF RELEVANT USE IN CONJUNCTION WITH ANY OTHER APPRAISAL AND WOULD BE CONSIDERED INVALID IN SUCH CASE.

THE APPRAISER HAS USED $200.00 AS A COST PER SQUARE FOOT TO REBUILD THE DWELLING. OVERALL, THE SUBJECT PROPERTY'S IMPROVEMENTS ARE CONSIDERED TO BE IN GOOD CONDITION AND WERE DEPRECIATED AT 25% BASED UPON ITS EFFECTIVE AGE OF 20-25 YEARS.

DUE TO THE LIMITED AMOUNT OF CURRENT VACANT LAND SALES AND LISTINGS, THE ESTIMATED SITE VALUE IS DERIVED BY THE METHOD OF EXTRACTION APPLIED TO COMPARABLES #1-3. CALCULATION REVEALED: $213.7 PER SQFT.
LAND VALUE: 4,000 SQFT x $213.7 = $854,800 ($855,000). THE RANGE OF 70-80% FOR LAND VALUE RATIOS COMPARED TO THE SUBJECT'S INDICATED VALUE IS CONSIDERED COMMON FOR THE SUBJECT'S MARKET AREA. NEITHER EXTERNAL, NOR FUNCTIONAL INADEQUACIES WERE NOTED.

THE APPRAISER RECOGNIZES THAT THE COST APPROACH DOES NOT SUPPORT HIS OPINION OF THE SUBJECT'S MARKET VALUE. HOWEVER, THIS SHOWS THAT CURRENT MARKET CONDITIONS IN THE SUBJECT' S AREA ALLOW A TYPICAL INVESTOR TO RECOVER EXPENSES ON LAND PLUS COST OF CONSTRUCTION / REMODELING AND NET A REASONABLE PROFIT.

MARKET APPROACH:

DATA PERTAINING TO THE SUBJECT PROPERTY IS GENERALLY GATHERED BY THE APPRAISER AT THE TIME OF PHYSICAL INSPECTION OF THE SAID PROPERTY, ALONG WITH A SEARCH OF PUBLIC RECORDS PERTAINING TO THE SUBJECT. AFTER A THOROUGH SEARCH OF ALL PERTINENT DATA, SEVEN COMPARABLES WERE SELECTED. ALL COMPARABLES ARE LOCATED WITHIN THE SUBJECT'S MARKET AREA AND CONSIDERED TO BE THE MOST RECENT AND THE BEST AVAILABLE AT THE TIME OF THE APPRAISAL.

-COMPARABLES #1-5 ARE CLOSED SALES. COMPARABLES #6 & 7 ARE ACTIVE LISTINGS.
-COMPARABLES #1, 2, 4 & 5 WERE SOLD WITHIN THE PAST 90 DAYS PRIOR TO THE APPRAISAL DATE.
-ALL COMPARABLES ARE SIMILAR OR SOMEWHAT SIMILAR TO THE SUBJECT IN TERMS OF LIVING AREA, ROOM COUNT, QUALITY OF CONSTRUCTION AND MARKET APPEAL.
-COMPARABLES #1, 3 & 6 ARE SIMILAR TO THE SUBJECT IN TERMS OF CONDITION.

THE MOST WEIGHT IN THE FINAL ANALYSIS WAS GIVEN TO COMPARABLES #1-3 WHICH ARE SIMILAR TO THE SUBJECT IN TERMS OF CONDITION AND DISPLAY MINIMAL ADJUSTMENTS. COMPARABLES #4 & 5 WERE GIVEN SECONDARY CONSIDERATION. COMPARABLES #6 & 7 ARE NOT CONSUMMATED SALES. BOTH WERE USED AS SUPPORTING DATA. ALL COMPARABLES SUPPORT AND BRACKET ESTIMATED VALUE BEFORE AND AFTER ADJUSTMENTS. THE SUBJECT WAS APPRAISED TOWARD THE MIDDLE OF THE INDICATED VALUE RANGE OF COMPARABLES #1-3. THE CONTRACT PRICE AND MULTIPLE OFFER SITUATION WERE ALSO CONSIDERED.

GRID ADJUSTMENTS:

<u>-LISTING:</u> PER 1004MC, MOST PROPERTIES IN THE AREA CURRENTLY SELL HIGHER THAN ASKING PRICE. THEREFORE, NO NEGOTIATION ADJUSTMENT WAS APPLIED TO COMPARABLES #6 & 7.
<u>-DATE OF SALE:</u> DUE TO THE STABLE MARKET IN THE AREA, TIME ADJUSTMENT IS UNWARRANTED.
<u>-LOCATION:</u> A 10% ADJUSTMENT WAS APPLIED TO COMPARABLE #5 WHICH IS LOCATED NEXT ACROSS THE STREET FROM A PARKING LOT OF LARGE COMMERCIAL PROPERTY.
<u>-GLA:</u> ADJUSTMENTS WERE BASED ON $175.00 PER SQFT RATE FOR DIFFERENCE OVER 75 SQFT., ROUNDED.
<u>-VIEW & CONDITION:</u> 5% ADJUSTMENTS WERE BASED ON THE SUBJECT'S WALK-THROUGH INSPECTION, COMPARABLES' VISUAL OBSERVATION AND MLS INFORMATION.
<u>-ROOM COUNT:</u> NO MEASURABLE MARKET REACTION ON BEDROOM / BATHROOM COUNT DIFFERENTIAL WAS NOTED. NO ADJUSTMENT WAS APPLIED.

COMMENT ADDENDUM

File No. 104088CS
Loan No. 4254760996

Borrower DEREK L BROCKETT
Property Address 1675 LUCILE AVE
City LOS ANGELES County LOS ANGELES State CA Zip Code 90026-1038
Lender/Client West Coast Funding & Real Estate Services Inc. Address 4275 Executive Square Ste. 410, La Jolla, CA 92037

-OTHERS: NO RELEVANT COMPARABLES WITH FINISHED BASEMENT WERE AVAILABLE. IT IS NOT POSSIBLE TO ACCURATELY MEASURE MARKET REACTION FOR SUCH AMENITY. THEREFORE, NO ADJUSTMENT WAS APPLIED. HOWEVER, ITS PRESENCE WAS CONSIDERED IN THE FINAL ANALYSIS AS A POSITIVE FACTOR. EACH GARAGE SPACE WAS ADJUSTED AT $10,000.
-CASH EQUIVALENCY: WAS CONSIDERED FOR ALL COMPARABLES. PER MLS, NO CONCESSIONARY ITEMS WERE INCLUDED IN THE TRANSACTION OF COMPARABLES.

EXPOSURE TIME:

EXPOSURE TIME IS DEFINED BY USPAP AS "THE ESTIMATED LENGTH OF TIME THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL". A REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY IS 10-30 DAYS.

FINAL RECONCILIATION:

THE MARKET DATA APPROACH INDICATES A VALUE CONCLUSION FOR THE SUBJECT PROPERTY PREDICATED ON A COMPARATIVE ANALYSIS OF RECENT SALES SIMILAR PROPERTIES. THE PREDICATED MERITS OF THIS APPROACH ARE LIMITED BY THE HETEROGENEOUS NATURE OF REAL ESTATE, IMPERFECT MARKET CONDITION, WIDELY DIVERGENT FINANCING TERMS AND THE INHERENT SUBJECTIVITY OF ADJUSTMENTS. IN CASE OF THE SUBJECT PROPERTY, THIS APPROACH WAS GIVEN THE MOST WEIGHT DUE TO THE FACT OF THAT THERE WAS REASONABLE SALES DATA FOR SIMILAR TYPE OF PROPERTIES WITH SIMILAR AMENITIES.

THE COST APPROACH IS NOT MARKET ORIENTATED AS THE OTHER APPROACHES TO VALUE, AS IT DOES NOT UTILIZE MARKET DATA TO ESTABLISH THE SUBJECT'S LAND VALUE BY COMPARISON, BUT RATHER THE LAND VALUE IS ABSTRACTED FROM THE INDICATED VALUE OF THE IMPROVED SALES. THE REPLACEMENT COST APPROACH TO VALUE IS VALID INDICATOR OF VALUE, BUT IN THE CASE OF FULLY DEVELOPED TRACTS THAT HAVE NO REMAINING VACANT LOTS, THIS APPROACH'S VALIDITY IS DIMINISHED AND IS GIVEN SECONDARY CONSIDERATION.

THE INCOME APPROACH IS VALID INDICATOR OF VALUE FOR INCOME PRODUCING PROPERTIES, IN THAT THIS APPROACH CONVERTS THE ANTICIPATED FUTURE BENEFITS TO A PRESENT WORTH FIGURE THROUGH THE CAPITALIZATION PROCESS. HOWEVER, IN THE CASE OF SINGLE FAMILY RESIDENCES THIS APPROACH IS NOT A VALID INDICATOR OF VALUE .

THE MOST CONSIDERATION WAS GIVEN TO THE DIRECT MARKET APPROACH, WITH SECONDARY CONSIDERATION GIVEN TO THE COST APPROACH AND NO CONSIDERATION GIVEN TO THE INCOME APPROACH.

DEFINITIONS:

MARKET VALUE: the most probable price 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 knowledgeably, and assuming the price is not affected by undue stimuli. 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 acting in what they consider their own best interests;
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;
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. [12 CFR §226.62(g)]

HYPOTHETICAL CONDITION: a condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results, but is used for the purpose of analysis.

EXTRAORDINARY ASSUMPTION: an assumption, directly related to a specific assignment, as of the effective date of the assignment results, which, if found to be false, could alter the appraiser's opinions or conclusions.

FLIP SALE: A type of real estate investment strategy in which an investor purchases properties with the goal of reselling them for a profit. Profit is generated either through the price appreciation that occurs as a result of a hot housing market and/or from renovations and capital improvements.

Requirements - Condition and Quality Ratings Usage

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

Condition Ratings and Definitions

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

Note: *Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2
The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

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

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

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

C4
The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5
The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability are somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6
The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

Q1
Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.

Q2
Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3
Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4
Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5
Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6
Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Requirements - Definitions of Not Updated, Updated and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD)
Property Description Abbreviations Used in This Report

File No. 104088CS
Loan No. 4254760996

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

Borrower	DEREK L BROCKETT
Property Address	1675 LUCILE AVE
City	LOS ANGELES	County	LOS ANGELES	State	CA	Zip Code	90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.	Address	4275 Executive Square Ste. 410, La Jolla, CA 92037

~~Property~~ Detail Printout https://www.ndcdata.com/Search/Property_Detail_Report.aspx?PID=...

Property Location

Address:	1675 LUCILE AVE	City:	LOS ANGELES	Zip:	90026-1038
APN#:	5429-014-006	Use Code:	Single Family Residence	County:	Los Angeles
Tract:	CHILDS HEIGHTS	Census Tract:	1954.00	Zone:	LAR2
Map Page/Grid:	594/ C5	Legal Desc:	CHILDS HEIGHTS SE 80 FT OF LOT 4		
Total Assessed Value:	748,812	Tax Amount:	8,977.70		
Percent Improvement:	21.00	Tax Year:	2017		

Current Owner Information

Current Owner:	ERICKSON,BRADY P	Owner Address:	1675 LUCILE AVE
City, State, Zip:	LOS ANGELES, CA, 90026-1038	Owner Occupied:	Yes
Last Transaction:	07/17/2013	Deed Type:	
Amount:	696,000	Document:	0001045859

Last sale Information

Transferred From:	REYES N & M LIVING TRUST	Seller Address:	
Recording / Sale Date:	07/17/2013 / 07/10/2013	Prior Recording / Sale Date:	10/25/1990 /
Most Recent Sale Price:	696,000	Prior Sale Price:	135,000
Document Number:	0001045859	Prior Document No.:	0001807302
Document Type:	grant deed/deed of trust	Prior Document Type:	high liability

Lender Information

Lender:		Full/Partial:	F
Loan Amount / 2nd Trust Deed:	0 / 0	Loan Type:	conventional

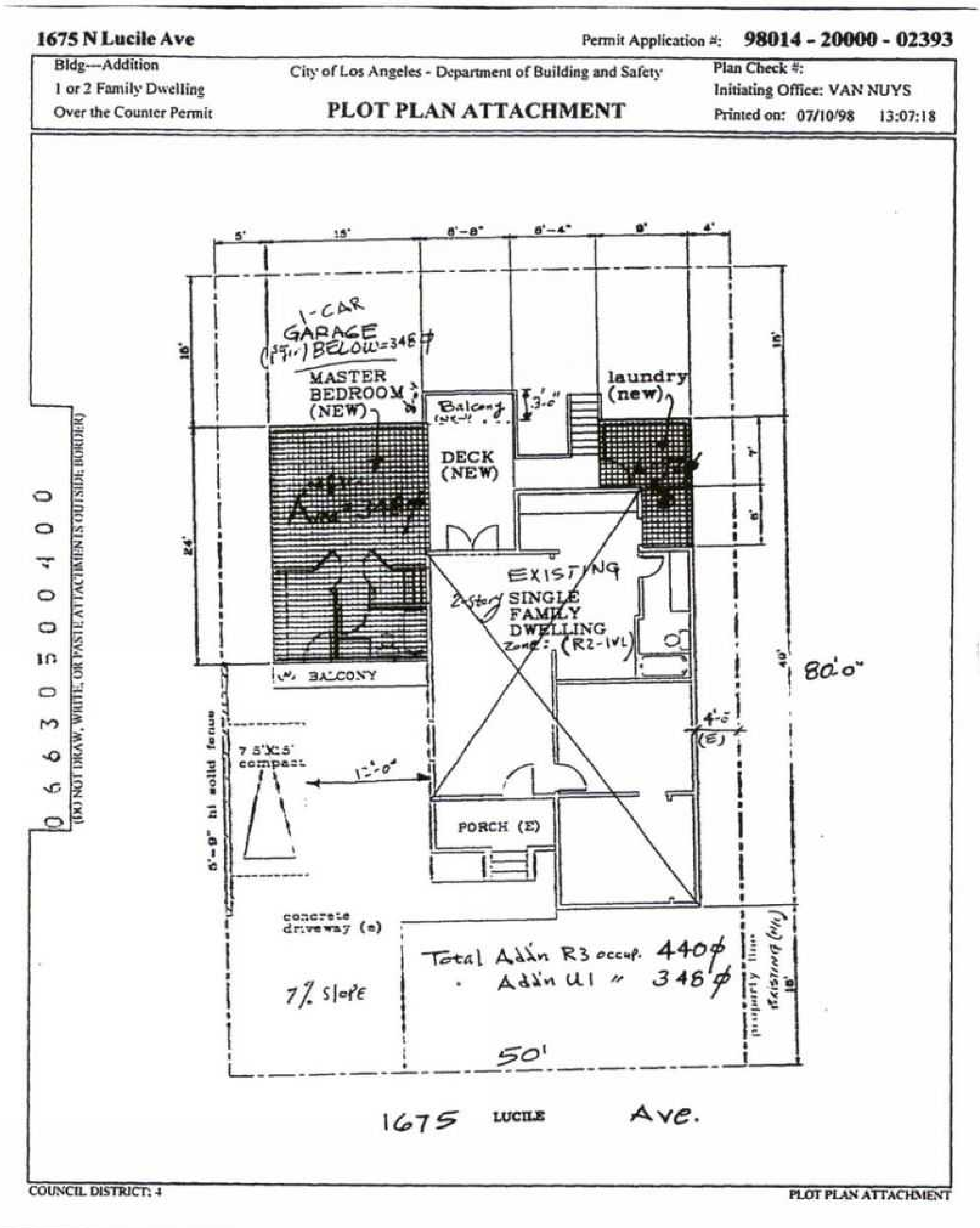
Physical Information

Building Area:	1,128	# of Bedrooms:	3	Lot Size:	4,000
Additional:	0	# of Bathrooms:	3.00	Year Built / Effective:	1906 / 1970
Garage:	0	# of Stories:	0	Heating:	Central
First Floor:	0	Total Rooms:	0	Cooling:	Central Air
Second Floor:	0	# of Units:	1	Roof Type:	
Third Floor:	0	Garage/Carport:	/	Construction/Quality:	Primary Material Unlisted / 0
Basement Finished:	0	Fireplaces:	0	Building Shape:	
Basement Unfinished:	0	Pool/Spa:	No	View:	

1 of 1 6/20/2018, 10:34 AM

File No. 104088CS
Loan No. 4254760996

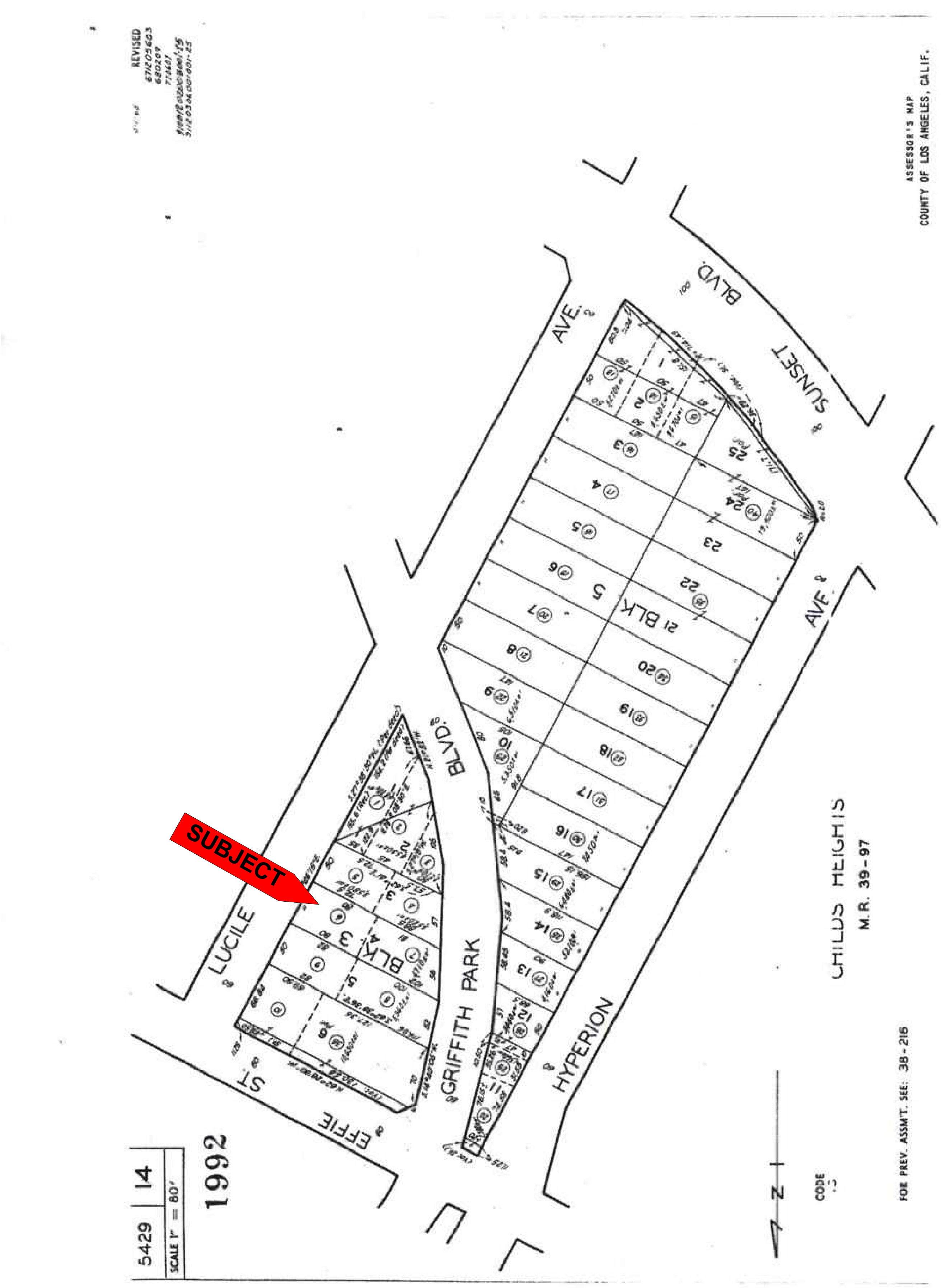
Borrower DEREK L BROCKETT
Property Address 1675 LUCILE AVE
City LOS ANGELES County LOS ANGELES State CA Zip Code 90026-1038
Lender/Client West Coast Funding & Real Estate Services Inc. Address 4275 Executive Square Ste. 410, La Jolla, CA 92037



PLAT MAP

File No. 104088CS
Loan No. 4254760996

Borrower	DEREK L BROCKETT
Property Address	1675 LUCILE AVE
City	LOS ANGELES
County	LOS ANGELES
State	CA
Zip Code	90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.
Address	4275 Executive Square Ste. 410, La Jolla, CA 92037



ALVO ENTERPRISE

SKETCH ADDENDUM

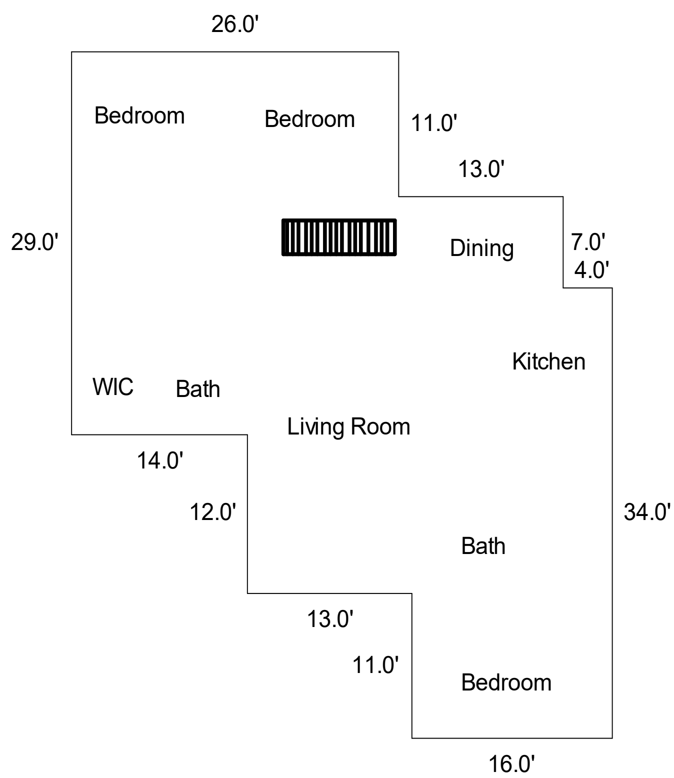
File No. 104088CS
Loan No. 4254760996

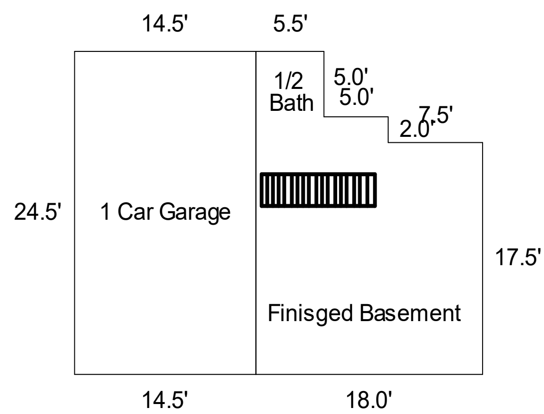
Borrower DEREK L BROCKETT

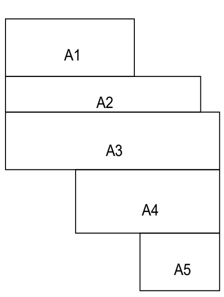
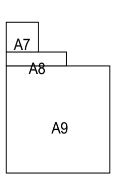
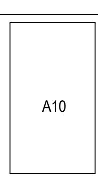
Property Address 1675 LUCILE AVE

City LOS ANGELES | County LOS ANGELES | State CA | Zip Code 90026-1038

Lender/Client West Coast Funding & Real Estate Services Inc. | Address 4275 Executive Square Ste. 410, La Jolla, CA 92037





SKETCH CALCULATIONS		Perimeter	Area
	A1 : 26.0 x 11.0 =		286.0
	A2 : 39.0 x 7.0 =		273.0
	A3 : 43.0 x 11.0 =		473.0
	A4 : 29.0 x 12.0 =		348.0
	A5 : 16.0 x 11.0 =		176.0
	Attached Garage		0.0
	First Floor		1556.0
	A7 : 5.5 x 5.0 =		27.5
	A8 : 10.5 x 2.0 =		21.0
	A9 : 18.0 x 17.5 =		315.0
	Basement		363.5
	Total Living Area		**1556.0**
	A10 : 14.5 x 24.5 =		355.3
	Attached Garage		355.3
	Total Garage Area		**355.3**

ALVO ENTERPRISE

LOCATION MAP ADDENDUM

File No. 104088CS
Loan No. 4254760996

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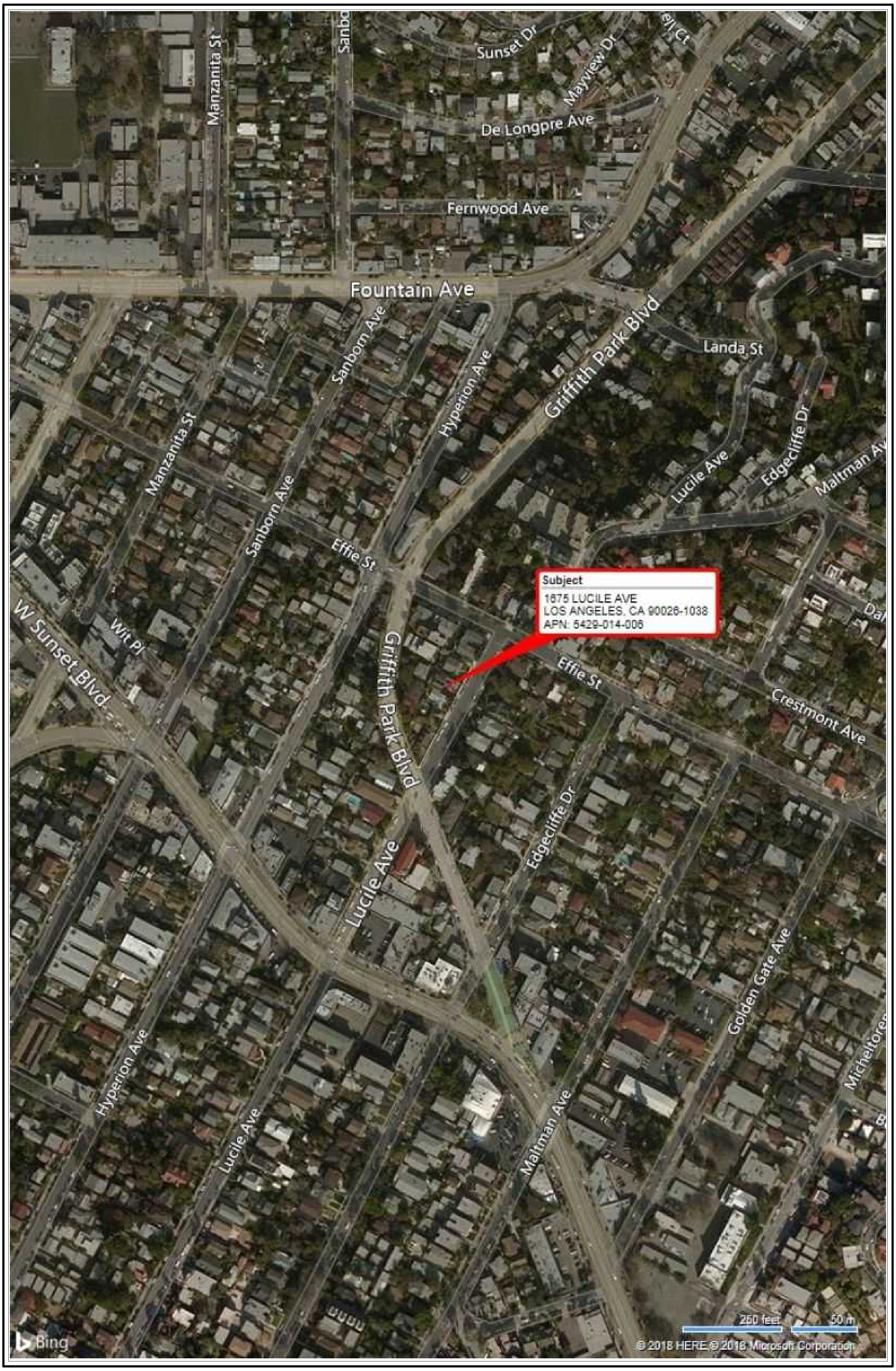

ALVO ENTERPRISE

LOCATION MAP ADDENDUM

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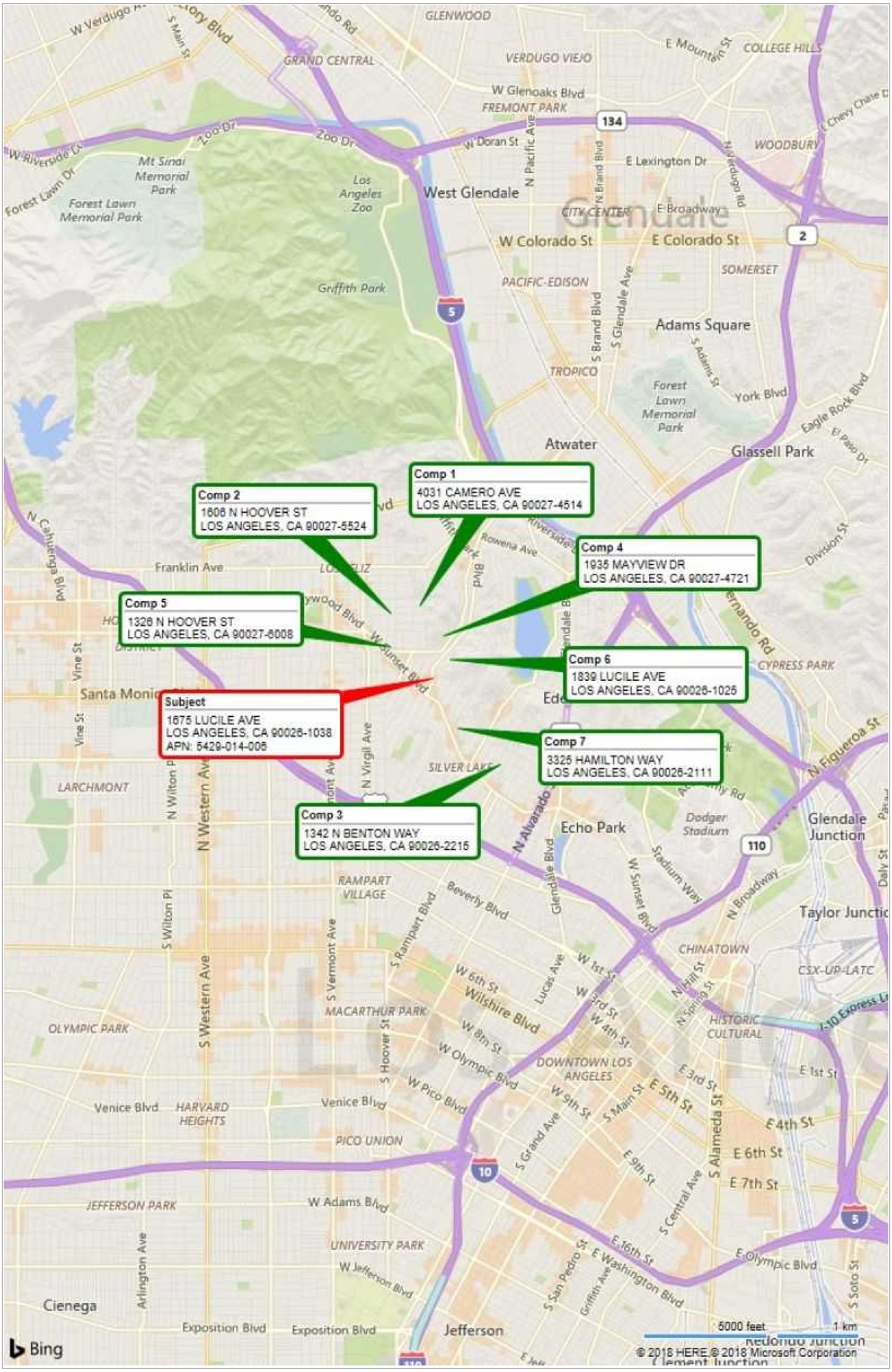


Uniform Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

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

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

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

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

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

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

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

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

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

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

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

APPRAISER

Signature
Name STAN VOLYNSKY
Company Name ALVO ENTERPRISE
Company Address 12625 LITHUANIA DR.
GRANADA HILLS, CA 91344
Telephone Number 818-831-0287
Email Address ALVO.ENTERPRISE@GMAIL.COM
Date of Signature and Report 06/26/2018
Effective Date of Appraisal 06/22/2018
State Certification # AR035422
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 10/19/2018

ADDRESS OF PROPERTY APPRAISED
1675 LUCILE AVE
LOS ANGELES, CA 90026-1038

APPRAISED VALUE OF SUBJECT PROPERTY $ **1,410,000**

LENDER/CLIENT
Name HVCC APPRAISAL ORDERING
Company Name West Coast Funding & Real Estate Services Inc.
Company Address 4275 Executive Square Ste. 410
La Jolla, CA 92037
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

ALVO ENTERPRISE

SUBJECT PHOTO ADDENDUM

File No. 104088CS
Loan No. 4254760996

Borrower	DEREK L BROCKETT
Property Address	1675 LUCILE AVE
City	LOS ANGELES
County	LOS ANGELES
State	CA
Zip Code	90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.
Address	4275 Executive Square Ste. 410, La Jolla, CA 92037

FRONT OF SUBJECT PROPERTY
1675 LUCILE AVE
LOS ANGELES, CA 90026-1038

REAR OF SUBJECT PROPERTY

STREET SCENE

Borrower	DEREK L BROCKETT
Property Address	1675 LUCILE AVE
City	LOS ANGELES
County	LOS ANGELES
State	CA
Zip Code	90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.
Address	4275 Executive Square Ste. 410, La Jolla, CA 92037

LIVING ROOM

DINING AREA

KITCHEN

BEDROOM

BEDROOM

BEDROOM

Borrower	DEREK L BROCKETT
Property Address	1675 LUCILE AVE
City	LOS ANGELES	County	LOS ANGELES	State	CA	Zip Code	90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.	Address	4275 Executive Square Ste. 410, La Jolla, CA 92037

BEDROOM

BATHROOM

BASEMENT

BASEMENT (ANOTHER VIEW)

BASEMENT HALF BATHROOM

GARAGE

Borrower	DEREK L BROCKETT						
Property Address	1675 LUCILE AVE						
City	LOS ANGELES	County	LOS ANGELES	State	CA	Zip Code	90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.	Address	4275 Executive Square Ste. 410, La Jolla, CA 92037				

BACKYARD

FRONT YARD

WATER HEATER

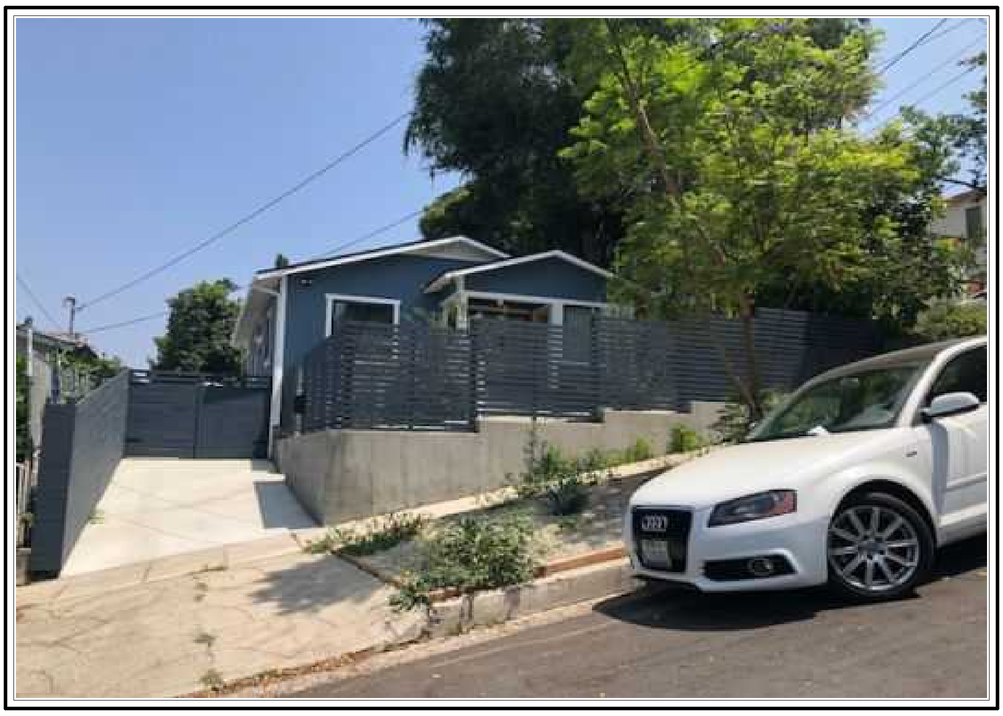
SMOKE DETECTOR

CARBON-MONOXIDE DETECTOR

ALVO ENTERPRISE
COMPARABLES 1-2-3

File No. 104088CS
Loan No. 4254760996

Borrower	DEREK L BROCKETT						
Property Address	1675 LUCILE AVE						
City	LOS ANGELES	County	LOS ANGELES	State	CA	Zip Code	90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.	Address	4275 Executive Square Ste. 410, La Jolla, CA 92037				



COMPARABLE SALE # 1
4031 CAMERO AVE
LOS ANGELES, CA 90027-4514

COMPARABLE SALE # 2
1606 N HOOVER ST
LOS ANGELES, CA 90027-5524

COMPARABLE SALE # 3
1342 N BENTON WAY
LOS ANGELES, CA 90026-2215

File No. 104088CS
Loan No. 4254760996

Borrower	DEREK L BROCKETT
Property Address	1675 LUCILE AVE
City	LOS ANGELES
County	LOS ANGELES
State	CA
Zip Code	90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.
Address	4275 Executive Square Ste. 410, La Jolla, CA 92037

COMPARABLE SALE # 4
1935 MAYVIEW DR
LOS ANGELES, CA 90027-4721

COMPARABLE SALE # 5
1326 N HOOVER ST
LOS ANGELES, CA 90027-6008

COMPARABLE SALE # 6
1839 LUCILE AVE
LOS ANGELES, CA 90026-1025

File No. 104088CS
Loan No. 4254760996

Borrower DEREK L BROCKETT
Property Address 1675 LUCILE AVE
City LOS ANGELES County LOS ANGELES State CA Zip Code 90026-1038
Lender/Client West Coast Funding & Real Estate Services Inc. Address 4275 Executive Square Ste. 410, La Jolla, CA 92037

COMPARABLE SALE # 7
3325 HAMILTON WAY
LOS ANGELES, CA 90026-2111

COMPARABLE SALE # 8

COMPARABLE SALE # 9

Borrower	DEREK L BROCKETT
Property Address	1675 LUCILE AVE
City	LOS ANGELES
County	LOS ANGELES
State	CA
Zip Code	90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.
Address	4275 Executive Square Ste. 410, La Jolla, CA 92037

Business, Consumer Services & Housing Agency

BUREAU OF REAL ESTATE APPRAISERS
REAL ESTATE APPRAISER LICENSE

Stan Volynsky

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 035422

Effective Date: October 20, 2016
Date Expires: October 19, 2018

Jim Martin, Bureau Chief, BREA

3026884

Borrower	DEREK L BROCKETT						
Property Address	1675 LUCILE AVE						
City	LOS ANGELES	County	LOS ANGELES	State	CA	Zip Code	90026-1038
Lender/Client	West Coast Funding & Real Estate Services Inc.	Address	4275 Executive Square Ste. 410, La Jolla, CA 92037				

LLOYD'S

REAL ESTATE APPRAISER ERRORS AND OMISSIONS INSURANCE

THIS INSURANCE IS EFFECTED WITH CERTAIN UNDERWRITERS AT LLOYD'S OF LONDON (NOT INCORPORATED)

THIS POLICY PROVIDES CLAIMS MADE AND REPORTED COVERAGE. CLAIMS MUST FIRST BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND MUST BE REPORTED IN WRITING TO THE UNDERWRITERS DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD, IF EXERCISED. THE LIMIT OF LIABILITY SHALL BE REDUCED, AND MAY BE EXHAUSTED, BY DEFENSE COSTS PAYMENTS. IF THE LIMIT OF LIABILITY IS EXHAUSTED, THE UNDERWRITERS SHALL HAVE NO FURTHER LIABILITY UNDER THE POLICY, INCLUDING LIABILITY FOR DEFENSE COSTS.

DECLARATIONS

Policy Number: 16REALPF-0423

Item 1. **NAMED INSURED:** Aleksandr L. Volynskiy dba ALVO Enterprise

Item 2. **MAILING ADDRESS:** 12625 Lithuania Drive, Granada Hills, CA 91344

Item 3. **PERIOD OF INSURANCE:** FROM: 11/28/2017 TO: 11/28/2018
12:01AM STANDARD TIME AT THE ADDRESS SHOWN IN ITEM 2 ABOVE.

Item 4.	**LIMIT OF LIABIITY:**	$ 1,000,000	**Each "Claim" (Including Defense Costs)**
		$ 1,000,000	**Annual Aggregate (Including defense Costs)**
Item 5.	**DEDUCTIBLE:**	$ 1,000	**Each "Claim" (Including Defense Costs)**
Item 6.	**PREMIUM:**	$ 1,147.00	Gross Premium
		$ 34.41	Surplus Lines Tax
		$ 2.29	Stamp Tax
		$ 50.00	Poli□ y Fee
		$ 1,233.70	**Total Premium**

Item 7. **RETROACTIVE DATE:** 11/28/2010

Item 8. **NOTICE OF CLAIM TO:** Premier Claims Management, LLC
2020B North Tustin Avenue
Santa Ana, CA 92705
Phone: 888-683-2266
Fax: 866-655-4047
Website: www.premierclaimsllc.com

Item 9. **Forms, Endorsements and Application to be made part of this Policy:**
See attached forms list

Item 10. **Service of Suit:** Upon Underwriters pursuant to Condition XXI may be made upon.
Mendes & Mount, 750 Seventh Avenue, New York, NY 10019-6829

11/06/2017
Date:

Shauna Reidy
Authorized Representative

Borrower DEREK L BROCKETT
Property Address 1675 LUCILE AVE
City LOS ANGELES County LOS ANGELES State CA Zip Code 90026-1038
Lender/Client West Coast Funding & Real Estate Services Inc. Address 4275 Executive Square Ste. 410, La Jolla, CA 92037

Appraisers
E&O Program

1230 East Diehl Road, Suite 350 Naperville, IL 60563
Tel: 866-253-4447 Fax: 866-720-5003

SCHEDULE OF APPRAISERS

Name and Address of Insured: (a member of the Five Star Realty Inc., Risk Purchasing Group)
Aleksandr L. Volynskiy dba ALVO Enterprise
12625 Lithuania Drive
Granada Hills, CA 91344

Policy Number: 16REALPF-0423

Type:	Name:
Appraiser	Aleksandr L. Volynsky
Appraiser	Stan Volynsky

SCHAPP