

December 11th 2019



License #982343

3711 Long Beach Blvd STE 201,

Long Beach, CA 90807

O: (562) 800-0530 / F: (562)285-6791

E: info@homerenew360.com

Project manager: Noe'- 818-749-4178

Homeowner: Michaelyn Thomas

Project address:

4437 Keever Ave Long Beach Ca 90807

Email: dr.michaelynthomas@gmail.com

Proposal

Scope of Work

- Pull city permits
- Demo of kitchen and bathrooms to be remodeled
- Demo wall between kitchen and living room according to plans for open concept
- **Kitchen remodel** including structural upgrades according to design such as: Electrical, lighting, plumbing, framing, flooring, new cabinets and countertops, backsplash, installation of new appliances and fixtures, drywall work and paint
- **Master bathroom/Walk in Closet** including structural upgrades according to design such as: Electrical, lighting, plumbing, framing, flooring, tile work, installation of new fixtures and appliances, drywall work and paint
- **Guest Bathroom** including structural upgrades according to design such as: Electrical, plumbing, framing, flooring, tile work, installation of new fixtures and appliances, drywall work and paint
- **Master bedroom** including framing new windows and resize sliding door opening for new door, paint complete room and install floor
- **ADU**
- Perform ADU Conversion according to approved plans including structural work such as framing, linear foundation on front, bathroom, kitchen area, floor, drywall, ceiling joists work if needed according to plans, plumbing, electrical and paint

Contractor provides labor, rough materials, installation of finish product provided by customer. Kitchen cabinets and appliances.

Customer provides appliances, fixtures, and finish materials such as tile for backsplash, flooring
Project sized to a budget of \$200,000.00

Please contact us with any questions you may have.

Kind Regards, **Home Renew 360**

HOME IMPROVEMENT CONTRACT

NOT APPLICABLE TO SWIMMING POOLS OR SPAS
(Complies with Section 7159 of California Business and Professions Code, and Civil Code Section 8170 as amended)

AGREEMENT BETWEEN DIRECT CONTRACTOR AND PROPERTY OWNER
The Notice of Cancellation may be mailed to the address of the direct contractor as shown below:

HomeRenew 360

Lic. # 982343
3711 Long Beach Blvd STE 201
Long Beach CA 90807
Tel: (562) 800-0530 / Fax: (562) 285-6791
Info@homerenew360.com

And Michaelyn Thomas/William Ceely
(Property Owner's Name)
4437 Keever Ave.
(Property Owner's Home Address)
Long Beach Ca. 90807
(City, State & Zip)
Tel: 562-852-0684
(Property Owner's)
Email: dr.michaelynthomas@gmail.com
(Property Owner's)

DESCRIPTION OF THE PROJECT AND DESCRIPTION OF THE SIGNIFICANT MATERIALS TO BE USED AND EQUIPMENT TO BE INSTALLED: Direct Contractor will furnish all labor and materials to construct and complete in a good, workmanlike and substantial manner a:

See at additional description form...

Notes: Home owner provides finish materials such as tile, flooring, fixtures. Home owner is responsible for all city and permit fees.

(Describe Labor, Significant Materials, and Equipment to be Furnished. Include Materials and Equipment to be used or installed under this Contract. If necessary, continue the description of the work on an additional attachment page and describe the attachment in the section below entitled, "List of Documents to be Incorporated into the Contract.")

Substantial commencement of work under this contract is described as: delivery of materials

Approximate Start Date: 12/14th/2019 (Work will begin) Approximate Completion Date: Open (Work is to be completed)

CONTRACT PRICE: \$ 200,000.00 (Owner agrees to pay Contractor total cash price) DOWNPAYMENT: \$ 1,000.00 upon start. (If any, if not applicable, put "none")

THE DOWNPAYMENT MAY NOT EXCEED \$1,000 OR 10 PERCENT OF THE CONTRACT PRICE, WHICHEVER IS LESS.

SCHEDULE OF PROGRESS PAYMENTS: The schedule of progress payments must specifically describe each phase of work, including the type and amount of work or services scheduled to be supplied in each phase, along with the amount of each proposed progress payment. IT IS AGAINST THE LAW FOR A DIRECT CONTRACTOR TO COLLECT PAYMENT FOR WORK NOT YET COMPLETED, OR FOR MATERIALS NOT YET DELIVERED. HOWEVER, A CONTRACTOR MAY REQUIRE A DOWNPAYMENT.

- | | (Work or Services to be Performed or Materials to be Supplied) | (Date) |
|------------------------|--|--------|
| 1. \$ <u>43,000.00</u> | <u>Upon Rough Inspection/main house</u> | |
| 2. \$ <u>43,000.00</u> | <u>Upon Delivery of cabinets/main house</u> | |
| 3. \$ <u>43,000.00</u> | <u>Upon Finishing main house</u> | |
| 4. \$ <u>70,000.00</u> | <u>Upon ADU Completion</u> | |

(If necessary, continue the description of the work on an additional attachment page and describe the attachment in the section below entitled, "List of Documents to be Incorporated into the Contract.")

Upon satisfactory payment being made for any portion of the work performed, the contractor shall, prior to any further payment being made, furnish to the person contracting for the home improvement work a full and unconditional release from any claim or mechanics lien for any person entitled to make such a claim of lien pursuant to Sections 8400 and 8404 of the Civil Code for that portion of the work for which payment has been made.

Allowances: The following items or specific prices as indicated are included in the contract price as allowances. The contract price shall be adjusted upward or downward based on actual amounts rather than estimated amounts herein

List of Documents to be Incorporated into the Contract: Notice of Cancellation; Arbitration of Disputes; Three-Day Right to Cancel; Mechanics Lien Warning; Information about Contractor's State License Board.

A notice concerning commercial general liability insurance and workers' compensation insurance is attached to this contract.

Owner acknowledges receipt of a fully completed copy of this agreement and all documents listed above: M.T.
(Property Owner's Initials)

ARBITRATION
OWNER: Initial this box
I have read and understand the
"Arbitration of Disputes" section attached.

You (the owner or tenant) have the right to require the Contractor to have a performance and payment bond; however, the Contractor can charge you for the costs of procuring a bond.

RIGHT TO CANCEL
The law requires that the contractor cancel, initial the checkmark box, if the contractor has given you a "Notice of the Three-Day Right to Cancel."

You are entitled to a completely filled in copy of this agreement, signed by both you and the contractor, before any work may be started.

X [Signature]
(Owner Sign Here - Read Notice on Arbitration, Mechanics Lien Warning)

12/13/2019 Firm Name:
(Date)

X _____
(If more than one Owner, please Sign Here)

(Date)

Contractor or Agent: X

Home Renew 360
(Direct Contractor's Firm Name)

[Signature]
(Contractor or Agent Sign Here)

12/13/19
(Date)

Representative: Noe Rivera

State Registration Number: 107646 SP

ADDITIONAL DESCRIPTION FORM

HomeRenew 360

Lic. # 982343

3711 Long Beach Blvd STE 201, Long Beach CA 90807

Tel: (562) 800-0530 / Fax: (562) 285-6791

info@homernew360.com

Michaelyn Thomas/William
(Customer's Name) Coeln

4437 Keever Ave.
(Address)

Long Beach Ca. 90807
(City, State, Zip)

862-852-0684
(Phone)

This is an additional description of that certain contract between the above named parties dated 12/13/2019

Scope of work

- ① Pull city permits (covered by home owner) ~~K~~ Fees
- ② Demo of Kitchen and 2 bathrooms. 1200 Amp main panel.
- ③ Demo wall and living room according to plans for open concept.
- ④ Kitchen Remodel including structural upgrades to design such as: Electrical, lighting, plumbing, framing, flooring, new cabinets and countertops, backsplash installation, installation of new appliances, drywall work and paint.
- ⑤ Master Bathroom/closet. Including structural upgrades according to design such as: Electrical, lighting, plumbing, framing, flooring, tile work, installation of new appliances and fixtures, drywall work and paint.
- ⑥ Guest Bathroom (same description above for master).
- ⑦ Master bedroom. Including framing of new 2 windows and resize existing sliding door for new. Paint complete room and install floor. Contractor provides cabinets and countertops for kitchen.

ADU Conversion

- ① Perform ADU garage conversion according to approved plans. including structural work such as framing, linear foundation for new door, bathroom, kitchen area, floor, drywall, ceiling work if needed according to plans, plumbing, electrical, paint, insulation.

Contractor provides labor, rough materials installation of finish product provided by customer.

[Signature]
(Contractor/Agent)

12/13/2019
(Date)

[Signature]
(Customer)

12/13/2019
(Date)

< Sent

Signed agreeme...

DocuSign Envelope ID: DB590FFA-5CE3-4BAC-8539-DBF0B61808ED

HomeRenew 360

Lic. # 982343

3711 Long Beach Blvd STE 201, Long Beach CA 90807

Tel: (562) 800-0530 / Fax: (562) 285-8791

info@homernew360.com

CHANGE ORDER# (1) DATE: 01/29/2020

Michaelyn Thomas / William Cetty

(Customer's Name)

4437 Keever Ave.

(Address)

Long Beach Ca. 90807

(City, State, Zip)

562-852-0684

(Phone)

This contract change order modifies and amends the contract between the above named parties dated

12/13/2019;

Changes to original contract and scope of work

- 1.- Extend Kitchen wall towards master bedroom by 4 Feet.
- 2.- Run a new beam to support roof for new wall described above.
- 3.- Extend Kitchen by 4 lineal feet adding a total of 8 Feet of cabinets
- 4.- Open bedroom entrance wall and frame for new French doors.
- 5.- Built new construction door and window in guest bedroom
- 6.- Lath and stucco work after door installation, match exterior color around.
- 7.- Fix drywall and paint after new door and window installed.
- 8.- Built new concrete landing steps for new door patio access.
- 9.- Architectural and engineering work for front house.

It is mutually agreed that the contract price is ~~increased~~ decreased by \$ 42,500.00

and the new total is: \$ 242,500.00 payable immediately upon completion of

the work called for in this change order. As a result of this change order, the time for completion of the above-mentioned contract is hereby ~~extended~~ reduced by 30 days.

This change order is incorporated into and governed by the above-mentioned contract and is incorporated therein.

Michaelyn Thomas

(Customer)

1/29/2020

(Date)

(Contractor/Agent)

January 29th / 2020

(Date)



AA

docusign.net



This document is now complete.

CLOSE

DocuSign Envelope ID: EEABF54-2294-4015-B2FE-678BCEDBF0BD

CONTRACT CHANGE ORDER

HomeRenew 360

Lic. # 982343

3711 Long Beach Blvd STE 201, Long Beach CA 90807

Tel: (562) 800-0530 / Fax: (562) 285-8791

info@homerenew360.com

CHANGE ORDER# ②

DATE: 02/19th/2020

Michaelyn Thomas / William Cealy

4437 Kreever Ave.

Long Beach CA 90807

562-952-0684

This contract change order modifies and amends the contract between the above named parties dated
 01/29/2020;

ADD Architectural plans

① Perform plans for accessory dwelling unit

② Complete design, architectural and engineering.

③ Submit to City of Long Beach and get approval.

④ Permit Fees not included (Home owner pays for it)

⑤ City Fees not included (Home Owner pays for it)

It is mutually agreed that the contract price is ~~increased~~ decreased by \$ 6,500.⁰⁰

and the new total is: \$ 249,000.⁰⁰ payable immediately upon completion of

the work called for in this change order. As a result of this change order, the time for completion of the
 above-mentioned contract is hereby ~~extended~~ reduced by 30 days.

This change order is incorporated into and governed by the above-mentioned contract and is incorporated therein.

(Contractor/Agent)

02/19th/2020

(Date)

Michaelyn Thomas

2/19/2020

(Date)

Representative Name: Nor Rivera

State Registration Number: 10764659

CLOSE



CONTRACT CHANGE ORDER

HomeRenew 360

Lic. # 982343

3711 Long Beach Blvd STE 201, Long Beach CA 90807

Tel: (562) 800-0530 / Fax: (562) 285-6791

info@homernew360.com

CHANGE ORDER#

4

DATE:

03/10th/2020

Michaelyn Thomas

(Customer's Name)

4437 Kever Ave.

(Address)

Long Beach Ca. 90807

(City, State, Zip)

562-852-0684

(Phone)

This contract change order modifies and amends the contract between the above named parties dated March 3rd ; 2020 :

Extra Electrical, Drywall, paint, outside paint, Fire place, Flooring.

- ① Electrical: Extra lighting in living room and bedrooms; rewire outlets and switches through the house, install dimmers, dedicated circuits, ground.
- ② Flooring: Complete flooring in living room, hallway and bedrooms.
- ③ Fire place: Renovate Fire place, run new gas line, brick and tile work.
- ④ Drywall: Patch, plaster prime and paint 3 bedrooms.
- ⑤ Tankless WH: Install new tankless for main house.
- ⑥ Outside paint: Paint complete outside, demo front bricks and re-stucco.

It is mutually agreed that the contract price is increased decreased by \$ 42,950.00

and the new total is: \$ 299,445.00 payable immediately upon completion of

the work called for in this change order. As a result of this change order, the time for completion of the above-mentioned contract is hereby extended/reduced by _____ days.

This change order is incorporated into and governed by the above-mentioned contract and is incorporated therein.

(Contractor/Agent)

(Date)

(Customer)

(Date)

Representative Name: Noé Rivera

State Registration Number: _____

CONTRACT CHANGE ORDER

HomeRenew 360

Lic. # 982343

3711 Long Beach Blvd STE 201, Long Beach CA 90807

Tel: (562) 800-0530 / Fax: (562) 285-6791

info@homernew360.com

CHANGE ORDER# 5

DATE: 05/18th/2020

Michaelyn Thomas / William Coely
(Customer's Name)

4437 Kreever Ave
(Address)

Long Beach Ca. 90807
(City, State, Zip)

562-852-0684
(Phone)

This contract change order modifies and amends the contract between the above named parties dated 03/10/2020 ; _____:

Driveway

- ① Demo existing concrete driveway, clean up and haul away.
- ② Perform prep for new concrete, compact and level
- ③ Install re-bar no. 4
- ④ Pour 3,000 PSI Concrete
- ⑤ Perform D-stress lines
- ⑥ Perform broom finishing or smooth (Homeowner Choice)
- ⑦ Clean up and haul away debris.

Back yard Landscaping

- ① Demo existing grass and bushes in back yard
- ② Install Dig; sand on 1,800 sq F.
- ③ Install real grass for dogs on 120 sq F.
- ④ Install back yard stepping stone
- ⑤ Install drip system.

It is mutually agreed that the contract price is increased / decreased by \$ 26,000.00

and the new total is: \$ 325,445.00 payable immediately upon completion of the work called for in this change order. As a result of this change order, the time for completion of the above-mentioned contract is hereby extended / reduced by 30 days.

This change order is incorporated into and governed by the above-mentioned contract and is incorporated therein.

[Signature]
(Contractor/Agent)
May 18th / 2020
(Date)

(Customer)

(Date)

Representative Name: Noe Rivera

State Registration Number: 07646 SP

CONTRACT CHANGE ORDER

HomeRenew 360

Lic. # 982343

3711 Long Beach Blvd STE 201, Long Beach CA 90807

Tel: (562) 800-0530 / Fax: (562) 285-6791

info@homernew360.com

CHANGE ORDER# 6

DATE: June 23rd/2020

Michaelyn Thomas/William
(Customer's Name)
4437 Keever Ave.
(Address)

Long Beach Ca. 90807
(City, State, Zip)

562-852-0684
(Phone)

This contract change order modifies and amends the contract between the above named parties dated

May 18th; 2020

Kitchen Cabinets(Extra Options)

① Add extra 11 linear feet, 4 glass doors, trash ~~can~~
- Kit, custom bench and wood panel for bench ~~can~~

It is mutually agreed that the contract price is increased decreased by \$ 4,450.⁰⁰

and the new total is: \$ 329,895.⁰⁰ payable immediately upon completion of

the work called for in this change order. As a result of this change order, the time for completion of the above-mentioned contract is hereby extended/reduced by 20 days.

This change order is incorporated into and governed by the above-mentioned contract and is incorporated therein.

Noe Rivera

Michaelyn Thomas

03701406/982343

6/24/2020

(Date)

June 23rd/2020

(Date)

Representative Name: Noe Rivera

State Registration Number: 107646 SR

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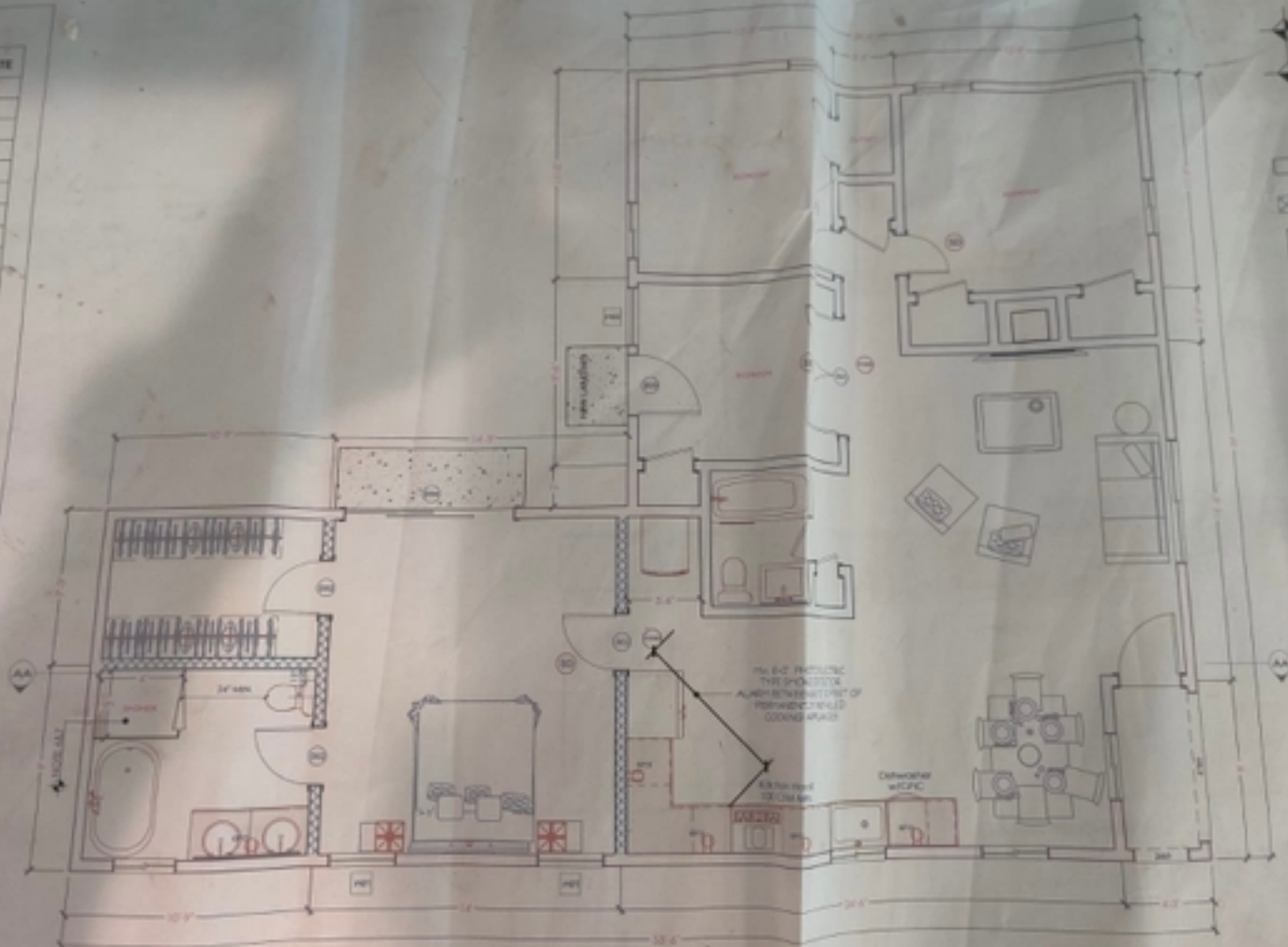
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INSPECTION RECORD

7:30-4:30
570-5237

24 Hour Inspection Request - Phone 570-6105

POST THIS CARD IN A SAFE AND CONSPICUOUS PLACE

Job Address 4937 KEELE ADDITION
Project No. 246224 Date 2.12.20
Description of Work ADDITION

REQUEST ALL INSPECTIONS 24 HOURS IN ADVANCE

INSPECTIONS	DATE	APPROVED BY
Temporary Power Pole		
Building Location		
Foundation		
Reinforcing Steel	<u>4.24.20 GH</u>	
OK to Grout		
Ufer Ground		
OK to Pour Footings	<u>4.24.20</u>	<u>GH</u>

DO NOT POUR CONCRETE UNTIL THE ABOVE IS SIGNED

Heating & Refrig. Groundwork		
Electrical Groundwork		
Plumbing Groundwork		
Sewer on Lot		
Ground Floor - Floor Joists		
Elevation Certificate ☐ Yes ☐ No		
OK to Sheath Floor/Pour Slab		

DO NOT SHEATH FLOOR/POUR SLAB UNTIL THE ABOVE IS SIGNED

Roof Sheathing		
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DO NOT APPLY ROOF COVERING UNTIL THE ABOVE IS SIGNED

Do Not Call For Framing Inspection Until Electrical, Plumbing & Heating Have Been Installed.

Rough Electrical	<u>4.28.20</u>	<u>GH</u>
Rough Plumbing	<u>4.24.20</u>	<u>GH</u>
Rough Heating & Refrigeration		
Framing	<u>4.24.20</u>	<u>GH</u>

Ceiling Rough Electrical		
Ceiling Rough Plumbing		
Ceiling Rough HVAC		
Ceiling Rough Grid		
OK to Cover Exterior		

DO NOT COVER EXTERIOR UNTIL THE ABOVE IS SIGNED

Sound Insulation/Energy	<u>GH</u>	<u>5.12.20</u>
OK to Cover Interior		

DO NOT COVER INTERIOR UNTIL THE ABOVE IS SIGNED

Lathing Exterior/Interior	<u>4.24.20</u>	<u>GH</u>
Drywall	<u>5.12.20</u>	<u>GH</u>
Sandblast		
OK to Plaster		

DO NOT PLASTER UNTIL THE ABOVE IS SIGNED

Gas Test		
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NOTICE: A list of subcontractors must be furnished prior to final inspection for projects over \$10,000.

Final Electrical		
Final Plumbing		
Final Heating & Refrigeration		
Final Fire Prevention		
Final Grading		
Final Landscape/Planning		

Do Not Call For Final Building Inspection Until All The Above Are Ready For Final.

FINAL BUILDING

BL-61 (8/19)

INSPECTION RECORD

7:30-4:30
570-5237

24 Hour Inspection Request - Phone 570-6105

POST THIS CARD IN A SAFE AND CONSPICUOUS PLACE

Job Address 4437 KEEPER ADDITION
Project No. 146224 Date 2.12.20
Description of Work ADDITION

REQUEST ALL INSPECTIONS 24 HOURS IN ADVANCE

INSPECTIONS	DATE	APPROVED BY
Temporary Power Pole		
Building Location		
Foundation		
Reinforcing Steel	<u>4.24.20 GH</u>	
OK to Grout		
Uter Ground		
OK to Pour Footings	<u>4.24.20 GH</u>	

DO NOT POUR CONCRETE UNTIL THE ABOVE IS SIGNED

Heating & Refrig. Groundwork		
Electrical Groundwork		
Plumbing Groundwork		
Sewer on Lot		
Ground Floor - Floor Joists		
Elevation Certificate ☐ Yes ☐ No		
OK to Sheath Floor/Pour Slab		

DO NOT SHEATH FLOOR/POUR SLAB UNTIL THE ABOVE IS SIGNED

Roof Sheathing		
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DO NOT APPLY ROOF COVERING UNTIL THE ABOVE IS SIGNED

Do Not Call For Framing Inspection Until Electrical, Plumbing & Heating Have Been Installed.

Rough Electrical	<u>4.24.20 GH</u>	
Rough Plumbing	<u>4.24.20 GH</u>	
Rough Heating & Refrigeration		
Framing	<u>4.24.20 GH</u>	

Ceiling Rough Electrical		
Ceiling Rough Plumbing		
Ceiling Rough HVAC		
Ceiling Rough Grid		
OK to Cover Exterior		

DO NOT COVER EXTERIOR UNTIL THE ABOVE IS SIGNED

Sound Insulation/Energy	<u>GH</u>	<u>5.12.20</u>
OK to Cover Interior		

DO NOT COVER INTERIOR UNTIL THE ABOVE IS SIGNED

Lathing Exterior/Interior	<u>4.24.20 GH</u>	
Drywall	<u>5.12.20 GH</u>	
Sandblast		
OK to Plaster		

DO NOT PLASTER UNTIL THE ABOVE IS SIGNED

Gas Test	<u>4/7/2021 JC</u>	
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NOTICE: A list of subcontractors must be furnished prior to final inspection for projects over \$10,000.

Final Electrical		
Final Plumbing		
Final Heating & Refrigeration		
Final Fire Prevention		
Final Grading		
Final Landscape/Planning		

Do Not Call For Final Building Inspection Until All The Above Are Ready For Final.

FINAL BUILDING

Joe Cruz 4/7/21

BL-61 (8/19)

INSPECTOR'S OFFICE HOURS 3:30 - 4:15 P.M. DAILY
LONG BEACH DEVELOPMENT SERVICES

CITY of LONG BEACH

24-HOUR INSPECTION REQUEST 570-6105
BUILDING INSPECTION / INFO: 570-LBDS (5237)
CODE ENFORCEMENT INFO: 570-CODE (2633)

NOTICE OF INSPECTION

JOB ADDRESS: 4457 Keever Ave

PERMIT NUMBER: BRMD 243580

Project final Approved

4/7/21

DATE

INSPECTOR'S SIGNATURE

☐ BUILDING

☐ CODE ENF.

PHONE # (562) 570-

INSPECTION RECORD

7:30-4:30
570-5237

24 Hour Inspection Request - Phone 570-6105

POST THIS CARD IN A SAFE AND CONSPICUOUS PLACE

Job Address 4434 REVER AVE A
Project No. GRAD 243588 Date 3-11-20
Description of Work ADU

REQUEST ALL INSPECTIONS 24 HOURS IN ADVANCE

INSPECTIONS	DATE	APPROVED BY
Temporary Power Pole		
Building Location		
Foundation		
Reinforcing Steel	<u>5-10-20</u>	<u>GH</u>
OK to Grout		
Ufer Ground		
OK to Pour Footings	<u>5-10-20</u>	<u>GH</u>

DO NOT POUR CONCRETE UNTIL THE ABOVE IS SIGNED

Heating & Refrig. Groundwork		
Electrical Groundwork		
Plumbing Groundwork		
Sewer on Lot	<u>5-12-20</u>	<u>GH</u>
Ground Floor - Floor Joists		
Elevation Certificate ☐ Yes ☐ No		
OK to Sheath Floor/Pour Slab		

DO NOT SHEATH FLOOR/POUR SLAB UNTIL THE ABOVE IS SIGNED

Roof Sheathing		
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DO NOT APPLY ROOF COVERING UNTIL THE ABOVE IS SIGNED

Do Not Call For Framing Inspection Until Electrical, Plumbing & Heating Have Been Installed.

Rough Electrical	<u>7-30-20</u>	<u>GH</u>
Rough Plumbing	<u>7-17-20</u>	<u>SC</u>
Rough Heating & Refrigeration	<u>7-30-20</u>	<u>GH</u>
Framing	<u>7-30-20</u>	<u>GH</u>

Ceiling Rough Electrical		
Ceiling Rough Plumbing		
Ceiling Rough HVAC		
Ceiling Rough Grid		
OK to Cover Exterior		

DO NOT COVER EXTERIOR UNTIL THE ABOVE IS SIGNED

Sound Insulation/Energy	<u>8-4-20</u>	<u>GH</u>
OK to Cover Interior	<u>8-4-20</u>	<u>GH</u>

DO NOT COVER INTERIOR UNTIL THE ABOVE IS SIGNED

Lathing Exterior/Interior <u>GH 8-4-20</u>	<u>8-12-20</u>	<u>GH</u>
<u>X</u> Drywall	<u>8-12-20</u>	<u>GH</u>
Sandblast		
OK to Plaster		

DO NOT PLASTER UNTIL THE ABOVE IS SIGNED

Gas Test <u>ADU GH 3-10-20</u>		
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NOTICE: A list of subcontractors must be furnished prior to final inspection for projects over \$10,000.

Final Electrical		
Final Plumbing		
Final Heating & Refrigeration		
Final Fire Prevention		
Final Grading		
Final Landscape/Planning		

Do Not Call For Final Building Inspection Until All The Above Are Ready For Final.

FINAL BUILDING

BL-61 (8/19)

DUPLICATE *ADN*
BUILDING & SAFETY BUREAU, DEPT. OF DEVELOPMENT SERVICES
411 W. OCEAN BLVD., 2ND FLOOR, LONG BEACH CA 90802

7:30-4:30
570-5237

INSPECTION RECORD

24 Hour Inspection Request - Phone 570-6105

POST THIS CARD IN A SAFE AND CONSPICUOUS PLACE

Job Address 4434 KEEVER AVE A
Project No. GRMB 2435BB Date 3.11.20
Description of Work ADN

REQUEST ALL INSPECTIONS 24 HOURS IN ADVANCE

INSPECTIONS	DATE	APPROVED BY
Temporary Power Pole		
Building Location		
Foundation		
Reinforcing Steel	5.20.20	GH
OK to Grout		
Uter Ground		
OK to Pour Footings	5.10.20	GH

DO NOT POUR CONCRETE UNTIL THE ABOVE IS SIGNED

Heating & Refrig. Groundwork		
Electrical Groundwork		
Plumbing Groundwork		
Sewer on Lot	5.12.20	GH
Ground Floor - Floor Joists		
Elevation Certificate ☐ Yes ☐ No		
OK to Sheath Floor/Pour Slab		

DO NOT SHEATH FLOOR/POUR SLAB UNTIL THE ABOVE IS SIGNED

Roof Sheathing		
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DO NOT APPLY ROOF COVERING UNTIL THE ABOVE IS SIGNED

Do Not Call For Framing Inspection Until Electrical, Plumbing & Heating Have Been Installed.

Rough Electrical	7.30.20	GH
Rough Plumbing	7.11.20	SC
Rough Heating & Refrigeration	7.30.20	GH
Framing	7.30.20	GH

Ceiling Rough Electrical		
Ceiling Rough Plumbing		
Ceiling Rough HVAC		
Ceiling Rough Grid		
OK to Cover Exterior		

DO NOT COVER EXTERIOR UNTIL THE ABOVE IS SIGNED

Sound Insulation/Energy	8.4.20	GH
OK to Cover Interior	8.4.20	GH

DO NOT COVER INTERIOR UNTIL THE ABOVE IS SIGNED

Lathing Exterior/Interior <i>GH 8.4.20</i>	8.12.20	GH
<i>X</i> Drywall	8.12.20	GH
Sandblast		
OK to Plaster		

DO NOT PLASTER UNTIL THE ABOVE IS SIGNED

Gas Test <i>ADN GH 3.10.20</i>	4/7/2021	JC
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NOTICE: A list of subcontractors must be furnished prior to final inspection for projects over \$10,000.

Final Electrical		
Final Plumbing		
Final Heating & Refrigeration		
Final Fire Prevention		
Final Grading		
Final Landscape/Planning		

Do Not Call For Final Building Inspection Until All The Above Are Ready For Final.

FINAL BUILDING

Joe Cur 4/7/21

BL-41 (8/19)

Invoice

AAMES FLOORS & MOLD CONTROL
3226 East Willow Street, Signal Hill, CA 90755
Phone: (562) 989-3636
Fax: (562) 989-3641
www.aamesmoldcontrol.com
www.aamesflooring.com

Invoice #

47574

Date:

2/18/2022

Total Due upon receipt

\$1,530.00

Bill To:

Ernst & Haas Management
4120 Atlantic Ave
Long Beach, Ca 90807

Service Address:

Apt. #

4437 Keever

Description:	Date of Service	Qty.	Price:	Amount:
Work Order: 155452-1 This mold remediation is performed in accordance with the "EPA" and "OSHA" Mold Remediation Recommendations. **MOLD REMEDIATION **LOCATION: Closet walls + part of bathroom. (Refer to photos emailed separately) - Pull out vanity. - Cover and protect work area. - Isolate the location and create negative air pressure to contain further spread of mold - Direct application of biocide to the area and encapsulate the location. - Remove and dispose of affected closet walls. - Wire brush/ sand wood framing inside the wall as needed. - Clean up the area and treat with mold prevention solution. - Seal with encasement coating. - ULV Fogging treatment to kill airborne spores. - Utilize air scrubber to diminish airborne mold spores. - Discount	2/17/2022		1,650.00	1,650.00
			-120.00	-120.00
Please pay invoice upon receipt. Add Invoice Number to payment memo. Credit card payments please add 3.75% transaction fee. An unpaid invoice may incur late charges of 10 % of total due (min.\$15) after every 30 days unpaid. Legal/collection fees may be added if needed to collect.		Total:	\$1,530.00	

INVOICE

**GPL Construction Inc.**

3538 Lime ave
Longbeach Ca 90807
Lic # C4860187

BILL TO

Billy
4437 E Keever Ave.
Long Beach CA 90807

INVOICE #

1076

INVOICE DATE

02/15/2023

DESCRIPTION	AMOUNT
Remediation / Moisture testing - Dehumidifier & fans for one week	350.00
TOTAL	\$350.00

Thank you

TERMS & CONDITIONS

Payment due within 5 days of invoice
Make checks to GPL Construction or Paul Lacas
3538 Lime Ave.
Longbeach Ca. 90807.
ACH
322271627
883701101

Building Advantage

DOUGLAS HOCANSON

General Contractor Lic. 939472 Cell (562) 756-7381

3849 Cedar Ave, Long Beach CA 90807 dc.advantage@yahoo.com



Invoice Date:	4-8-23
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<i>CUSTOMER</i>	<i>PROJECT</i>
Bill Ceely	ADU REPAIR
Keever Ave., Long Beach, CA	
310-528-1763	

Water diversion from backup building, installed rock swale along west side of ADU to divert water away from building also supplied portable sump pump during heavy rains I believe the problem has been resolved.		875.00
Sealed all roof penetrations around pipes removed plastic tarp did some water testing.		175.00
Damage to ceiling above kitchen still not repaired needs to be patched and painted		
BALANCE DUE		1050.00

All work shall be completed in a workmanlike manner complying with all building codes and applicable laws. This Change Order is valid for 60 days from the Change Order Date. Contractors State License Board 800-321-CSLB.

INVOICE



GPL Construction Inc.

3538 Lime ave
Longbeach Ca 90807
Lic # 1101510

BILL TO

Billy
4437 E Keever Ave.
Long Beach CA 90807

INVOICE # 1222
INVOICE DATE 09/14/2024

DESCRIPTION	AMOUNT
Extensive closet repairs Lab/Mat	910.00
TOTAL	\$910.00

TERMS & CONDITIONS

Payment due within 5 days of invoice date.
Make checks payable to GPL Construction or
Paul Lacas
3538 Lime Ave. Long Beach, Ca. 90807 or Zelle
to pauliegplconstruction@gmail.com
Routing 322271627 Acct. 883701101

Thank you

APPRAISAL OF REAL PROPERTY



LOCATED AT

4437 Keever Ave
Long Beach, CA 90807
Tract 11820 Lot 212

FOR

United Wholesale Mortgage
585 South Boulevard E.
Pontiac, MI 48341

OPINION OF VALUE

610,000

AS OF

10/04/2019

BY

Mikkel Kroll
Mikkel Kroll
9851 Oranewood Avenue
Garden Grove, CA 92841
714-612-5404
mikkeltroll@gmail.com

Uniform Residential Appraisal Report

1219351120
File # D100419

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.										
SUBJECT	Property Address 4437 Keever Ave				City Long Beach		State CA		Zip Code 90807	
	Borrower William Ceely & Michaelyn Thomas				Owner of Public Record Mary Thomas Trust		County Los Angeles			
	Legal Description Tract 11820 Lot 212									
	Assessor's Parcel # 7136-031-026				Tax Year 2018		R.E. Taxes \$ 973			
	Neighborhood Name Bixby Highlands				Map Reference 31084		Census Tract 5715.04			
	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)									
	Lender/Client United Wholesale Mortgage				Address 585 South Boulevard E., Pontiac, MI 48341					
	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					
CONTRACT	Report data source(s) used, offering price(s), and date(s). DOM 5; The subject is currently listed, MLS# PW19223225; original list date 09/19/2019, original list price \$602,888; most recent date 10/02/2019, most recent price \$602,888; listing shows Pending at time of inspection.									
	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. Arms length sale; The contract is a standard CAR 10 page purchase agreement with one seller counter offer and text overflow addendum, fully executed on 09/24/2019. The purchase agreement is signed by Kristan Moskowitz - Trustee.									
	Contract Price \$ 610,000				Date of Contract 09/24/2019		Is the property seller the owner of public record? ☒ Yes ☐ No		Data Source(s) Public Records	
	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. \$0;;									
NEIGHBORHOOD	Note: Race and the racial composition of the neighborhood are not appraisal factors.									
	Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
	Location ☐ Urban ☒ Suburban ☐ Rural	Property Values ☒ Increasing ☐ Stable ☐ Declining	PRICE	AGE	One-Unit	85 %				
	Built-Up ☒ Over 75% ☐ 25-75% ☐ Under 25%	Demand/Supply ☐ Shortage ☒ In Balance ☐ Over Supply	\$ (000)	(yrs)	2-4 Unit	%				
	Growth ☐ Rapid ☒ Stable ☐ Slow	Marketing Time ☒ Under 3 mths ☐ 3-6 mths ☐ Over 6 mths	462	Low	74	Multi-Family	%			
	Neighborhood Boundaries E Del Amo Blvd north, Cherry Ave east, E Carson St south and Orange Ave west.			857	High	78	Commercial	5 %		
				624	Pred.	76	Other	10 %		
	Neighborhood Description See attached addenda. Other under land use consists of open space and public use such as schools, parks and houses of worship, including institutional (public) use.									
	Market Conditions (including support for the above conclusions) See attached addenda.									
	SITE	Dimensions Slightly Irregular		Area 6270 sf		Shape Slightly Irregular		View N;Res;		
Specific Zoning Classification R-1-N		Zoning Description Residential Single Family Standard Lot								
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 See attached addenda.										
Utilities Public Other (describe)		Public Other (describe)		Off-site Improvements - Type		Public Private				
Electricity ☒ ☐		Water ☒ ☐	Street Asphalt		☒ ☐					
Gas ☒ ☐		Sanitary Sewer ☒ ☐	Alley none		☐ ☐					
FEMA Special Flood Hazard Area ☐ Yes ☒ No		FEMA Flood Zone X		FEMA Map # 06037C1960F		FEMA Map Date 09/26/2008				
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, encroachments, special assessments, illegal or non conforming uses, etc were noted by physical inspection.										
IMPROVEMENTS	General Description		Foundation		Exterior Description		materials/condition		Interior	materials/condition
	Units ☒ One ☐ One with Accessory Unit		☐ Concrete Slab ☒ Crawl Space		Foundation Walls Concrete/Average		Floors Tile, Wood/Avg			
	# of Stories 1		☐ Full Basement ☐ Partial Basement		Exterior Walls Stucco/Average		Walls Plaster/Average			
	Type ☒ Det. ☐ Att. ☐ S-Det./End Unit		Basement Area 0 sq.ft.		Roof Surface Composition/Avg		Trim/Finish Wood/Average			
	☒ Existing ☐ Proposed ☐ Under Const.		Basement Finish 0 %		Gutters & Downspouts Adequate/Avg		Bath Floor Tile, Wood/Average			
	Design (Style) Bungalow		☐ Outside Entry/Exit ☐ Sump Pump		Window Type Vinyl-Dual/Avg		Bath Wainscot Tile/Average			
	Year Built 1944		Evidence of ☐ Infestation n/a		Storm Sash/Insulated None Noted		Car Storage ☐ None			
	Effective Age (Yrs) 40		☐ Dampness ☐ Settlement		Screens Screens/Avg		☒ Driveway # of Cars 4			
	Attic ☐ None		Heating ☒ FWA ☐ HWBB ☐ Radiant		Amenities ☐ Woodstove(s) # 0		Driveway Surface Concrete			
	☐ Drop Stair ☐ Stairs		☐ Other ☐ Fuel Gas		☐ Fireplace(s) # 0 ☒ Fence Block		☒ Garage # of Cars 2			
☐ Floor ☒ Scuttle		☐ Cooling ☐ Central Air Conditioning		☒ Patio/Deck Conc ☒ Porch Cov'd		☐ Carport # of Cars 0				
☐ Finished ☐ Heated		☒ Individual Wall ☐ 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: 7 Rooms		3 Bedrooms		2.0 Bath(s)		1,460 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.). C4;No updates in the prior 15 years;Physical, incurable depreciation due to normal wear and tear is considered typical of similar homes. The home is well maintained but has not been updated. No functional or external obsolescence was noted at time of inspection. There was air traffic noise noted at time of inspection from the Long Beach Municipal Airport, shared by the entire neighborhood. Estimated remaining economic life is 40 years.										
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

1219351120
File # D100419

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 580,000 to \$ 751,000 .	
There are 19 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 519,500 to \$ 750,000 .	
FEATURE	SUBJECT
Address	4133 Rose Ave Long Beach, CA 90807
Proximity to Subject	0.33 miles SE
Sale Price	\$ 610,000
Sale Price/Gross Liv. Area	\$ 417.81 sq.ft.
Data Source(s)	Realist / Drive-by;DOM 19
Verification Source(s)	MLS# PW19049680; COE 06/10/19
VALUE ADJUSTMENTS	DESCRIPTION
Sales or Financing	ArmLth
Concessions	FHA;0519
Date of Sale/Time	s06/19;c04/19
Location	N;Res;
Leasehold/Fee Simple	Fee Simple
Site	6270 sf
View	N;Res;
Design (Style)	DT1:Bungalow
Quality of Construction	Q4
Actual Age	75
Condition	C4
Above Grade	Total Bdrms. Baths
Room Count	7 3 2.0
Gross Living Area	1,460 sq.ft.
Basement & Finished	0sf
Rooms Below Grade	0sf
Functional Utility	Average
Heating/Cooling	FAU/Wall
Energy Efficient Items	None Noted
Garage/Carport	2gd4dw
Porch/Patio/Deck	Cov'd, Conc
Other Amenities	None
AP#	7136-031-026
%SP to LP/%SP to OLP	101.18%
Net Adjustment (Total)	\$ -23,000
Adjusted Sale Price	Net Adj. 3.6 %
of Comparables	Gross Adj. 3.6 %
I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data Source(s) Tax Records, MLS	
My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data Source(s) Tax Records, MLS	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	
Price of Prior Sale/Transfer	
Data Source(s)	Public Records / MLS
Effective Date of Data Source(s)	10/04/2019
Analysis of prior sale or transfer history of the subject property and comparable sales	
No transfers were noted for the subject property within the past 36 months. The 36 month sales history of the comparables is noted above.	
Summary of Sales Comparison Approach	
See attached addenda.	
Please note that the final estimate of value for the subject is below the predominant value for the area. This is due to the subject's well maintained but dated and not upgraded condition. No adverse affect on marketability was noted due to the subject's condition, location or any other characteristic.	
Indicated Value by Sales Comparison Approach \$ 610,000	
Indicated Value by: Sales Comparison Approach \$ 610,000 Cost Approach (if developed) \$ 610,850 Income Approach (if developed) \$	
Most weight is given to the sales comparison approach as it best reflects the current market conditions. The cost approach lends additional support to the final estimate of value. The income approach was considered but not utilized as the subject is in a predominantly owner occupied area. See expanded Scope of Work.	
This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. See attached addendum.	
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 610,000 , as of 10/04/2019 , which is the date of inspection and the effective date of this appraisal.	

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File # D100419

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

File # 1219351120
D100419

EXTRAORDINARY ASSUMPTIONS: I have performed all due diligence in obtaining current zoning and flood map information of the property, including utilizing on-line resources provided by the subject city and/or county, and/or calling the appropriate parties to obtain the information if not available on-line. I assume all structures given value are legally permitted as stated in the report. I assume there are no adverse environmental or geological issues. The comparables sale data was obtained as stated in the report and all comparables are assumed to have no concessions, unless otherwise stated. Cost figures for improvements and amenities indicated in the cost approach, if completed, were obtained as stated in the report and are assumed to be up to date and accurate as of the effective date of the appraisal. I assume the C.C & R's, if any, have no adversities that would affect this report. I assume my verification sources from the county assessor records, multiple listing services and/or homeowner verification as to the physical characteristics of the comparables are accurate and as stated in the report. If any of these conditions are found to be untrue or incorrect, I reserve the right to change my appraisal.

GENERAL COMMENTS: Appraisals are not a guarantee that the property is free from defects. The appraiser is not a home inspector or environmental expert. The appraisal report is intended to establish market value at the effective date of the appraisal for the purpose stated. This report is not to be used for, or relied upon, to disclose any non apparent physical or environmental conditions present in the subject property. The appraisal report does not guarantee that the property is free of these kinds of defects. The appraiser does not guarantee that all aspects of the subject's property, including fixtures, appliances, electrical, plumbing systems, pool equipment, and other major property systems will be functioning without problem and without defect at anytime at or after the date of the effective appraisal. The appraiser is not required to disturb or move anything that obstructs access or visibility.

The subject's utilities were on and operational at the time of inspection. Smoke and carbon monoxide detectors were installed and functional at the time of inspection. The water heater is strapped to code.

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. This appraisal was prepared in accordance with current HVCC guidelines.

I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction. The appraisal of the Subject Property was conducted in full compliance the Uniform Standards of Professional Appraisal Practice (USPAP), the Dodd - Frank Act, and all applicable state and federal laws and regulations, including the licensing or registration regulations of the state in which the Subject Property is located, and that no attempt was made by the Client or any third party to influence the valuation of the Subject Property through coercion, extortion, collusion, compensation, inducement, intimidation, bribery or in any other manner. This appraisal is Appraiser Independence Compliant.

It should be noted that electronic signatures are utilized in this report. USPAP appraisal standards board states that electronically placed signatures to a report carry the same level of authenticity and responsibility as an ink signature on a paper copy report. (The term "written records" includes information stored on electronic, magnetic or other media). All electronic signatures in this report have a security features maintained by individual passwords for each signing appraiser. No person can alter the appraisal with the exception of the original signing appraiser(s).

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)

Due to the general lack of recent vacant land

sales and the older age of the subject and comparables, the cost report is not considered to be reliable, and was completed per client request.

Land value was estimated by the abstraction method. The estimated land value is over 30% of the appraised value and is typical for the area.

ESTIMATED ☒ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE	-----	= \$	440,000
Source of cost data Nat'l building cost manual; local contractors	DWELLING	1,460 Sq.Ft. @ \$	185.00	= \$ 270,100
Quality rating from cost service Avg Effective date of cost data 2019		0 Sq.Ft. @ \$		= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				= \$
When applicable, physical incurable depreciation based on the age and condition of the improvements and is formulated by the age life method.	Garage/Carport	400 Sq.Ft. @ \$	49.00	= \$ 19,600
	Total Estimate of Cost-New			= \$ 289,700
	Less Physical	Functional	External	
National building cost manual, 2019 edition, as well as information from area builders and contractors, utilized in the cost estimate.	Depreciation	144,850		= \$(144,850)
See attached sketch addendum.	Depreciated Cost of Improvements			= \$ 144,850
	"As-is" Value of Site Improvements			= \$ 26,000
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH			= \$ 610,850

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)			
The subject neighborhood is predominantly owner occupied, thus the income approach is considered unreliable and was not completed.			

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

1219351120
File # D100419

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

1219351120
File # D100419

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

1219351120
File # D100419

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

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

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

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

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

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

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

APPRAISER

Signature 
Name Mikkel Kroll
Company Name Mikkel Kroll
Company Address 9851 Orangewood Avenue
Garden Grove, CA 92841
Telephone Number 714-612-5404
Email Address mikkelkroll@gmail.com
Date of Signature and Report 10/07/2019
Effective Date of Appraisal 10/04/2019
State Certification # _____
or State License # AL 018073
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 05/25/2021

ADDRESS OF PROPERTY APPRAISED

4437 Kever Ave
Long Beach, CA 90807
APPRAISED VALUE OF SUBJECT PROPERTY \$ 610,000

LENDER/CLIENT

Name Class Valuation
Company Name United Wholesale Mortgage
Company Address 585 South Boulevard E., Pontiac, MI 48341
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 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.

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrm	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
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
s	Settlement Date	Date of Sale/Time
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
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

[illegible]

Market Conditions Addendum to the Appraisal Report

File No. 1219351120
D100419

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 **4437 Keever Ave** City **Long Beach** State **CA** ZIP Code **90807**

Borrower **William Ceely & Michaelyn Thomas**

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)	4	7	8	☒ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	0.67	2.33	2.67	☒ Increasing	☐ Stable	☐ Declining
Total # of Comparable Active Listings	4	5	5	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.0	2.1	1.9	☒ 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	\$594,750	\$635,000	\$650,500	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Sales Days on Market	45	26	22	☒ Declining	☐ Stable	☐ Increasing
Median Comparable List Price	\$622,500	\$664,900	\$639,900	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	30	33	25	☒ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	99.17%	99.37%	98.56%	☐ Increasing	☒ Stable	☐ Declining

Seller-(developer, builder, etc.)paid financial assistance prevalent?

☐ Yes ☒ No

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.).

Seller concessions are not common in the subject market area, but they are present. Typical concessions are between 1-3% of sale price and are generally provided for buyers' non recurring closing costs.

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).

In the past 12 months, there has been 1 distressed sale of a comparable property, a NOD. There are currently no comparable distressed listings in the subject market area. Therefore, distressed sales/listings are not considered prevalent or a driving factor in the current market.

Cite data sources for above information. California Regional MLS is the primary data source for this analysis, as most properties in the subject market are exposed to this MLS. Public records data is also considered.

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.

Recent data for comparable sales and listings over the past 12 months indicates generally stable listing but rising sales prices, with declining marketing periods noted for both the sold and listed properties. An analysis of competing listings in the subject market area indicates a stable inventory over the past 12 months, with a rising absorption rate. There is currently a balance of available active listings in the overall subject market area.

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

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ 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.

Signature

Appraiser Name **Mikkel Kroll**

Company Name **Mikkel Kroll**

Company Address **9851 Orangewood Ave, Garden Grove, CA 92841**

State License/Certification # **AL 018073** State **CA**

Email Address **mikkelkroll@gmail.com**

Signature

Supervisory Appraiser Name

Company Name

Company Address

State License/Certification # State

Email Address

Supplemental Addendum

File No. D100419

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					

• Neighborhood - Description

The subject is located in the Bixby Highlands area of Long Beach, an established residential neighborhood consisting of mainly single story dwellings exhibiting generally average to above average maintenance. Multifamily residences, public transportation and consumer support facilities are located along major arteries. Public utilities, police and fire protection appears to be adequate. The neighborhood is in close proximity to major freeways allowing convenient access to employment centers throughout the area.

• Neighborhood - Market Conditions

Market conditions have been rising in the subject market area over the past 6-9 months. Competitive, available financing, strong consumer confidence and declining inventory are factors that have recently affected market value. Supply and demand appear to be in balance at the present time. Typical marketing periods are generally under 3 months, based mainly on a realistic list price and the willingness of the seller(s) to negotiate. Short sale listings and REO properties are not currently a factor in the subject market. Predominant financing in the subject market area is conventional, however, FHA and VA loans are available. Seller concessions are not typical in the subject market area at the present time.

• Neighborhood - Reasonable Exposure Time

Exposure time is presumed to precede the effective date of appraisal and is the estimated length of time that the subject would have been on the open market, offered on the MLS, prior to any hypothetical sale at the appraised value on the effective date of appraisal. This is a retrospective estimate based on the appraiser's knowledge of past events in the subject's market area, including the competitiveness of the open market. This is expressed as a range based on statistical data gleaned from the MLS, information gathered through the verification of sales and listing data, and or conversations with area realtors, buyers and/or sellers. A reasonable exposure time for the subject property, taking into consideration the subject characteristics and condition and assuming a reasonable marketing effort and a realistic list price, with no undue motivating factors from the buyer and/or seller, is 1-3 months.

• Site - Highest and Best Use

The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum productivity. The subject site is zoned R-1-N and there is currently a single family residence located on the subject property. The subject is currently legally permissible as R-1-N zoning allows for a single family residence, physically possible and financially feasible as there is currently a single family residence located on the site, and meets the maximum productivity criteria as no higher uses are legally permissible.

• Improvements - Additional Features

Exterior features include a covered porch, a long concrete driveway, gated to the rear yard, a block wall enclosing the rear yard, a rear concrete patio and a 2 car detached garage. The roof was replaced in 2011. The majority of windows are vinyl dual-paned windows, with the laundry room window original. Interior features include wood floors in the kitchen, living and dining room, bedrooms and hall. The front bath has ceramic flooring. There is a large family room addition behind the kitchen that has ceramic tile floors, with an additional bath and a laundry room. The addition is permitted as it shows on public records. The home has copper plumbing installed in 2005. There is an alarm system in the home that is not currently activated.

• Sales Comparison Analysis

GLA was adjusted at \$35 per sq ft over a 100 sq ft variance, rounded to the nearest \$1,000. Baths were adjusted at \$10,000 for a full bath. Adjustments based on matched paired sales analysis. FAU adjusted at \$5,000 based on the estimated cost to convert from floor/wall heat. CAC adjusted at \$3,000 based on estimated cost to add. Condition adjustment based on MLS interior/exterior photos and/or descriptions and/or drive-by exterior inspection. Location adjustment based on level of external obsolescence.

Comp 1 is similar in terms of location, adjusted downward to reflect its superior condition with updated kitchen and baths. Comp 2 is similar in terms of location. This property is slightly superior with dated upgrades to the kitchen and bath, thus a downward condition adjustment was made. An additional downward adjustment was made to reflect its superior finished enclosed patio, based on matched paired sales analysis. Sale price, date of sale and financing were confirmed with the listing agent, Julie Meraz, (562) 277-7866, via a text message. Comp 3 was adjusted upward to reflect its inferior location facing incoming traffic from Cherry Avenue, adjusted downward to reflect its superior condition with upgraded kitchen and updated baths. Comp 4 is a slightly dated sale included to bracket the subject sale price. It is similar in terms of overall condition and location. Less weight is given to this comp as this is a dated sale.

Comparables 5 and 6 are currently listed on the MLS and are included to lend additional support to the final estimate of value and to show current market activity. Comp 5 is similar to the subject in terms of location, adjusted downward to reflect its superior condition with updated kitchen and baths. Comp 6 is considered similar to the subject in terms of overall condition and location.

• Expanded Scope Of Work

All relevant sales and listings in the subject market area, and if needed, surrounding competing areas that offer similar amenities to the subject market area, have been examined and analyzed. Comparable sales information is obtained through public records taken from Realist Tax Records, or county/city records if necessary, the local Multiple Listing Service, local brokers, the homeowner and other on line sources as specified. All comparables are considered, including those in competing areas that offer similar amenities to the subject area. The sales and/or listings utilized in this report represent the most reliable and comparable substitute properties from which to estimate the market value of the subject property. The most pertinent data needed for analysis has been included in this report. Other comparables not considered relevant or that were considered misleading were not included in the report, however, if analyzed, are in the appraiser's file. All sales have been reported to the appraiser as closed with no concessions except as stated in the report.

The Market Approach, also called the sales comparison approach, to value is considered to be the most relevant and reliable approach for this report. Every reasonable effort was made to determine the most comparable sales and listings available utilizing the MLS, Realist Tax Data and other information sources, and to verify that information with interviews with the listing

Supplemental Addendum

File No. D100419

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					

and/or selling agent if necessary and possible. Adjustments were made for differences and, if necessary, concessions and time of sale. The adjustments are based on market reaction and determined via paired sales analysis and/or the appraiser's experience in the subject market area.

The Cost Approach, if utilized, includes adequate profit to make construction feasible and is considered as additional support for the sales comparison approach. If completed, the source of cost data is the national building cost manual, supplemented with estimates from local contractors. In fully built up areas, it is often difficult to measure land value in the area due to the general lack of recent vacant land sales. Additionally, older homes may or may not reflect sufficient maintenance and/or extensive remodeling. Therefore, an accurate cost to replace the building(s) with another building(s) having the same utility is often not considered reliable. If utilized, some residual valuation analysis may have been necessary, and land to improvement value ratio is typical to the area.

The Income Approach is based on area retail information, however, is to be considered as additional support for the sales comparison approach. Generally, homes similar to the subject are not typically purchased or designed as income producing properties. Therefore, insufficient data exists to develop an accurate Gross Rent Multiplier. If utilized, this approach has been completed at the request of the intended user and the rental survey information provided in this report has been verified by the sources stated in this report, and is assumed to be accurate.

The subject is an existing property and may have been appraised by other appraisers in the past. The comparables used in this report may have been described differently from this report in regards to Quality and/or Condition. I have physically measured the property that is the subject of this report and have reported the GLA accordingly via the attached sketch. The data source(s) for the subject and comparables are noted on this report. I have no knowledge of other appraisers' work nor am I privy to any peer and model adjustments. I cannot speak to any differences from the Fannie Mae/Freddie Mac CU Score systems "Warning(s)" regarding the GLA measurements, quality ratings, condition ratings or any other information versus this report.

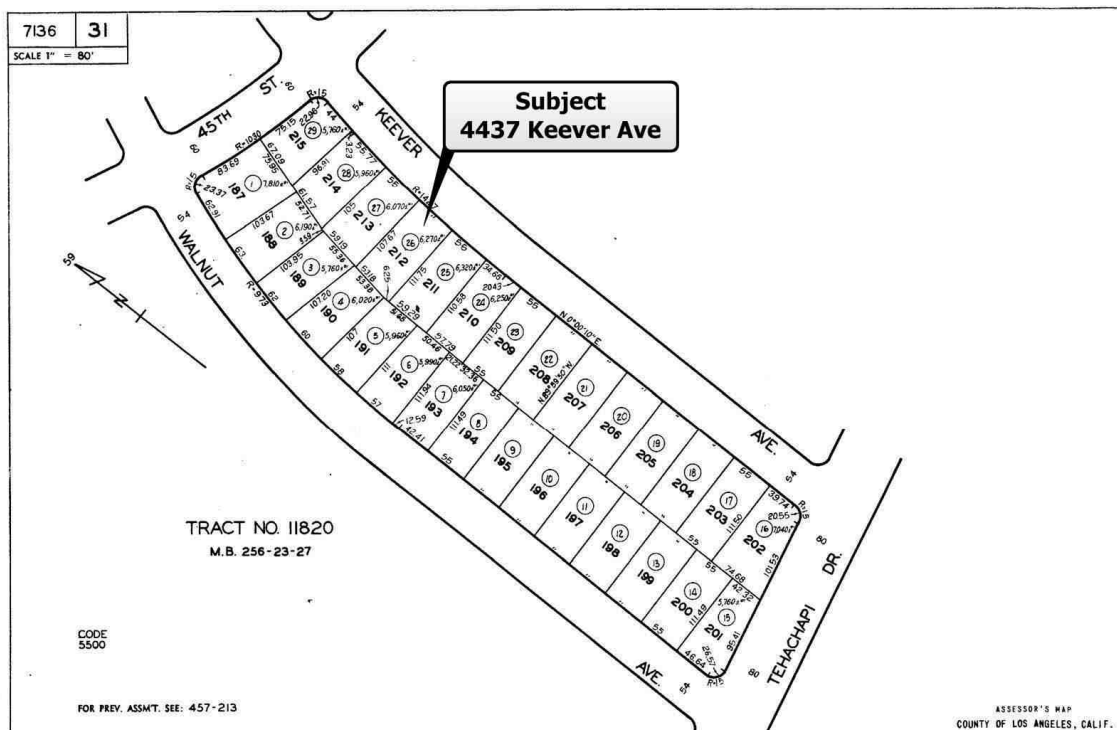
I cannot speak to the comparable data in terms of quality and condition rating, design style interpretation, or adjustments expressed by peers or a statistical model due to the subjective nature and calculation method variations of these categories within the comparable grid and overall analysis. A combination of quantitative and qualitative analysis was performed to determine the adjustments and reconciled value. The appraiser deems the comparable data as well the adjustments made are the most appropriate for this assignment.

• Intended Use/Intended Users

This report is a summary appraisal report, which is intended to comply with the reporting requirements set forth under Standards Rule 2-2 (B) of the USPAP. The Intended User of this report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this report for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

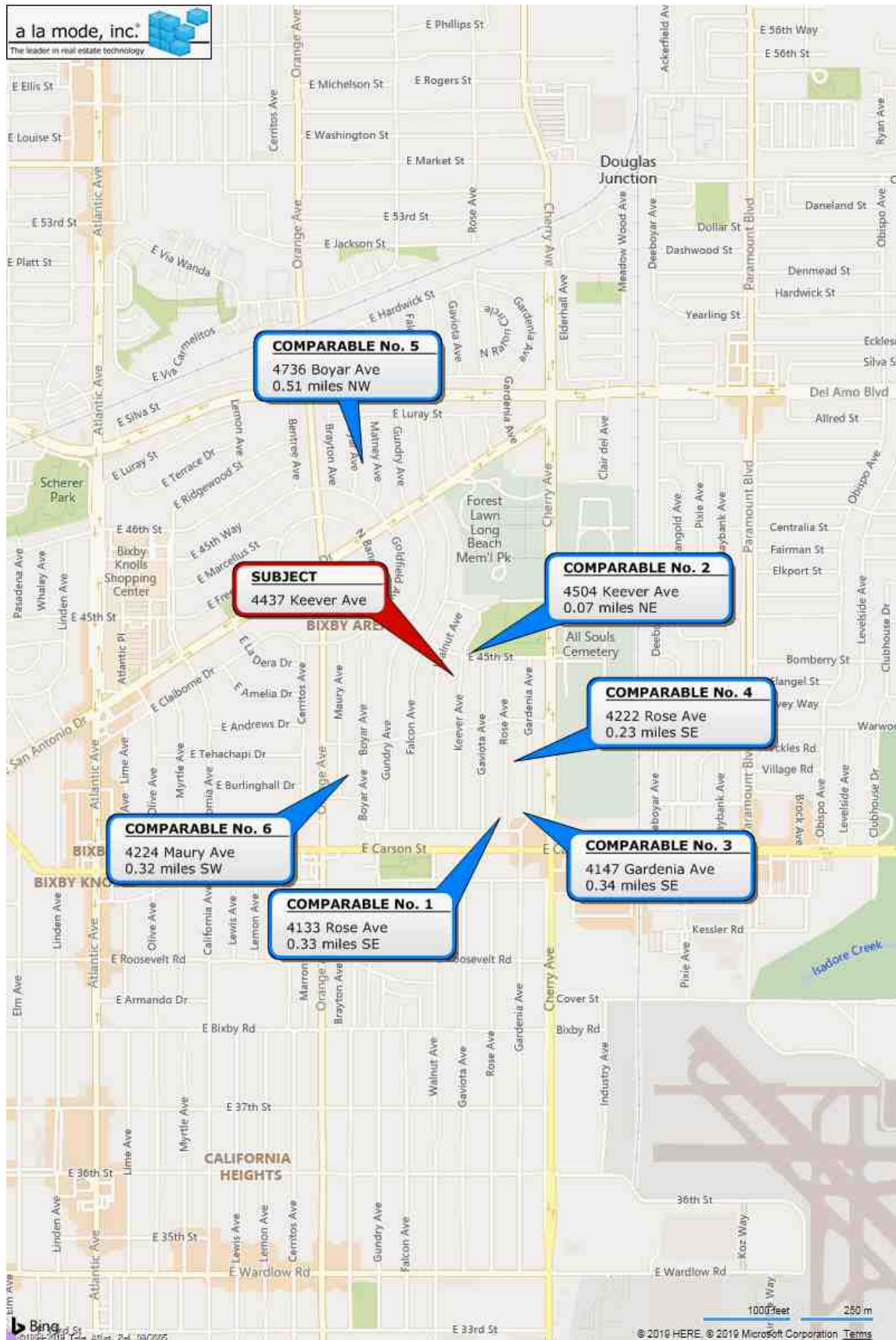
Plat Map

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



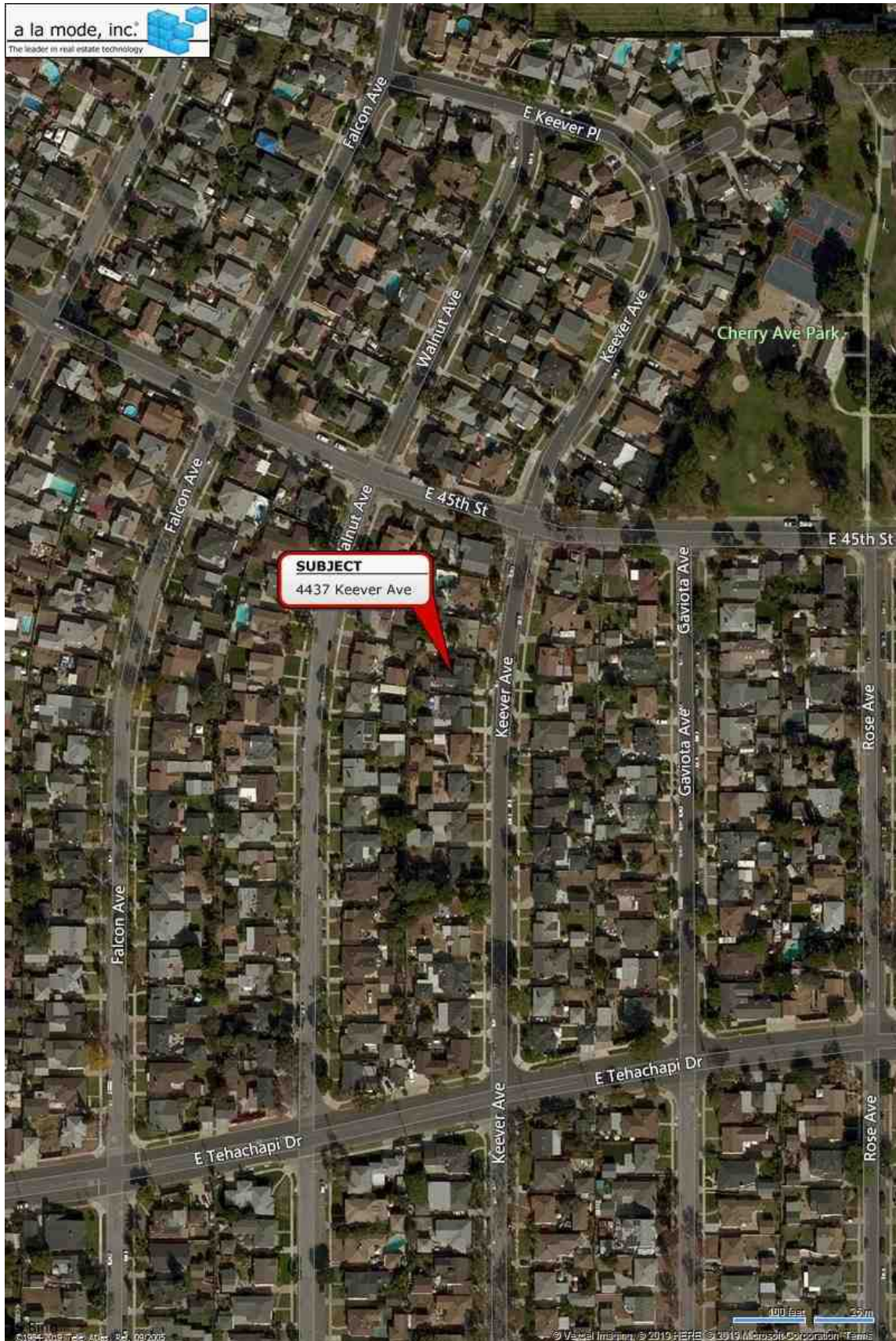
Location Map

Borrower	William Ceely & Michaelyn Thomas				
Property Address	4437 Keever Ave				
City	Long Beach	County	Los Angeles	State	CA
				Zip Code	90807
Lender/Client	United Wholesale Mortgage				



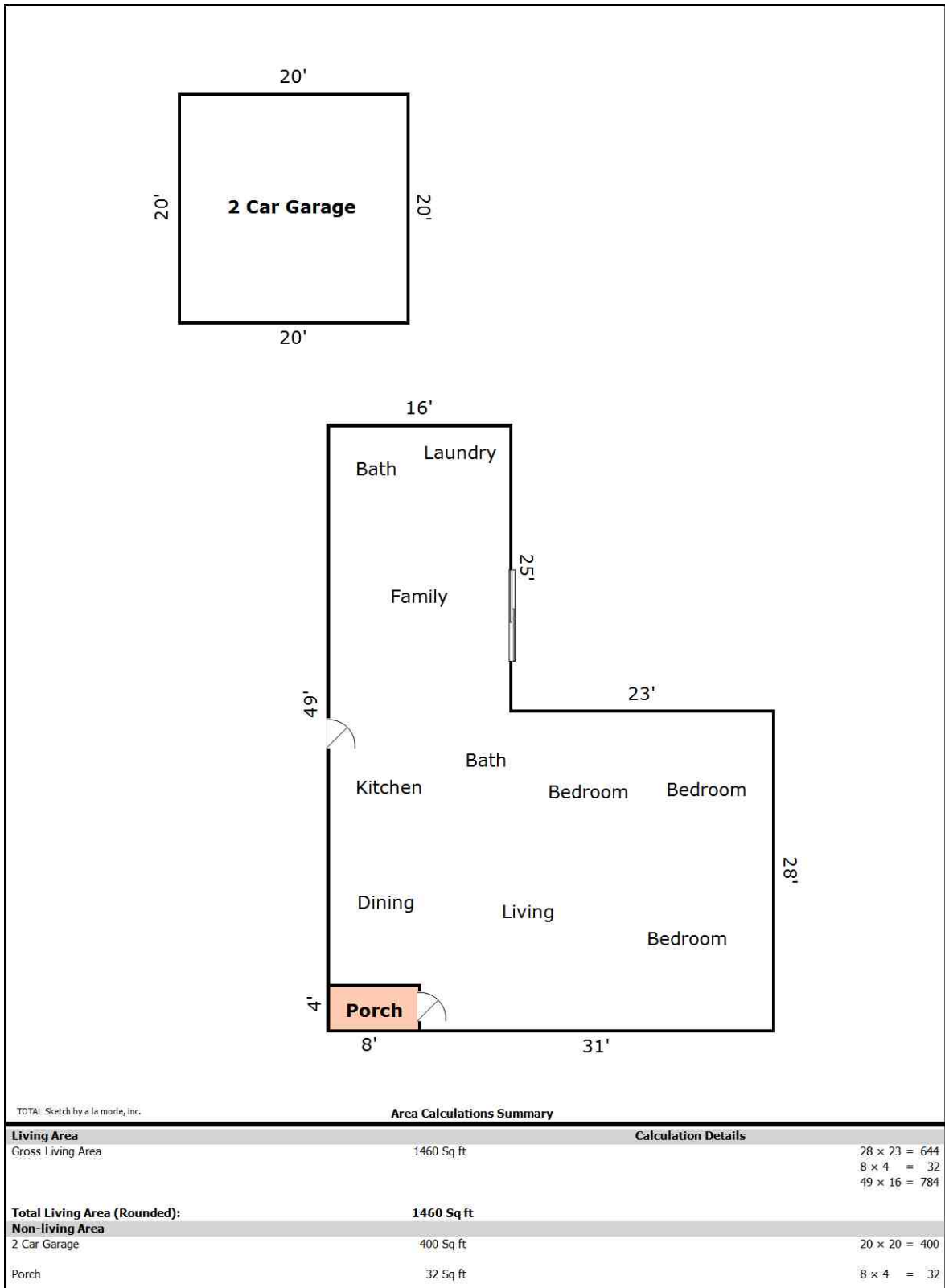
Aerial View

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



Building Sketch

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



Subject Photo Page

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					

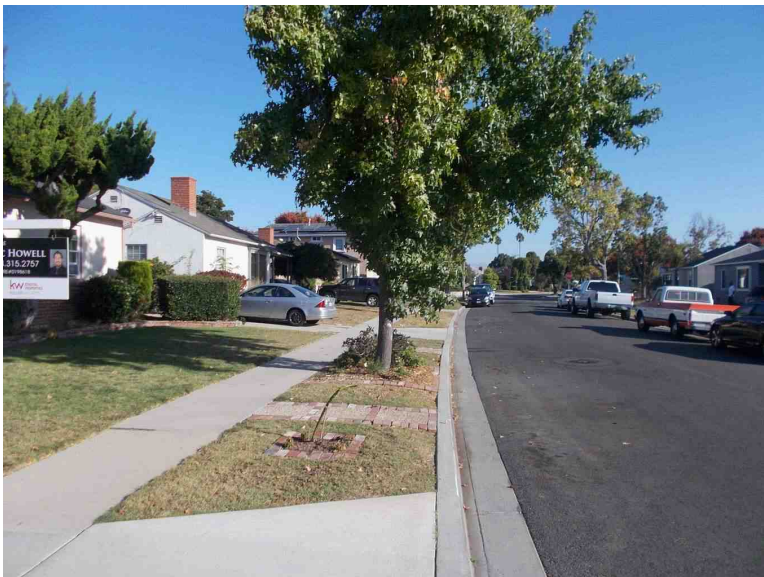


Subject Front

4437 Keever Ave
 Sales Price 610,000
 Gross Living Area 1,460
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 6270 sf
 Quality Q4
 Age 75



Subject Rear



Subject Street North

Additional Subject Photos

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



North Side From Front



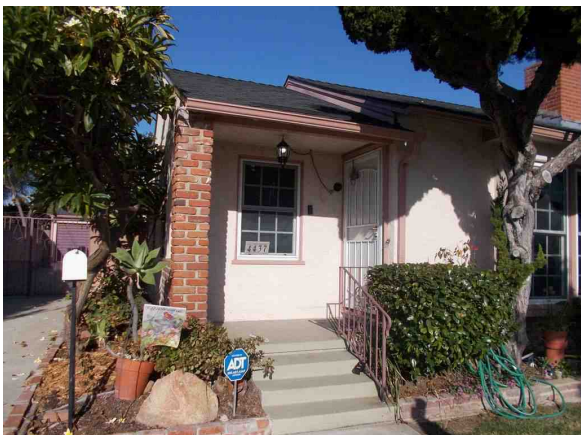
South Side From Front



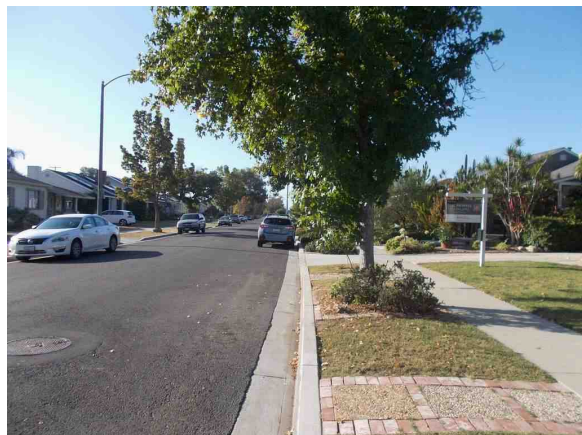
North Side From Rear



South Side From Rear



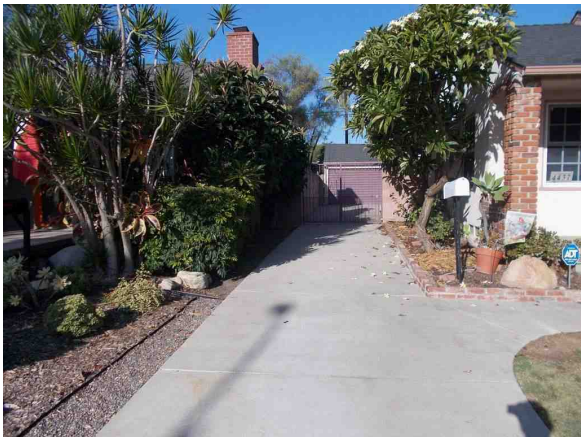
Porch



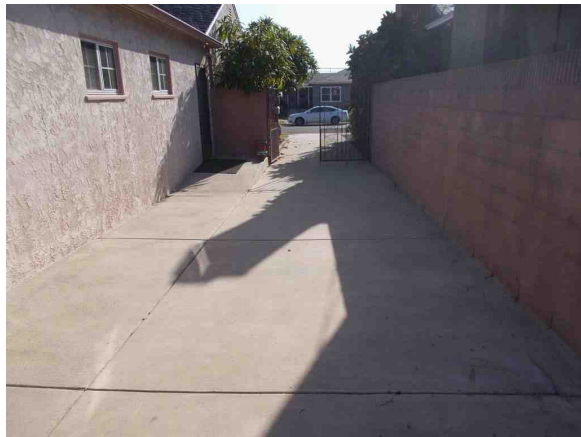
Subject Street South

Additional Subject Photos

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



Driveway



Driveway to Street



Garage Exterior



Garage Interior



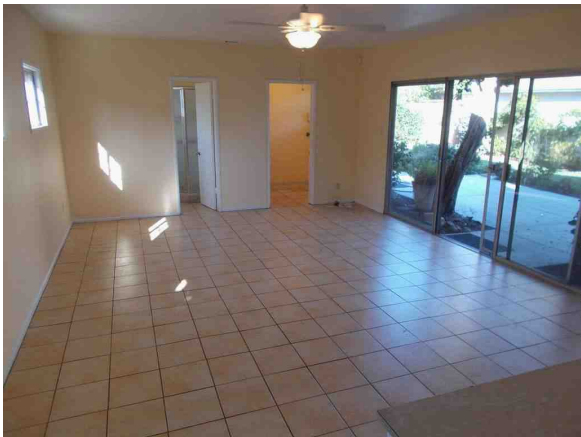
Water Heater



Rear Yard

Interior Photos

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



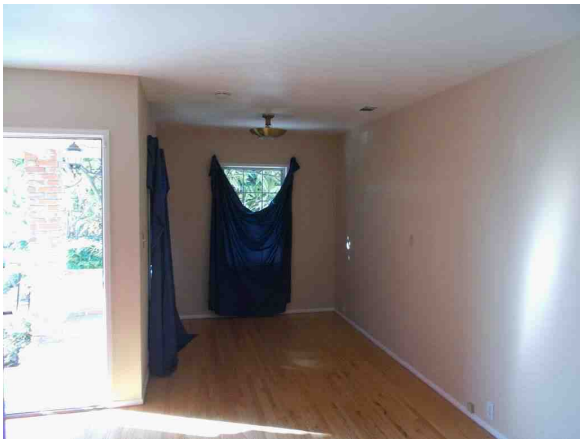
Family Room



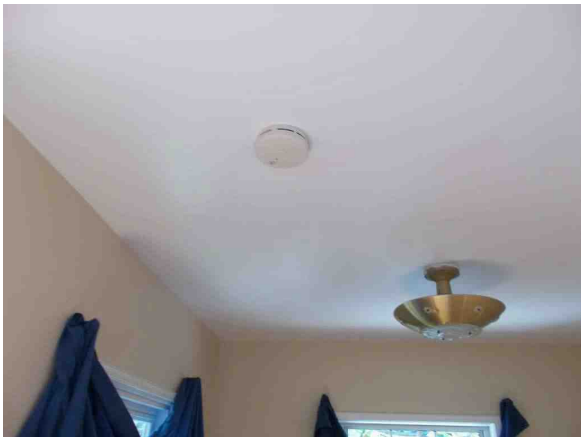
Laundry



Rear Bath



Dining Room



Dining Room Smoke Detector



Living Room

Interior Photos

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



Kitchen



Kitchen Alternate View



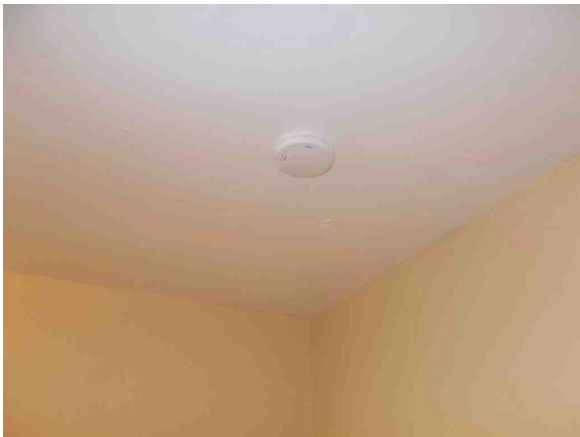
Front Bath



Front Bath Alternate View



Bedroom 1



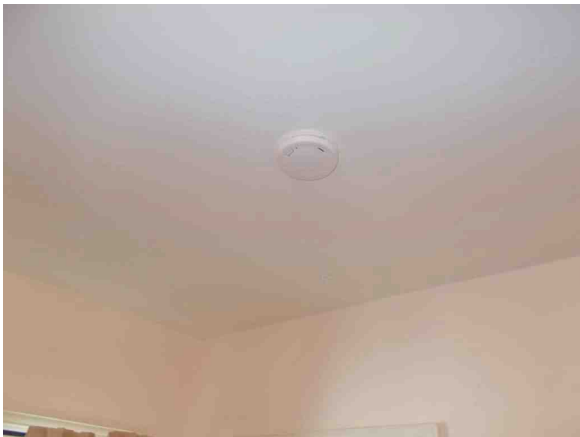
Bedroom 1 Smoke Detector

Interior Photos

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



Bedroom 2



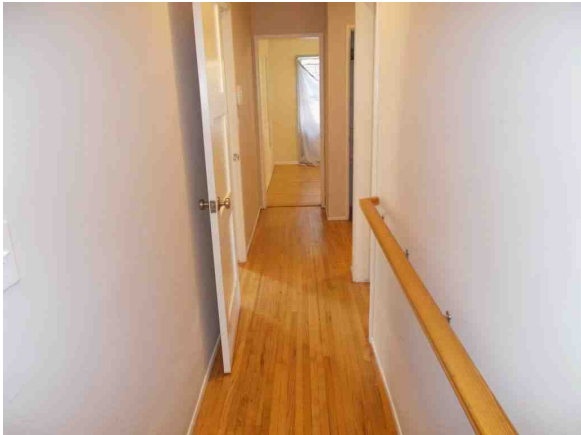
Bedroom 2 Smoke Detector



Bedroom 3



Bedroom 3 Smoke Detector



Hall



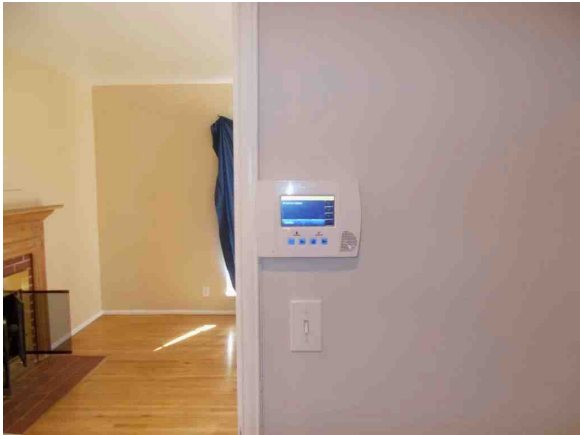
New Combo Smoke/CO Detector

Interior Photos

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



Combo Smoke/CO Detector



Alarm (Not Activated)

Blank

Blank

Blank

Blank

Comparable Photo Page

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



Comparable 1

4133 Rose Ave	
Prox. to Subject	0.33 miles SE
Sale Price	635,000
Gross Living Area	1,399
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6105 sf
Quality	Q4
Age	76



Comparable 2

4504 Keever Ave	
Prox. to Subject	0.07 miles NE
Sale Price	635,000
Gross Living Area	1,452
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	7141 sf
Quality	Q4
Age	75

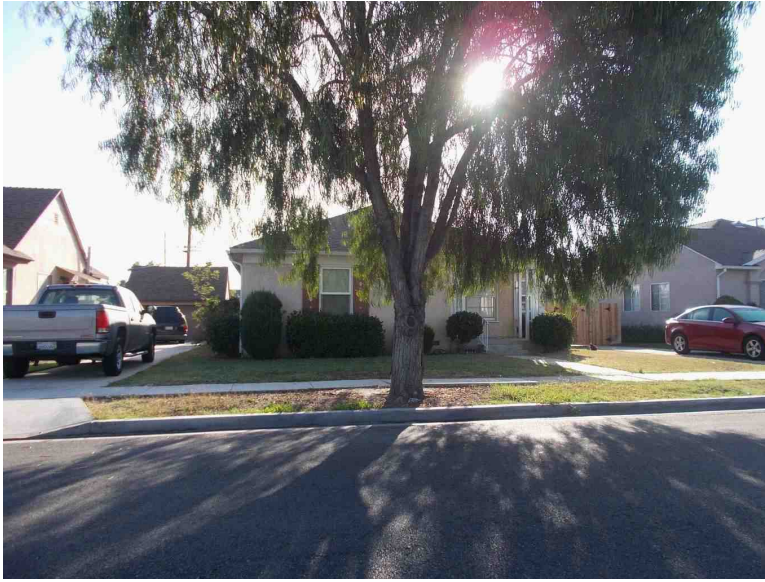


Comparable 3

4147 Gardenia Ave	
Prox. to Subject	0.34 miles SE
Sale Price	646,000
Gross Living Area	1,596
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;BsyRd;
View	N;Res;
Site	6090 sf
Quality	Q4
Age	77

Comparable Photo Page

Borrower	William Ceely & Michaelyn Thomas					
Property Address	4437 Keever Ave					
City	Long Beach	County	Los Angeles	State	CA	Zip Code 90807
Lender/Client	United Wholesale Mortgage					



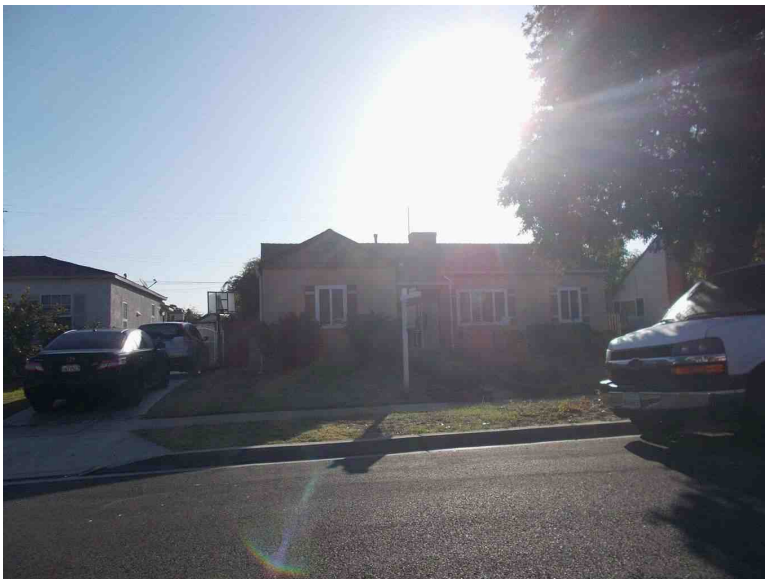
Comparable 4

4222 Rose Ave
 Prox. to Subject 0.23 miles SE
 Sale Price 581,000
 Gross Living Area 1,474
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 6107 sf
 Quality Q4
 Age 77



Comparable 5

4736 Boyar Ave
 Prox. to Subject 0.51 miles NW
 Sale Price 639,900
 Gross Living Area 1,634
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 5353 sf
 Quality Q4
 Age 77



Comparable 6

4224 Maury Ave
 Prox. to Subject 0.32 miles SW
 Sale Price 636,000
 Gross Living Area 1,385
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 6129 sf
 Quality Q4
 Age 77



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

Mikkel C. Kroll

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:

“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: AL 018073

Effective Date: May 26, 2019
Date Expires: May 25, 2021


Jim Martin, Bureau Chief, BREA

3045931

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



LIA Administrators & Insurance Services

APPRAISAL AND VALUATION

PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS



ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company")

175 Capitol Blvd. Suite 100

Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number
04/22/2019	AAI001393-05	AAI001393-04

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY.

Item

1. Customer ID: 123949 Named Insured: KROLL, MIKKEL C. 9851 Oranewood Avenue Garden Grove, CA 92841	
2. Policy Period: From: 06/01/2019 To: 06/01/2020 12:01 A.M. Standard Time at the address stated in 1 above.	
3. Deductible: \$1,000 Each Claim	
4. Retroactive Date: 06/01/2005	
5. Inception Date: 06/01/2015	
6. Limits of Liability: A. \$500,000 Each Claim B. \$1,000,000 Aggregate	
7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652	
8. Annual Premium: \$853.00	
9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA021 (10/14)	

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the Company.

04/22/2019

Date

LIA-001 (12/14)

By

Authorized Signature

Aspen American Insurance Company

Residential Appraisal Report

Of

Single Family Residence at

4437 Keever Ave
Long Beach, CA 90807-2516

For

Orion Lending
770 THE CITY DR
ORANGE, CA 92868

As of

12/23/2020

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046

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Uniform Residential Appraisal Report

SUBJECT

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

Property Address	4437 Keever Ave	City	Long Beach	State	CA	Zip Code	90807-2516
Borrower	WILLIAM CEELY & MICHAELYN THOMAS		Owner of Public Record	WILLIAM CEELY & MICHAELYN THOMAS		County	LOS ANGELES
Legal Description	TRACT # 11820 LOT 212						
Assessor's Parcel #	7136-031-026		Tax Year	2020		R.E. Taxes \$	7,704
Neighborhood Name	LONG BEACH		Map Reference	765/ F5		Census Tract	5715.04
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)						
Lender/Client	Orion Lending Address 770 THE CITY DR, ORANGE, CA 92868						
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, offerings price(s), and date(s). MRMLS							

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 down payment 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	90 %		
Built-Up	☒ Over 75%	☐ 25-75%	☐ Under 25%	Demand/Supply	☐ Shortage	☒ In Balance	☐ Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %		
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☒ Under 3 mths	☐ 3-6 mths	☐ Over 6 mths	560	Low	1	Multi-Family	2 %	
Neighborhood Boundaries NORTH BY ORANGE AVE, SOUTH BY CHERRY AVE, WEST BY PACIFIC AVE AND EAST BY COVERED ST								1,305	High	95	Commercial	3 %	
								935	Pred.	76	Other	0 %	
Neighborhood Description THE SUBJECT PROPERTY IS LOCATED IN A WELL ESTABLISHED RESIDENTIAL NEIGHBORHOOD COMPRISED OF SIMILAR SIZED AND STYLE , HOMES ON AVG WELL LANDSCAPED SITES. THERE ARE SEVERAL FREEWAY AS WELL AS LOCAL SHOPPING/SERVICE FACILITIES FOUND WITHIN A 1 MILE RADIUS.													
Market Conditions (including support for the above conclusions) CURRENT MARKET CONDITIONS ARE DEEMED STABLE WITH MOST REALISTICALLY PRICED PROPERTIES SELLING WITHIN 0-3 MONTHS. THERE IS CURRENTLY A N AVG MARKET IN THE AREA, DUE TO AVG SUPPLY OF HOMES AND PENT UP DEMAND. GENERAL TREND IS DEEMED AVG. DUE TO CURRENT READY AVAILABILITY OF LOW INTEREST RATE FINANCING.													

SITE

Dimensions	55 X 107.67 X 53.18 X 6.25 X 111.75		Area	5940 sf		Shape	RECTANGULAR		View	N;Res;		
Specific Zoning Classification	LBR1N		Zoning Description	SINGLE FAMILY RESIDENTIAL								
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.												
Utilities	Public	Other (describe)		Public	Other (describe)		Off-site Improvements--Type			Public	Private	
Electricity	☒			Water	☒			Street	Asphalt		☒	☐
Gas	☒			Sanitary Sewer	☒			Alley	None		☐	☐
FEMA Special Flood Hazard Area	☐ Yes	☒ No	FEMA Flood Zone	X		FEMA Map #	06037C1960F		FEMA Map Date	09/26/2008		
Are the utilities and/or 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 ADVERSE EASEMENTS, ENCROACHMENTS OR ADVERSITIES NOTED UPON INSPECTION. TITLE POLICY WAS NOT EXAMINED BY THIS APPRAISER. THE UTILITIES WERE WORKING AT THE TIME OF INSPECTION.												

IMPROVEMENTS

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units	☐ One ☒ One with Accessory Unit	☐ Concrete Slab	☒ Crawl Space	Foundation Walls	RAISED/AVG		Floors	WD/GOOD			
# of Stories	1.00	☐ Full Basement	☐ Partial Basement	Exterior Walls	STUCCO/AVG		Walls	DRY WALL/GOOD			
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area 0 sq. ft.		Roof Surface	COMP/AVG		Trim/Finish	WOOD/GOOD			
☒ Existing	☐ Proposed	☐ Under Const.	Basement Finish 0 %	Gutters & Downspouts	NONE		Bath Floor	TILE/GOOD			
Design (Style)	TRAD	☐ Outside Entry/Exit	☐ Sump Pump	Window Type	SLIDING/AVG		Bath Wainscot	FIBER/GOOD			
Year Built	1944	Evidence of ☐ Infestation		Storm Sash/Insulated	NONE		Car Storage	☐ None			
Effective Age (Yrs)	35	☐ Dampness	☐ Settlement	Screens	MESH/AVG		☒ Driveway	# of Cars	2		
Attic	☐ None	Heating	☒ FWA ☐ HWBB ☐ Radiant	Amenities	☐ Woodstove(s) #	0	Driveway Surface	CONCRETE			
☐ Drop Stair	☐ Stairs	☐ Other WALL	Fuel Gas	☒ Fireplace(s) #	1	☒ Fence	BLOCK	☐ Garage	# of Cars	0	
☐ Floor	☒ Scuttle	Cooling	☒ Central Air Conditioning	☒ Patio/Deck	COVD	☒ Porch	CVRD	☐ 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: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,466 Square Feet of Gross Living Area Above Grade											
Additional features (special energy efficient items, etc.) NONE											
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-six to ten years ago;Bathrooms-updated-six to ten years ago;THE SUBJECT PROPERTY HAS BEEN WELL MAINTAINED AND CURRENTLY IS IN GOOD CONDITION.											
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe											
NO SUCH CONDITIONS NOTED BY CASUAL OBSERVATION BY YOUR APPRAISER. IT SHOULD BE NOTED THAT YOUR APPRAISER IS NOT A HOME INSPECTOR AND HAS NO EXPERTISE IS STRUCTURAL SOUNDNESS.											
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe											

Uniform Residential Appraisal Report

SALES COMPARISON ANALYSIS

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 565,000 to \$ 1,310,000 .																	
There are 186 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 560,000 to \$ 1,305,000 .																	
FEATURE			SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3					
Address			4437 Keever Ave Long Beach, CA 90807-2516			3464 Lewis Ave Long Beach, CA 90807			4255 Boyar Ave Long Beach, CA 90807			3845 Brayton Ave Long Beach, CA 90807					
Proximity to Subject						1.33 miles S			0.27 miles SW			0.74 miles S					
Sale Price			\$			\$ 969,000			\$ 925,000			\$ 837,000					
Sale Price/Gross Liv. Area			\$ 0.00 sq. ft.			\$ 606.38 sq. ft.			\$ 574.89 sq. ft.			\$ 556.15 sq. ft.					
Data Source(s)						MRMLS#OC20234248;DOM 4			MRMLS#PW20245521;DOM 6			MRMLS#PW20146164;DOM 9					
Verification Source(s)						Doc#1610050 12/09/2020			MLS# 12/24/2020			Doc#1109182 09/15/2020					
VALUE ADJUSTMENTS			DESCRIPTION			DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment		
Sale or Financing						ArmLth						ArmLth					
Concessions						Conv;0						Conv;15000 0			Cash;0		
Date of Sale/Time						s12/20;c11/20						s12/20;c11/20			s09/20;c08/20		
Location			N;Res;			N;Res;						N;Res;					
Leasehold/Fee Simple			Fee Simple			Fee Simple						Fee Simple					
Site			5940 sf			6311 sf 0			7009 sf -4,276			7455 sf -6,060					
View			N;Res;			N;Res;						N;Res;					
Design (Style)			DT1.00;TRAD			DT1.00;TRAD						DT1.00;TRAD					
Quality of Construction			Q4			Q4						Q4					
Actual Age			76			70 0			78 0			80 0					
Condition			C3			C3						C3					
Above Grade			Total	Bdrms	Baths	Total	Bdrms	Baths		Total	Bdrms	Baths		Total	Bdrms	Baths	
Room Count			7	4	2.0	6	3	2.0 0	6	3	2.0 0	5	2	1.0	+8,000		
Gross Living Area			1,466 sq. ft.			1,598 sq. ft.			-11,880	1,609 sq. ft.			-12,870	1,505 sq. ft.			0
Basement & Finished Rooms Below Grade			0sf			0sf				0sf				0sf			
Functional Utility			Average			Average				Average				Average			
Heating/Cooling			FWA/CAC			FWA/CAC				FWA/CAC				FWA/CAC			
Energy Efficient Items			None			NONE				NONE				SOLAR			0
Garage/Carport			2dw			1gd1dw -6,000				2gd2dw -12,000				4gd4dw -24,000			
Porch/Patio/Deck			PORCH/PATIO			PORCH/PATIO				PORCH/PATIO				PORCH/PATIO			
POOL/SPA			0/0			0/0				0/0				1/1 -15,000			
UPGRADES			GOOD			SIMILAR 0				SIMILAR 0				INFERIOR 0			
ADU/AMENITY			ADU			ADU				NONE +40,000				ADU			
Net Adjustment (Total)						+ -			\$ -17,880	+ -			\$ 10,854	+ -			\$ 52,940
Adjusted Sale Price of Comparables						Net Adj: -2%				Net Adj: 1%				Net Adj: 6%			
						Gross Adj : 2%			\$ 951,120	Gross Adj: 7%			\$ 935,854	Gross Adj: 17%			\$ 889,940

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) MRMLS/REALIST/REAL QUEST

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) MRMLS/REALIST/REAL QUEST

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	10/24/2019		03/06/2020	
Price of Prior Sale/Transfer	\$610,000		\$650,000	
Data Source(s)	PUBLIC RECORDS	PUBLIC RECORDS	PUBLIC RECORDS	PUBLIC RECORDS
Effective Date of Data Source(s)	12/29/2020	12/29/2020	12/29/2020	12/29/2020

Analysis of prior sale or transfer history of the subject property and comparable sales SUBJECT PREVIOUSLY SOLD ON 10/24/2019 FOR \$610,000 GRANT DEED. RESEARCH OF PUBLIC RECORDS REVEAL THAT THE SUBJECT PROPERTY HAS BEEN SOLD OVER PAST 36 MONTHS. DIFFERENCE FROM PRIOR SALE AND CURRENT OPINION OF VALUE MAY BE DUE TO TYPICAL MARKET FLUCTUATIONS FROM YEAR TO YEAR AND EXTENSIVE UPGRADES DONE TO THE PROPERTY AND ADU CREATED. COMPARABLE #2 PREVIOUSLY SOLD ON 03/06/2020 FOR \$650,000 GRANT DEED.

Summary of Sales Comparison Approach SEE ADDENDUM

Indicated Value by Sales Comparison Approach \$ 930,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 930,000 Cost Approach (if developed) \$ 940,768 Income Approach (if developed) \$
GREATER WEIGHT WAS GIVEN TO THE COMPARISON APPROACH AS THIS SHOWS THE TYPICAL BUYER AND SELLERS REACTION IN THE MARKET PLACE. WITH SUPPORT FROM THE COST APPROACH. THE INCOME APPROACH WAS NOT DERIVED AS THIS IS AN OWNER OCCUPIED PROPERTY AND NOT USED FOR RENTAL INCOME.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 930,000 , as of 12/23/2020 , which is the date of inspection and the effective date of this appraisal.

RAYMOND L. WONG
EXTRA COMPARABLES 4-5-6

File No. R20-24046
LOAN No. 2600601105

Borrower WILLIAM CEELY & MICHAELYN THOMAS							
Property Address 4437 Keever Ave							
City	Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Lender/Client	Orion Lending		Address 770 THE CITY DR, ORANGE, CA 92868				

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	4437 Keever Ave Long Beach, CA 90807-2516			119 W 36th St Long Beach, CA 90807			3615 Olive Ave Long Beach, CA 90807			5323 E Carita St Long Beach, CA 90808		
Proximity to Subject				1.66 miles SW			1.25 miles S			2.63 miles E		
Sale Price	\$			\$ 870,000			\$ 925,500			\$ 929,000		
Sale Price/Gross Liv. Area	\$	0.00	sq. ft.	\$	799.63	sq. ft.	\$	608.48	sq. ft.	\$	516.11	sq. ft.
Data Source(s)				MRMLS#OC20115681;DOM 41			MRMLS#PW20166226;DOM 7			MRMLS#PW20255205;DOM 2		
Verification Source(s)				Doc#1059350 09/04/2020			Doc#1161850 09/23/2020			REALQUEST;NDC		
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			DESCRIPTION			DESCRIPTION		
				+(-) \$ Adjustment			+(-) \$ Adjustment			+(-) \$ Adjustment		
Sale or Financing				ArmLth			ArmLth			Listing		
Concessions				Conv;0			Conv;0			active;0		
Date of Sale/Time				s09/20;c08/20			s09/20;c08/20			Active		
Location	N;Res;			A;FWY;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple			Fee Simple			Fee Simple			Fee Simple		
Site	5940 sf			8527 sf			6783 sf			5923 sf		
View	N;Res;			N;Res;			N;Res;			N;Res;		
Design (Style)	DT1.00;TRAD			DT1.00;TRAD			DT1.00;TRAD			DT1.00;TRAD		
Quality of Construction	Q4			Q4			Q4			Q4		
Actual Age	76			98			79			73		
Condition	C3			C3			C3			C3		
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
Room Count	7	4	2.0	5	2	1.0	6	3	2.0	6	3	2.0
Gross Living Area	1,466 sq. ft.			1,088 sq. ft.			1,521 sq. ft.			1,800 sq. ft.		
Basement & Finished Rooms Below Grade	0sf			0sf			0sf			0sf		
Functional Utility	Average			Average			Average			Average		
Heating/Cooling	FWA/CAC			FWA/CAC			FWA/CAC			FWA/CAC		
Energy Efficient Items	None			NONE			NONE			NONE		
Garage/Carport	2dw			2ga2dw			1gd1dw			2ga2dw		
Porch/Patio/Deck	PORCH/PATIO			PORCH/PATIO			PORCH/PATIO			PORCH/PATIO		
POOL/SPA	0/0			0/0			0/0			0/0		
UPGRADES	GOOD			SIMILAR			SIMILAR			SIMILAR		
ADU/AMENITY	ADU			DETACHED GARAGE/WAREHOUSE			NONE			NONE		
Net Adjustment (Total)				X + -			X + -			+ X -		
Adjusted Sale Price of Comparables				Net Adj: 6%			Net Adj: 4%			Net Adj: 0%		
				Gross Adj : 11%			Gross Adj: 5%			Gross Adj: 9%		

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales				
ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	10/24/2019	03/10/2020		
Price of Prior Sale/Transfer	\$610,000	\$565,000		
Data Source(s)	PUBLIC RECORDS	PUBLIC RECORDS	PUBLIC RECORDS	PUBLIC RECORDS
Effective Date of Data Source(s)	12/29/2020	12/29/2020	12/29/2020	12/29/2020

Analysis of prior sale or transfer history of the subject property and comparable sales COMPARABLE #4 PREVIOUSLY SOLD ON 03/10/2020 FOR \$565,000 GRANT DEED.

Summary of Sales Comparison Approach LISTINGS WERE ADJUSTED FOR MARKETING TIME AT A RATE OF 0% BASED ON THE 1004 MC.

File No. R20-24046
LOAN No. 2600601105

Property Address 4437 Keever Ave

City	Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Lender/Client	Orion Lending		Address	770 THE CITY DR, ORANGE, CA 92868			

FEATURE		SUBJECT		COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9					
Address 4437 Keever Ave Long Beach, CA 90807-2516				3977 Rose Ave Long Beach, CA 90807											
Proximity to Subject				0.48 miles S											
Sale Price		\$		\$ 899,000			\$			\$					
Sale Price/Gross Liv. Area		\$ 0.00 sq. ft.		\$ 537.68 sq. ft.			\$ sq. ft.			\$ sq. ft.					
Data Source(s)				MRMLS#PW20193232;DOM 6											
Verification Source(s)				REALQUEST;NDC											
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment	
Sale or Financing				Listing											
Concessions				pending;0											
Date of Sale/Time				c12/20											
Location		N;Res;		N;Res;											
Leasehold/Fee Simple		Fee Simple		Fee Simple											
Site		5940 sf		6250 sf		0									
View		N;Res;		N;Res;											
Design (Style)		DT1.00;TRAD		DT1.00;TRAD											
Quality of Construction		Q4		Q4											
Actual Age		76		82		0									
Condition		C3		C3											
Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths
Room Count		7	4	2.0	6	3	2.0	0							
Gross Living Area		1,466 sq. ft.		1,672 sq. ft.		-18,540		sq. ft.				sq. ft.			
Basement & Finished Rooms Below Grade		0sf		0sf											
Functional Utility		Average		Average											
Heating/Cooling		FWA/CAC		FWA/CAC											
Energy Efficient Items		None		NONE											
Garage/Carport		2dw		2gd2dw		-12,000									
Porch/Patio/Deck		PORCH/PATIO		PORCH/PATIO											
POOL/SPA		0/0		0/0											
UPGRADES		GOOD		SIMILAR		0									
ADU/AMENITY		ADU		NONE		+40,000									
Net Adjustment (Total)				[X] + [] -		\$ 9,460		[] + [] -		\$		[] + [] -		\$	
Adjusted Sale Price of Comparables				Net Adj: 1%				Net Adj: 0%				Net Adj: 0%			
				Gross Adj : 8%		\$ 908,460		Gross Adj: 0%		\$		Gross Adj: 0%		\$	

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

ITEM	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer	10/24/2019			
Price of Prior Sale/Transfer	\$610,000			
Data Source(s)	PUBLIC RECORDS	PUBLIC RECORDS		
Effective Date of Data Source(s)	12/29/2020	12/29/2020		

Analysis of prior sale or transfer history of the subject property and comparable sales

Summary of Sales Comparison Approach

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046

COST APPROACH: THE COST APPROACH IS BASED UPON THE PRESENT REPLACEMENT COST TO REPLACE THE BUILDING WITH ANOTHER BUILDING HAVING THE SAME UTILITY. THE COST APPROACH IS CONSIDERED A SUPPORTIVE APPROACH TO THE MARKET APPROACH.

MARKET APPROACH: THE MARKET APPROACH IS THE MAIN SUPPORTER OF VALUE. IT IS PRIMARILY BASED ON SALES OF SIMILAR TYPE PROPERTIES IN THE SUBJECT'S AREA. THIS IS KNOWN AS THE PRINCIPLE OF SUBSTITUTION. THE ADJUSTMENTS BEING MADE FOR THE DIFFERENCES IN THE COMPARABLES COMPARED TO THE SUBJECT PROPERTY IS BASED UPON AN EXTENSIVE RESEARCH OF PAIRED ANALYSIS. THIS DETERMINES WHAT THE MARKET WOULD RETURN IN VALUE OF THAT PARTICULAR DIFFERENCE OR POSSIBLE AMENITY TO THE PROPERTY. THIS IS KNOWN AS THE PRINCIPLE OF CONTRIBUTION. THE GREATEST WEIGHT WAS GIVEN TO THE MOST SIMILAR SALE OR SALES AS NOTED IN THE REPORT.

FINAL RECONCILIATION: AFTER REVIEWING AND ANALYZING ALL THREE APPROACHES: THE MARKET, COST, AND INCOME APPROACHES. THE MARKET APPROACH WAS DETERMINED TO BE THE STRONGEST SUPPORTER OF VALUE. THE COST APPROACH WAS CONSIDERED SUPPORTIVE AND THE INCOME APPROACH WAS NOT APPLICABLE FOR THIS TYPE OF PROPERTY.

APPRAISER'S SIGNATURE: THE APPRAISER'S SIGNATURE THAT APPEARS ON THIS APPRAISAL IS AN ELECTRONIC SIGNATURE, WHICH IS SECURED WITH PROTECTED ACCESS CODES. ELECTRONIC SIGNATURES HAVE BEEN APPROVED AND ACCEPTED BY ALL MAJOR BANKS AND LENDING INSTITUTIONS, AND ACCORDING TO USPAP, ELECTRONICALLY SECURED SIGNATURES TO A REPORT CARRIES THE SAME LEVEL OF AUTHENTICITY AND RESPONSIBILITY AS AN INK SIGNATURE ON A PAPER COPY OF THE REPORT. PHOTOGRAPHS SUBMITTED WITH THIS APPRAISAL ARE ORIGINAL DIGITAL IMAGES PRINTED IN COLOR . THESE DIGITAL IMAGES HAVE NOT BEEN ALTERED IN ANY WAY.

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

SALES COMPARABLES UTILIZED ARE THE MOST SIMILAR, RECENT, AND RELEVANT AT THE TIME OF THE INSPECTION. ALL COMPARABLES ARE LOCATED WITHIN THE SUBJECTS NEIGHBORHOOD AREA. THE APPRAISER USED THE BEST AVAILABLE COMPARABLES FOR THIS REPORT. ALL COMPS ARE SIMILAR IN LOCATION, QUALITY, AND APPEAL. THEY ARE CLOSED AND RECORDED, AND THEY HAVE BEEN ADJUSTED ACCORDINGLY.

DOLLAR ADJUSTMENTS:

GLA ADJUSTMENTS WERE MADE AT \$90 PER SQ FT, DIFFERENCE OF +/- 100 SQ FT.

BEDROOM ADJUSTMENTS WERE NOT MADE AS THIS WAS TAKEN INTO CONSIDERATION WITHIN THE GROSS LIVING AREA ADJUSTMENT.

BATHROOM ADJUSTMENTS WERE MADE AT \$8,000 EACH.

GARAGE ADJUSTMENTS WERE MADE AT \$6,000 EACH.

POOL ADJUSTMENTS WERE MADE AT \$12,000EACH,SPA ADJUSTED MADE AT \$3,000 AECH.

LOT ADJUSTMENTS WERE MADE AT \$4 PER SQ FT DIFFERENCE OF +/- 1000 SQ FT.

ALL ADJUSTMENTS WERE MADE BASED ON PAIRED SALES ANALYSIS WHEN POSSIBLE OTHERWISE THE TYPICAL BUYERS REACTION TO THE AMENITY IN THE AREA.

THE PARAMETER OF THE SUBJECT COMPARABLES ARE 40% GLA DIFFERENCE. 1 MILE RADIUS, 12 MONTHS BACK, AND LOCATED IN SAME CITY.

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046

ADJUSTMENTS WERE HIGHER THEN WANTED BUT WITHIN FNMA GUIDELINES.

AT THE TIME OF INSPECTION THE SUBJECT AND COMPARABLES HAD SIMILAR EFFECTIVE AGE OR OTHERWISE WERE ADJUSTED FOR CONDITION THEREFORE NO AGE ADJUSTMENTS WERE MADE UNLESS OTHERWISE NOTED. ADJUSTMENTS WERE BASED ON PHOTOS AND REMARKS WITHIN MLS.

THERE WAS A MARKETING TIME ADJUSTMENT MADE TO THE LISTINGS AT A RATE OF 0% BASED ON THE 1004 MC.

I HAVE PERFORMED NO OTHER 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.

BASED ON A MARKET ANALYSIS ATTACHED AS THE 1004 MC WAS USED. THE SUBJECT PROPERTY HAS AN EXPOSURE TIME OF UP TO 90 DAYS IF PRICED RIGHT WITH REALISTICALLY LOWER DOM BASED ON PRICE. PLEASE SEE 1004 MC FOR MARKET ANALYSIS.

THE WATER, GAS, AND ELECTRICITY WERE ON AND FUNCTIONING AT THE TIME OF INSPECTION. THE KITCHEN APPLIANCES WERE INSTALLED, WATER HEATER WAS DOUBLE STRAPPED, AND CARBON MONOXIDE AND SMOKE DETECTORS WERE NOTED.

COMPARABLES MAY HAVE BEEN USED ACROSS A TRAFFIC ARTERY AND THIS IS CONSIDERED TO BE IN THE SUBJECTS MARKET AREA. THIS HAS NO NEGATIVE EFFECT ON VALUE AND MARKETABILITY.

COMPARABLES WITH SIMILAR "C" RATINGS WERE ADJUSTED ON "UPGRADED" LINE ITEM FOR DIFFERENCES IN UPGRADES/REMODEL. COMPARABLES WITH DIFFERENCE IN "C" RATING WERE ADJUSTED FOR ON CONDITION LINE ITEM AND NOT ON "UPGRADED" LINE AS TO NOT ADJUST TWICE.

THE COMPARABLES WERE OVER A 20% GLA DIFFERENCE DUE TO THE LOW TURNOVERS IN THE SUBJECT MARKET AREA. HOWEVER, THERE WERE LARGER AND SMALLER COMPARABLES USED THUS THE PROPERTY WAS WELL BRACKETED. THE BEST AVAILABLE SALES WERE USED AT THE TIME OF INSPECTION.

PROPERTIES IN THE SUBJECT MARKET AREA ARE CONSIDERED TO BE marginally BETWEEN Q3 AND Q4 QUALITY RATING. SINCE THE INTRODUCTION OF COLLATERAL UNDERWRITING THE APPRAISER MAY HAVE REVISED OPINION OF QUALITY IN SUBJECT MARKET AS Q4 IN EFFORT TO STANDARDIZE APPRAISALS. QUALITY OF CONSTRUCTION IS TYPICAL FOR THE SUBJECT MARKET. THIS HAS NO EFFECT ON VALUE OF PREVIOUS APPRAISALS AS TYPICALLY ALL COMPARABLES CHOSEN ARE CONSIDERED TO BE WITHIN SIMILAR CONSTRUCTION RATING. ALL PROPERTIES USED ARE PERMITTED STRUCTURES BY CITY AND MEET ALL MINIMUM CODES REQUIRED WHICH MAY VARY FROM CITY TO CITY, UNLESS OTHERWISE STATED. ANY FURTHER INQUIRIES INTO CONSTRUCTION OF THE SUBJECT AND OR COMPARABLES SHOULD BE ADDRESSED BY LICENSED PROPERTY INSPECTOR/GENERAL CONTRACTOR IF NECESSARY, AS

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046

ELEMENTS OF SUBJECT BUILDING MATERIALS MAY NOT BE VISIBLE AS THEY ARE COVERED WITH DRYWALL/PLASTER AND OR OTHER MATERIALS. ALSO MANY PROPERTIES ARE BORDER LINE C4 AND C3 THUS THIS MAY VARY FROM REPORT TO REPORT AS THIS IS IN COMPARISON TO THE SUBJECT PROPERTY THAT IS NOT THE SAME PROPERTY THAT IS BEING COMPARED TO THUS THERE WILL BE VARIATIONS FROM REPORT TO REPORT AND THIS IS UNAVOIDABLE. AS ALL PROPERTIES ARE NOT THE SAME AND HAVE MANY DIFFRENCES AND FACTORS TO TAKE INTO CONSIDERATION.

THE SUBJECT'S LOT SIZE AND LOCATION WITHIN THIS PLATTED SUBDIVISION WOULD MAKE ALTERNATIVE USES SUCH AS COMMERCIAL, INDUSTRIAL OR AGRICULTURAL PHYSICALLY, LEGALLY AND ECONOMICALLY IMPERMISSIBLE AND UNFEASIBLE. BASED ON THE ANALYSIS OF THE PROPERTY AS PRESENTLY DEVELOPED, WHICH IS CONSISTENT WITH ITS HIGHEST AND BEST USE AS A VACANT SITE, ITS PRESENT HIGHEST AND BEST USE IS CONSIDERED TO BE "SINGLE FAMILY RESIDENTIAL" .

THE SUBJECT PROPERTY MAY BE LOCATED IN A DISASTER AREA. BUT AT THE TIME OF INSPECTION IT WAS FOUND THAT THE SUBJECT PROPERTY HAS NOT BEEN AFFECTED BY ANY DISASTER IN THE AREA UNLESS OTHERWISE STATED WITHIN THE REPORT.

This appraisal was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the appraisal, COVID-19 was beginning to have widespread health and economic impacts. The effects of COVID-19 on the real estate market in the area of the subject property were not yet measurable based on reliable data. The analyses and value opinion in this appraisal are based on the data available to the appraiser at the time of the assignment and apply only as of the effective date indicated. No analyses or opinions contained in this appraisal should be construed as predictions of future market conditions or value.

PER BORROWER ADU IS FULLY PERMITTED. INSPECTION SHEET WAS PROVIDED TO THE APPRAISER WHICH IS ATTACHED TO THE END OF THE ADDENDUM.

SUBJECT TO COMPLETION OF ADU BEING FULLY COMPLETED. INCLUDING FUNCTIONAL UTILITIES AND ELECTRIC OUTLETS COVERED. ALSO SUBJECT DEN TO BE PAINTED, MASTER BATHROOM TO BE COMPLETED,

01/08/2021
ADU BOX CHECKED

THERE ARE SALES WITHIN THE MARKET AREA WITH NO GARAGE PARKING. HOWEVER WERE NOT INCLUDED DUE TO BEING MUCH SMALLER GLA OR INFERIOR CONDITION. NO NEGATIVE MARKETABILITY ISSUES.

THREE SALES PROVIDED TO THE APPRAISER TO REVIEW
2060 RAYMOND AVE, 3816 N WESTON PL, 4600 PACIFIC AVE.
THESE SALES ARE FURTHER THAN ALL COMPS ALREADY USED AND ARE MUCH LARGER IN GLA

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046

THAN COMPS ALREADY USED.

01/12/2021

YES THE IS A DETACHED ADU FROM THE MAIN DWELLING AND IT WAS CONSIDERED AND VALUED. THE BEDROOM AND REMODELING WAS ALSO CONSIDERED AND VALUED. PRIOR SALE WAS \$610,000 IN 10/24/2019 AND THE OPINION OF VALUE IS MUCH HIGHER THAN THIS AND THE REMODELING AND ADU ATTRIBUTED TO THE INCREASE. IT WAS ALL TAKEN INTO CONSIDERATION.

01/14/2021

PER CLIENT THE DEN IS A PERMITTED BEDROOM. THIS HAS BEEN UPDATED ON THE GRID TO REFLECT AN ADDITIONAL BEDROOM. THERE IS A DOUBLE DOOR TO THIS BEDROOM AND ALSO HAS A DOOR TO THE YARD FROM THIS ROOM.

Uniform Residential Appraisal Report

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

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

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

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

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

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

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

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

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

RAYMOND L. WONG		File No. R20-24046
Uniform Residential Appraisal Report		LOAN No. 2600601105

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.

Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

Page 11 of 42

Uniform Residential Appraisal Report

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

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

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

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

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

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

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

APPRAISER

Signature 

Name RAYMOND L. WONG
Company Name RAYMOND L. WONG
Company Address 8923 NEWBY AVE
ROSEMEAD, CA 91770
Telephone Number 909-341-0247
Email Address RAYMONDAPPRAISER@GMAIL.COM
Date of Signature and Report 01/14/2021
Effective Date of Appraisal 12/23/2020
State Certification #
or State License # AL3003439
or Other (describe) State #
State CA
Expiration Date of Certification or License 11/19/2021

ADDRESS OF PROPERTY APPRAISED
4437 Keever Ave
Long Beach, CA 90807-2516

APPRAISED VALUE OF SUBJECT PROPERTY \$ 930,000
LENDER/CLIENT
Name CORE VALUATION MANAGEMENT, INC.
Company Name Orion Lending
Company Address 770 THE CITY DR
ORANGE, CA 92868
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

Market Conditions Addendum to the Appraisal Report

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 4437 Keever Ave City Long Beach State CA ZIP Code 90807-2516
Borrower WILLIAM CEELY & MICHAELYN THOMAS

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)	73	46	67	☐	Increasing	☒	Stable	☐	Declining
Absorption Rate (Total Sales/Months)	12.17	15.33	22.33	☒	Increasing	☐	Stable	☐	Declining
Total # of Comparable Active Listings	20	16	5	☒	Declining	☐	Stable	☐	Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	1.64	1.04	0.22	☒	Declining	☐	Stable	☐	Increasing
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Median Comparable Sales Price	\$690,000	\$685,250	\$713,000	☐	Increasing	☒	Stable	☐	Declining
Median Comparable Sales Days on Market	8	8	8	☐	Declining	☒	Stable	☐	Increasing
Median Comparable List Price	\$650,000	\$739,998	\$649,900	☐	Increasing	☒	Stable	☐	Declining
Median Comparable Listings Days on Market	26	11	6	☒	Declining	☐	Stable	☐	Increasing
Median Sale Price as % of List Price	100.00	100.00	100.00	☐	Increasing	☒	Stable	☐	Declining
Seller-(developer, builder, etc.) paid financial assistance prevalent?		☐ Yes	☒ No	☐	Declining	☒	Stable	☐	Increasing

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

The CRMLS MLS indicates there were 186 closed sales during the past 12 months and 76 of those sales contained seller concessions which is 41% of the total transactions in this market area. Prior Months 7-12: 73 Sales; 30 with concessions; 41% of sales for this period. 4-6: 46 Sales; 16 with concessions; 35% of sales for this period. 0-3: 67 Sales; 30 with concessions; 45% of sales for this period. The concessions ranged between \$300 and \$18,000. The median concession amount is \$4,000.

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).

The CRMLS MLS indicates there were 186 closed sales during the past 12 months and 1 of those sales were either foreclosures or short sales which is 1% of the total transactions in this market area. Prior Months 7-12: 73 Sales; 0 foreclosures or short sales; 0% of sales for this period. 4-6: 46 Sales; 0 foreclosures or short sales; 0% of sales for this period. 0-3: 67 Sales; 1 foreclosures or short sales; 1% of sales for this period.

Cite data sources for above information.

The CRMLS MLS was the data source used to complete the Market Conditions Addendum.

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 1004MC IS BASED ON A 1 MILE RADIUS FROM THE SUBJECT PROPERTY. THE 1004MC MAY NOT MATCH THE TOP OF PAGE 2 AS THIS IS BASED ON THE SUBJECT'S DIRECT MARKET AREA. THE SUBJECT PROPERTY IS IN A STABLE MARKET IN THE PAST 12 MONTHS.

CONDO/CO-OP PROJECTS

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

Project Name:

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

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

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

APPRAISER

Signature		Signature	
Appraiser Name	RAYMOND L. WONG	Supervisor Name	
Company Name	RAYMOND L. WONG	Company Name	
Company Address	8923 NEWBY AVE, ROSEMEAD, CA 91770	Company Address	
State License/Certification #	AL3003439 State CA	State License/Certification #	State
Email Address	RAYMONDAPPRAISER@GMAIL.COM	Email Address	

File No. R20-24046
LOAN No. 2600601105

Borrower	WILLIAM CEELY & MICHAELYN THOMAS							
Property Address	4437 Keever Ave							
City	Long Beach	County	LOS ANGELES		State	CA	Zip Code	90807-2516
Lender/Client	Orion Lending		Address	770 THE CITY DR, ORANGE, CA 92868				

Evaluation Warning : The document was created with Spire.PDF for .NET.

SKETCH/AREA TABLE ADDENDUM

File No.:

Parcel No.:

Property Address:

City:County:State:ZipCode:

Owner:

Client:Client Address:

Appraiser Name:

Inspection Date:

SUBJECT INFO

20.0'

20.0'

Bath

Garage
400.0 sf

Kitchen

Bed

17.0'

25.0'

23.0'

27.0'

20.0'

1.0'

6.0'

5.0'

9.0'

47.0'

Master Closet

Bath

Master Bed

Laundry

Bath

Den

Bed

Kitchen

Dining

Living Room

FP

Bed

First Floor
1466.0 sf

Entrance

Sketch by Apex Sketch

AREA CALCULATIONS SUMMARY

Code	Description	Facto	Net Size	Perimete	Net Total
GLA1	First Floor	1.0	1466.0	186.0	1466.0
GAR	Garage	1.0	400.0	80.0	400.0
Net LIVABLE					(rounded 1,466

AREA CALCULATIONS BREAKDOWN

Name	Base x	Height x	Width =	Area
First Floor		6.0 x	1.0 =	6.0
		47.0 x	17.0 =	799.0
		8.0 x	5.0 =	40.0
		27.0 x	23.0 =	621.0
4 total items				(rounded 1,466

RAYMOND L. WONG
FLOOD MAP ADDENDUM

File No. R20-24046
LOAN No. 2600601105

Borrower WILLIAM CEELY & MICHAELYN THOMAS					
Property Address 4437 KEEVER AVE					
City	Long Beach	County	LOS ANGELES	State	CA
				Zip Code	90807-2516
Lender/Client Orion Lending			Address 770 THE CITY DR, ORANGE, CA 92868		



PARCELQUEST FLOOD REPORT

SUBJECT PROPERTY ADDRESS

FLOOD ANALYSIS PROVIDED BY

4437 KEEVER AVE
LONG BEACH, CA 90807

COMMUNITY INFORMATION

FLOOD ANALYSIS INFORMATION

Community Name: CITY OF LONG BEACH
County: Los Angeles
Community Number: 060136
Panel Number / Date: 06037C1960F / 2008-09-26

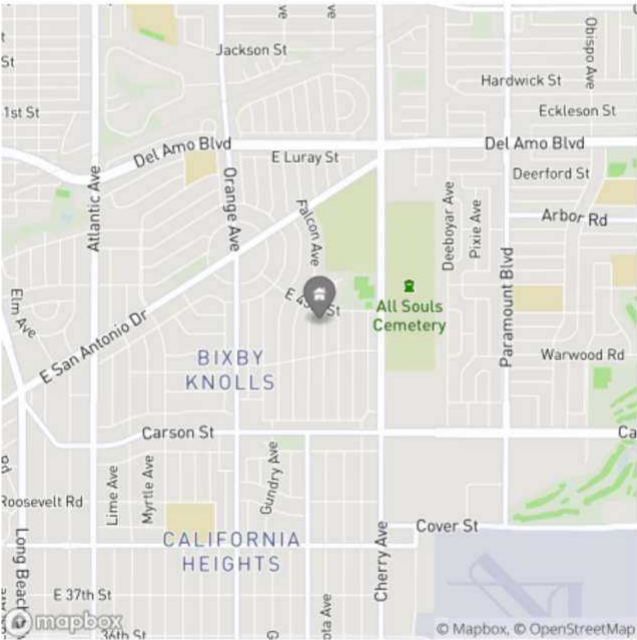
Flood Analysis Date: 12/23/2020
Flood Zone: X
Census Block: 060375715043

FLOOD HAZARD INFORMATION

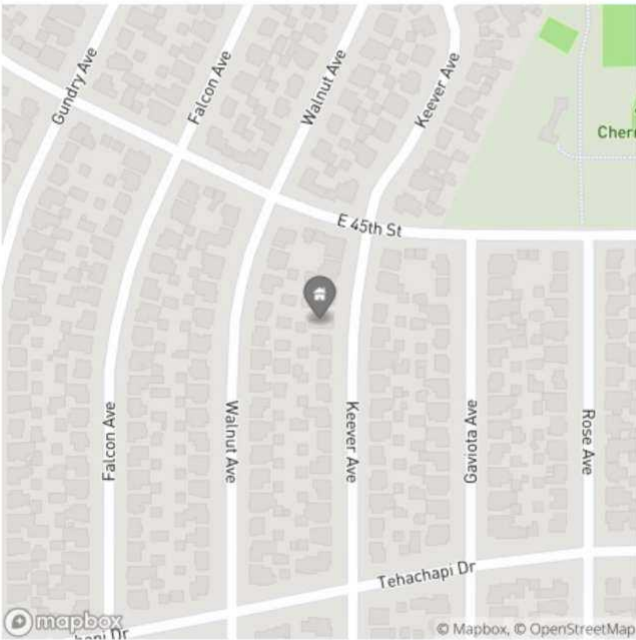
Is the subject property located within a Special Flood Hazard Area?: NO
Community participation in the National Flood Insurance Program: TRUE

Legend: Flood Zone

- Zone A
- Zone B
- Zone D
- Zone V
- Zone C or X



Zoom Level: 13



Zoom Level: 16

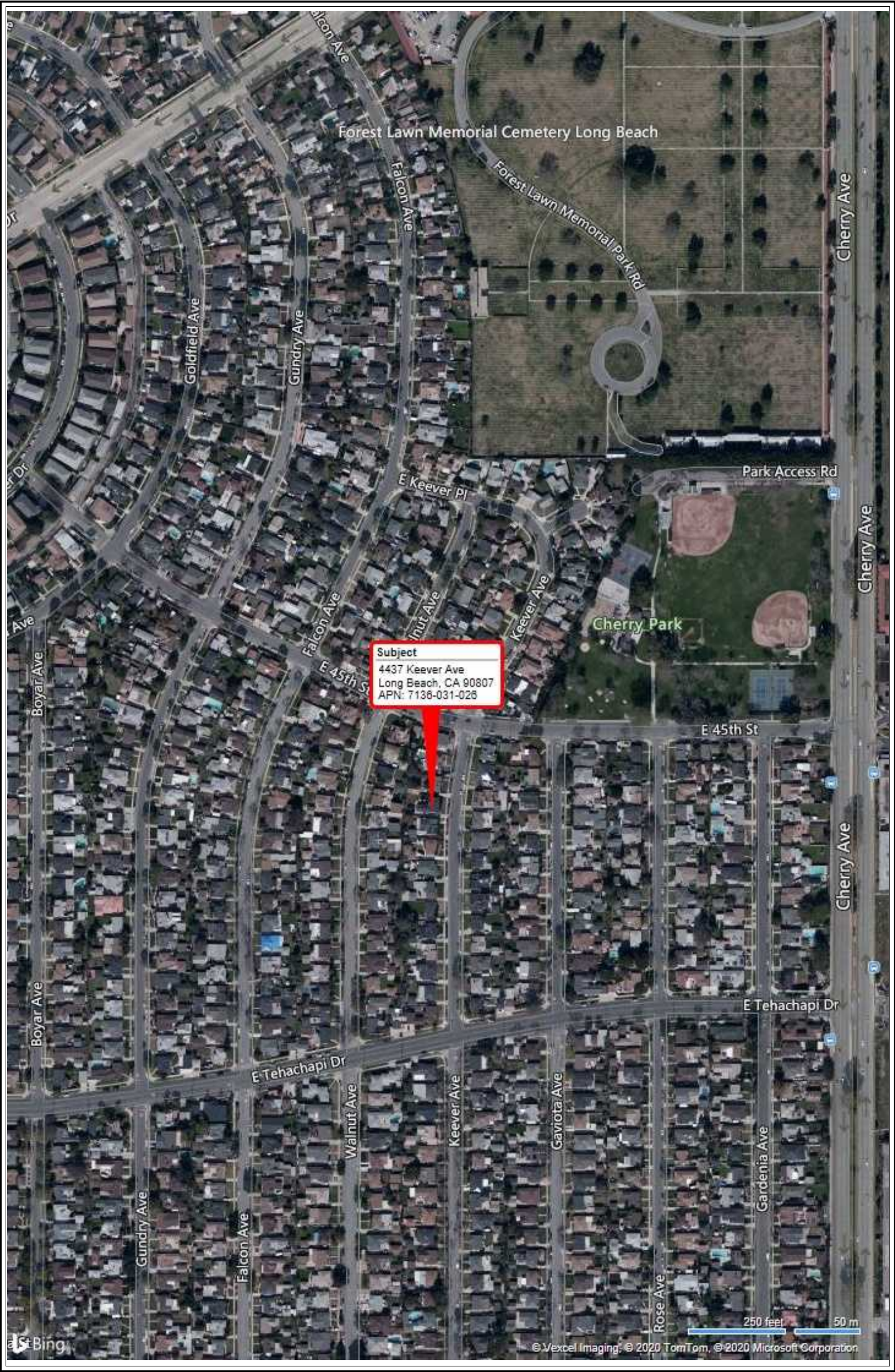
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RAYMOND L. WONG
AERIAL MAP ADDENDUM

File No. R20-24046
LOAN No. 2600601105

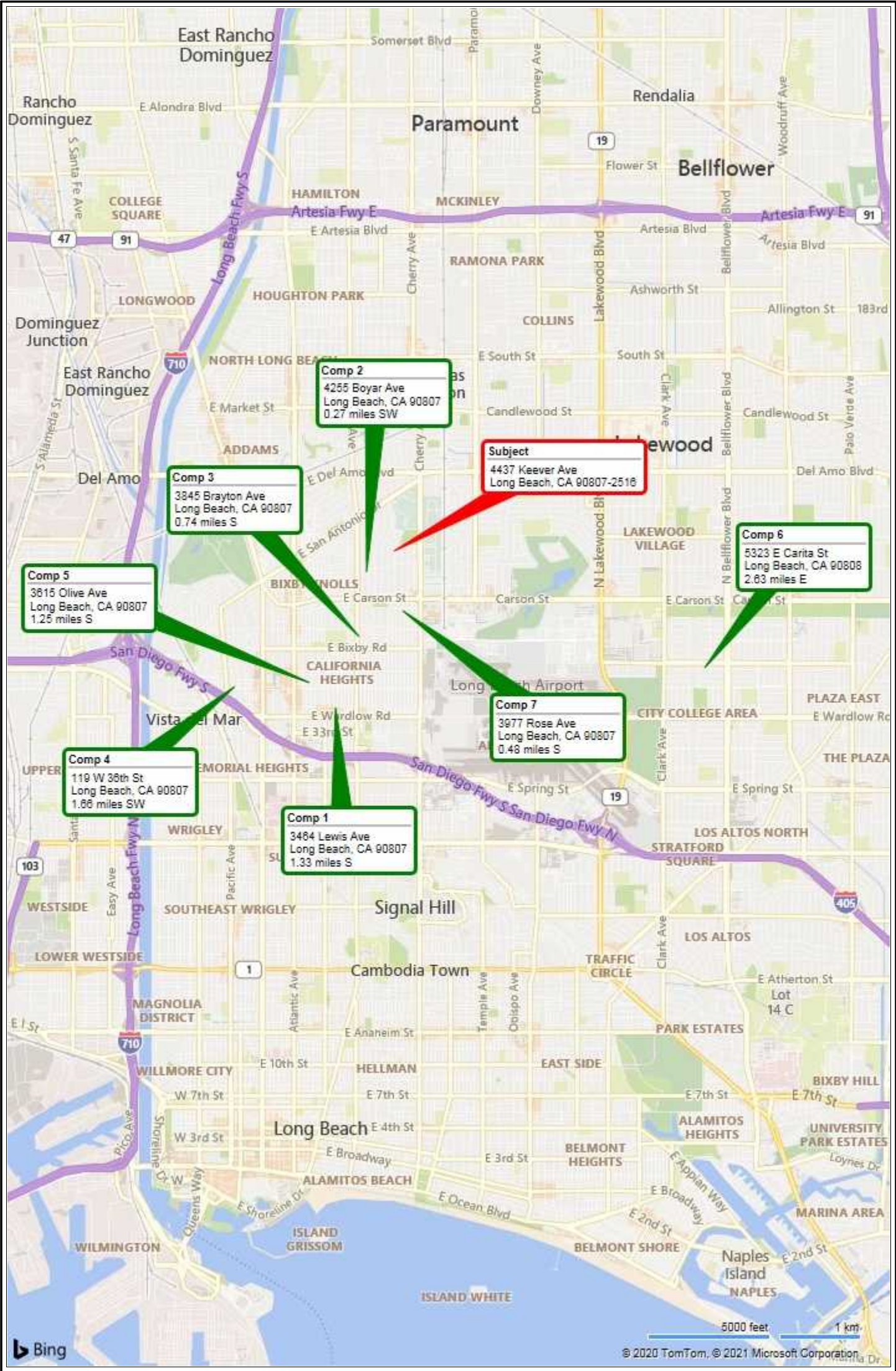
Borrower	WILLIAM CEELY & MICHAELYN THOMAS				
Property Address	4437 Keever Ave				
City	Long Beach	County	LOS ANGELES	State	CA
				Zip Code	90807-2516
Lender/Client	Orion Lending				
	Address 770 THE CITY DR, ORANGE, CA 92868				



RAYMOND L. WONG
LOCATION MAP ADDENDUM

File No. R20-24046
LOAN No. 2600601105

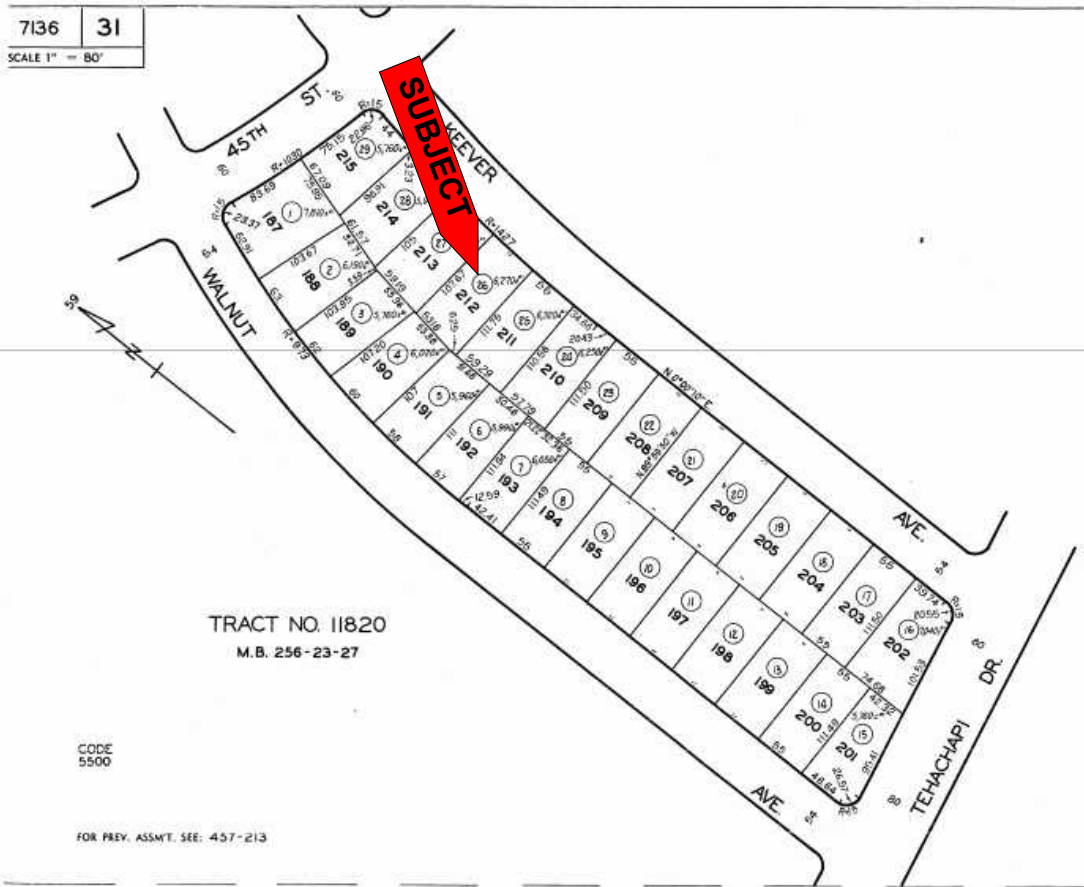
Borrower	WILLIAM CEELY & MICHAELYN THOMAS					
Property Address	4437 Keever Ave					
City	Long Beach	County	LOS ANGELES	State	CA	Zip Code 90807-2516
Lender/Client	Orion Lending			Address 770 THE CITY DR, ORANGE, CA 92868		



RAYMOND L. WONG
PLAT MAP

File No. R20-24046
LOAN No. 2600601105

Borrower	WILLIAM CEELY & MICHAELYN THOMAS				
Property Address	4437 Keever Ave				
City	Long Beach	County	LOS ANGELES	State	CA
				Zip Code	90807-2516
Lender/Client	Orion Lending		Address	770 THE CITY DR, ORANGE, CA 92868	



RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

File No. R20-24046
LOAN No. 2600601105

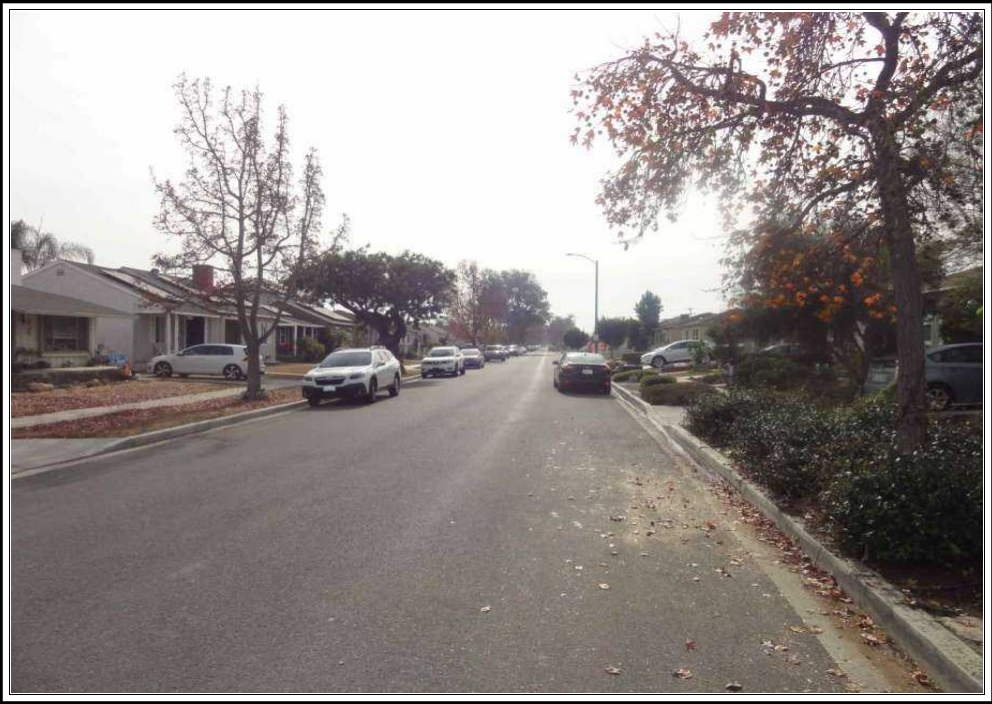
Borrower WILLIAM CEELY & MICHAELYN THOMAS						
Property Address 4437 Keever Ave						
City Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Lender/Client Orion Lending		Address 770 THE CITY DR, ORANGE, CA 92868				



**FRONT OF
SUBJECT PROPERTY**
4437 Keever Ave
Long Beach, CA 90807-2516



**REAR OF
SUBJECT PROPERTY**



**STREET SCENE
STREET RIGHT**

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



STREET SCENE LEFT



SUBJECT RIGHT SIDE



SUBJECT LEFT SIDE

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



BACKYARD ANGLE 1



LIVING ROOM



KITCHEN ANGLE 1

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



KITCHEN ANGLE 2



DINING ROOM



BEDROOM 1

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



BEDROOM 2



MASTER BEDROOM



MASTER BEDROOM CLOSET

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



BATHROOM 1



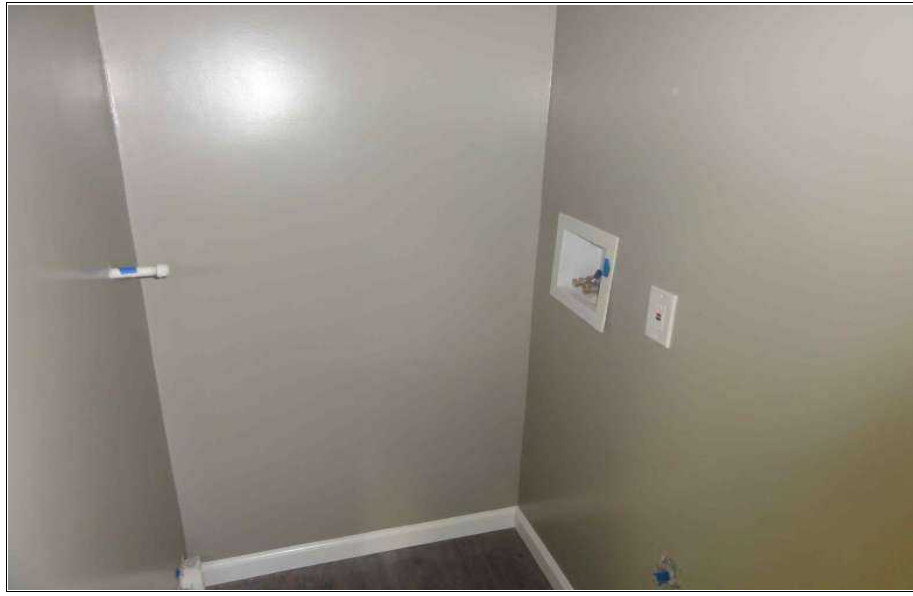
MASTER BATHROOM



DEN

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



LAUNDRY



SMOKE & CARBON DETECTOR



SMOKE DETECTOR 1

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



SMOKE DETECTOR 2



SMOKE DETECTOR 3



SMOKE DETECTOR 4

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



WATER HEATER



ELECTRICITY METER



AIR CONDITION UNIT

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



C UNIT FOR GARAGE



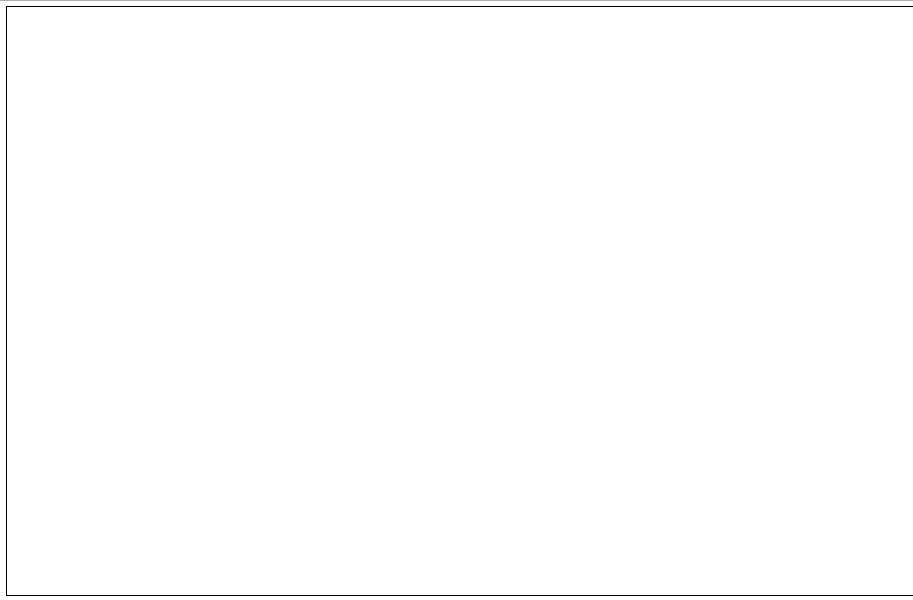
ADU ANGLE 1



ADU ANGLE 2

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



ADU-KITCHEN



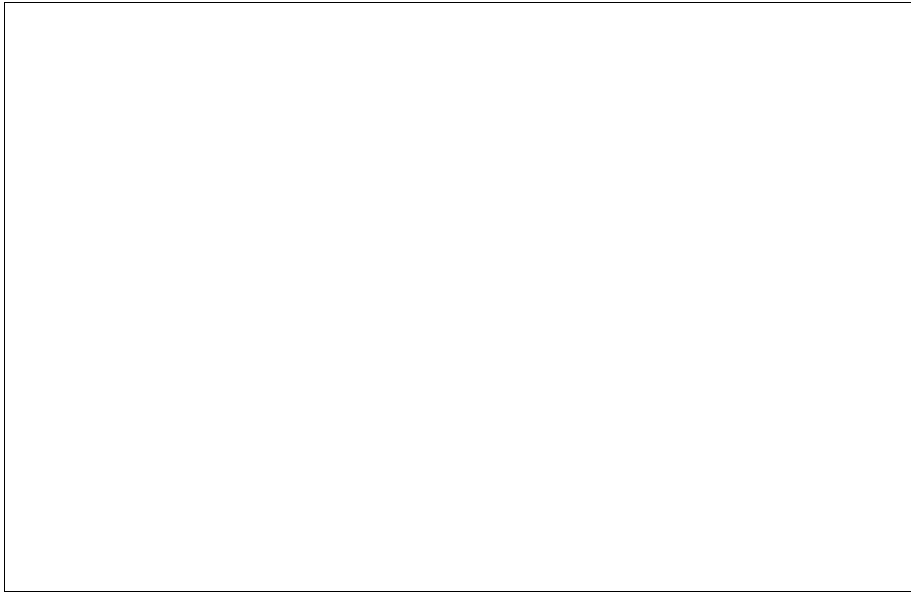
ADU-BATHROOM

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

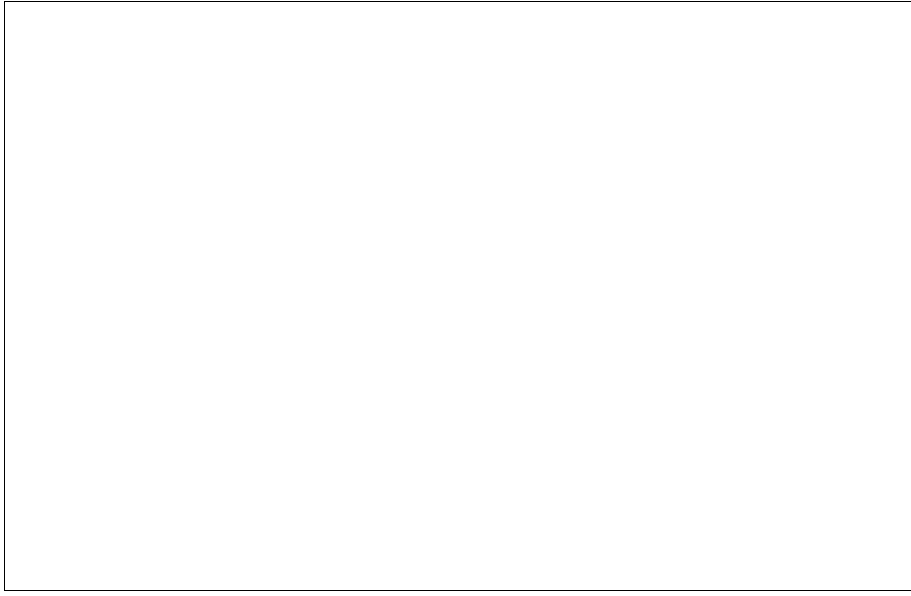
Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R20-24046



ADU INTERIOR



BLANK



BLANK

Borrower WILLIAM CEELY & MICHAELYN THOMAS						
Property Address 4437 Keever Ave						
City Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Lender/Client Orion Lending			Address 770 THE CITY DR, ORANGE, CA 92868			



COMPARABLE SALE # 1
3464 Lewis Ave
Long Beach, CA 90807



COMPARABLE SALE # 2
4255 Boyar Ave
Long Beach, CA 90807



COMPARABLE SALE # 3
3845 Brayton Ave
Long Beach, CA 90807

Borrower WILLIAM CEELY & MICHAELYN THOMAS							
Property Address 4437 Keever Ave							
City	Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Lender/Client	Orion Lending			Address	770 THE CITY DR, ORANGE, CA 92868		



COMPARABLE SALE # 4
119 W 36th St
Long Beach, CA 90807



COMPARABLE SALE # 5
3615 Olive Ave
Long Beach, CA 90807

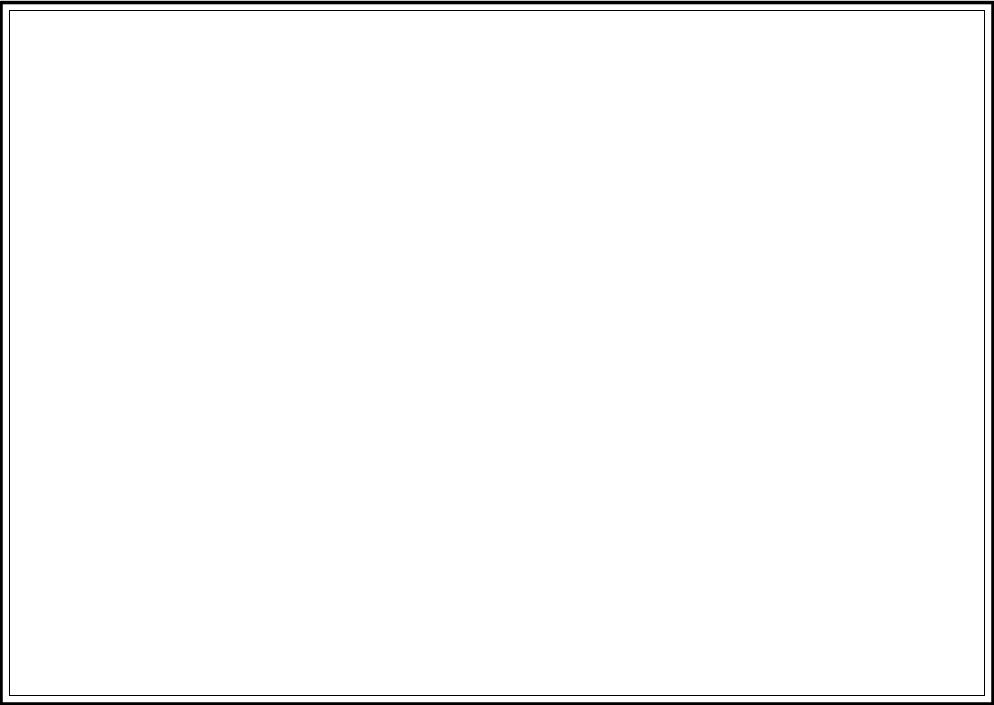


COMPARABLE SALE # 6
5323 E Carita St
Long Beach, CA 90808

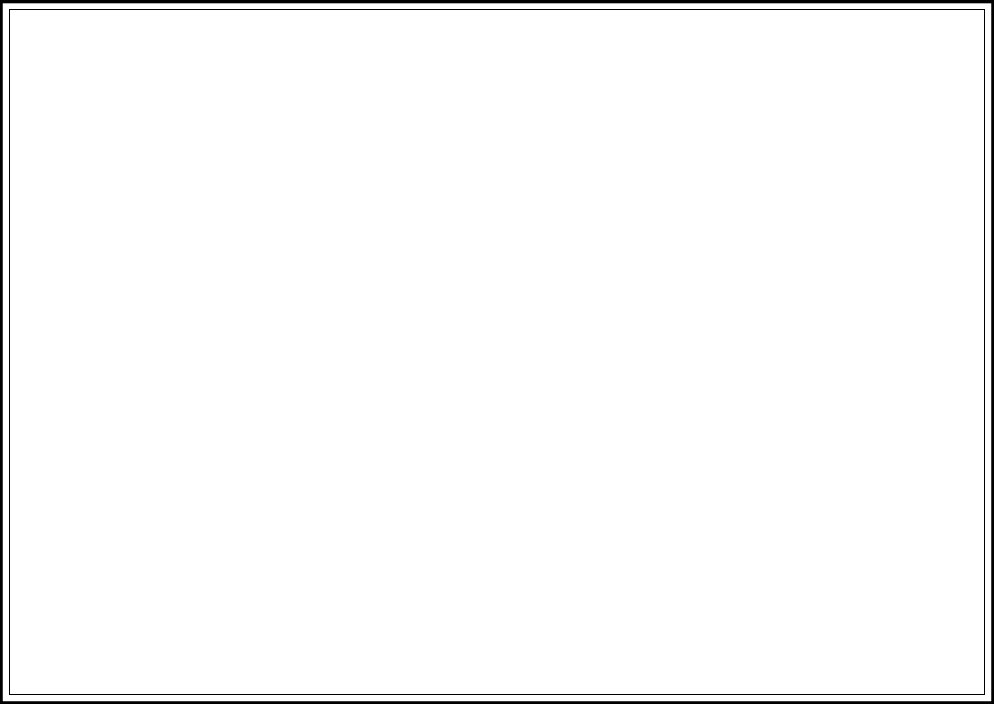
Borrower WILLIAM CEELY & MICHAELYN THOMAS							
Property Address 4437 Keever Ave							
City	Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Lender/Client	Orion Lending			Address	770 THE CITY DR, ORANGE, CA 92868		



COMPARABLE SALE # 7
3977 Rose Ave
Long Beach, CA 90807



COMPARABLE SALE # 8



COMPARABLE SALE # 9

Borrower WILLIAM CEELY & MICHAELYN THOMAS

Property Address 4437 Keever Ave

City Long BeachCountyLOS ANGELESState CAZip Code90807-2516

Lender/Client Orion LendingAddress 770 THE CITY DR, ORANGE, CA 92868

12/23/2020

Property Detail Printout



County Last Updated: 12/22/2020

Property Location

Address:	4437 KEEVER AVE	City:	LONG BEACH	Zip:	90807-2516
APN#:	7136-031-026	Use Code:	Single Family Residence	County:	Los Angeles
Tract:	11820	Census Tract:	5715.04	Zone:	LBR1N
Map Page/Grid:	765/ F5	Legal Desc:	TRACT # 11820 LOT 212		
Total Assessed Value:	610,000	Tax Amount:	7,703.54		
Percent Improvement:	20.00	Tax Year / Assessor Year:	2020 / 2020		

Current Owner Information

Current Owner:	CEELY,WILLIAM/THOMAS,MICHAELYN	Owner Address:	4437 KEEVER AVE
City, State, Zip:	LONG BEACH, CA, 90807-2516	Owner Occupied:	Yes
Last Transaction:	10/24/2019	Deed Type:	grant deed/deed of trust
Amount:	610,000	Document:	0001139677

Last Sale Information

Transferred From:		Seller Address:	
Recording / Sale Date:	10/24/2019 / 09/27/2019	Prior Recording / Sale Date:	/
Most Recent Sale Price:	610,000	Prior Sale Price:	
Document Number:	0001139677	Prior Document No.:	
Document Type:	grant deed/deed of trust	Prior Document Type:	

Lender Information

Lender:	UNITED WHOLESALE MTG	Full/Partial:	F
Loan Amount / 2nd Trust Deed:	579,500 /	Loan Type:	conventional

Physical Information

Building Area:	1,460	# of Bedrooms:	3	Lot Size Sqft / Acreage:	5,940 / 0.14
Additional:	0	# of Bathrooms:	1.00	Year Built / Effective:	1944 / 1949
Garage:	0	# of Stories:	1	Heating:	
First Floor:	0	Total Rooms:	8	Cooling:	
Second Floor:	0	# of Units:	1	Roof Type:	
Third Floor:	0	Garage/Carport:	Garage	Construction/Quality:	Primary Material Unlisted / 0
Basement Finished:	0	Fireplaces:	0	Building Shape:	
Basement Unfinished:	0	Pool/Spa:	No	View:	

Flood Data and Map

Flood Zone:	X	Panel Number:	06037C1960F	Panel Date:	2008-09-26	Community Number:	060136
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Requirements - Condition and Quality Ratings Usage

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions

File No. R20-24046
LOAN No. 2600601105

Quality Ratings and Definitions

- Q1
Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.
- Q2
Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3
Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4
Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5
Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6
Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Requirements - Definitions of Not Updated, Updated and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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

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

File No. R20-24046
LOAN No. 2600601105

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

Appraiser License Certificate

File No. R20-24046
LOAN No. 2600601105



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

Raymond L. Wong

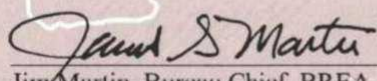
has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

"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: 3003439

Effective Date: November 20, 2019
Date Expires: November 19, 2021


Jim Martin, Bureau Chief, BREA

3048940

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

APPRAISER INDEPENDENCE CERTIFICATION

File No. R20-24046
LOAN No. 2600601105

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

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisal pursuant to the required guidelines.

In addition, the undersigned appraiser agrees that no one has influenced or attempted to influence the development, reporting, result, or review of this appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery or in any other manner including but not limited to:

- withholding or threatening to withhold timely payment or partial payment for this appraisal report;
- withholding or threatening to withhold future business;
- expressly or implied promising future business, promotions, or increased compensation;
- conditioning the ordering of the appraisal report or the payment of the appraisal fee on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requesting;
- requesting that the appraiser provide an estimated, predetermined, or desired valuation in this appraisal report prior to the completion of the appraisal report, or requesting that the appraiser provide estimated values or comparable sales at any time prior to the completion of this appraisal report;
- providing to the appraiser an anticipated, estimated, encouraged, or desired value for the subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- providing the appraiser, or any entity or person related to the appraiser, any other financial or non-financial benefits;
- Any other act or practice that impairs or attempts to impair my independence, objectively, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

APPRAISER	SUPERVISOR
 Signature Appraiser Name RAYMOND L. WONG Company Name RAYMOND L. WONG Company Address 8923 NEWBY AVE ROSEMEAD, CA 91770 Date of Signature 01/14/2021 State Certification # or State License # AL3003439 or Other (describe) State CA Expiration Date of Certification or License 11/19/2021	Signature Name Company Name Company Address Date of Signature State Certification # or State License # State Expiration Date of Certification or License

Borrower WILLIAM CEELY & MICHAELYN THOMAS

Property Address 4437 Keever Ave

City Long BeachCountyLOS ANGELESStateCAZip Code90807-2516

Lender/Client Orion LendingAddress770 THE CITY DR, ORANGE, CA 92868

STOCK COMPANY

PRO GUARD PLATINUM POLICY DECLARATIONS

VALIDUS
SPECIALTY

An  company

POLICY NUMBER: REO0013767

Prior Policy Number: NEW

☐ WESTERN WORLD INSURANCE COMPANY

☐ TUDOR INSURANCE COMPANY

☒ STRATFORD INSURANCE COMPANY

Named Insured and Mailing Address:

Raymond L Wong

DBA Top Notch

PO Box 3964

Rancho Cucamonga, CA 91729

Agent/Broker #33601

Premium: \$ 680.00

Producer:

Professionals' Best

6760 University Ave

Suite #250

San Diego , CA 92115

Policy Period: (Mo./Day/Yr.)

From: 12/01/2020To: 12/01/202112:01 AM, standard time at your mailing address shown above.

EXCEPT AS MAY OTHERWISE BE PROVIDED IN THE FOLLOWED POLICY, THIS POLICY MAY APPLY ONLY TO CLAIMS FIRST MADE IN ACCORDANCE WITH THE TERMS, CONDITIONS AND REQUIREMENTS OF THE FOLLOWED POLICY; AND THE LIMIT OF LIABILITY IS REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF DEFENSE COSTS OR CLAIMS FEES AND EXPENSES. PLEASE READ THE FOLLOWED POLICY AND THIS POLICY CAREFULLY.

ITEM 1. PROFESSIONAL SERVICES:

Real Estate Appraisers

ERRORS AND OMISSIONS LIABILITY INSURANCE		
ITEM 2. LIMIT OF INSURANCE	Each Claim Limit \$ 1,000,000	Aggregate Limit \$ 1,000,000
ITEM 3. DEDUCTIBLE	Each Claim \$ 500	Aggregate \$ 1,000
ITEM 4. RETROACTIVE DATE	12/01/2008	
ITEM 5. PREMIUM	\$ 680.00	

Borrower WILLIAM CEELY & MICHAELYN THOMAS				
Property Address 4437 Keever Ave				
City Long Beach	County	LOS ANGELES	State CA	Zip Code 90807-2516
Lender/Client Orion Lending		Address 770 THE CITY DR, ORANGE, CA 92868		

PRO GUARD PLATINUM POLICY DECLARATIONS (continued)

ITEM 6. FORMS AND ENDORSEMENTS

Forms and Endorsements applying to this Coverage Part and made part of the Policy at time of issue:

SEE SCHEDULE OF FORMS AND ENDORSEMENTS AND
THE INSURED'S APPLICATION FOR THIS INSURANCE.

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

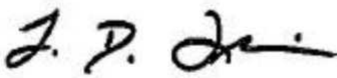
WESTERN WORLD INSURANCE GROUP

Western World Insurance Company
Tudor Insurance Company
Stratford Insurance Company

Administrative Office
300 Kimball Drive, Suite 500
Parsippany, New Jersey 07054

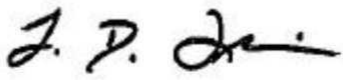
We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.


Secretary


President

Countersigned:

11/17/2020 PECKISAA

By: 
Authorized Representative

Borrower WILLIAM CEELY & MICHAELYN THOMAS
Property Address 4437 Keever Ave
City Long Beach County LOS ANGELES State CA Zip Code 90807-2516
Lender/Client Orion Lending Address 770 THE CITY DR, ORANGE, CA 92868

BUILDING & SAFETY BUREAU, DEPT. OF DEVELOPMENT SERVICES
411 W. OCEAN BLVD., 2ND FLOOR, LONG BEACH CA 90802

INSPECTION RECORD 7:39:43 AM
570-5237

24 Hour Inspection Request - Phone 570-6185

POST THIS CARD IN A SAFE AND CONSPICUOUS PLACE

Job Address 4437 KEEVER AVE A
Project No. GRND 243585 Date 3-11-20
Description of Work ADU

REQUEST ALL INSPECTIONS 24 HOURS IN ADVANCE

INSPECTIONS	DATE	APPROVED BY
Temporary Power Pole		
Building Location		
Foundation		
Reinforcing Steel	5-10-20	GH
OK to Grout		
After Ground		
OK to Pour Footings	5-10-20	GH

DO NOT POUR CONCRETE UNTIL THE ABOVE IS SIGNED

Heating & Refrig. Groundwork		
Electrical Groundwork		
Plumbing Groundwork		
Sewer on Lot	5-12-20	GH
Ground Floor - Floor Joists		
Elevation Certificate ☐ Yes ☐ No		
OK to Sheath Floor/Pour Slab		

DO NOT SHEATH FLOOR/POUR SLAB UNTIL THE ABOVE IS SIGNED

Roof Sheathing		
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DO NOT APPLY ROOF COVERING UNTIL THE ABOVE IS SIGNED

Do Not Call For Framing Inspection Until Electrical, Plumbing & Heating Have Been Installed.

Rough Electrical	7-1-20	GH
Rough Plumbing	7-1-20	GH
Rough Heating & Refrigeration	7-30-20	GH
Framing	7-30-20	GH
Ceiling Rough Electrical		
Ceiling Rough Plumbing		
Ceiling Rough HVAC		
Ceiling Rough Grid		
OK to Cover Exterior		

DO NOT COVER EXTERIOR UNTIL THE ABOVE IS SIGNED

Sound Insulation/Energy	8-4-20	GH
OK to Cover Interior	8-4-20	GH

DO NOT COVER INTERIOR UNTIL THE ABOVE IS SIGNED

Lathing Exterior/Interior	8-4-20	GH
Drywall	8-12-20	GH
Sandblast		
OK to Plaster		

DO NOT PLASTER UNTIL THE ABOVE IS SIGNED

Gas Test	APR 11 8-11-20	
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NOTICE: A list of subcontractors must be furnished prior to final inspection for projects over \$10,000.

Final Electrical		
Final Plumbing		
Final Heating & Refrigeration		
Final Fire Prevention		
Final Grading		
Final Landscape/Planning		

Do Not Call For Final Building Inspection Until All The Above Are Ready For Final.

BL-61 (3/18)

FINAL BUILDING

Client:	Orion Lending	Client File #:	2600601105
Subject Property:	4437 Keever Ave	Appraisal File #:	R21-04332

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Appraiser License Certificate	11

Appraisal Update and/or Completion Report

The purpose of this report form is to provide the lender/client with an accurate update of an appraisal and/or to report a certification of completion. The appraiser must identify the service(s) provided by selecting the appropriate report type.			
Property Address4437 Keever Ave		Unit #	
City Long Beach	State CA	Zip Code 90807-2516	
Legal Description TRACT # 11820 LOT 212		County LOS ANGELES	
Borrower WILLIAM CEELY & MICHAELYN THOMAS		Contract Price \$	Date of Contract
		Effective Date of Original Appraisal 12/23/2020	
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)		Original Appraised Value \$ 930,000	
Original Appraiser RAYMOND L. WONG		Company Name RAYMOND L. WONG	
Original Lender/Client Orion Lending		Address 770 THE CITY DR, ORANGE, CA 92868	
☐ SUMMARY APPRAISAL UPDATE REPORT			
INTENDED USE: The intended use of this appraisal update is for the lender/client to evaluate the property that is the subject of this report to determine if the property has declined in value since the date of the original appraisal for a mortgage finance transaction.			
INTENDED USER: The intended user of this appraisal update is the lender/client.			
SCOPE OF WORK: The appraiser must, at a minimum: (1) concur with the original appraisal, (2) perform an exterior inspection of the subject property from at least the street (3) research, verify and analyze current market data in order to determine if the property has declined in value since the effective date of the original appraisal.			
HAS THE MARKET VALUE OF THE SUBJECT PROPERTY DECLINED SINCE THE EFFECTIVE DATE OF THE ORIGINAL APPRAISAL? ☐ Yes ☐ No			
APPRAISER'S CERTIFICATION: The appraiser certifies and agrees that: 1. I have, at a minimum, developed and reported this appraisal update in accordance with the scope of work requirements stated in this appraisal update report and concur with the analysis and conclusions in the original appraisal. 2. I performed this appraisal update 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 update was prepared. 3. I have updated the appraisal by incorporating the original appraisal report. 4. I have summarized my analysis and conclusions in this appraisal update and retained all supporting data in my work file.			
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that: 1. I directly supervised the appraiser for this appraisal update assignment, have read the appraisal update report, and agree with the appraiser's analysis, opinions, statements, conclusions, and appraiser's certification. 2. I accept full responsibility for the contents of this appraisal update report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.			

☒ CERTIFICATION OF COMPLETION	
INTENDED USE: The intended use of this certification of completion is for the lender/client to confirm that the requirements or conditions stated in the appraisal report referenced above have been met.	
INTENDED USER: The intended user of this certification of completion is the lender/client.	
HAVE THE IMPROVEMENTS BEEN COMPLETED IN ACCORDANCE WITH THE REQUIREMENTS AND CONDITIONS STATED IN THE ORIGINAL APPRAISAL REPORT? ☒ Yes ☐ No If No, describe any impact on the opinion of market value. ALL ITEMS COMPLETED	
APPRAISER'S CERTIFICATION: I certify that I have performed a visual inspection of the subject property to determine if the conditions or requirements stated in the original appraisal have been satisfied.	
SUPERVISORY APPRAISER'S CERTIFICATION: I accept full responsibility for this certification of completion.	
SIGNATURES	
ADDITIONAL CERTIFICATION: I/we certify that if this 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 report containing a copy or representation of my signature, the report shall be as effective, enforceable and valid as if a paper version of the appraisal report were delivered containing my original hand written signature.	

APPRAISER Signature  Name RAYMOND L. WONG Company Name RAYMOND L. WONG Company Address 8923 NEWBY AVE ROSEMEAD, CA 91770 Telephone Number 909-341-0247 Date of Signature and Report 4/20/2021 Effective Date of Appraisal Update Date of Inspection 4/12/2021 State Certification # or State License # AL3003439 or Other (describe) State # State CA Expiration Date of Certification or License 11/19/2021	SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address Telephone Number Date of Signature State Certification # or State License # State Expiration Date of Certification or License
LENDER/CLIENT Name CORE VALUATION MANAGEMENT, INC. Company Name Orion Lending Company Address 770 THE CITY DR ORANGE, CA 92868	SUPERVISORY APPRAISER ☐ 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

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

File No. R21-04332
LOAN No. 2600601105

Owner WILLIAM CEELY & MICHAELYN THOMAS							
Property Address 4437 Keever Ave							
City	Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Client	Orion Lending	Address 770 THE CITY DR, ORANGE, CA 92868					



FRONT



AC UNIT



LIVING ROOM

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

File No. R21-04332
LOAN No. 2600601105

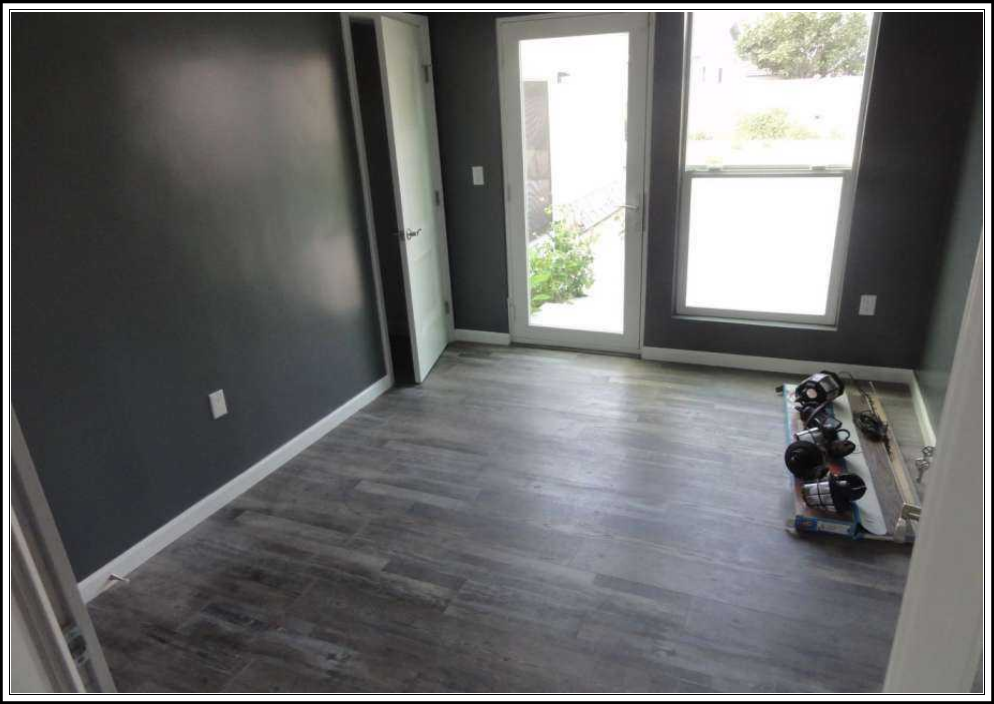
Owner	WILLIAM CEELY & MICHAELYN THOMAS						
Property Address	4437 Keever Ave						
City	Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Client	Orion Lending						
	Address 770 THE CITY DR, ORANGE, CA 92868						



MASTER BEDROOM



MASTER BATHROOMS



BEDROOM 1

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

File No. R21-04332
LOAN No. 2600601105

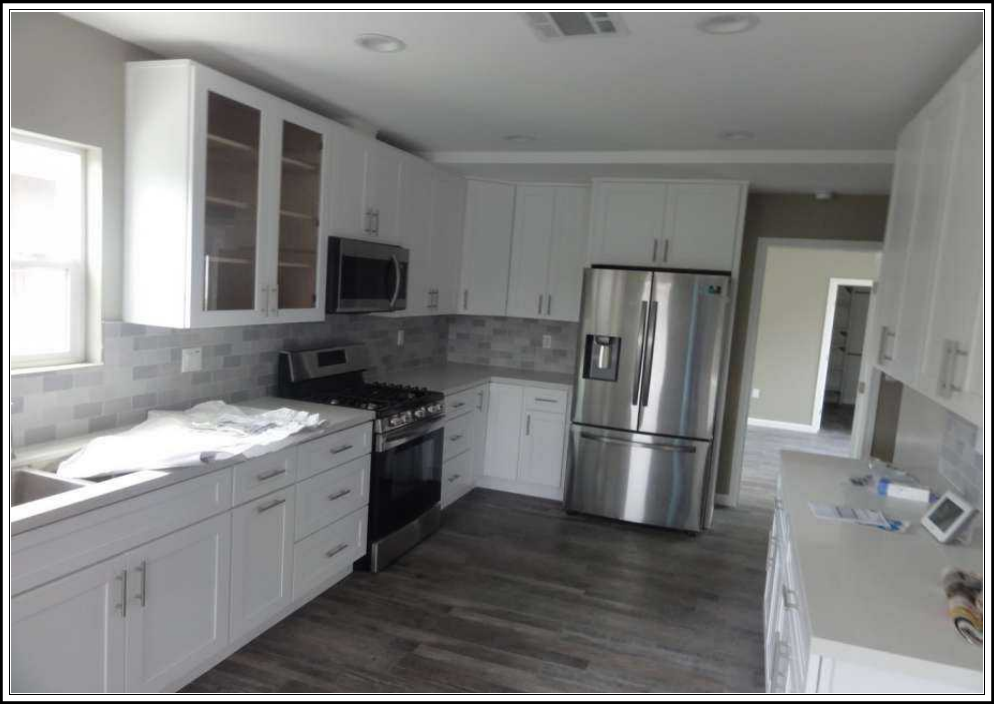
Owner WILLIAM CEELY & MICHAELYN THOMAS							
Property Address 4437 Keever Ave							
City	Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Client	Orion Lending	Address 770 THE CITY DR, ORANGE, CA 92868					



BEDROOM 2



DINING ROOM



KITCHEN

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

File No. R21-04332
LOAN No. 2600601105

Owner WILLIAM CEELY & MICHAELYN THOMAS							
Property Address 4437 Keever Ave							
City	Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Client	Orion Lending	Address 770 THE CITY DR, ORANGE, CA 92868					



LIVING ROOM
ADU



KITCHEN
ADU



KITCHEN ANGLE 2
ADU

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

File No. R21-04332
LOAN No. 2600601105

Owner	WILLIAM CEELY & MICHAELYN THOMAS						
Property Address	4437 Keever Ave						
City	Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Client	Orion Lending			Address	770 THE CITY DR, ORANGE, CA 92868		



BATHROOM
ADU



WATER ON
ADU



WATER HEATER
ADU

RAYMOND L. WONG
SUBJECT PHOTO ADDENDUM

File No. R21-04332
LOAN No. 2600601105

Owner	WILLIAM CEELY & MICHAELYN THOMAS						
Property Address	4437 Keever Ave						
City	Long Beach	County	LOS ANGELES	State	CA	Zip Code	90807-2516
Client	Orion Lending			Address	770 THE CITY DR, ORANGE, CA 92868		



ELECTRIC METER
ADU



GAS METER



TANKLESS WATER HEATER

Borrower WILLIAM CEELY & MICHAELYN THOMAS

Property Address 4437 Keever Ave

City Long BeachCountyLOS ANGELESState CAZip Code90807-2516

Lender/Client Orion LendingAddress 770 THE CITY DR, ORANGE, CA 92868

STOCK COMPANY

PRO GUARD PLATINUM POLICY DECLARATIONS

VALIDUS
SPECIALTY

An  company

POLICY NUMBER: REO0013767

Prior Policy Number: NEW

☐ WESTERN WORLD INSURANCE COMPANY

☐ TUDOR INSURANCE COMPANY

☒ STRATFORD INSURANCE COMPANY

Named Insured and Mailing Address:

Raymond L Wong

DBA Top Notch

PO Box 3964

Rancho Cucamonga, CA 91729

Agent/Broker #33601

Premium: \$ 680.00

Producer:

Professionals' Best

6760 University Ave

Suite #250

San Diego , CA 92115

Policy Period: (Mo./Day/Yr.)

From: 12/01/2020To: 12/01/202112:01 AM, standard time at your mailing address shown above.

EXCEPT AS MAY OTHERWISE BE PROVIDED IN THE FOLLOWED POLICY, THIS POLICY MAY APPLY ONLY TO CLAIMS FIRST MADE IN ACCORDANCE WITH THE TERMS, CONDITIONS AND REQUIREMENTS OF THE FOLLOWED POLICY; AND THE LIMIT OF LIABILITY IS REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF DEFENSE COSTS OR CLAIMS FEES AND EXPENSES. PLEASE READ THE FOLLOWED POLICY AND THIS POLICY CAREFULLY.

ITEM 1. PROFESSIONAL SERVICES:

Real Estate Appraisers

ERRORS AND OMISSIONS LIABILITY INSURANCE

ITEM 2. LIMIT OF INSURANCE

Each Claim Limit \$ 1,000,000

Aggregate Limit \$ 1,000,000

ITEM 3. DEDUCTIBLE

Each Claim \$ 500

Aggregate \$ 1,000

ITEM 4. RETROACTIVE DATE

12/01/2008

ITEM 5. PREMIUM

\$ 680.00

Borrower WILLIAM CEELY & MICHAELYN THOMAS					
Property Address 4437 Keever Ave					
City Long Beach	County	LOS ANGELES	State CA	Zip Code	90807-2516
Lender/Client Orion Lending		Address 770 THE CITY DR, ORANGE, CA 92868			

PRO GUARD PLATINUM POLICY DECLARATIONS (continued)

ITEM 6. FORMS AND ENDORSEMENTS

Forms and Endorsements applying to this Coverage Part and made part of the Policy at time of issue:

SEE SCHEDULE OF FORMS AND ENDORSEMENTS AND
THE INSURED'S APPLICATION FOR THIS INSURANCE.

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

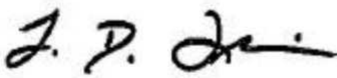
WESTERN WORLD INSURANCE GROUP

Western World Insurance Company
Tudor Insurance Company
Stratford Insurance Company

Administrative Office
300 Kimball Drive, Suite 500
Parsippany, New Jersey 07054

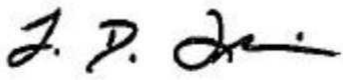
We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.


Secretary


President

Countersigned:

11/17/2020 PECKISAA

By: 
Authorized Representative

APPRAISER INDEPENDENCE CERTIFICATION

File No. R21-04332
LOAN No. 2600601105

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

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisal pursuant to the required guidelines.

In addition, the undersigned appraiser agrees that no one has influenced or attempted to influence the development, reporting, result, or review of this appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery or in any other manner including but not limited to:

- withholding or threatening to withhold timely payment or partial payment for this appraisal report;
- withholding or threatening to withhold future business;
- expressly or implied promising future business, promotions, or increased compensation;
- conditioning the ordering of the appraisal report or the payment of the appraisal fee on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requesting;
- requesting that the appraiser provide an estimated, predetermined, or desired valuation in this appraisal report prior to the completion of the appraisal report, or requesting that the appraiser provide estimated values or comparable sales at any time prior to the completion of this appraisal report;
- providing to the appraiser an anticipated, estimated, encouraged, or desired value for the subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- providing the appraiser, or any entity or person related to the appraiser, any other financial or non-financial benefits;
- Any other act or practice that impairs or attempts to impair my independence, objectively, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

APPRAISER	SUPERVISOR
 Signature Appraiser Name RAYMOND L. WONG Company Name RAYMOND L. WONG Company Address 8923 NEWBY AVE ROSEMEAD, CA 91770 Date of Signature 4/20/2021 State Certification # or State License # AL3003439 or Other (describe) State CA Expiration Date of Certification or License 11/19/2021	Signature Name Company Name Company Address Date of Signature State Certification # or State License # State Expiration Date of Certification or License

Appraiser License Certificate

File No. R21-04332
LOAN No. 2600601105



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

Raymond L. Wong

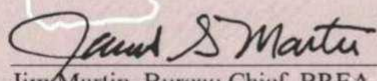
has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

"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: 3003439

Effective Date: November 20, 2019
Date Expires: November 19, 2021


Jim Martin, Bureau Chief, BREA

3048940

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

INVOICE



GPL Construction Inc.

3538 Lime ave
Longbeach Ca 90807
Lic # 1101510

BILL TO

Billy
4437 E Keever Ave.
Long Beach CA 90807

INVOICE #

1222

INVOICE DATE

09/14/2024

DESCRIPTION	AMOUNT
Extensive closet repairs Lab/Mat	910.00
TOTAL	\$910.00

TERMS & CONDITIONS

Payment due within 5 days of invoice date.
Make checks payable to GPL Construction or
Paul Lacas
3538 Lime Ave. Long Beach, Ca. 90807 or Zelle
to pauliegplconstruction@gmail.com
Routing 322271627 Acct. 883701101

Thank you



Water Heater Warehouse

Ernst & Haas Management Co.
4120 Atlantic Ave
Long Beach, CA 90807

(562) 458-7392

Payment Authorization	
Create Bill	Pay Bill
☐	☒
Date: 2/1/24	
Approval Initial: AD	

INVOICE	#19452
SERVICE DATE	Jan 05, 2024
INVOICE DATE	Jan 06, 2024
DUE	Upon receipt
AMOUNT DUE	\$249.00

SERVICE ADDRESS

4437 Keever Ave, Unit A WO# 187277-1
Long Beach, CA 90807

CONTACT US

1114 E Truslow Ave
Fullerton, CA 92831

(714) 244-8562
workorders@whwllc.com

Service completed by: Manny O.

INVOICE

Services	qty	unit price	amount
Venting Repair: Repair of venting	1.0	\$249.00	\$249.00
Materials	qty	unit price	amount
Report: VENTING Venting needs repairing there is a hole which is causing water to get into the enclosure which is causing the water heater to shut off, we have attached photos to assist in your understanding on why the repair is needed. Thank you for choosing Water Heater Warehouse!	1.0	\$0.00	\$0.00
Subtotal			\$249.00
Total Tax			\$0.00
Sales Tax (7.75%)			\$0.00
Total			\$249.00