



APPRAISAL OF REAL PROPERTY

LOCATED AT:

62048 Golden St
E 1/2 S 1/2 LOT 118 SEC 12 TP 1N R 6E EX M1NERAL RIGHTS AS RESERVED BY US
Joshua Tree, CA 92252

FOR:

UNITY RRC
7368 POMONA WAY
LA MESA, CA 91942

AS OF:

10/13/2026

BY:

SHIRLEY KEECHLER

INVOICE NUMBER	
0000582	
DATE	
REFERENCE	
Internal Order #:	
Lender Case #:	
Client File #:	
Main File # on form:	62048 Golden St
Other File # on form:	
Federal Tax ID:	559-43-6937
Employer ID:	

Telephone Number: _____ Fax Number: _____
Alternate Number: _____ E-Mail: _____

Lender: UNITY RRC **Client:** UNITY RRC
Purchaser/Borrower: UNITY RRC
Property Address: 62048 Golden St
City: Joshua Tree
County: SAN BERNARDINO **State:** CA **Zip:** 92252
Legal Description: E 1/2 S 1/2 LOT 118 SEC 12 TP 1N R 6E EX M1NERAL R1GHTS AS RESERVED BY USA 1.25 AC

FEES			AMOUNT
1004 VALUE ONLY			300.00
SUBTOTAL			300.00
PAYMENTS			AMOUNT
Check #:	Date: 10/13/2026	Description: ZELLE	300.00
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			300.00
TOTAL DUE			\$ 0.00

Please Return This Portion With Your Payment

Telephone Number: _____ Fax Number: _____
 Alternate Number: _____ E-Mail: _____

Shirley Keechler
Assured Appraisals
41399 MONTCALM CT
Indio, CA 92203

AMOUNT DUE: \$ 0.00

AMOUNT ENCLOSED: \$ _____

INVOICE NUMBER	
0000582	
DATE	
REFERENCE	
Internal Order #:	
Lender Case #:	
Client File #:	
Main File # on form:	62048 Golden St
Other File # on form:	APPRAISAL REPORT
Federal Tax ID:	550 12 6037
Employer ID:	

Uniform Residential Appraisal Report

File # 62048 Golden St

SUBJECT

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

Property Address	62048 Golden St	City	Joshua Tree	State	CA	Zip Code	92252
Borrower	UNITY RRC	Owner of Public Record	UNITY RRC	County	SAN BERNARDINO		
Legal Description	E 1/2 S 1/2 LOT 118 SEC 12 TP 1N R 6E EX M1NERAL R1GHTS AS RESERVED BY USA 1.25 AC						
Assessor's Parcel #	0599351110000	Tax Year	2025	R.E. Taxes \$	538		
Neighborhood Name	JOSHUA TREE	Map Reference	40140	Census Tract	0104.20		
Occupant	☐ Owner ☐ Tenant ☒ Vacant		Special Assessments \$	0	☐ PUD	HOA \$	0 ☐ per year ☐ per month
Property Rights Appraised	☒ Fee Simple ☐ Leasehold ☐ Other (describe)						
Assignment Type	☐ Purchase Transaction ☐ Refinance Transaction ☒ Other (describe) VALUE ONLY						
Lender/Client	UNITY RRC	Address	7368 POMONA WAY LA MESA, CA 91942				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No							
Report data source(s) used, offering price(s), and date(s). DOM 41;SUBJECT WAS LISTED ON DESERT AREA MLS ML#8N-2608341 ON 9/4/2026 FOR \$338,000.							

CONTRACT

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$	Date of Contract	Is the property seller the owner of public record?	☐ Yes ☐ No	Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No				
If Yes, report the total dollar amount and describe the items to be paid.				

NEIGHBORHOOD

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

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	☐ Urban ☒ Suburban ☐ Rural	Property Values	☐ Increasing ☒ Stable ☐ Declining	PRICE	AGE	One-Unit	65 %		
Built-Up	☒ Over 75% ☐ 25-75% ☐ Under 25%	Demand/Supply	☐ Shortage ☒ In Balance ☐ Over Supply	\$ (000)	(yrs)	2-4 Unit	2 %		
Growth	☐ Rapid ☒ Stable ☐ Slow	Marketing Time	☒ Under 3 mths ☐ 3-6 mths ☐ Over 6 mths	100	Low 0	Multi-Family	3 %		
Neighborhood Boundaries	NEIGHBORHOOD IS BORDERED BY:SUNNY VISTA RD. (NORTH), SULLIVAN RD. (SOUTH), SUNFAIR RD. (EAST), YUCCA MESA RD. (WEST).			1,700	High 100	Commercial	10 %		
				550	Pred. 35	Other	20 %		
Neighborhood Description	SUBJECT IS WITHIN TEN MILES FROM CASINOS AND GAMING CENTER'S, JOSHUA TREE NATIONAL PARK.								

Market Conditions (including support for the above conclusions) IN THE PAST FEW YEARS AN INCREASE IN VALUES HAS DOMINATED THE MARKET. THIS TREND HAS STABILIZED WITH A SLIGHT DECREASE WITH AN DECREASED NUMBER OF LISTINGS AND LONGER DAYS ON THE MARKET. MARKETING TIME OF REASONABLY PRICED HOMES IS ZERO TO THREE MONTHS PLUS BASED UPON CURRENT MLS DATA.

SITE

Dimensions	185.2 x 294	Area	1.25 ac	Shape	RECTANGULAR	View	N;Res;Mtn
Specific Zoning Classification	R1	Zoning Description	SINGLE FAMILY RESIDENCE				
Zoning Compliance	☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe HIGHEST AND							
BEST USE FOR THE SUBJECT IS AS PROPOSED. SUBJECT IS LEGALLY PERMISSIBLE, PHYSICALLY POSSIBLE, FINANCIALLY FEASIBLE, AND MAXIMALLY PRODUCTIVE.							
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	☒	☐ EDISON	Water	☒	☐ HIGH WATER	Street DIRT	☒ ☐
Gas	☒	☐ SO. CAL GAS	Sanitary Sewer	☐	☒ SEPTIC	Alley NONE	☐ ☐
FEMA Special Flood Hazard Area	☐ Yes ☒ No	FEMA Flood Zone	X	FEMA Map #	06071C8145J	FEMA Map Date	09/02/2016
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe							
NO APPARENT ADVERSE EASEMENTS OR ENCROACHMENTS NOTED. TITLE REPORT(SOILS & GEOLOGICAL, IF PREPARED) NOT REVIEWED BY THE APPRAISER. OTHER FOR LAND USE IS VACANT.							

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units ☒ One ☐ One with Accessory Unit	☒ Concrete Slab ☐ Crawl Space	Foundation Walls	CONCRETE/NEW	Floors	WOOD/NEW
# of Stories 1	☐ Full Basement ☐ Partial Basement	Exterior Walls	STUCCO/NEW	Walls	DW/PAINTED/NEW
Type ☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	COMP/NEW	Trim/Finish	WD-PAINTED/NEW
☒ Existing ☐ Proposed ☐ Under Const.	Basement Finish 0 %	Gutters & Downspouts	EAVES/NEW	Bath Floor	WOOD/NEW
Design (Style) RANCH	☐ Outside Entry/Exit ☐ Sump Pump	Window Type	ALUM/SLIDER/NEW	Bath Wainscot	CERAMIC/NEW
Year Built 2026	Evidence of ☐ Infestation NONE NOTED	Storm Sash/Insulated	N/A	Car Storage	☐ None
Effective Age (Yrs) 0	☐ Dampness ☐ Settlement	Screens	YES/NEW	☒ Driveway	# of Cars 4
Attic ☐ None	Heating ☒ FWA ☐ HWBB ☐ Radiant	Amenities	☐ Woodstove(s) # 0	Driveway Surface	DIRT
☐ Drop Stair ☐ Stairs	☐ Other Fuel GAS	☐ Fireplace(s) # 0	☐ Fence NONE	☐ Garage	# of Cars 0
☐ Floor ☒ Scuttle	Cooling ☒ Central Air Conditioning	☒ Patio/Deck ROOF	☒ Porch ROOF	☐ Carport	# of Cars 0
☐ Finished ☐ Heated	☐ Individual ☐ Other	☐ Pool NONE	☐ Other NONE	☐ Att.	☐ Det. ☐ Built-in
Appliances ☐ Refrigerator ☒ Range/Oven ☒ Dishwasher ☒ Disposal ☒ Microwave ☐ Washer/Dryer ☐ Other (describe)					
Finished area above grade contains: 4 Rooms 2 Bedrooms 2.0 Bath(s) 1,024 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.). See attached addenda.					
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C1;No updates in the prior 15 years;See attached addenda.					
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe					
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe					

Uniform Residential Appraisal Report

File # 62048 Golden St

SALES COMPARISON APPROACH

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 435,000 to \$ 495,000 .													
There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 355,000 to \$ 770,000 .													
FEATURE		SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address		62048 Golden St Joshua Tree, CA 92252			2576 Sunny Vista Rd Joshua Tree, CA 92252			5737 Mojave Ranch Rd Joshua Tree, CA 92252			63433 Belmont St Joshua Tree, CA 92252		
Proximity to Subject					2.40 miles NW			4.00 miles SE			1.82 miles E		
Sale Price		\$			\$ 770,000			\$ 355,000			\$ 495,000		
Sale Price/Gross Liv. Area		\$ sq.ft.			\$ 574.20 sq.ft.			\$ 291.94 sq.ft.			\$ 460.04 sq.ft.		
Data Source(s)					DAMLS ML#JT-26038246;DOM 13			DAMS ML#JT-2606287;DOM 84			DAMLS ML#JT-26188991;DOM 8		
Verification Source(s)					NDC DATA DOC#102331			NDC DATA DOC#N/A			TRULIA LISTED \$495,000		
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment		
Sales or Financing Concessions					ArmLth Conv;19250 -19,250			ArmLth Conv;4437 -4,437			ArmLth Conv;0		
Date of Sale/Time					s04/26;c04/26			s07/26;c07/26			s10/26;c10/26 0		
Location		N;Res;			N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple		FEE SIMPLE			FEE SIMPLE			FEE SIMPLE			FEE SIMPLE		
Site		1.25 ac			2.7 ac -15,800			1.25 ac			5.0 ac -40,800		
View		N;Res;Mtn			N;Res;Mtn			N;Res;Mtn			N;Res;Mtn		
Design (Style)		DT1;RANCH			DT1;RANCH			DT1;RANCH			DT1;RANCH		
Quality of Construction		Q4			Q4			Q4			Q4		
Actual Age		0			0			68 0			69 0		
Condition		C1			C1			C3 +30,000			C3 +30,000		
Above Grade		Total Bdrms. Baths			Total Bdrms. Baths -5,000			Total Bdrms. Baths			Total Bdrms. Baths 0		
Room Count		4 2 2.0			5 3 2.0 0			4 2 2.0			4 2 1.1 +2,500		
Gross Living Area		1,024 sq.ft.			1,341 sq.ft. -15,850			1,216 sq.ft. -9,600			1,076 sq.ft. 0		
Basement & Finished Rooms Below Grade		Osf			Osf			Osf			Osf		
Functional Utility		ADEQUATE			ADEQUATE			ADEQUATE			ADEQUATE		
Heating/Cooling		FAU/CENT A/C			FAU/CENT A/C			FAU/CENT A/C			FAU/CENT A/C		
Energy Efficient Items		NONE			SOLAR/OWN -5,000			NONE			NONE		
Garage/Carport		4dw			4dw			4dw			4dw		
Porch/Patio/Deck		PATIO/PORCH			PATIO/PORCH			PATIO/PORCH			PATIO/PORCH		
CASITA		NONE			NONE			NONE			NONE		
Net Adjustment (Total)					+ - \$ -60,900			+ - \$ 15,963			+ - \$ -8,300		
Adjusted Sale Price of Comparables					Net Adj. 7.9 % Gross Adj. 7.9 % \$ 709,100			Net Adj. 4.5 % Gross Adj. 12.4 % \$ 370,963			Net Adj. 1.7 % Gross Adj. 14.8 % \$ 486,700		
I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain													
My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.													
Data Source(s) NDCDATA/REALQUEST													
My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.													
Data Source(s) NDCDATA/REALQUEST													
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).													
ITEM		SUBJECT			COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3		
Date of Prior Sale/Transfer													
Price of Prior Sale/Transfer													
Data Source(s)		NDCDATA/REALQUEST			NDCDATA/REALQUEST			NDCDATA/REALQUEST			NDCDATA/REALQUEST		
Effective Date of Data Source(s)		10/13/2026			10/13/2026			10/13/2026			10/13/2026		
Analysis of prior sale or transfer history of the subject property and comparable sales A THOROUGH AND EXTENSIVE SEARCH WAS MADE IN RESEARCHING PRIOR SALES AND TRANSFERS OF SUBJECT WITHIN THE PAST THREE YEARS AND COMPARABLES WITHIN THE PAST YEAR.													
Summary of Sales Comparison Approach See attached addenda.													
Indicated Value by Sales Comparison Approach \$ 455,000													

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 455,000	Cost Approach (if developed) \$ 458,040	Income Approach (if developed) \$ 462,000
SALES APPROACH WAS GIVEN MOST WEIGHT AS IT REFLECTS THE ACTIONS OF BUYERS AND SELLERS IN THE MARKETPLACE AND IS CONSIDERED TO BE THE MOST RELIABLE INDICATOR OF VALUE FOR THE SFR MARKET. THE COST APPROACH IS SUPPORTIVE, BUT IS LESS RELIABLE DUE TO ABSTRACTED LAND VALUES.		
This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:		
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 455,000 , as of 10/13/2026 , which is the date of inspection and the effective date of this appraisal.		

Freddie Mac Form 70 March 2005

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1004 March 2005

Serial# FA700725
esign.alamode.com/verify

ADDITIONAL COMMENTS

NONE

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) LAND VALUE WAS OBTAINED BY THE EXTRACTION METHOD OF RECENT COMPARABLE LOT SALES AS IT REFLECTS THE ACTIONS OF BUYERS AND SELLERS IN THE MARKETPLACE AND IS CONSIDERED TO BE THE MOST RELIABLE INDICATOR OF VALUE. SEE ADDENDA FOR COMP VALUES AND CALCULATIONS.

ESTIMATED	☐ REPRODUCTION OR	☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE		= \$	85,000
Source of cost data	MARSHALL SWIFT RESIDENTIAL COST HANDBOOK		DWELLING	1,024 Sq.Ft. @ \$	335.00	= \$ 343,040
Quality rating from cost service	AVE.	Effective date of cost data	CURRENT	0 Sq.Ft. @ \$		= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)						= \$
THE INDICATED LAND VALUE UTILIZED IN THE COST APPROACH WAS OBTAINED VIA LAND RESIDUAL METHOD AND THE RESULTING LAND VALUE TO DEPRECIATED IMPROVEMENTS IS TYPICAL FOR THIS SUBJECT NEIGHBORHOOD. THE COST APPROACH WAS DERIVED USING MARSHALL& SWIFT RESIDENTIAL HANDBOOK.			Garage/Carport	Sq.Ft. @ \$		= \$
			Total Estimate of Cost-New			= \$ 343,040
			Less	Physical	Functional	External
			Depreciation			= \$()
			Depreciated Cost of Improvements			= \$ 343,040
			"As-is" Value of Site Improvements			= \$ 30,000
Estimated Remaining Economic Life (HUD and VA only)			60 Years	INDICATED VALUE BY COST APPROACH		= \$ 458,040

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$	2200	X Gross Rent Multiplier	210	= \$	462,000	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)			THE INCOME APPROACH SUPPORTS ESTIMATED VALUE FOR THE SUBJECT.			

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

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

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

File # 62048 Golden St

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 62048 Golden St

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # 62048 Golden St

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

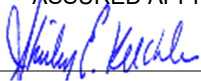
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

 esign.alamode.com/verify Serial:FA700725

APPRAISER

ASSURED APPRAISALS

Signature 

Name SHIRLEY KEECHLER

Company Name ASSURED APPRAISALS

Company Address 41339 Montcalm CT

INDIO, CA 92203

Telephone Number (760) 863-5721

Email Address skeechler@verizon.net

Date of Signature and Report 10/16/2026

Effective Date of Appraisal 10/13/2026

State Certification # AR041061

or State License #

or Other (describe) State #

State CA

Expiration Date of Certification or License 08/31/2028

ADDRESS OF PROPERTY APPRAISED

62048 Golden St

Joshua Tree, CA 92252

APPRAISED VALUE OF SUBJECT PROPERTY \$ 455,000

LENDER/CLIENT

Name No AMC

Company Name UNITY RRC

Company Address 7368 POMONA WAY LA MESA, CA 91942

Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Company Name

Company Address

Telephone Number

Email Address

Date of Signature

State Certification #

or State License #

State

Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect subject property

☐ Did inspect exterior of subject property from street

Date of Inspection

☐ Did inspect interior and exterior of subject property

Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street

☐ Did inspect exterior of comparable sales from street

Date of Inspection

Uniform Residential Appraisal Report

File # 62048 Golden St

SALES COMPARISON APPROACH	FEATURE		SUBJECT		COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6						
	Address		62048 Golden St Joshua Tree, CA 92252		62420 Canterbury St Joshua Tree, CA 92252			62761 La Crescenta Dr Joshua Tree, CA 92252			5235 Border Ave Joshua Tree, CA 92252						
	Proximity to Subject				0.54 miles NE			1.96 miles NE			1.59 miles SE						
	Sale Price		\$		\$ 630,000			\$ 479,900			\$ 435,000						
	Sale Price/Gross Liv. Area		\$ sq.ft.		\$ 519.37 sq.ft.			\$ 479.90 sq.ft.			\$ 395.45 sq.ft.						
	Data Source(s)				DAMLS ML#JT-26072669;DOM 20			DAMLS ML#SB-26179335;DOM 47			DAMLS ML#OC-26185343;DOM 30						
	Verification Source(s)				NDC DATA DOC#127303			TRULIA LISTED \$479,900			TRULIA LISTED \$435,000						
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment		
	Sales or Financing				ArmLth				Listing				Listing				
	Concessions				Conv;15750		-15,750										
	Date of Sale/Time				s05/26;c05/26				Active		0		Active		0		
	Location		N;Res;		N;Res;				N;Res;				N;Res;				
	Leasehold/Fee Simple		FEE SIMPLE		FEE SIMPLE				FEE SIMPLE				FEE SIMPLE				
	Site		1.25 ac		4.5 ac		-35,400		5.0 ac		-40,800		4.8 ac		-38,700		
	View		N;Res;Mtn		N;Res;Mtn				N;Res;Mtn				N;Res;Mtn				
	Design (Style)		DT1;RANCH		DT1;RANCH				DT1;RANCH				DT1;RANCH				
	Quality of Construction		Q4		Q4				Q4				Q4				
	Actual Age		0		70		0		2		0		66		0		
	Condition		C1		C3		+30,000		C2		+15,000		C3		+30,000		
	Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
	Room Count		4	2	2.0	4	2	2.0	4	2	1.0	4	2	2.0	4	2	2.0
	Gross Living Area		1,024 sq.ft.		1,213 sq.ft.		-9,450		1,000 sq.ft.		0		1,100 sq.ft.		0		
	Basement & Finished Rooms Below Grade		0sf		0sf				0sf				0sf				
	Functional Utility		ADEQUATE		ADEQUATE				ADEQUATE				ADEQUATE				
	Heating/Cooling		FAU/CENT A/C		FAU/CENT A/C				FAU/CENT A/C				FAU/CENT A/C				
	Energy Efficient Items		NONE		NONE				NONE				NONE				
	Garage/Carport		4dw		2ga4dw		-4,000		4dw				4dw				
	Porch/Patio/Deck		PATIO/PORCH		PATIO/PORCH				PATIO/PORCH				PATIO/PORCH				
	CASITA		NONE		NONE				NONE				DETACHED		-15,000		
	Net Adjustment (Total)				☐ + ☒ -		\$ -34,600		☐ + ☒ -		\$ -20,800		☐ + ☒ -		\$ -23,700		
	Adjusted Sale Price of Comparables				Net Adj. 5.5 %				Net Adj. 4.3 %				Net Adj. 5.4 %				
					Gross Adj. 15.0 %		\$ 595,400		Gross Adj. 12.7 %		\$ 459,100		Gross Adj. 19.2 %		\$ 411,300		
	SALE HISTORY	Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).															
		ITEM		SUBJECT		COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6					
Date of Prior Sale/Transfer																	
Price of Prior Sale/Transfer																	
Data Source(s)		NDCDATA/REALQUEST		NDCDATA/REALQUEST			NDCDATA/REALQUEST			NDCDATA/REALQUEST							
Effective Date of Data Source(s)		10/13/2026		10/13/2026			10/13/2026			10/13/2026							
Analysis of prior sale or transfer history of the subject property and comparable sales																	
A THOROUGH AND EXTENSIVE SEARCH WAS MADE IN																	
RESEARCHING PRIOR SALES AND TRANSFERS OF SUBJECT WITHIN THE PAST THREE YEARS AND COMPARABLES WITHIN THE PAST YEAR.																	
ANALYSIS / COMMENTS	Analysis/Comments																

Supplemental Addendum

File No. 62048 Golden St

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				

• URAR: Improvements - Additional Features

WOOD FLOORS THROUGHOUT, WOOD BLOCK COUNTERTOPS, STAINLESS STEEL APPLIANCES, FRENCH DOORS, CUSTOM CABINETRY, RECESSED LIGHTING, ROOFED PATIO, ROOFED PORCH. SUBJECT IS VACANT AND STAGED FOR SELLING PURPOSES. FURNISHINGS ARE NOT INCLUDED IN THE ESTIMATED VALUE FOR THE SUBJECT. "BASED ON RECENT IMPROVEMENTS FOR THE SUBJECT THE EFFECTIVE AGE IS LESS THEN THE ACTUAL AGE."

• URAR: Subject - Overall Condition of the Property

SUBJECT PROPERTY IS NEW CONSTRUCTION. NO MAJOR REPAIRS NEEDED AT THIS TIME. NO EXTERNAL OBSOLESCENCE NOTED. NO PHYSICAL DEPRECIATION NOTED. UTILITIES ARE ON AND IN PROPER WORKING ORDER. WATER HEATER IS NOT PROPERLY DOUBLE STRAPPED. APPROXIMATELY \$50 TO CURE. SMOKE AND CO DETECTORS ARE WORKING PROPERLY. MEASUREMENTS WERE OBTAINED USING THE ANSI METHOD MEASURED TO THE NEAREST FOOT.

• URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach

EFFORTS WERE MADE IN FINDING SIMILAR COMPARABLE SALES. THE COMPARABLES SHOWN HERE WITH WERE USED ON THE BASIS OF SIMILAR GROSS LIVING AREA, LOCATION, AGE, OVERALL VALUE AND WERE THE BEST INDICATORS OF VALUE FOR THE SUBJECT. PROPERTY VALUES IN THE SUBJECT AREA ARE NOT BRACKETED, RANGING FROM A LOW OF \$100,000. AND A HIGH OF \$1,700,000.DUE TO LARGE LOT SIZES AND DISTANCE FROM DWELLINGS, IN ORDER TO FIND THREE SIMILAR SALES AND TWO LISTINGS A FOUR MILE SIX MONTH SEARCH WITH DWELLINGS WITHIN 15% IN GLA AND FORTY YEARS IN YEAR BUILT WERE APPLIED. A MAJOR THOROUGHFARE WAS CROSSED. ALL APPLIED COMPARABLE'S ARE WITHIN SIMILAR DISTANCE TO SCHOOLS AND BUSINESS' AND NO LOCATION ADJUSTMENT WAS APPLIED. EXTERIOR ONLY EVALUATION FOR APPLIED COMPARABLE'S WAS CONDUCTED. UPGRADES AND AMENITIES WERE TAKEN FROM DATA ON DESERT AREA MLS.COMPARABLE #5 HAS INFERIOR BATHROOM COUNTERTOPS AND A CONDITION ADJUSTMENT WAS APPLIED. COMPARABLE'S 2, 3, 4, AND 6 HAVE INFERIOR KITCHEN COUNTERTOPS AND FLOORING AND AN ADDITIONAL CONDITION ADJUSTMENT WAS APPLIED. COMPARABLE #1 APPEARS TO BE IN SIMILAR CONDITION AS THE SUBJECT. DUE TO THE LIST TO SALES PRICE RATIO IN THE SUBJECT AREA AT THE TIME OF EVALUATION NO LISTING ADJUSTMENT WAS APPLIED. COMPARABLE SALES WERE WEIGHED FROM LEAST TO GREATEST NET/GROSS ADJUSTMENTS AND MOST RECENT SALES. NET/GROSS ADJUSTMENTS FOR COMPARABLE'S 4 AND 6 EXCEED 15% GUIDELINES. ADJUSTMENTS WERE DERIVED BASED ON A MATCH PAIRED ANALYSIS USING DATA ON DESERT AREA MLS. ALL COMPARABLE'S APPLIED ARE THE MOST RECENT SIMILAR SOLD COMPARABLE'S AVAILABLE WITHIN A FOUR MILE SIX MONTH SEARCH.

THE FOLLOWING ADJUSTMENTS TO COMPARABLE'S 1-6 WERE MADE AS FOLLOWS:

LOT SIZE (5,000 SQ FT)	\$	.25
GLA PER SQ FT (100+)	\$	50.
PER BEDROOM	\$	5,000.
HALF BATH	\$	2,500.
FULL BATH	\$	5,000.
YEAR BUILT (TEN YEARS+/-)	\$	500. PER YEAR
PER GARAGE	\$	2,000.
CONCESSION	\$	3,437.-19,250.

THE MEDIAN ADJUSTED SALES PRICE FOR SOLD COMPARABLE'S 1-4 IS \$509,000. WITH A LOW OF \$370,963. AND A HIGH OF \$709,100.

BASED ON CAREFUL ANALYSIS FOR THE DERIVED DATA FOR THE SUBJECT, THE ESTIMATED VALUE OF \$455,000. IS WITHIN LOW/HIGH VALUE'S FOR RECENT SIMILAR SOLD COMPARABLE AND IN THE APPRAISERS OPINION IS REASONABLE AND SUPPORTED AT THIS TIME. PROPER EXPOSURE TIME FOR THE SUBJECT IS APPROXIMATELY 1-90 DAYS. THE ESTIMATED VALUE FOR THE SUBJECT IS BELOW THE PREDOMINANT VALUE FOR THE SUBJECT AREA DUE TO GLA SUBJECT IS NOT CONSIDERED AN OVER IMPROVEMENT AND THIS DOES NOT AFFECT THE MARKETABILITY OF THE SUBJECT.

ONE OF THE NECESSARY STEPS AN APPRAISER MUST UNDERGO DURING THE APPRAISAL PROCESS IS RECONCILIATION OF THE VALUATION APPROACHES. THE PURPOSE IS TO ASSIST THE APPRAISER TO REACH A RATIONAL CONCLUSION REGARDING THE VALUE OF THE SUBJECT PROPERTY.

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS SUBJECT OF THIS APPRAISAL FOR VALUE ONLY PURPOSES. SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL,REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.THE SUBJECT PROPERTY IS LOCATED APPROXIMATELY SIXTY MILES FROM MY OFFICE, WHICH IS LOCATED IN ZIP CODE 92203. THIS ASSIGNMENT REQUIRES GEOGRAPHIC COMPETENCY AS PART OF THE SCOPE OF WORK. I HAVE SPENT SUFFICIENT TIME IN THE SUBJECTS MARKET AND UNDERSTAND THE NUISANCE OF THE LOCAL MARKET AND THE SUPPLY AND DEMAND FACTORS RELATING TO THE SPECIFIC MARKET TYPE AS THE SUBJECT.

THIS APPRAISAL HAS BEEN PREPARED IN ACCORDANCE WITH THE APPRAISAL INDEPENDENCE REQUIREMENTS (AIR).THE APPRAISER CERTIFIES THAT THE LENDER OR AMC DID NOT IMPROPERLY INFLUENCE, OR ATTEMPT TO IMPROPERLY INFLUENCE, THE OUTCOME OF THIS APPRAISAL BY DOING ANY OF THE THINGS PROHIBITED BY SECTION 1(B) OF THE APPRAISER INDEPENDENT REQUIREMENTS, EFFECTIVE 10/15/2010.

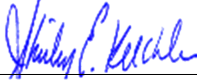
I HAVE NOT PERFORMED SERVICES AS AN APPRAISER OR ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS SUBJECT OF THIS REPORT, WITHIN THE THREE-YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT.

REMAINING LIFE FOR SUBJECT ROOF IS AT LEAST FIVE YEARS. PLEASE NOTE, APPRAISER IS NOT A ROOF PROFESSIONAL AND THIS IS BASE

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ANSI Standards

This appraisal is in adherence to the ANSI standard measurement requirement which include:

Signature 
Name SHIRLEY KEECHLER
Date Signed 10/16/2026
State Certification # AR041061 State CA
Or State License # State

Signature _____
Name _____
Date Signed _____
State Certification # _____ State _____
Or State License # _____ State _____



Supplemental Addendum

File No. 62048 Golden St

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				

Measurements are taken to the nearest inch or tenth of a foot, and the final square footage is reported to the nearest whole square foot. • Staircases are included in the GLA of the floor from which they descend. • Basement is any space that is partially or completely below grade. • The GLA calculation does not include openings to the floor below, e.g., two-story foyers. • Finished areas must have a ceiling height of at least 7'. In a room with a sloping ceiling, at least 50% of the finished square footage of the room must have a ceiling height of at least 7' and no portion of the finished area that has a ceiling height of less than 5' can be included in the GLA. • If a house has a finished area that does not have a ceiling height of 7' for 50% of the finished area, e.g., some cape cods, in conformance with the ANSI Standard, the appraiser may put this area on a separate line in the Sales Comparison Grid with the appropriate market adjustment. The report will be ANSI-compliant and also acknowledge the contributing value of the non-GLA square footage.

Highest and Best Use:
Legally permissible: Which use cases are permissible by law, zoning, and other land use regulations
Physically possible: Constructing buildings on the side of a mountain or in a swamp probably aren't possible
Financially feasible: Does the use case of the property suit the demographics and market of the area well?
Maximally productive: Does the intended use optimize the potential of the land?
The subject is a single family residence in a community built of similar quality materials. There is no other use that would be greater use than conforming to the neighborhood. The subject property answers yes to all of the 4 items above defining highest and best use.

SUBJECT AND DIRECT NEIGHBORHOOD HAS NOT BEEN AFFECTED BY THE CALIFORNIA WILD FIRE OR HIGH WINDS AS OF THE EFFECTIVE DATE OF THIS REPORT.

PLEASE NOTE, WATER HEATER NEEDS TO BE PROPERLY DOUBLE STRAPPED TO MEET CALIFORNIA SAFETY REQUIREMENTS. APPROXIMATELY \$50 TO CURE.

 esign.alamode.com/verify Serial:FA700725

Signature 
Name SHIRLEY KEECHLER
Date Signed 10/16/2026
State Certification # AR041061 State CA
Or State License # _____ State _____

Signature _____
Name _____
Date Signed _____
State Certification # _____ State _____
Or State License # _____ State _____



Market Conditions Addendum to the Appraisal Report

File No. 62048 Golden St

MARKET RESEARCH & ANALYSIS

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	62048 Golden St	City	Joshua Tree	State	CA	ZIP Code	92252
Borrower	UNITY RRC						

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)	2	3	1	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	0.33	1.00	0.33	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	2	3	3	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.1	3.0	9.1	☐ Declining	☒ Stable	☐ 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	265,000	325,000	315,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	55	60	45	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	265,000	295,000	335,000	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Listings Days on Market	110	90	75	☒ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	100%	110%	94%	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?				☒ Yes	☐ No	
				☐ Declining	☒ Stable	☐ 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.).

IN THE PAST SIX MONTH'S PROPERTY VALUES HAVE BEGUN TO DECREASE SLIGHTLY CREATING A CURRENT MARKET STABILIZATION.

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).

FORECLOSURES ARE NOT A FACTOR IN THE SUBJECT AREA.

Cite data sources for above information.

Desert Area MLS/NDC Data.

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.

ABOVE INFORMATION IN THE NEIGHBORHOOD SECTION WAS OBTAINED FROM DESERT AREA MLS. PROPERTY VALUES HAVE INCREASED 35% OVER THE PAST TWO YEARS. IN THE PAST SIX MONTH'S PROPERTY VALUE'S IN THE SUBJECT AREA HAVE BEGUN TO DECREASE SLIGHTLY CREATING A CURRENT MARKET STABILIZTION IN THE AREA. MARKET TIME FOR REASONABLY PRICED HOMES IS 0-3 MONTH'S.

CONDO/CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following:

Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				☐ Declining	☐ Stable	☐ Increasing

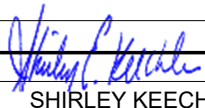
Are foreclosure sales (REO sales) a factor in the project?

☐ 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.

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APPRAISER

Signature		Signature	
Appraiser Name	SHIRLEY KEECHLER	Supervisory Appraiser Name	
Company Name	ASSURED APPRAISALS	Company Name	
Company Address	41339 Montcalm CT, INDIO, CA 92203	Company Address	
State License/Certification #	AR041061	State License/Certification #	
State	CA	State	
Email Address	skeechler@verizon.net	Email Address	

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

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

Explanation of Bathroom Count

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

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

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

USPAP ADDENDUM

File No. 62048 Golden St

Borrower	UNITY RRC						
Property Address	62048 Golden St						
City	Joshua Tree	County	SAN BERNARDINO	State	CA	Zip Code	92252
Lender	UNITY RRC						

This report was prepared under the following USPAP reporting option:

☒ Appraisal Report

This report was prepared in accordance with USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report

This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is:

0-3 MONTH'S

Additional Certifications

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

☒ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

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

- The statements of fact contained in this report are true and correct.

- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

- My engagement in this assignment was not contingent upon developing or reporting predetermined results.

- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.

- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.

- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

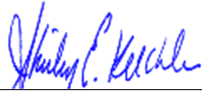
Additional Comments

CLARIFICATION OF INTENDED USE AND INTENDED USER. THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT . THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS SUBJECT OF THIS APPRAISAL FOR VALUE ONLY, SUBJECT TO THE STATED SCOPE OF WORK, THE PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

 esign.alamode.com/verify

Serial:FA700725

APPRAISER:

Signature: 

Name: SHIRLEY KEECHLER

Date Signed: 10/16/2026

State Certification #: AR041061

or State License #:

State: CA

Expiration Date of Certification or License: 08/31/2028

Effective Date of Appraisal: 10/13/2026

SUPERVISORY APPRAISER: (only if required)

Signature:

Name:

Date Signed:

State Certification #:

or State License #:

State:

Expiration Date of Certification or License:

Supervisory Appraiser Inspection of Subject Property

☐ Did Not

☐ Exterior-only from Street

terior

SUBJECT PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



SUBJECT FRONT

62048 Golden St
Sales Price
Gross Living Area 1,024
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 1.25 ac
Quality Q4
Age 0



SUBJECT REAR



SUBJECT STREET

Willis Allen

SUBJECT PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



SUBJECT STREET

62048 Golden St
Sales Price
Gross Living Area 1,024
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 1.25 ac
Quality Q4
Age 0



ACROSS FROM SUBJECT



SUBJECT ADDRESS

SUBJECT PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



WEST SIDE

62048 Golden St
Sales Price
Gross Living Area 1,024
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 1.25 ac
Quality Q4
Age 0



EAST SIDE



REAR YARD

John A. Smith

SUBJECT PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



WATER HEATER

62048 Golden St
Sales Price
Gross Living Area 1,024
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 1.25 ac
Quality Q4
Age 0



ELECTRIC BOX



ROOFED PORCH

SUBJECT PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



ENTRY INTERIOR

62048 Golden St
Sales Price
Gross Living Area 1,024
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 1.25 ac
Quality Q4
Age 0



LIVING ROOM



DINING AREA

SUBJECT PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



KITCHEN

62048 Golden St
Sales Price
Gross Living Area 1,024
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 1.25 ac
Quality Q4
Age 0



KITCHEN CONT



LAUNDRY ROOM

SUBJECT PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



BEDROOM 1

62048 Golden St
Sales Price
Gross Living Area 1,024
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 1.25 ac
Quality Q4
Age 0



BEDROOM 2



BEDROOM 2 CONT

SUBJECT PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



BATHROOM 1

62048 Golden St
Sales Price
Gross Living Area 1,024
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 1.25 ac
Quality Q4
Age 0



BATHROOM 2



SMOKE DETECTOR

John Smith

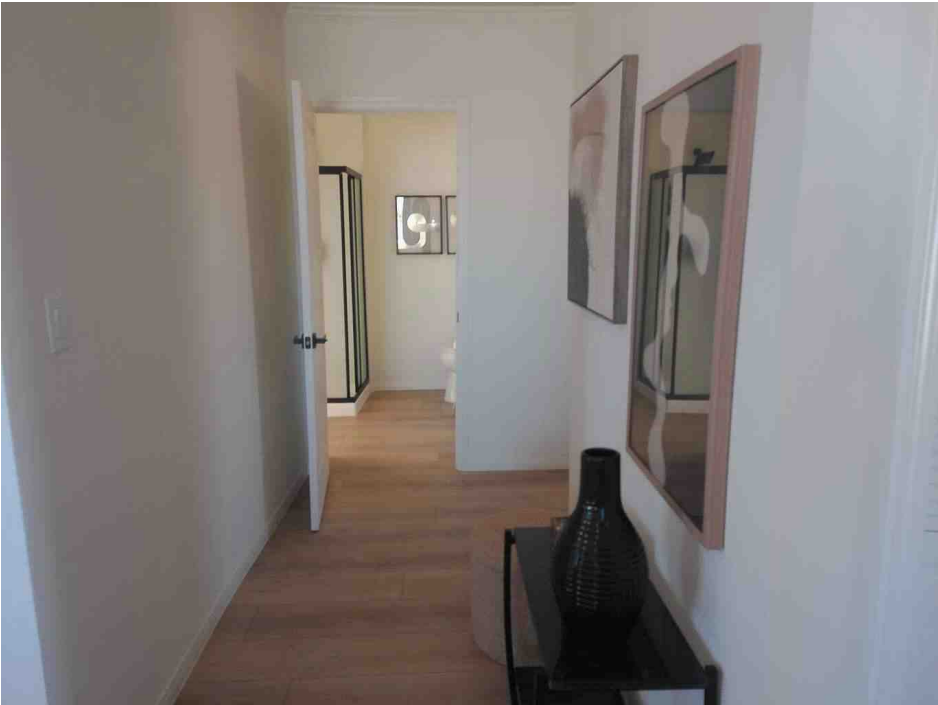
SUBJECT PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



CO DETECTOR

62048 Golden St
Sales Price
Gross Living Area 1,024
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 1.25 ac
Quality Q4
Age 0



HALLWAY

[Handwritten signature]

COMPARABLE PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



COMPARABLE 1

2576 Sunny Vista Rd
Prox. to Subject 2.40 miles NW
Sale Price 770,000
Gross Living Area 1,341
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 2.7 ac
Quality Q4
Age 0



COMPARABLE 2

5737 Mojave Ranch Rd
Prox. to Subject 4.00 miles SE
Sale Price 355,000
Gross Living Area 1,216
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 1.25 ac
Quality Q4
Age 68



COMPARABLE 3

63433 Belmont St
Prox. to Subject 1.82 miles E
Sale Price 495,000
Gross Living Area 1,076
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 1.1
Location N;Res;
View N;Res;Mtn
Site 5.0 ac
Quality Q4
Age 69

John A. Smith

COMPARABLE PHOTO PAGE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA
Lender/Client	UNITY RRC		Zip Code	92252	



COMPARABLE 4

62420 Canterbury St	
Prox. to Subject	0.54 miles NE
Sale Price	630,000
Gross Living Area	1,213
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Mtn
Site	4.5 ac
Quality	Q4
Age	70



COMPARABLE 5

62761 La Crescenta Dr	
Prox. to Subject	1.96 miles NE
Sale Price	479,900
Gross Living Area	1,000
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;Mtn
Site	5.0 ac
Quality	Q4
Age	2



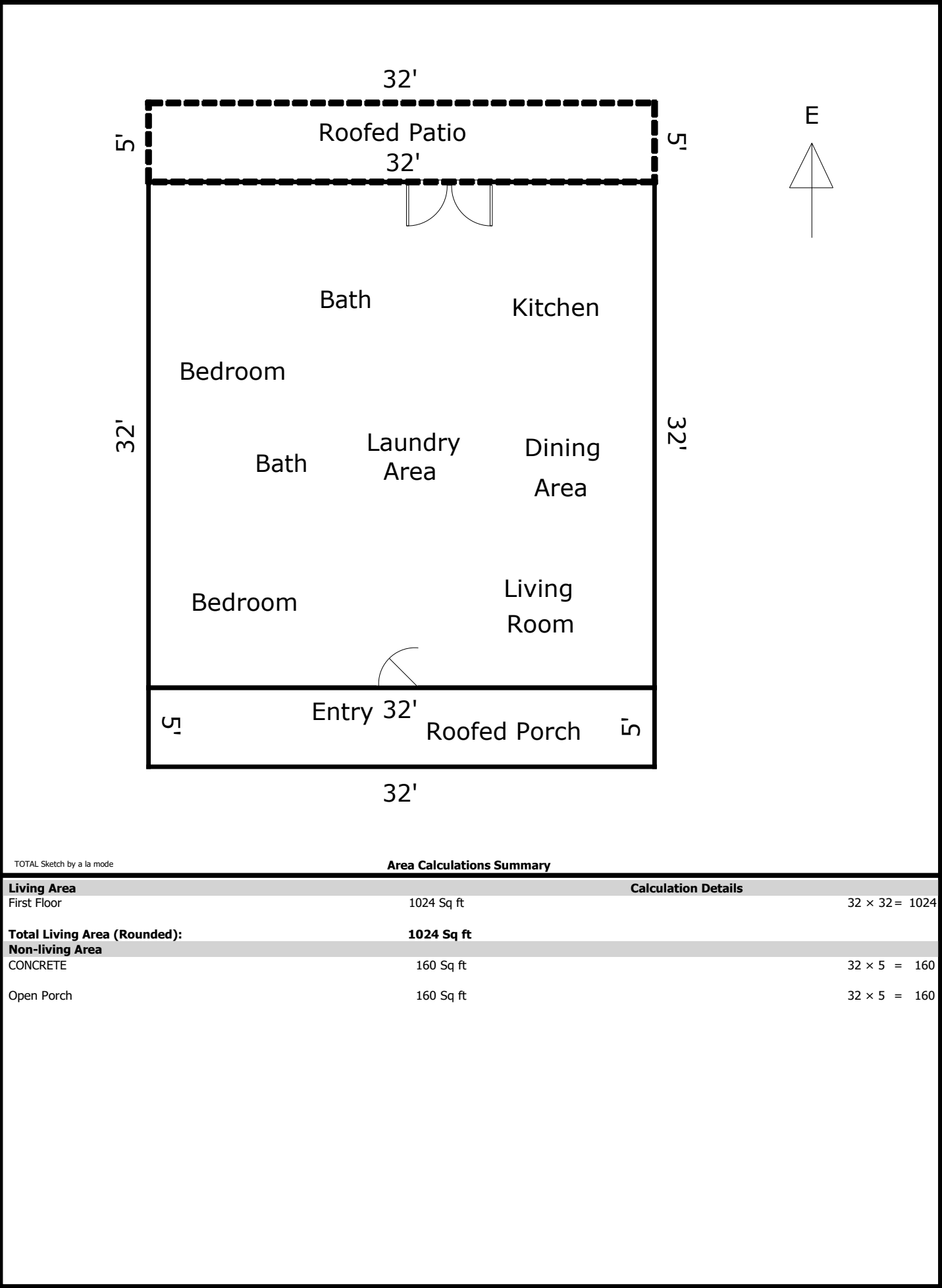
COMPARABLE 6

5235 Border Ave	
Prox. to Subject	1.59 miles SE
Sale Price	435,000
Gross Living Area	1,100
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Mtn
Site	4.8 ac
Quality	Q4
Age	66

John Smith

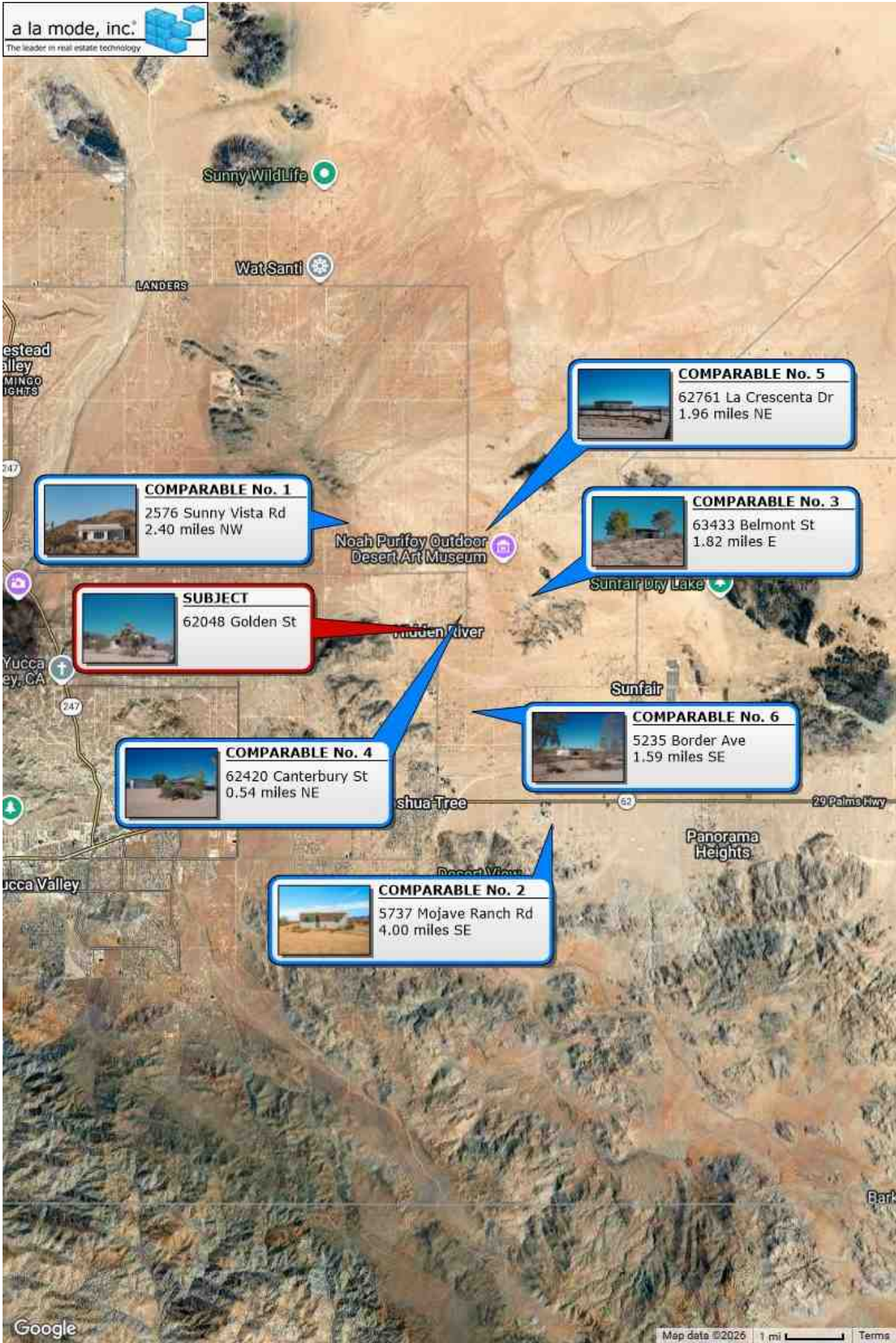
BUILDING SKETCH

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



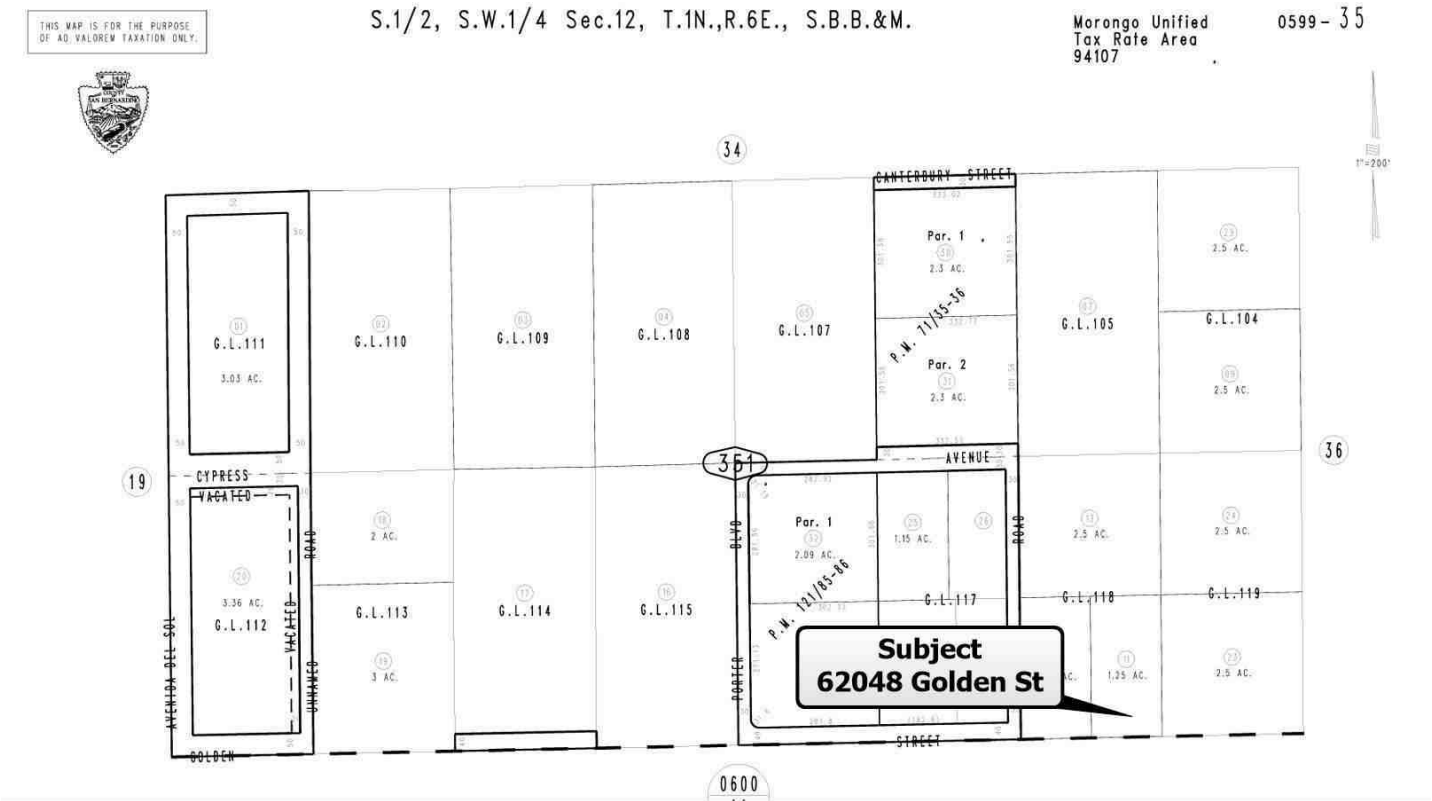
LOCATION MAP

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA
Lender/Client	UNITY RRC	Zip Code	92252		



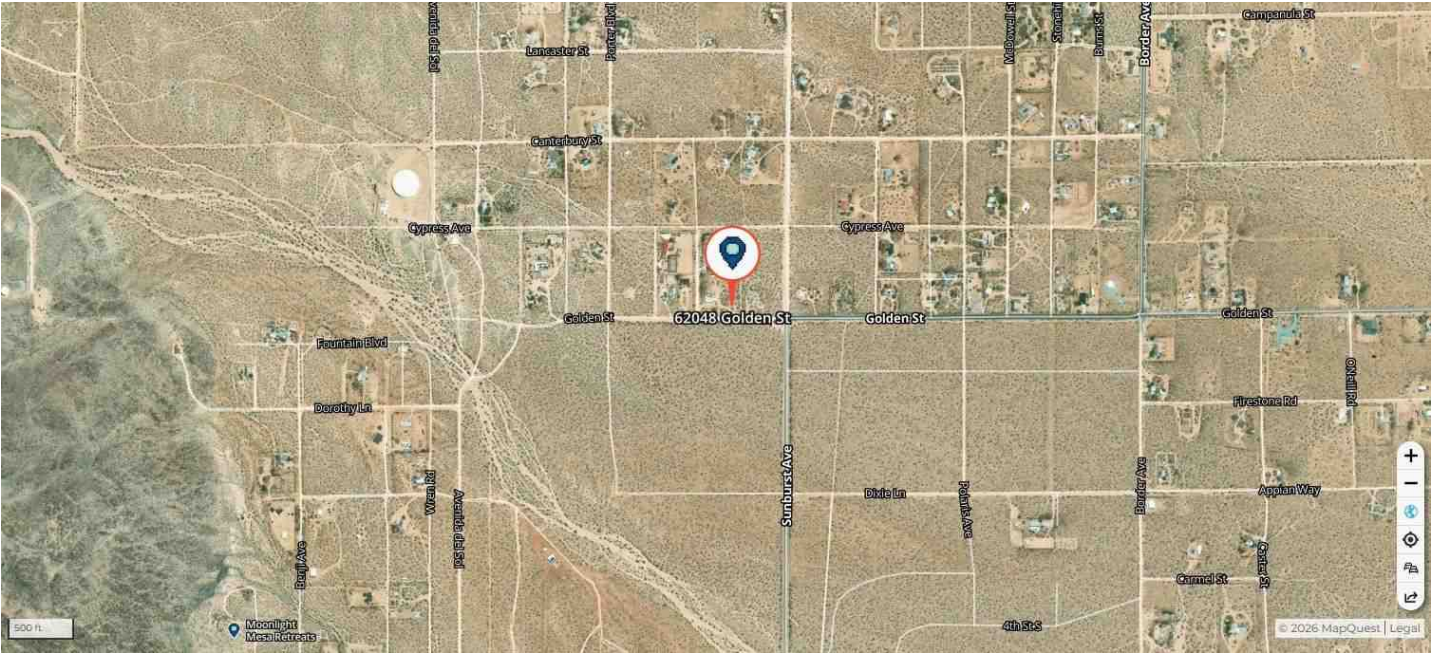
PLAT MAP

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA
Lender/Client	UNITY RRC	Zip Code	92252		



AERIAL MAP

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



LISTING PAGE

Borrower	UNITY RRC					
Property Address	62048 Golden St					
City	Joshua Tree	County	SAN BERNARDINO	State	CA	Zip Code 92252
Lender/Client	UNITY RRC					

Residential CMA																	
Listings as of 10/15/26 at 9:14 PM																	
GPS MLS, Bridge MLS, CLAW, Conejo Simi Moorpark Association of Realtors, CRMLS, High Desert MLS, ITECH, San Diego MLS, Southland Regional Association of REALTORS®, Property type Residential, Status of 'Active', 'Closed', 'Pending', 'Active Under Contract', Property Sub-Type of 'Single Family Residence', Zip code of '92252', Approx SqFt between 800 and 1200, Year Built between 2006 and 9999, Pending Date relative 366 days back, Closed Date between '10/15/2026' and '10/15/2036'																	
Active Properties																	
Listing #	Address	City	Year	P/S/G	Date	BD	Bth	SqFt	LotSz	LP/SqFt	Orig LP	LP			DM		
BH-2608341	62048 Golden Street	Joshua Tree	2026	No/ No	10/06/2026	2	2	1,008	54,458	\$335.32	\$336,000	\$338,000			41		
JT-26191373	60184 La Mirada Trail	Joshua Tree	2021	No	09/01/2026	2	1	1,120	18,570	\$357.05	\$424,900	\$399,900			44		
JT-26193255	61620 Crest Circle Drive	Joshua Tree	2007	No	09/04/2026	3	2	1,040	10,958	\$437.4	\$454,900	\$454,900			41		
SB-26179335	62761 La Cresentilla	Joshua Tree	2024	No	08/16/2026	2	1	1,000	217,800	\$479.9	\$500,000	\$479,900			60		
T19154291	61723 Highland View Drive	Joshua Tree	2023	No/ Yes/ No	10/13/2026	3	2	1,943	100,900	\$623.2	\$650,000	\$650,000			21		
06-26386889	6792 San Angelo Avenue	Joshua Tree	2020	No/ Yes	06/05/2026	2	2	1,192	18,080	\$566.28	\$699,000	\$675,000			71		
219150233	61612 Alta Vista Drive	Joshua Tree	2026	No/ No/ No	07/14/2026	2	2	1,200	9,000	\$625	\$750,000	\$750,000			93		
OC-26208715	1175 Center Avenue	Joshua Tree	2022	No/ No	02/06/2023	2	2	1,200	108,900	\$665	\$798,000	\$798,000			1347		
OC-26211548	6817 Arizona Avenue	Joshua Tree	2025	No/ Yes	10/01/2026	2	2	1,059	51,170	\$802.64	\$849,999	\$849,999			14		
Total # of Listings: 9						Average	2.22	1.78	1,095.78	66,425.33	\$543.53	\$607,198.89	\$599,522.11		196.33		
						Min	2	1	1,000	9,000	\$335.32	\$336,000	\$338,000		2		
						Max	3	2	1,200	217,800	\$802.64	\$849,999	\$849,999		1,347		
						Median	2	2	1,059	51,170	\$666.28	\$650,000	\$650,000		44		
Closed Properties																	
Listing #	Address	City	Year	P/S/G	Date	BD	BTH	SqFt	LotSz	LP/SqFt	Orig LP	LP	SP	SP/SqFt	SP/LP	DM	
1WS-26075889	61929 Petunia	Joshua Tree	2006	No	07/16/2026	3	2	1,040	7,475	\$286.54	\$309,999	\$288,000	\$295,000	\$283.65	0.99	77	
219141514	62471 Creeblevue Drive	Joshua Tree	2022	No/ No/ No	06/01/2026	2	2	1,200	18,000	\$525	\$670,000	\$630,000	\$610,000	\$506.33	0.97	126	
06-26753397	61526 Pueblo Trail	Joshua Tree	2021	Yes/ Yes	05/11/2026	2	2	1,196	49,441	\$669.06	\$789,000	\$757,000	\$757,000	\$632.94	0.95	4	
Total # of Listings: 3						Average	2.33	2	1,145.33	24,972	\$493.2	\$582,999.33	\$576,666.67	\$554,000	\$474.97	0.97	69
						Min	2	1	1,040	7,475	\$286.54	\$309,999	\$288,000	\$283.65	0.95	4	
						Max	3	2	1,200	49,441	\$669.06	\$799,000	\$757,000	\$632.94	0.99	126	
						Median	2	2	1,196	18,000	\$525	\$670,000	\$630,000	\$610,000	\$506.33	0.97	77
Property Type Count	12	Averages	Sqft: 1,108	\$/Sqft: 526.39	DM: 160	Original List Price: 903,650				List Price: 593,558				Closed Price: 554,000			
* Price statistics for closed listings based on sold price. All other statuses and Totals based on current list price.																	
Information is deemed to be reliable, but is not guaranteed. © 2026 MLS and EBS. Prepared by Shirley Kleesher on Thursday, October 16, 2026 @ 9 PM. DRW:																	

Shirley Kleesher

PROPERTY CARD

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				

Address:

62044 GOLDEN ST

City:

JOSHUA TREE

Zip:

92252-1437

APN#:

0599-351-11-0000

Use Code:

Vacant Residential

County:

San Bernardino

Google Directions

Google Satellite

Tract:

Census Tract:

104.20

Zone:

Map Page/Grid:

4819/C7

Legal Desc:

E 1/2 S 1/2 LOT 118 SEC 12 TP 1N R 6E EX MINERAL RIGHTS AS RESERVED BY USA 1.25 AC

Total Assessed Value:

24,990

Tax Amount:

537.60

Percent Improvement:

0.00

Tax Year / Assessor Year:

2025 / 2025

Current Owner Information

Current Owner:

UNITY RRC

Owner Address:

7368 POMONA WAY

City, State, Zip:

LA MESA, CA, 91942-8738

Owner Occupied:

No

Last Transaction:

10/09/2025

Deed Type:

grant deed/deed of trust

Amount:

45,500

Document

0000245097

Last Sale Information

Transferred From:

MILLER, ROBERT A

Seller Address:

Recording / Sale Date:

10/09/2025 / 09/29/2025

Prior Recording / Sale Date:

07/21/2023 / 07/19/2023

Most Recent Sale Price:

45,500

Prior Sale Price:

25,000

Document Number:

0000245097

Prior Document No.:

0000178105

Document Type:

grant deed/deed of trust

Prior Document Type:

grant deed/deed of trust

Lender Information

Lender:

ROBERT MILLER

Full/Partial:

C

Loan Amount / 2nd Trust Deed:

35,500 / 0

Loan Type:

conventional variable

Physical Information

Building Area:

0

of Bedrooms:

0

Lot Size: sqft / acreage

54,450 / 1.25

Additional:

0

of Bathrooms:

0.00

Year Built / Effective:

0 / 0

Garage:

0

of Stories:

0

Heating:

First Floor:

0

Total Rooms:

0

Cooling:

Second Floor:

0

of Units:

0

Roof Type:

Third Floor:

0

Garage/Carport:

Construction/Quality:

Wood Frame / 4.5

Basement Finished:

0

Fireplaces:

0

Building Shape:

Rectangle

Basement Unfinished:

0

Pool/Spa:

No

View:

Flood Data and Map

Print PDF Flood Report

Hide Flood Map

Flood Data

Flood Zone:

X ⓘ

In SFHA:

NO

NFIP Community Name:

San Bernardino County

Participation Status:

TRUE

Panel Number:

06071C8145J

Panel Date:

2016-09-02

Community Number:

060270

Census Block:

060710104202

Ala Mode

E & O INSURANCE

Borrower	UNITY RRC				
Property Address	62048 Golden St				
City	Joshua Tree	County	SAN BERNARDINO	State	CA Zip Code 92252
Lender/Client	UNITY RRC				



TruStage

CUMIS Insurance Society

Home Office:
2000 Heritage Way
Waverly, IA 50677

Administrative Office:
5910 Mineral Point Rd
Madison, WI 53705

DECLARATIONS REAL ESTATE APPRAISERS PROFESSIONAL LIABILITY

THIS IS A CLAIMS MADE INSURANCE POLICY. THIS POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. ALL CLAIMS MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN 60 DAYS AFTER THE END OF THE POLICY PERIOD. PLEASE READ THIS POLICY CAREFULLY.

POLICY NUMBER: PRA-1AX-2500461 RENEWAL OF: _____

1. NAMED INSURED: Shirley E. Keechler
2. ADDRESS: 41339 Montcalm Court
Indio, CA 92203
3. POLICY PERIOD: FROM: 03/11/2026 at 12:01 A.M. and expires on: 03/11/2027
12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above.
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
5. DEDUCTIBLE: (Inclusive of claim expense):
 - A. \$ 0 Each Claim
 - B. \$ 0 Aggregate
6. PREMIUM: \$ 680.00 TAX: \$ 0.00
7. RETROACTIVE DATE: 03/11/2014
8. FORMS ATTACHED: See attached forms schedule

PROGRAM ADMINISTRATOR: Riverton Insurance Agency Corp.

By Acceptance of this policy the insured agrees that the statements in the Declarations and the Application and any attachments hereto are the insured's agreements and representations and that this policy embodies all agreements existing between the insured and the company or any of its representatives relating to this insurance.

IN WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary.

President

Secretary

Borrower	UNITY RRC						
Property Address	62048 Golden St						
City	Joshua Tree	County	SAN BERNARDINO	State	CA	Zip Code	92252
Lender/Client	UNITY RRC						

