

## APPRAISAL OF REAL PROPERTY



### LOCATED AT

2326 Almira Ave  
Fullerton, CA 92831  
Sec 24 T 3 R 10 Por SW 1/4 SW 1/4 Lower Raymond Hills

### FOR

N/A  
N/A

### OPINION OF VALUE

1,615,000

### AS OF

08/06/2026

### BY

Ginger Douglass  
Ginger Douglass Real Estate Services, Inc.  
6598 Via Corral  
Anaheim Hills, CA 92807  
714-458-6234  
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# RESIDENTIAL APPRAISAL SUMMARY REPORT

2326 Almira Ave

File No.: 0003790

|                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
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| <b>SUBJECT</b>                 | Property Address: <b>2326 Almira Ave</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | City: <b>Fullerton</b>                                                                                                                                                                                                                                                                                           |  | State: <b>CA</b>                                                                                                                                                                                                                                                            |  | Zip Code: <b>92831</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
|                                | County: <b>Orange</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | Legal Description: <b>Sec 24 T 3 R 10 Por SW 1/4 SW 1/4 Lower Raymond Hills</b>                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>ASSIGNMENT</b>              | Tax Year: <b>2025</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | R.E. Taxes: <b>\$ 1,348</b>                                                                                                                                                                                                                                                                                      |  | Special Assessments: <b>\$ 0</b>                                                                                                                                                                                                                                            |  | Assessor's Parcel #: <b>337-031-10</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
|                                | Current Owner of Record: <b>Donald C Nyberg</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  | Borrower (if applicable): <b>N/A</b>                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | Project Type: <input type="checkbox"/> FUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input checked="" type="checkbox"/> Other (describe) <b>SFR</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing                                                                                                                                                |  | HOA: <b>\$ 0</b>                                                                                                                                                                                                                                                            |  | <input type="checkbox"/> per year <input type="checkbox"/> per month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |
|                                | Market Area Name: <b>Raymond Hills</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | Map Reference: <b>11244</b>                                                                                                                                                                                                                                                                                      |  | Census Tract: <b>0016.02</b>                                                                                                                                                                                                                                                |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|                                | This report reflects the following value (if not current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input checked="" type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|                                | Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | Intended Use: <b>To determine current market values.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|                                | Intended User(s) (by name or type): <b>Nyberg family and Curtis Wesseln</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | Client: <b>Donald C Nyberg</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  | Address: <b>2326 Almira Ave, Fullerton, CA 92831</b>                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|                                | Appraiser: <b>Ginger Douglass</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  | Address: <b>6598 Via Corral, Anaheim Hills, CA 92807</b>                                                                                                                                                                                                                                                         |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | Predominant Occupancy: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant                                                                                                                                                                                 |  | One-Unit Housing: <input type="checkbox"/> PRICE \$ (000) <input type="checkbox"/> AGE (yrs)                                                                                                                                                                                |  | Present Land Use: <input type="checkbox"/> One-Unit <input type="checkbox"/> 2-4 Unit <input type="checkbox"/> Multi-Unit <input type="checkbox"/> Comm I                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
|                                | Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow                                                                                                                                                                                             |  | Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining                                                                                                                                          |  | Demand/supply: <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input checked="" type="checkbox"/> Over Supply                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |
| <b>MARKET AREA DESCRIPTION</b> | Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | PRICE \$ (000): <b>1,100</b> <b>2,100</b> <b>1,843</b>                                                                                                                                                                                                                                                           |  | AGE (yrs): <b>Low</b> <b>25</b> <b>High</b> <b>75</b> <b>Pred</b> <b>65</b>                                                                                                                                                                                                 |  | Change in Land Use: <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely * <input type="checkbox"/> In Process *                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
|                                | Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): <b>The subject is situated within the established Lower Raymond Hills neighborhood of north Fullerton. The surrounding area is predominantly residential and consists primarily of single-family homes, including a mix of established ranch-style residences and larger custom homes. The neighborhood benefits from convenient access to schools, California State University, Fullerton, major transportation routes, shopping and recreational amenities. The market is increasing at this time but there is a slight oversupply of inventory which means the subject could sell lower than list price. The list to contract ratio is over 100%. The neighborhood boundaries are Orange (57) freeway is to the east, Chapman Avenue to the south, Brea Blvd. to the west and Bastanchury Road to the north.</b> |  |                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | Dimensions: <b>100 x 110</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  | Site Area: <b>11,000 sf</b>                                                                                                                                                                                                                                                                                      |  | Description: <b>Single Family Residence</b>                                                                                                                                                                                                                                 |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|                                | Zoning Classification: <b>R1</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  | Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning                                                                                                                    |  | Are CCARs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent (if applicable) \$ /           |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | Highest & Best Use as Improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  | The subject's use as a single family residence is considered to fulfill the requirements for Best and Highest Use.                                                                                                                                                                                               |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|                                | Actual Use as of Effective Date: <b>Single Family Residence</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  | Use as appraised in this report: <b>Single Family Residence</b>                                                                                                                                                                                                                                                  |  | Summary of Highest & Best Use: <b>Highest and best use is as a single family residence.</b>                                                                                                                                                                                 |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | Utilities: Public <input checked="" type="checkbox"/> Other <input type="checkbox"/> Provider/Description: <b>City</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | Off-site Improvements: Street <b>Asphalt</b>                                                                                                                                                                                                                                                                     |  | Public <input checked="" type="checkbox"/> Private <input type="checkbox"/> Topography: <b>Level Pad on hillside</b>                                                                                                                                                        |  | Size: <b>11,000 sf</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
|                                | Gas: <input checked="" type="checkbox"/> City <input type="checkbox"/> Gas Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  | Curb/Gutter: <b>Cement</b>                                                                                                                                                                                                                                                                                       |  | Shape: <b>Rectangular</b>                                                                                                                                                                                                                                                   |  | Drainage: <b>Adequate</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
| <b>MARKET AREA DESCRIPTION</b> | Water: <input checked="" type="checkbox"/> City <input type="checkbox"/> City                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  | Street Lights: <b>Pole</b>                                                                                                                                                                                                                                                                                       |  | View: <b>None</b>                                                                                                                                                                                                                                                           |  | Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |
|                                | Sanitary Sewer: <input checked="" type="checkbox"/> City <input type="checkbox"/> City                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | Alley: <b>None</b>                                                                                                                                                                                                                                                                                               |  | FEMA Spec I Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <b>X</b> FEMA Map # <b>06059C0044J</b> FEMA Map Date <b>12/3/2009</b>                                                                                     |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | Site Comments: <b>The subject is at the end of a quiet cul de sac. It backs a church but this does not affect the marketability of the property.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>MARKET AREA DESCRIPTION</b> | General Description: # of Units <b>1</b> <input type="checkbox"/> Acc Unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | Exterior Description: Foundation: <b>Raised</b>                                                                                                                                                                                                                                                                  |  | Foundation: Slab <b>Raised</b>                                                                                                                                                                                                                                              |  | Basement: <input checked="" type="checkbox"/> None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
|                                | # of Stories <b>2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | Exterior Walls: <b>Stucco/Rock</b>                                                                                                                                                                                                                                                                               |  | Crawl Space: <b>Typical</b>                                                                                                                                                                                                                                                 |  | % Finished: <b>None</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |
| <b>MARKET AREA DESCRIPTION</b> | Type: <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> Contemporary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  | Roof Surface: <b>Composition</b>                                                                                                                                                                                                                                                                                 |  | Basement: <b>None</b>                                                                                                                                                                                                                                                       |  | Ceiling: <b>None</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |
|                                | Design (Style): <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und Cons.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  | Gutters & Downspouts: <b>Metal/Avg.</b>                                                                                                                                                                                                                                                                          |  | Sump Pump: <input type="checkbox"/> None <input type="checkbox"/> None                                                                                                                                                                                                      |  | Walls: <b>None</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
| <b>MARKET AREA DESCRIPTION</b> | Actual Age (Yrs) <b>62</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | Window Type: <b>Alum/Dual Pane</b>                                                                                                                                                                                                                                                                               |  | Dampness: <b>None</b>                                                                                                                                                                                                                                                       |  | Floor: <b>None</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
|                                | Effective Age (Yrs) <b>25</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  | Storm/Screen: <b>Mesh/Avg.</b>                                                                                                                                                                                                                                                                                   |  | Settlement: <b>None noted</b>                                                                                                                                                                                                                                               |  | Outside Entry: <b>None</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| <b>MARKET AREA DESCRIPTION</b> | Interior Description: Floors: <b>Carpet/Tile/Avg.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | Appliances: Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Fan/Hood <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Finished <input type="checkbox"/> Finished |  | Attic: <input type="checkbox"/> None                                                                                                                                                                                                                                        |  | Amenities: Fireplaces(s) # <b>1</b> Woodstove(s) # <b>0</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
|                                | Walls: <b>Drywall/Avg.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | Disposal: <input checked="" type="checkbox"/> Scuttle <input type="checkbox"/> Deck <input checked="" type="checkbox"/> Wood <input type="checkbox"/> Covered <input type="checkbox"/> Block <input type="checkbox"/> None <input type="checkbox"/> BBQ Island                                                   |  | Car Storage: <input type="checkbox"/> None                                                                                                                                                                                                                                  |  | Garage: # of cars ( <b>6</b> Tot.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
| <b>MARKET AREA DESCRIPTION</b> | Trim/Finish: <b>Wood/Avg.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  | Bath Floor: <b>Tile/Avg.</b>                                                                                                                                                                                                                                                                                     |  | Bath Wainscot: <b>Tile/Avg.</b>                                                                                                                                                                                                                                             |  | Doors: <b>Wood/Avg.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |
|                                | Gazebo: <b>Gazebo/Avg.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | Finished area above grade contains: <b>9</b> Rooms <b>3</b> Bedrooms <b>3</b> Bath(s) <b>2,694</b> Square Feet of Gross Living Area Above Grade                                                                                                                                                                  |  | Additional features: <b>Subject property has been remodeled, permits not found. Value give to added family room, which was a garage, laundry room and attached guest house. Guest house has one full bath, living/bedroom, kitchenette, large enclosed patio and gazebo</b> |  | Describe the condition of the property (including physical, functional and external obsolescence): <b>The property has been updated through the years. New AC, new exterior paint, new double ovens, remodeled hall bathroom with granite countertop and glass sink, sunken bathtub and tile flooring. The laundry room area has a built in desk and bookcase, and a full bathroom. The living room is a step down or sunken. The patio has a BBQ island. The carport area has space for one car but the driveway can accommodate at least five more cars as there is a circular driveway in front of the home. There is new awnings and shutters in most windows. There is also new artificial turf in backyard near gazebo. The home was remodeled and additions made in a good workmanlike manner and pose no health or safety issues. Value give on all because it appears there is no market reaction to unpermitted areas. This is a highly desirable area of Fullerton.</b> |  |

# RESIDENTIAL APPRAISAL SUMMARY REPORT

2326 Almira Ave

File No: 0003790

| TRANSFER HISTORY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. |                                                                                                                                 |                                          |                                           |                     |                     |                     |         |                                        |                                           |                                          |                                           |                      |  |               |              |              |            |    |              |              |              |                |            |                   |                   |                   |                |  |                            |                            |                            |                        |  |                         |                        |                         |                   |             |             |             |             |                    |  |    |                |                |             |  |                  |                    |                    |                   |  |            |            |            |                  |            |            |            |            |          |                 |      |                 |                 |      |           |           |           |           |      |      |                 |      |      |                |              |              |              |              |                         |    |    |    |    |     | 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| SALES COMPARISON APPROACH TO VALUE (if developed) <input type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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                    |  |             |           |            |                                    |  |              |              |              |
| <table border="1"> <thead> <tr> <th>FEATURE</th> <th>SUBJECT</th> <th>COMPARABLE SALE # 1</th> <th>COMPARABLE SALE # 2</th> <th>COMPARABLE SALE # 3</th> </tr> </thead> <tbody> <tr> <td>Address</td> <td>2326 Almira Ave<br/>Fullerton, CA 92831</td> <td>1481 Kensington Dr<br/>Fullerton, CA 92831</td> <td>1908 Brentwood Dr<br/>Fullerton, CA 92831</td> <td>1924 Smokewood Ave<br/>Fullerton, CA 92831</td> </tr> <tr> <td>Proximity to Subject</td> <td></td> <td>0.94 miles SW</td> <td>1.57 miles W</td> <td>1.54 miles W</td> </tr> <tr> <td>Sale Price</td> <td>\$</td> <td>\$ 1,875,000</td> <td>\$ 1,545,000</td> <td>\$ 1,715,000</td> </tr> <tr> <td>Sale Price/GIA</td> <td>\$ /sq.ft.</td> <td>\$ 624.17 /sq.ft.</td> <td>\$ 510.07 /sq.ft.</td> <td>\$ 608.80 /sq.ft.</td> </tr> <tr> <td>Data Source(s)</td> <td></td> <td>RealQuest, MLS# PW26060805</td> <td>RealQuest, MLS# OC26020598</td> <td>RealQuest, MLS# PW25151517</td> </tr> <tr> <td>Verification Source(s)</td> <td></td> <td>AP# 029-561-26 DOM: 142</td> <td>AP# 285-041-12 DOM: 13</td> <td>AP# 285-043-03 DOM: 110</td> </tr> <tr> <td>VALUE ADJUSTMENTS</td> <td>DESCRIPTION</td> <td>DESCRIPTION</td> <td>DESCRIPTION</td> <td>DESCRIPTION</td> </tr> <tr> <td>Sales or Financing</td> <td></td> <td>VA</td> <td>0 Conventional</td> <td>0 Conventional</td> </tr> <tr> <td>Concessions</td> <td></td> <td>46875 Commission</td> <td>0 30500 Commission</td> <td>0 36800 Commission</td> </tr> <tr> <td>Date of Sale/Time</td> <td></td> <td>03/31/2026</td> <td>03/03/2026</td> <td>09/22/2025</td> </tr> <tr> <td>Rights Appraised</td> <td>Fee Simple</td> <td>Fee Simple</td> <td>Fee Simple</td> <td>Fee Simple</td> </tr> <tr> <td>Location</td> <td>Good/Cul de Sac</td> <td>Good</td> <td>Good/Cul de Sac</td> <td>Good/Cul de Sac</td> </tr> <tr> <td>Site</td> <td>11,000 sf</td> <td>12,100 sf</td> <td>10,950 sf</td> <td>12,350 sf</td> </tr> <tr> <td>View</td> <td>None</td> <td>City Light View</td> <td>None</td> <td>None</td> </tr> <tr> <td>Design (Style)</td> <td>Contemporary</td> <td>Contemporary</td> <td>Contemporary</td> <td>Contemporary</td> </tr> <tr> <td>Quality of Construction</td> <td>Q3</td> <td>Q3</td> <td>Q3</td> <td>Q3</td> </tr> <tr> <td>Age</td> <td>62</td> <td>59</td> <td>61</td> <td>61</td> </tr> <tr> <td>Condition</td> <td>C3</td> <td>C2</td> <td>C3</td> <td>C2</td> </tr> <tr> <td>Above Grade</td> <td>Total Bdrms Baths</td> <td>Total Bdrms Baths</td> <td>Total Bdrms Baths</td> <td>Total Bdrms Baths</td> </tr> <tr> <td>Room Count</td> <td>9 3 3</td> <td>10 5 4</td> <td>11 6 4</td> <td>11 6 4</td> </tr> <tr> <td>Gross Living Area</td> <td>2,694 sq.ft.</td> <td>3,004 sq.ft.</td> <td>3,029 sq.ft.</td> <td>2,817 sq.ft.</td> </tr> <tr> <td>Basement &amp; Finished</td> <td>0sf</td> <td>Basement</td> <td>0sf</td> <td>0sf</td> </tr> <tr> <td>Rooms Below Grade</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Functional Utility</td> <td>Good</td> <td>Good</td> <td>Good</td> <td>Good</td> </tr> <tr> <td>Heating/Cooling</td> <td>FAU/CAC(2)</td> <td>FAU/CAC(2)</td> <td>FAU/CAC</td> <td>FAU/CAC</td> </tr> <tr> <td>Energy Efficient Items</td> <td>DP Windows</td> <td>DP Windows</td> <td>DP Windows</td> <td>DP Windows</td> </tr> <tr> <td>Garage/Carport</td> <td>1 car carport/Drvw</td> <td>Three car garage</td> <td>Two gar garage</td> <td>Two gar garage</td> </tr> <tr> <td>Porch/Patio/Deck</td> <td>Enclosed/Deck</td> <td>Covered</td> <td>Covered</td> <td>Covered</td> </tr> <tr> <td>Pool/Spa</td> <td>None</td> <td>Pool/Spa</td> <td>Pool/Spa</td> <td>None</td> </tr> <tr> <td>Guest House</td> <td>Guest House</td> <td>Guest Quarters</td> <td>None</td> <td>None</td> </tr> <tr> <td>Gazebo</td> <td>Gazebo</td> <td>None</td> <td>0 Gazebo</td> <td>0 Gazebo</td> </tr> <tr> <td>Fireplace</td> <td>Dual Fireplace</td> <td>Dual Fireplace</td> <td>Dual Fireplace</td> <td>One fireplace</td> </tr> <tr> <td>Doc#s</td> <td>Doc#s</td> <td>Doc#s 92303</td> <td>Doc#s 62902</td> <td>Doc#s 260008</td> </tr> <tr> <td>Net Adjustment (Total)</td> <td></td> <td>\$ -260,000</td> <td>\$ 34,700</td> <td>\$ -84,500</td> </tr> <tr> <td>Adjusted Sale Price of Comparables</td> <td></td> <td>\$ 1,615,000</td> <td>\$ 1,579,700</td> <td>\$ 1,630,500</td> </tr> </tbody> </table> |                                                                                                                                                                                                                     |                                                                                                                                 | FEATURE                                  | SUBJECT                                   | COMPARABLE SALE # 1 | COMPARABLE SALE # 2 | COMPARABLE SALE # 3 | Address | 2326 Almira Ave<br>Fullerton, CA 92831 | 1481 Kensington Dr<br>Fullerton, CA 92831 | 1908 Brentwood Dr<br>Fullerton, CA 92831 | 1924 Smokewood Ave<br>Fullerton, CA 92831 | Proximity to Subject |  | 0.94 miles SW | 1.57 miles W | 1.54 miles W | Sale Price | \$ | \$ 1,875,000 | \$ 1,545,000 | \$ 1,715,000 | Sale Price/GIA | \$ /sq.ft. | \$ 624.17 /sq.ft. | \$ 510.07 /sq.ft. | \$ 608.80 /sq.ft. | Data Source(s) |  | RealQuest, MLS# PW26060805 | RealQuest, MLS# OC26020598 | RealQuest, MLS# PW25151517 | Verification Source(s) |  | AP# 029-561-26 DOM: 142 | AP# 285-041-12 DOM: 13 | AP# 285-043-03 DOM: 110 | VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | DESCRIPTION | DESCRIPTION | Sales or Financing |  | VA | 0 Conventional | 0 Conventional | Concessions |  | 46875 Commission | 0 30500 Commission | 0 36800 Commission | Date of Sale/Time |  | 03/31/2026 | 03/03/2026 | 09/22/2025 | Rights Appraised | Fee Simple | Fee Simple | Fee Simple | Fee Simple | Location | Good/Cul de Sac | Good | Good/Cul de Sac | Good/Cul de Sac | Site | 11,000 sf | 12,100 sf | 10,950 sf | 12,350 sf | View | None | City Light View | None | None | Design (Style) | Contemporary | Contemporary | Contemporary | Contemporary | Quality of Construction | Q3 | Q3 | Q3 | Q3 | Age | 62 | 59 | 61 | 61 | Condition | C3 | C2 | C3 | C2 | Above Grade | Total Bdrms Baths | Total Bdrms Baths | Total Bdrms Baths | Total Bdrms Baths | Room Count | 9 3 3 | 10 5 4 | 11 6 4 | 11 6 4 | Gross Living Area | 2,694 sq.ft. | 3,004 sq.ft. | 3,029 sq.ft. | 2,817 sq.ft. | Basement & Finished | 0sf | Basement | 0sf | 0sf | Rooms Below Grade | 0 | 0 | 0 | 0 | Functional Utility | Good | Good | Good | Good | Heating/Cooling | FAU/CAC(2) | FAU/CAC(2) | FAU/CAC | FAU/CAC | Energy Efficient Items | DP Windows | DP Windows | DP Windows | DP Windows | Garage/Carport | 1 car carport/Drvw | Three car garage | Two gar garage | Two gar garage | Porch/Patio/Deck | Enclosed/Deck | Covered | Covered | Covered | Pool/Spa | None | Pool/Spa | Pool/Spa | None | Guest House | Guest House | Guest Quarters | None | None | Gazebo | Gazebo | None | 0 Gazebo | 0 Gazebo | Fireplace | Dual Fireplace | Dual Fireplace | Dual Fireplace | One fireplace | Doc#s | Doc#s | Doc#s 92303 | Doc#s 62902 | Doc#s 260008 | Net Adjustment (Total) |  | \$ -260,000 | \$ 34,700 | \$ -84,500 | Adjusted Sale Price of Comparables |  | \$ 1,615,000 | \$ 1,579,700 | \$ 1,630,500 |
| FEATURE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | SUBJECT                                                                                                                                                                                                             | COMPARABLE SALE # 1                                                                                                             | COMPARABLE SALE # 2                      | COMPARABLE SALE # 3                       |                     |                     |                     |         |                                        |                                           |                                          |                                           |                      |  |               |              |              |            |    |              |              |              |                |            |                   |                   |                   |                |  |                            |                            |                            |                        |  |                         |                        |                         |                   |             |             |             |             |                    |  |    |                |                |             |  |                  |                    |                    |                   |  |            |            |            |                  |            |            |            |            |          |                 |      |                 |                 |      |           |           |           |           |      |      |                 |      |      |                |              |              |              |              |                         |    |    |    |    |     |    |    |    |    |           |    |    |    |    |             |                   |                   |                   |                   |            |       |        |        |        |                   |              |              |              |              |                     |     |          |     |     |                   |   |   |   |   |                    |      |      |      |      |                 |            |            |         |         |                        |            |            |            |            |                |                    |                  |                |                |                  |               |         |         |         |          |      |          |          |      |             |             |                |      |      |        |        |      |          |          |           |                |                |                |               |       |       |             |             |              |                        |  |             |           |            |                                    |  |              |              |              |
| Address                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2326 Almira Ave<br>Fullerton, CA 92831                                                                                                                                                                              | 1481 Kensington Dr<br>Fullerton, CA 92831                                                                                       | 1908 Brentwood Dr<br>Fullerton, CA 92831 | 1924 Smokewood Ave<br>Fullerton, CA 92831 |                     |                     |                     |         |                                        |                                           |                                          |                                           |                      |  |               |              |              |            |    |              |              |              |                |            |                   |                   |                   |                |  |                            |                            |                            |                        |  |                         |                        |                         |                   |             |             |             |             |                    |  |    |                |                |             |  |                  |                    |                    |                   |  |            |            |            |                  |            |            |            |            |          |                 |      |                 |                 |      |           |           |           |           |      |      |                 |      |      |                |              |              |              |              |                         |    |    |    |    |     |    |    |    |    |           |    |    |    |    |             |                   |                   |                   |                   |            |       |        |        |        |                   |              |              |              |              |                     |     |          |     |     |                   |   |   |   |   |                    |      |      |      |      |                 |            |            |         |         |                        |            |            |            |            |                |                    |                  |                |                |                  |               |         |         |         |          |      |          |          |      |             |             |                |      |      |        |        |      |          |          |           |                |                |                |               |       |       |             |             |              |    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| Proximity to Subject                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                     | 0.94 miles SW                                                                                                                   | 1.57 miles W                             | 1.54 miles W                              |                     |                     |                     |         |                                        |                                           |                                          |                                           |                      |  |               |              |              |            |    |              |              |              |                |            |                   |                   |                   |                |  |                            |                            |                            |                        |  |                         |                        |                         |                   |             |             |             |             |                    |  |    |                |                |             |  |                  |                    |                    |                   |  |            |            |            |                  |            |            |            |            |          |                 |      |                 |                 |      |           |           |           |           |      |      |                 |      |      |                |              |              |              |              |                         |    |    |    |    |     |    |    |    |    |           |    |    |    |    |             |                   |                   |                   |                   |            |       |        |        |        |                   |              |              |              |              |                     |     |          |     |     |                   |   |   |   |   |                    |      |      |      |      |                 |            |            |         |         |                        |            |            |            |            |                |                    |                  |                |                |                  |               |         |         |         |          |      |          |          |      |             |             |                |      |      |        |        |      |          |          |           |                |                |                |               |       |       |             |             |              |    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| Sale Price                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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|              |              |              |                |            |                   |                   |                   |                |  |                            |                            |                            |                        |  |                         |                        |                         |                   |             |             |             |             |                    |  |    |                |                |             |  |                  |                    |                    |                   |  |            |            |            |                  |            |            |            |            |          |                 |      |                 |                 |      |           |           |           |           |      |      |                 |      |      |                |              |              |              |              |                         |    |    |    |    |     |    |    |    |    |           |    |    |    |    |             |                   |                   |                   |                   |            |       |        |        |        |                   |              |              |              |              |                     |     |          |     |     |                   |   |   |   |   |                    |      |      |      |      |                 |            |            |         |         |                        |            |            |            |            |                |                    |                  |                |                |                  |               |         |         |         |          |      |          |          |      |             |             |                |      |      |        |        |      |          |          |           |                |                |                |               |       |       |             |             |              |    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| Sale Price/GIA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | \$ /sq.ft.                                                                                                                                                                                                          | \$ 624.17 /sq.ft.                                                                                                               | \$ 510.07 /sq.ft.                        | \$ 608.80 /sq.ft.                         |                     |                     |                     |         |                                        |                                           |                                          |                                           |                      |  |               |              |              |            |    |              |              |              |                |            |                   |                   |                   |                |  |                            |                            |                            |                        |  |                         |                        |                         |                   |             |             |             |             |                    |  |    |                |                |             |  |                  |                    |                    |                   |  |            |            |            |                  |            |            |            |            |          |                 |      |                 |                 |      |           |           |           |           |      |      |                 |      |      |                |              |              |              |              |                         |    |    |    |    |     |    |    |    |    |           |    |    |    |    |             |                   |                   |                   |                   |            |       |        |        |        |                   |              |              |              |              |                     |     |          |     |     |                   |   |   |   |   |                    |      |      |      |      |                 |            |            |         |         |                        |            |            |            |            |                |                    |                  |                |                |                  |               |         |         |         |          |      |          |          |      |             |             |                |      |      |        |        |      |          |          |           |                |                |                |               |       |       |             |             |              |    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| Data Source(s)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                     | RealQuest, MLS# PW26060805                                                                                                      | RealQuest, MLS# OC26020598               | RealQuest, MLS# PW25151517                |                     |                     |                     |         |                                        |                                           |                                          |                                           |                      |  |               |              |              |            |    |              |              |              |                |            |                   |                   |                   |                |  |                            |                            |                            |                        |  |                         |                        |                         |                   |             |             |             |             |                    |  |    |                |                |             |  |                  |                    |                    |                   |  |            |            |            |                  |            |            |            |            |          |                 |      |                 |                 |      |           |           |           |           |      |      |                 |      |      |                |              |              |              |              |                         |    |    |    |    |     | 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                                                                                                                                                                                                                                       |                                                                                                                                                                                                                     | AP# 029-561-26 DOM: 142                                                                                                         | AP# 285-041-12 DOM: 13                   | AP# 285-043-03 DOM: 110                   |                     |                     |                     |         |                                        |                                           |                                          |                                           |                      |  |               |              |              |            |    |              |              |              |                |            |                   |                   |                   |                |  |                            |                            |                            |                        |  |                         |                        |                         |                   |             |             |             |             |                    |  |    |                |                |             |  |                  |                    |                    |                   |  |            |            |            |                  |            |            |            |            |          |                 |      |                 |                 |      |           |           |           |           |      |      |                 |      |      |                |              |              |              |              |                         |    |    |    |    |     |    |    |    |    |           |    |    |    |    |             |                   |                   |                   |                   |            |       |        |        |        |                   |              |              |              |              |                     |     |          |     |     |                   |   |   |   |   |                    |      |      |      |      |                 |            |            |         |         |                        |            |            |            |            |                |                    |                  |                |                |                  |               |         |         |         |          |      |          |          |      |             |             |                |      |      |        |        |      |          |          |           |                |                |                |               |       |       |             |             |              |    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| VALUE ADJUSTMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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|              |              |              |                |            |                   |                   |                   |                |  |                            |                            |                            |                        |  |                         |                        |                         |                   |             |             |             |             |                    |  |    |                |                |             |  |                  |                    |                    |                   |  |            |            |            |                  |            |            |            |            |          |                 |      |                 |                 |      |           |           |           |           |      |      |                 |      |      |                |              |              |              |              |                         |    |    |    |    |     | 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| Sales or Financing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| Gross Living Area                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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| Basement & Finished                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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| Functional Utility                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| Heating/Cooling                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Energy Efficient Items                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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| Gazebo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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| Fireplace                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Net Adjustment (Total)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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   |    |    |    |           |    |    |    |    |             |                   |                   |                   |                   |            |       |        |        |        |                   |              |              |              |              |                     |     |          |     |     |                   |   |   |   |   |                    |      |      |      |      |                 |            |            |         |         |                        |            |            |            |            |                |                    |                  |                |                |                  |               |         |         |         |          |      |          |          |      |             |             |                |      |      |        |        |      |          |          |           |                |                |                |               |       |       |             |             |              |    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| Adjusted Sale Price of Comparables                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                     | \$ 1,615,000                                                                                                                    | \$ 1,579,700                             | \$ 1,630,500                              |                     |                     |                     |         |                                        |                                           |                                          |                                           |                      |  |               |              |              |            |    |              |              |              |                |            |                   |                   |                   |                |  |                            |                            |                            |                        |  |                         |                        |                         |                   |             |             |             |             |                    |  |    |                |                |             |  |                  |                    |                    |                   |  |            |            |            |                  |            |            |            |            |          |                 |      |                 |                 |      |           |           |           |           |      |      |                 |      |      |                |              |              |              |              |                         |    |    |    |    |     | 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                    |  |             |           |            |                                    |  |              |              |              |
| Summary of Sales Comparison Approach                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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                    |  |             |           |            |                                    |  |              |              |              |
| Comp. #1 is similar to the subject property with an area for guests or mother in law quarters that is attached to the home. It has been fully remodeled and has a pool/spa. It is on a slightly larger lot with a city light view. The original list price was \$1,999,500 and sold 142 days later for \$1,875,000. It appears to have been priced higher than market values because the average days on market was 23 days.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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| Comp. #2 per the MLS comments, is a fixer in all original condition similar to the subject property. It does have a pool and spa, and according to the MLS comments has a view. No view was noted by appraiser. No value given. The original list price was \$1,599,000 and sold 13 days later for \$1,525,000.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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| Comp. #3 has been totally remodeled per MLS photos and comments. It has more bedrooms but does not have a guest house. The original list price was \$1,728,888 and sold 110 days later for \$1,715,000.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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          |              |
| Indicated Value by Sales Comparison Approach \$ 1,615,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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                    |  |             |           |            |                                    |  |              |              |              |

File No.: 0003790

## SALES COMPARISON APPROACH

Comp. #5 is a dated sale and a 1% per month adjustment was made for the increasing market. This comparable is located on a larger lot, is larger in GLA but has an attached guest house similar to the subject's and has a pool. The original list price was \$1,698,888 and sold 38 days later for \$1,500,000.

## RESIDENTIAL APPRAISAL SUMMARY REPORT

2326 Almira Ave

File No.: 0003790

|                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
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| COST APPROACH                                                                                                                                                                                                                                                              | <b>COST APPROACH TO VALUE (if developed)</b> <input type="checkbox"/> The Cost Approach was not developed for this appraisal.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
|                                                                                                                                                                                                                                                                            | Provide adequate information for replication of the following cost figures and calculations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |
|                                                                                                                                                                                                                                                                            | Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):<br>Due to the lack of comparable land sales, the abstraction technique was considered helpful in determining land value. The ratio of value between land and total market value is typical for this area. This is not a marketability issue as investors would be the most likely buyer.                                                                                                                                                                                                           |  |
|                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
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| INCOME APPROACH                                                                                                                                                                                                                                                            | <b>ESTIMATED</b> <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |
|                                                                                                                                                                                                                                                                            | Source of cost data: Marshall and Swift Cost Handbook                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |
|                                                                                                                                                                                                                                                                            | Quality rating from cost service: Average Effective date of cost data: 06/01/2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
|                                                                                                                                                                                                                                                                            | Comments on Cost Approach (gross living area calculations, depreciation, etc.):<br>The cost approach is not required by Fannie Mae and is only derived utilizing the abstraction method. This approach is not typically applicable to the subject. These figures should only be utilized in conjunction with the sales comparison analysis for lending purposes. The cost approach is not intended nor should be used for insurance estimation.                                                                                                                                                                         |  |
|                                                                                                                                                                                                                                                                            | DWELLING 2,694 Sq. Ft. @ \$ 400.00 = \$ 1,077,600                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
|                                                                                                                                                                                                                                                                            | Sq. Ft. @ \$ = \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
|                                                                                                                                                                                                                                                                            | Sq. Ft. @ \$ = \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
|                                                                                                                                                                                                                                                                            | Sq. Ft. @ \$ = \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
|                                                                                                                                                                                                                                                                            | Sq. Ft. @ \$ = \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
|                                                                                                                                                                                                                                                                            | Patio, porch = \$ 50,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
| PUD                                                                                                                                                                                                                                                                        | Garage/Carport 252 Sq. Ft. @ \$ 275.00 = \$ 69,300                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |
|                                                                                                                                                                                                                                                                            | Total Estimate of Cost-New = \$ 1,196,900                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |
|                                                                                                                                                                                                                                                                            | Less: Physical Functional External                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |
|                                                                                                                                                                                                                                                                            | Depreciation 498,748 = \$( 498,748)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
|                                                                                                                                                                                                                                                                            | Depreciated Cost of Improvements = \$ 698,152                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
|                                                                                                                                                                                                                                                                            | "As-is" Value of Site Improvements = \$ 65,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
|                                                                                                                                                                                                                                                                            | = \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|                                                                                                                                                                                                                                                                            | = \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|                                                                                                                                                                                                                                                                            | = \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|                                                                                                                                                                                                                                                                            | Estimated Remaining Economic Life (if required): 35 Years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |
| <b>INDICATED VALUE BY COST APPROACH</b> = \$ 1,618,152                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| RECONCILIATION                                                                                                                                                                                                                                                             | <b>INCOME APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |
|                                                                                                                                                                                                                                                                            | Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
|                                                                                                                                                                                                                                                                            | Summary of Income Approach (including support for market rent and GRM):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
|                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
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| ATTACHMENTS                                                                                                                                                                                                                                                                | <b>PROJECT INFORMATION FOR PUDs (if applicable)</b> <input type="checkbox"/> The Subject is part of a Planned Unit Development.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
|                                                                                                                                                                                                                                                                            | Legal Name of Project:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
|                                                                                                                                                                                                                                                                            | Describe common elements and recreational facilities:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |
|                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
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| SIGNATURES                                                                                                                                                                                                                                                                 | Indicated Value by: Sales Comparison Approach \$ 1,615,000 Cost Approach (if developed) \$ 1,618,152 Income Approach (if developed) \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
|                                                                                                                                                                                                                                                                            | Final Reconciliation The most emphasis was placed on the Direct Sales Comparison Approach as it best reflects the actions of typical buyers and sellers in the residential market.                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |
|                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
|                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
|                                                                                                                                                                                                                                                                            | This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair. There are no conditions. |  |
|                                                                                                                                                                                                                                                                            | <input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |
|                                                                                                                                                                                                                                                                            | Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 1,615,000 , as of: 08/06/2026 , which is the effective date of this appraisal.                                                                                                                                                                                          |  |
|                                                                                                                                                                                                                                                                            | If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
|                                                                                                                                                                                                                                                                            | A true and complete copy of this report contains 35 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.                                                                                                                                                                                                                                                                                                                                                          |  |
|                                                                                                                                                                                                                                                                            | Attached Exhibits:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |
| <input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input checked="" type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| <input checked="" type="checkbox"/> Hypothetical Conditions <input checked="" type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Client Contact: Curtis Wesseln Client Name: Donald C Nyberg                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| E-Mail: curtiswesseln@firstteam.com Address: 2326 Almira Ave, Fullerton, CA 92831                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| APPRAISER  esign.alamode.com/verify Serial: E0F11A35                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Appraiser Name: Ginger Douglass                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Company: Ginger Douglass Real Estate Services, Inc.                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Phone: 714-458-6234 Fax:                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| E-Mail: gingerdouglass22@gmail.com                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Date of Report (Signature): 08/08/2026                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| License or Certification #: AR029548 State: CA                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Designation: Certified Appraiser and Real Estate Broker                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Expiration Date of License or Certification: 10/22/2026                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Date of Inspection: 08/06/2026                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Supervisory or Co-Appraiser Name:                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Company:                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Phone: Fax:                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| E-Mail:                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Date of Report (Signature):                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| License or Certification #:                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| State:                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Designation:                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Expiration Date of License or Certification:                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| Date of Inspection:                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |

## Market Conditions Addendum to the Appraisal Report

File No. 2326 Almira Ave  
0003790

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 **2326 Almira Ave** City **Fullerton** State **CA** ZIP Code **92831**

Borrower **N/A**

**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)                                  |  | 14                           | 3                           | 3                  | <input type="checkbox"/> Increasing            | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining             |
| Absorption Rate (Total Sales/Months)                                   |  | 2.33                         | 1.00                        | 1.00               | <input type="checkbox"/> Increasing            | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining             |
| Total # of Comparable Active Listings                                  |  | 2                            | 1                           | 4                  | <input type="checkbox"/> Declining             | <input type="checkbox"/> Stable            | <input checked="" type="checkbox"/> Increasing |
| Months of Housing Supply (Total Listings/Ab Rate)                      |  | 0.9                          | 1.0                         | 4.0                | <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                                           |  | 1,742,500                    | 1,625,000                   | 1,915,000          | <input checked="" type="checkbox"/> Increasing | <input type="checkbox"/> Stable            | <input type="checkbox"/> Declining             |
| Median Comparable Sales Days on Market                                 |  | 10                           | 19                          | 21                 | <input type="checkbox"/> Declining             | <input type="checkbox"/> Stable            | <input checked="" type="checkbox"/> Increasing |
| Median Comparable List Price                                           |  | 1,637,000                    | 1,768,800                   | 1,843,500          | <input checked="" type="checkbox"/> Increasing | <input type="checkbox"/> Stable            | <input type="checkbox"/> Declining             |
| Median Comparable Listings Days on Market                              |  | 16                           | 81                          | 23                 | <input type="checkbox"/> Declining             | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing            |
| Median Sale Price as % of List Price                                   |  | 101.67%                      | 97.01%                      | 100.84%            | <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 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.). **There are few buyer concessions in the neighborhood. Reported concessions on the MLS is typically the Buyer's Agents commission.**

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. **RealQuest, MLS**

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 market condition data is obtained through the MLS, SO Cal MLS, and is considered a good source if the real estate agents provide accurate information. It appears the market is increasing in values at this time. Statistical analysis may or may not be an accurate measure of the "True Market Analysis". These figures are based on the extraordinary assumption that all data reported on the MLS are true. It is appraiser's opinion, based on prior market analysis the past year, that sometimes data on MLS is distorted and misleading. The overall trends reported on the Inventory Analysis Grid and Median and Median Sale / List Price, DOM, List/Sale Ratio Grids indicated an increasing trend in the past 12 months for properties in the neighborhood that are comparable to the subject property. There is a slight oversupply of inventory which means the subject could sell lower than list price and the list to contract ratio is at 100.00% which indicates the subject should get list price.**

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.

 esign.alamode.com/verify

Serial E0F11A35

Signature   
Appraiser Name **Ginger Douglass**  
Company Name **Ginger Douglass Real Estate Services, Inc.**  
Company Address **6598 Via Corral, Anaheim Hills, CA 92807**  
State License/Certification # **AR029548** State **CA**  
Email Address **gingerdouglass22@gmail.com**

Signature  
Supervisory Appraiser Name  
Company Name  
Company Address  
State License/Certification #  
Email Address

# Assumptions, Limiting Conditions & Scope of Work

2326 Almira Ave

File No.: 0003790

Property Address: 2326 Almira Ave

City: Fullerton

State: CA

Zip Code: 92831

Client: Donald C Nyberg

Address: 2326 Almira Ave, Fullerton, CA 92831

Appraiser: Ginger Douglass

Address: 6598 Via Corral, Anaheim Hills, CA 92807

## STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report b

the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

# Certifications

2326 Almira Ave

File No.: 0003790

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                 |          |                                          |        |    |           |       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|----------|------------------------------------------|--------|----|-----------|-------|
| Property Address:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2326 Almira Ave | City:    | Fullerton                                | State: | CA | Zip Code: | 92831 |
| Client:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Donald C Nyberg | Address: | 2326 Almira Ave, Fullerton, CA 92831     |        |    |           |       |
| Appraiser:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Ginger Douglass | Address: | 6598 Via Corral, Anaheim Hills, CA 92807 |        |    |           |       |
| <b>APPRAISER'S CERTIFICATION</b><br>I certify that, to the best of my knowledge and belief:<br>- The statements of fact contained in this report are true and correct.<br>- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.<br>- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.<br>- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.<br>- My engagement in this assignment was not contingent upon developing or reporting predetermined results.<br>- 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.<br>- 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.<br>- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.<br>- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.<br>- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification. |                 |          |                                          |        |    |           |       |
| <b>DEFINITION OF MARKET VALUE *:</b><br>Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and 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:<br>1. Buyer and seller are typically motivated;<br>2. Both parties are well informed or well advised and acting in what they consider their own best interests;<br>3. A reasonable time is allowed for exposure in the open market;<br>4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and<br>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.<br>* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |          |                                          |        |    |           |       |

SIGNATURES

|                                                                                     |                                                                                                                              |                                              |                                                                                                                   |
|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Client Contact:                                                                     | Curtis Wesseln                                                                                                               | Client Name:                                 | Donald C Nyberg                                                                                                   |
| E-Mail:                                                                             | curtiswesseln@firstteam.com                                                                                                  | Address:                                     | 2326 Almira Ave, Fullerton, CA 92831                                                                              |
| APPRAISER                                                                           |  esign.alamode.com/verify                 | Serial:                                      | E0F11A35                                                                                                          |
|  |                                                                                                                              | Supervisory or Co-Appraiser Name:            |                                                                                                                   |
| Appraiser Name:                                                                     | Ginger Douglass                                                                                                              | Company:                                     |                                                                                                                   |
| Company:                                                                            | Ginger Douglass Real Estate Services, Inc.                                                                                   | Phone:                                       |                                                                                                                   |
| Phone:                                                                              | 714-458-6234                                                                                                                 | Fax:                                         |                                                                                                                   |
| E-Mail:                                                                             | gingerdouglass22@gmail.com                                                                                                   | E-Mail:                                      |                                                                                                                   |
| Date Report Signed:                                                                 | 08/08/2026                                                                                                                   | Date Report Signed:                          |                                                                                                                   |
| License or Certification #:                                                         | AR029548                                                                                                                     | License or Certification #:                  |                                                                                                                   |
| Designation:                                                                        | Certified Appraiser and Real Estate Broker                                                                                   | Designation:                                 |                                                                                                                   |
| Expiration Date of License or Certification:                                        | 10/22/2026                                                                                                                   | Expiration Date of License or Certification: |                                                                                                                   |
| Inspection of Subject:                                                              | <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None | Inspection of Subject:                       | <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None |
| Date of Inspection:                                                                 | 08/06/2026                                                                                                                   | Date of Inspection:                          |                                                                                                                   |

## Supplemental Addendum

File No. 0003790

|                  |                 |        |        |       |    |          |       |
|------------------|-----------------|--------|--------|-------|----|----------|-------|
| Borrower         | N/A             |        |        |       |    |          |       |
| Property Address | 2326 Almira Ave |        |        |       |    |          |       |
| City             | Fullerton       | County | Orange | State | CA | Zip Code | 92831 |
| Lender/Client    | N/A             |        |        |       |    |          |       |

Flood zone information was obtained through the internet data flood search service provided through the Alameda software. For loan purposes, the lender/client obtain flood zone certification from a third party vendor.

The physical characteristics of the subject were obtained from RealQuest, exterior and an interior observation. The physical characteristics, sale price and date of sale for comparables were obtained from the MLS and RealQuest.com and Realist.com.

Scope of work: The scope of work for this assignment included research and analysis of market trends and economic conditions affecting the subject neighborhood and subject property. Public records and MLS listing history were researched for the subject property. A search was made for vacant site (if applicable) sales similar to the subject's site and of improved sales of properties similar in size, age, location and amenities to the subject, with the search extending one year back. Data sources relied upon of records, plat maps, street maps and/or aerial photographs included from Smartmaps, Realist, Realquest and MLS. The subject property was inspected and measured on the interior and/or exterior and all interior rooms were inspected, noting observable deferred maintenance as reported in the body of this report. Comparable sales were inspected based on a drive-by of the exterior and analyzed to determine the best indicators of value for the subject property. The sales comparison approach and cost approach (if applicable) were considered and reconciled to a final value estimate.

Properties built prior to 1978 may contain lead based paint. USPAP 3 year disclosure:

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.

Exposure Time:

Opinion of reasonable Exposure Time: Sales in the subject's marketing area typically show a marketing time of 0-3 months. The subject's exposure would be considered to be similar (0-3 months).

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C 3331 et seq.) and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.  
Supplemental Addendum:

The intended use of this appraisal is to determine current market values for listing purposes. The intended users of this appraisal report are the client listed on page one of this appraisal and their realtor. No additional Intended use or Users are identified by the appraiser.

Clarification on Statement of Assumptions and Limiting Conditions #2, Page 5

"I performed a complete visual inspection of the interior and exterior areas of the subject property."

A complete visual inspection includes areas "readily observable" defined as observations made by the appraiser of conditions that are immediately discernible and noticeable due the typical site visit. The appraiser is not required to move furniture, equipment or cause damage to the property. The appraiser's inspection of the attic and/or crawl space if applicable is limited to head and shoulders access unless otherwise state in this report.

Clarification on Statement of Assumptions and Limiting Conditions #3, Page 4

Reporting for FEMA Special Flood Hazard Area was obtained through an Internet data source provided by Alameda appraisal software. By direction of lender/client, the appraiser reports what can be determined through the Internet data source but does not examine or included available flood maps developed by FEMA. The lender/client obtains flood zone certification from a third party vendor.

*"My research did/did not reveal any prior sales or transfers to the COMPARABLE SALES for the year prior to the date of sale of the comparable sale."*

LISTING PRICE REDUCTION IS BASED ON THE TYPICAL DIFFERENCE BETWEEN LIST PRICE AND SALES PRICE AS NOTED ON THE 1004MC CALLED LIST TO CONTRACT RATIO.

Differences in gross living area have been adjusted by a value of approximately \$150.00 per square foot, rounded to the nearest \$500, while additional half baths, are adjusted by \$10,000 per feature. Additional bathrooms are adjusted at \$10,000 per feature. Pools and spas are adjusted at \$25,000. These and the other adjustments have been derived through paired sales analysis and appear to be reasonable and appropriate based upon the available market data.

The appraiser's comparable search parameters began with MLS and Realquest that searched for single family homes that have closed in the past 3-6 months with special interest paid to recent sales within the past 90 days. First starting in the subject's immediate neighborhood and expanding the search as necessary to obtain ample comparable sales in the subject's marketing area. Comparables were chosen based on GLA size, year built, bedroom count, bathroom count and other similar amenities necessary to analysis and conclude a most likely market value. Sometimes due to limited sales within 6 months, the search will be expanded to 12 months. The subject is 5 blocks west of the city of Placentia. Appraiser had to go further west for comparables.

\*URAR: Reconciliation and Final Value Conclusion:

The sales comparison analysis is given most weight as it represents the typical buyers reaction in the market. The Income Approach is not used as the property is not typically purchased on it income producing capabilities. The cost approach was not used as land is not purchased in this area by individuals to build a private residence.

After adjusting for various amenity differences, based on closed sales which range from \$1,579,700-1,630,500 with the greatest emphasis place on Comparables #1.

*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.*

## Supplemental Addendum

File No. 0003790

|                  |                 |        |        |       |                   |
|------------------|-----------------|--------|--------|-------|-------------------|
| Borrower         | N/A             |        |        |       |                   |
| Property Address | 2326 Almira Ave |        |        |       |                   |
| City             | Fullerton       | County | Orange | State | CA Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |                   |

## \*URAR: Neighborhood Description:

A mixture of one and two story apartments, commercial, condominiums, single family houses with a range of 10 years to 75 years. With a mixture of GLA of 1200 SF to 11,000 SF. The topography is level and hills, and is within close proximity to all employment and public support amenities are within a 1 mile radius. The current employment base is considered to be stable at present.

## Additional Adjustment Factors:

Sales and Financing: No financing adjustments were required as all sales were with conventional or FHA financing, or the equivalent, with rates and terms typical of the prevailing market. There were no reported buydowns or other financing concessions that would have had an impact on market values.

Date of Sale: All of the comparables were recent sales. All date of sales are closed of escrow dates unless otherwise noted. The active listings were used as supportive value.

Location: All of the comparables were located within the subject's neighborhood or in nearby, similar and competing neighborhoods and no adjustments for location was warranted.

Site: Differences in lot size should be derived from the market. Matched paired sales analysis or land allocation can be used to determine the amount, if any of an adjustments

View: The subject does not have a view. Some comparables had views and adjustments were warranted.

Design: The subject and the comparables were considered to have similar design and appeal characteristics: no adjustments were indicated.

Quality of Construction: All of the comparables were average quality wood-frame dwellings similar to the subject.

Actual Age: No age adjustments were indicated for comparables as all the comparables have similar effective life as the subject property.

Basement and Finished Room: Neither the subject nor the comparables had a subterranean basement of finished rooms below grade, no adjustments were indicated.

Functional Utility: No adjustment was indicated as the subject and the comparables were considered to have comparable functional utility.

Heating and Cooling: FAU/CAC was adjusted by \$1,500.

Energy Efficient Items: No adjustment was indicated as the subject and the comparables were considered to have comparable energy efficient items, unless there were solar panels.

Garage/Carport: The differences in garage spaces were adjusted by \$2,000 for each car space

Porch, Patio, Deck, Etc.: There were no noted significant differences in the porch, patio, or decks of the comparable and therefore no adjustments were made unless there was a covered or enclosed patio which was adjusted at \$1,500.

Interior Finish: All comparables were adjusted, if warranted, by MLS reporting relative to the subject property. The conditions of the comparables were adjusted at paired sales analysis.

## Reconciliation of the Sales Comparison Approach:

It is my opinion that a final estimate of value of \$1,615,000 is reasonable for the subject by the Sales Comparison Approach.

## Extraordinary Assumptions:

The routine observation of the property and improvements are for purposes of establishing the market value of the property. Attics and crawl spaces, if applicable are a routine head and shoulders inspection. The appraiser claims no special expertise in mechanical systems, structural integrity, roofing, issues related to foundation settlement, wood destroying (or other) insects, radon gas, lead based paint, asbestos or mold. This appraiser also reserves the right to amend this report in its entirety should any of the recommended inspections results in conditions that are contrary to the assumptions or statements made within this report.

I do hereby certify that I have followed the appraiser independence safeguards in compliance with Appraisal Independence Requirements (AIR) and in addition to any applicable state laws with which I may be required to comply. This includes but is not limited to the following:

- \* I am currently licensed and certified by the state in which the property to be appraised is located.
- My license is the appropriate license for the appraisal practice experience to complete a credible appraisal on the subject
- \* I certify that there have been no actions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

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 any other manner.

Digital Photographs,  
Disaster Addendum:

I hereby certify that, to the best of my knowledge and belief, the inspection revealed no indications of moderate to significant physical damage to the property or neighborhood, no needed repairs to the site or the improvements other than those that are reported in the appraisal, and no adverse effect on the marketability and value of the property due to the recent Southern California firestorms.

This report contains electronic color digital photographs. Among the entities approving and accepting appraisal reports with this advanced technology include Fannie Mae, Freddie Mac, VA and HUD. The appraiser(s) certify that the photographs have not been altered or enhanced. In some cases, the multiple listing photos were used.

## Digital Signature:

This report contains an electronic digital signature(s) affixed by the appraiser(s). This advanced technology has been authorized by the Appraisal Standards Board of the Appraisal Foundation as compliant under specific reporting guidelines of the Uniform Standards of Professional Appraisal Practice (USPAP). They process not only acknowledge the authenticity of printed paper copy of the report but also the file in its state of electronic storage. The technology ensures the integrity of the report and the accuracy of the data.

## Supplemental Addendum

File No. 0003790

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |

integrity, signature security, and record keeping for each individual appraiser that affixes a signature. The appraiser has sole personalized control of affixing a signature certifying its authenticity and accepting responsibility for content analysis, and conclusions in the report. Any attempt to modify the report in any manner will automatically and permanently remove all signatures.

## CONDITIONS OF APPRAISAL:

The estimated value is made upon the condition that title to the subject is marketable and free of all liens, encumbrances, easements, and restrictions except those specifically discussed in this report.

Additionally, the estimate of value is made upon the subject property only as described in this report. Unless specifically noted, this appraisal is based on the assumption that the subject does not have any structural or mechanical defects. It is assumed that all mechanical equipment and appliances are in satisfactory working condition and that the electrical and plumbing systems are adequate. Any physical or legal aspects of the subject property unknown to the appraiser at this time may require further analysis.

This is an Appraisal report which is intended to comply with the reporting requirements set forth under standards rule 2-2 (C) of the Uniform Standards of Professional Appraisal Practice for an Appraisal report. As such, it presents only opinion of value. Supporting document that is not provided in this report is retained in the appraiser's file. The depth of discussion contained in this report is specific to the needs of the client and for the intended use stated in this report. The appraiser is not responsible for unauthorized use of this report.

*"The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party's own risk and is not intended or authorized by the appraiser."*

## • Comparable Summary

## Comparables Summary &amp; Estimated Indicated Value

|          | Sale Price | Net Adj % | Grs Adj % | Ind Value | Weight |
|----------|------------|-----------|-----------|-----------|--------|
| Comp #1: | 1,875,000  | 13.9      | 14.1      | 1,615,000 | 20.75  |
| Comp #2: | 1,545,000  | 2.2       | 17.8      | 1,579,700 | 19.63  |
| Comp #3: | 1,715,000  | 4.9       | 23        | 1,630,500 | 18.06  |
| Comp #4: | 1,800,000  | 11        | 11.3      | 1,601,700 | 21.59  |
| Comp #5: | 1,500,000  | 7.2       | 16.7      | 1,608,000 | 19.97  |

ESTIMATED INDICATED VALUE OF THE SUBJECT: 1,615,000

## • Indicated Weight Value

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



**Subject Front**

2326 Almira Ave



**Subject Rear**



**Subject Street**

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### Living Room

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### Dining Room

With Dual Fireplace to Living Room



### Kitchen

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### Opposite View

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### Family Room from Converted Garage



### Laundry Room

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |

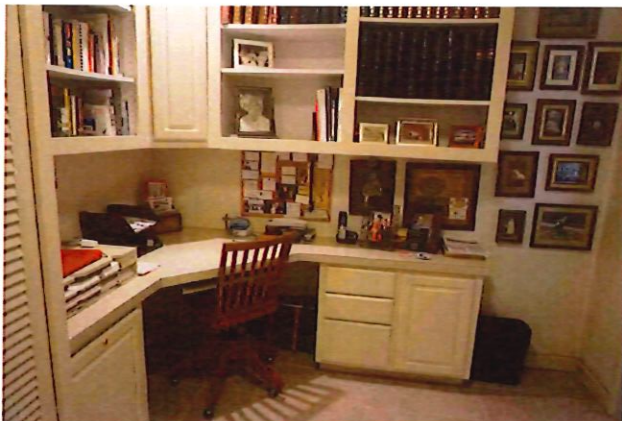


### Full Bathroom

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### Opposite View



### Built in Desk

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### FAU

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



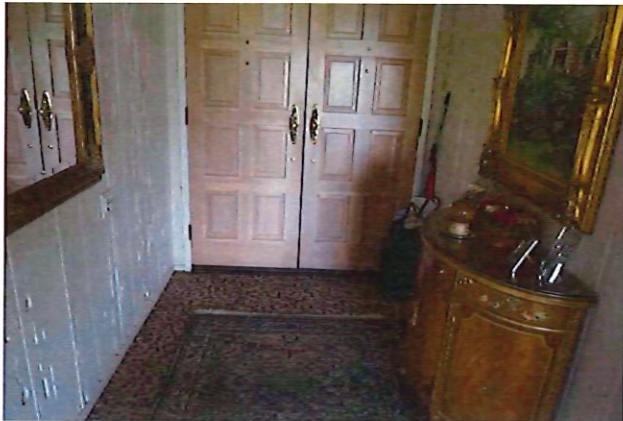
### Built in China Hutch



### Vaulted Beamed Ceilings

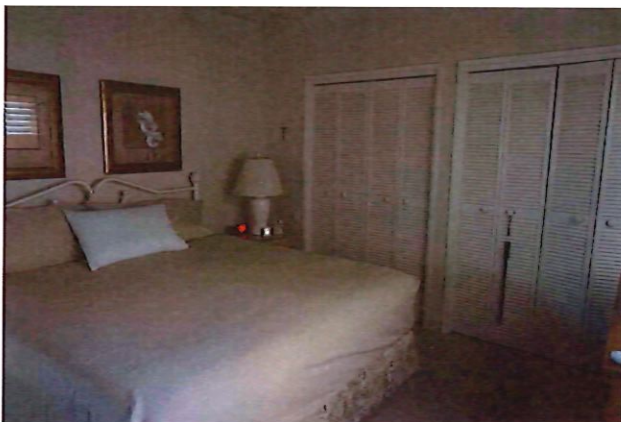
## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
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| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |

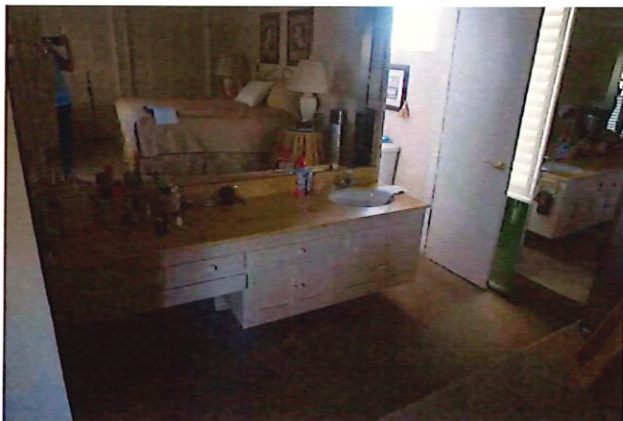


### Foyer

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### Primary Bedroom



### Primary Bathroom

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### Shower Area

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### Hallway Bathroom



### Opposite View

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### Bedroom

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### Bedroom



### Custom Copper Ceiling

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### Enclosed Patio Area

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### Opposite View



### Subject Side and Second AC

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### Carport

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### Front of Guest House



### Living/Bedroom Area

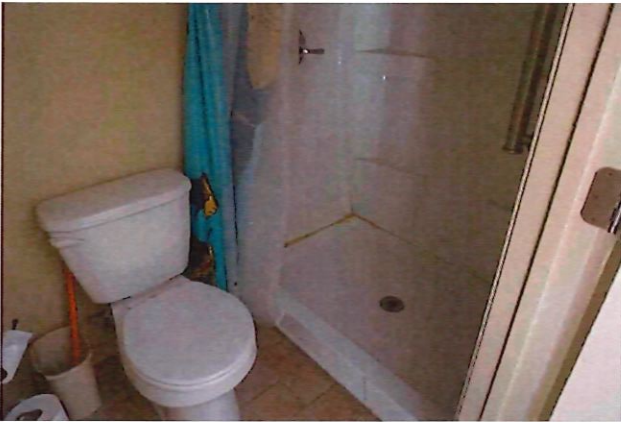
## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
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| Lender/Client    | N/A             |        |        |       |    |                |



### Sink for Bathroom

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### Bathroom



### Closet

## Subject Interior Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### Kitchenette

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### Water Heater



### Crawl Space

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### Subject Side

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62



### AC



### BBQ Area

## Subject Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
| Property Address | 2326 Almira Ave |        |        |       |    |                |
| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### FAU

2326 Almira Ave  
Sales Price  
Gross Living Area 2,694  
Total Rooms 9  
Total Bedrooms 3  
Total Bathrooms 3  
Location Good/Cul de Sac  
View None  
Site 11,000 sf  
Quality Q3  
Age 62

## Comparable Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
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| City             | Fullerton       | County | Orange | State | CA | Zip Code 92831 |
| Lender/Client    | N/A             |        |        |       |    |                |



### Comparable 1

1481 Kensington Dr



### Comparable 2

1908 Brentwood Dr



### Comparable 3

1924 Smokewood Ave

## Comparable Photo Page

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
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| Lender/Client    | N/A             |        |        |       |    |                |



### Comparable 4

1210 Anita Pl



### Comparable 5

1227 Riedel Ave

### Comparable 6

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

**Ginger J. Douglass**

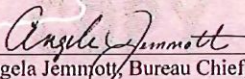
has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

**"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 029548

Effective Date: October 23, 2024  
Date Expires: October 22, 2026

  
Angela Jemmyott, Bureau Chief, BREA

3078169

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



# State of California

Department of Real Estate

## Real Estate Broker License

Ginger Joyce Douglass

**MAIN OFFICE ADDRESS**

6598 E VIA CORRAL  
ANAHEIM, CA 92807

*David R. McCutcheon*  
Real Estate Commissioner

Identification Number: 01820876

Issued: July 23, 2022

Expires: July 22, 2026

# E & O Insurance Certificate



301 E. Fourth Street, Cincinnati, OH 45202

## DECLARATIONS for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

### THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED  
AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP4112467-25

Renewal of: RAP4112467-24

Program Administrator: Herbert H. Landy Insurance Agency Inc.  
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Ginger J. Douglass

Item 2. Address: 6598 E Via Comal  
City, State, Zip Code: Anaheim, CA 92807

Item 3. Policy Period: From 09/26/2025 To 09/26/2026  
(Month, Day, Year) (Month, Day, Year)  
(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

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

Item 5. Deductible (Inclusive of Claim Expenses):

- A. \$ 500 Each Claim
- B. \$ 1,000 Aggregate

Item 6. Premium: \$ 850.00

Item 7. Retroactive Date (if applicable): 09/26/2005

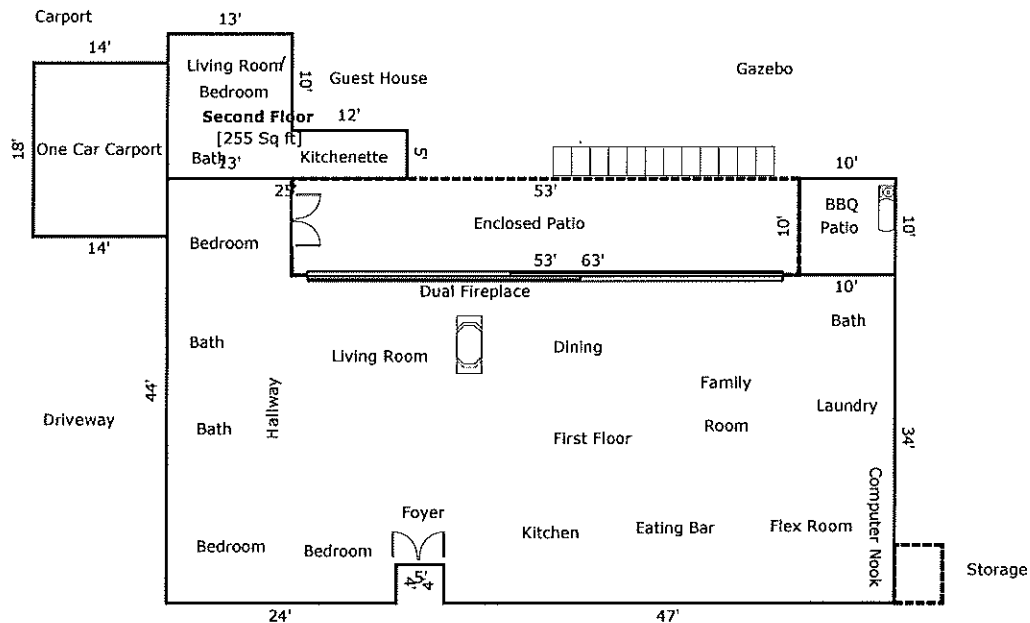
Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)  
D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)  
D42414 (08/19)

*Reza A. Rahman*  
Authorized Representative

### Building Sketch

|                  |                 |        |        |       |    |          |       |
|------------------|-----------------|--------|--------|-------|----|----------|-------|
| Borrower         | N/A             |        |        |       |    |          |       |
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| City             | Fullerton       | County | Orange | State | CA | Zip Code | 92831 |
| Lender/Client    | N/A             |        |        |       |    |          |       |



TOTAL Sketch by a la mode

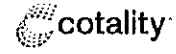
### Area Calculations Summary

| Living Area                         |                   | Calculation Details                                                                         |  |
|-------------------------------------|-------------------|---------------------------------------------------------------------------------------------|--|
| First Floor                         | 2694 Sq ft        | $13 \times 10 = 130$<br>$34 \times 47 = 1598$<br>$29 \times 30 = 870$<br>$4 \times 24 = 96$ |  |
| <b>Total Living Area (Rounded):</b> | <b>2694 Sq ft</b> |                                                                                             |  |
| Non-living Area                     |                   |                                                                                             |  |
| 2 Car Attached                      | 252 Sq ft         | $18 \times 14 = 252$                                                                        |  |

С. 10

# Plat Map

2326 ALMIRA AVE FULLERTON CA 92831-1302



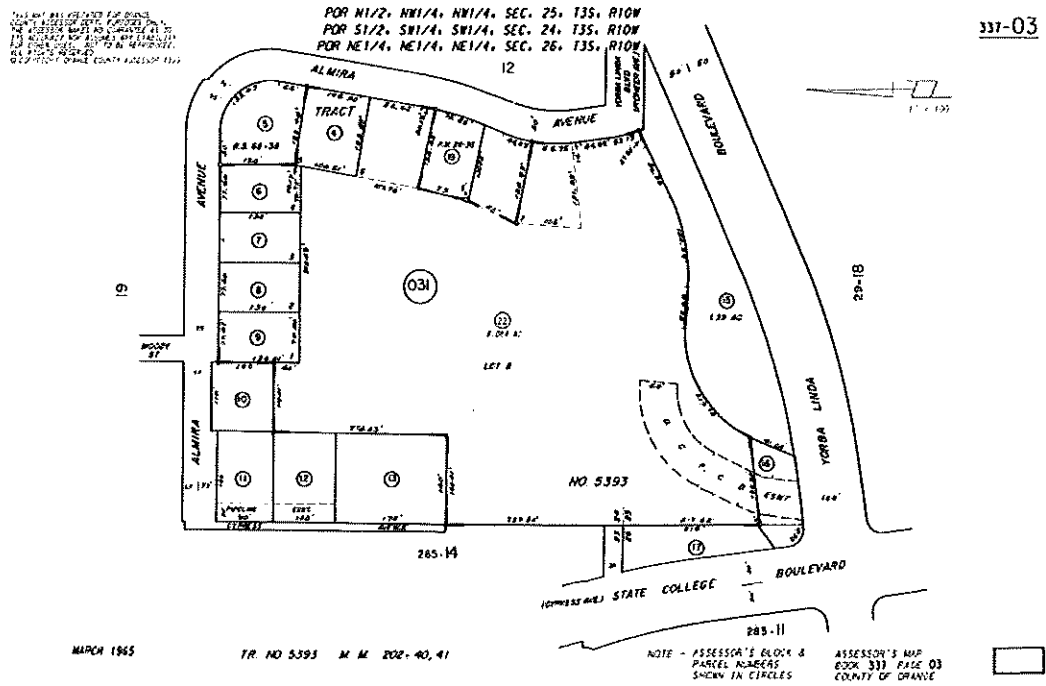
APN: 337-031-10

CLIP: 4191259859

Land Use: Single-family Residential

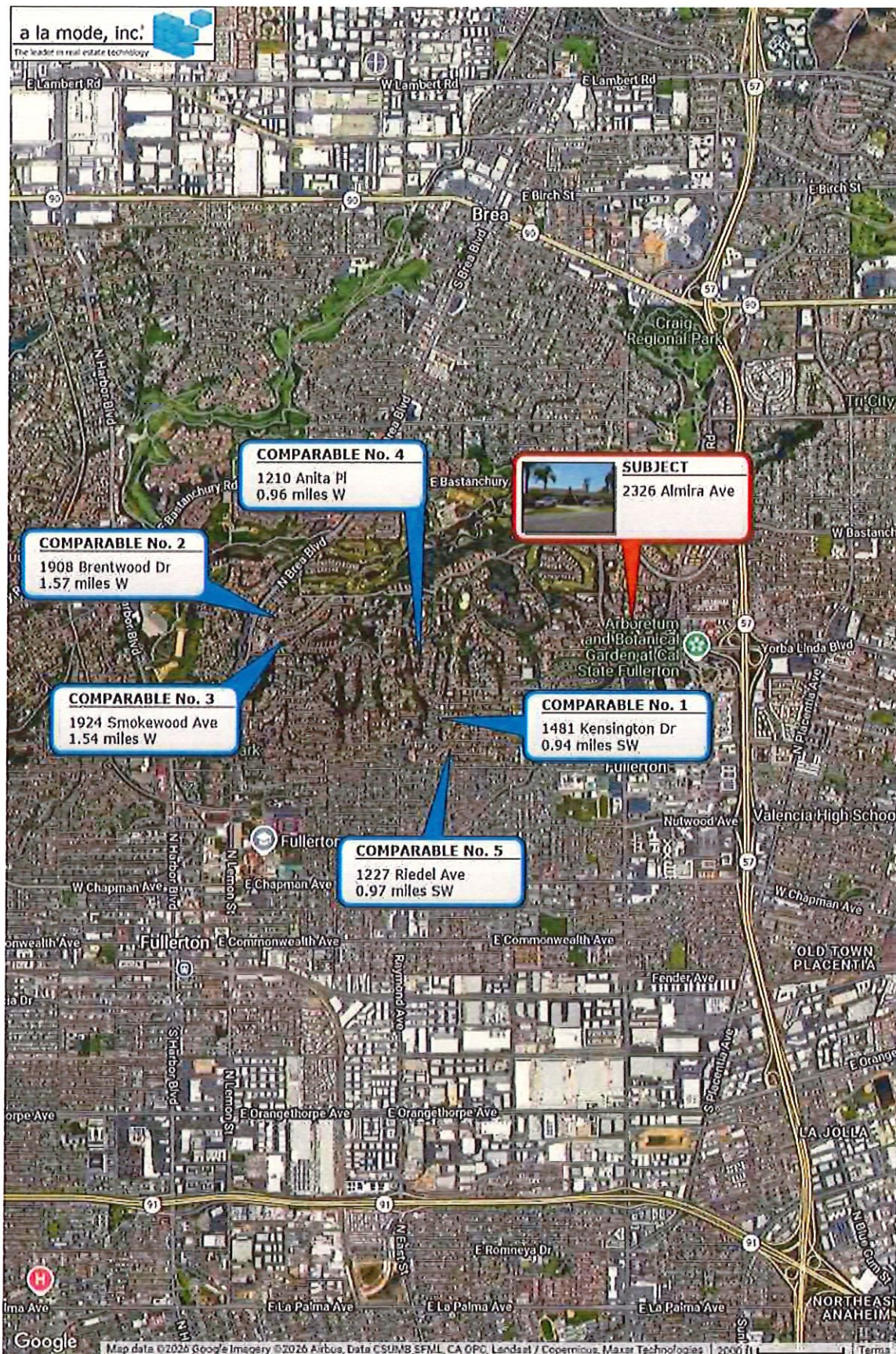
## Parcel Map

Parcel Sheet 1 of 1



### Location Map

|                  |                 |        |        |       |    |          |       |
|------------------|-----------------|--------|--------|-------|----|----------|-------|
| Borrower         | N/A             |        |        |       |    |          |       |
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| City             | Fullerton       | County | Orange | State | CA | Zip Code | 92831 |
| Lender/Client    | N/A             |        |        |       |    |          |       |



Serial# E0E11A2E

## Aerial Map

|                  |                 |        |        |       |    |                |
|------------------|-----------------|--------|--------|-------|----|----------------|
| Borrower         | N/A             |        |        |       |    |                |
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| Lender/Client    | N/A             |        |        |       |    |                |

