

02/05/2026

Private Party
Leanut Lara
1907 Bella Vista
Paso Robles, CA 93446

File Number: R26-00037

Dear To whom it may concern:

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

1907 Bella Vista Ct
Paso Robles, CA 93446

The purpose of this appraisal is to estimate the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the estimated market value of the property as of 01/18/2026 is:

This is a date of death retrospective appraisal report.

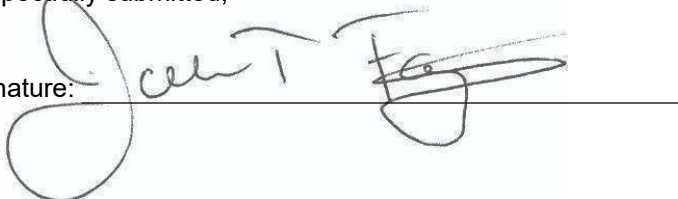
\$ 900,000

Nine Hundred Thousand Dollars

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

Respectfully submitted,

Signature:

A handwritten signature in black ink, appearing to read "John T. Fazio", is written over a horizontal line.

John T. Fazio
John T. Fazio & Associates Inc.
179 Niblick Road, Suite 154, Paso Robles, CA 93446

APPRAISAL REPORT

of

Single Family Residence at

1907 Bella Vista Ct

Paso Robles, CA 93446

As Of:

01/18/2026

Prepared For:

Private Party

Leanut Lara

1907 Bella Vista

Paso Robles, CA 93446

Prepared By:

John T. Fazio

John T. Fazio & Associates Inc.

179 Niblick Road Suite 154

Paso Robles, CA 93446

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Appraisal Report

File No. R26-00037
Case No.

Subject Property Information

Owner Estate of Earline A Johnson				Client Leanut Lara			
Property Address 1907 Bella Vista Ct				Check one: ☒ SF ☐ PUD ☐ Condo ☐ Coop ☐ 2-4 Units			
City Paso Robles		County San Luis Obispo		State CA		Zip Code 93446	
Legal Description TR 2284 LT 12							
No. of Rooms 5	No. of Bedrooms 2	No. of Baths 2.0	Gross Living Area 2,168 Sq.Ft.	Basement Size 0sf Sq.Ft.	Bsmnt. Finishing	Garage/Carport 2 Car Garage	Central Air: ☒ Yes ☐ No

Field Report

NEIGHBORHOOD								
Location	☒ Urban	☐ Suburban	☐ Rural	Good Avg. Fair Poor				
Built Up	☒ Over 75%	☐ 25% to 75%	☐ Under 25%	Property Compatibility ☐ ☒ ☐ ☐				
Growth Rate ☐ Fully Dev.	☐ Rapid	☐ Steady	☒ Slow	General Appearance of Property ☐ ☒ ☐ ☐				
Property Values	☐ Increasing	☒ Stable	☐ Declining	Appeal to Market ☐ ☒ ☐ ☐				
Demand/Supply	☒ Shortage	☐ In Balance	☐ Over Supply					
Marketing Time	☒ Under 3 Mos.	☐ 4-6 Mos.	☐ Over 6 Mos.	Census 0102.06				
Present Land Use 95 % 1 Family % 2-4 Family % Condo % Coop. % Commercial/Industrial % Vacant 5 % vacant								
Change in Present Land Use ☒ Not Likely ☐ Likely ☐ Change From to								
Predominant Occupancy ☒ Owner ☐ Tenant % Vacant								
Subject Property Type Price Range \$ 300,000 to \$ 2,000,000 Predominant Value = \$ 750,000								
Subject Property Type Age 0 years to 100 years. Predominate Age 30 years								
Comments on factors favorable or unfavorable, affecting marketability (e.g. public parks, schools, noise) The subject is located in a typical Paso Robles Tract style development. The subject is centrally located with easy access to all city services and Highway 101. Schools, shopping, and the central business district are located within 1-2 miles. Paso Robles High School is located within 1 mile. Homes in the area are generally average to good quality and vary in style, size, age.						Required on Tax Appeals Only		
Tax Rate						N/A	Land	N/A
Tax Ratio						N/A	Improv.	N/A
						Total	N/A	

SUBJECT PROPERTY (Improvements & Site)													
Style Contemp	Actual Age 23 yrs	Effective Age 20	Property Rating				Good	Avg.	Fair	Poor			
Units 1	Stories 1	☐ Attached ☐ Semi-Attached ☒ Detached	Condition of Exterior				☐	☒	☐	☐			
Ext. Wall Mat'l. Stucco Exterior			Roof Mat'l. Composition			Compatibility to Neighborhood				☐	☒	☐	☐
Property in HUD-Identified Sp'l Flood hazard Area? ☐ Yes ☒ No			Appeal and Marketability				☐	☒	☐	☐			
Lot Dimensions and Size 10,783 sf			Zoning R1										
Comments (favorable or unfavorable including deferred maintenance) Typical physical depreciation for effective age. No functional or external inadequacies noted. Improvements in average overall condition.													

Market Comparable Analysis Prior to Improvement																	
Item		Subject Property			Comparable No. 1			Comparable No. 2			Comparable No. 3						
Address		1907 Bella Vista Ct Paso Robles, CA 93446			1329 Crown Way Paso Robles, CA 93446			403 Montebello Oaks Dr Paso Robles, CA 93446			1534 Via Arroyo Paso Robles, CA 93446						
Prox. to Subj.					0.36 miles SE			0.30 miles W			1.04 miles SW						
Sale Price					\$ 985,000			\$ 845,000			\$ 880,000						
Verif. Source(s)					CRMLS#NS25258549/ Realist Doc#39366			CRMLS#NS25151564/ Realist Doc#26985			CRMLS#NS25090384/ Realist Doc#17528						
Date of Sale		Description			Description			Description			Description						
Time Adjust.		s12/25;c11/25			Adjustment			s09/25;c08/25			Adjustment						
Location		N;Res;			N;Res;			N;Res;			N;Res;						
Site		10,783 sf			19600 sf			13610 sf			12000 sf						
View		N;Res;			N;Res			N;Res;			N;Res;						
Age		23 yrs			30 yrs			19 yrs			31 yrs						
Condition		C4			C4			C3			C3						
Living Area Rm		Total	B-Rms.	Baths	Total	B-Rms.	Baths	Total	B-Rms.	Baths	Total	B-Rms.	Baths				
Count & Total		5	2	2.0	8	3	2.2	-10,000	7	3	3.0	-10,000	7	3	2.1	-5,000	
Gross Liv Area		2,168 Sq.Ft.			2,160 Sq.Ft.			2,383 Sq.Ft.			2,195 Sq.Ft.						
Basement		0sf			0sf			0sf			0sf						
Bsmt Finish																	
Fireplace		1 Fireplace			2 Fireplaces			1 Fireplace			1 Fireplace						
Garage		3 Car Garage			2 Car Garage			+20,000	2 Car Garage			+20,000	2 Car Garage			+20,000	
Quality		Average+			Average+			Average+			Average+						
Amenities		None			Solar (Owned)			-30,000	None			None					
Amenities		RV Parking			Inground Pool			-30,000	None			+20,000	None			+20,000	
Net Adj. (Total)					☐ Plus ☒ Minus			\$ -67,634	☒ Plus ☐ Minus			\$ 2,846	☒ Plus ☐ Minus			\$ 32,566	
Sub Value					Net=-7% Grs=11%			\$ 917,366	Net=0% Grs=9%			\$ 847,846	Net=4% Grs=5%			\$ 912,566	
Analysis of Comparable Sales Comparable 1 carried the most weight as it is the most recent sale. The sales used were considered to be the most recent meaningful sales available. All sales were arms length transactions.																	
Item		Subject Property			Comparable #1			Comparable #2			Comparable #3						
Date/Price of Prior Sale		N/A			N/A			N/A			N/A						
Data Source(s)		Realist			Realist			Realist			Realist						
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.															
My research ☐ did ☒		did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sales of the comparable sale.															
Reconciliation Terms and conditions of sale is typical for comparables. The subject has not transferred in the last 3 years. No transfers of the comparables in the last 1 year.																	
Intended User		Estate of Earline A. Johnson			Intended Use		Estate purposes/date of death appraisal										
Report Type		Appraisal			Estimated Market Value \$		900,000		as of		01/18/2026						
Completed By		John T. Fazio			Title		Appraiser										
License/Certification #		AR005498			Expiration Date of License/Certification		04/30/2026										
Signature					Date		01/21/2026										

Owner	Estate of Earline A Johnson			
Property Address	1907 Bella Vista Ct			
City	Paso Robles	County	San Luis Obispo	State CA Zip Code 93446
Client	Leanut Lara Address 1907 Bella Vista, Paso Robles, CA 93446			

Market Comparable Analysis Prior to Improvement													
Item		Subject Property			Comparable No. 4			Comparable No. 5			Comparable No. 6		
Address		1907 Bella Vista Ct Paso Robles, CA 93446			2612 Silverwood Way Paso Robles, CA 93446 3.07 miles S			2437 Traditions Loop Paso Robles, CA 93446 1.32 miles W					
Prox. to Subj.													
Sale Price					\$ 850,000			\$ 855,000			\$		
Verif. Source(s)					CRMLS#PI25093214/Realist Doc#23317			CRMLS#NS25023470/ Realist Doc#10214					
Date of Sale		Description			Description		Adjustment	Description		Adjustment	Description		Adjustment
Time Adjust.					s08/25;c07/25			s04/25;c03/25					
Location		N;Res;			N;Res;		+50,000	N;Res;					
Site		10,783 sf			8560 sf		+4,446	6003 sf		+9,560			
View		N;Res;			N;Res;			N;Res;					
Age		23 yrs			22 yrs			21 yrs					
Condition		C4			C4			C4					
Living Area Rm		Total	B-Rms.	Baths	Total	B-Rms.	Baths		Total	B-Rms.	Baths		
Count & Total		5	2	2.0	6	3	2.0		5	2	2.0		
Gross Liv Area		2,168		Sq.Ft.	2,484		Sq.Ft.	-31,600	2,330		Sq.Ft.	-16,200	Sq.Ft.
Basement		0sf			0sf				0sf				
Bsmt Finish													
Fireplace		1 Fireplace			1 Fireplace				1 Fireplace				
Garage		3 Car Garage			3 Car Garage				2.5 Car Garage			+10,000	
Quality		Average+			Average+				Average+				
Amenities		None			None				None				
Amenities		RV Parking			None			+20,000	Bonus Room				
Net Adj. (Total)					☒ Plus ☐ Minus	\$ 42,846		☒ Plus ☐ Minus	\$ 3,360		☐ Plus ☐ Minus	\$ 0	
Sub Value					Net=5% Grs=12%	\$ 892,846		Net=0% Grs=4%	\$ 858,360		Net=0% Grs=0%	\$ 0	
Analysis of Comparable Sales													

Borrower Estate of Earline A. Johnson					
Property Address 1907 Bella Vista Ct					
City	Paso Robles	County	San Luis Obispo	State	CA
				Zip Code	93446
Lender/Client Leanut Lara			Address 1907 Bella Vista, Paso Robles, CA 93446		

Digital signatures have been approved by USPAP if the signature is password protected. The signatures in this report have in fact been password protected.

This appraisal was performed in compliance with the appraiser independence guidelines.

The intended user of this appraisal report is the Client. The intended use is to evaluate the property that is the subject of this appraisal for estate purposes, subject of 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.

APPRAISER INDEPENDENCE COMPLIANCE STATEMENT:

No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the Lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (Lender/Client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts personally either by phone or electronically to the Client. This appraisal is completed in accordance with standard and current Appraiser Independence Policies and the Uniform Standards of Professional Appraisal Practice.

SALES COMPARISON COMMENTS:

Through the use of all available data sources, a methodical search of the subject's immediate market area was performed for recent closed sales, pending sales and active listings. This data was then analyzed to determine which of these properties are the most similar to the subject in terms of location, age, room configuration, gross living area and amenities. This data search produced an adequate amount of information to provide a reasonable analysis and determination of value indication that can be applied to the subject property.

COMPARABLES:

Comparable 1 was chosen as it closed in the last 30 days and brackets the lower end of the gross living area. Comparable 2 was chosen as it has closed in the last 30 days and brackets the upper end of the age amenity. Comparable 3 was chosen for additional support. Comparable 4 was chosen as it brackets the lower end of the lot size and brackets the upper end of the garage amenity. Comparable 5 was chosen as it has the same bedroom count as the subject and brackets the lower end of this amenity.

Gross living area adjustments were made at \$100 per SF difference rounded.

Bathrooms at \$10,000 per FULL bath difference.

Quality of construction adjustments reflect differences in materials used and workmanship. Realtor comments and interior photos were used to help determine the amount of adjustment required.

MARKET CONDITIONS COMMENTS:

Home that are selling are homes that have adjusted to the market and are competitively priced. The subject's immediate area has shown signs of increasing prices with properties selling within the 0 to 3 months marketing time period. The subject's immediate market is considered stable at this time.

NEIGHBORHOOD COMMENTS:

The subject property is located in San Luis Obispo County which is in a Seismic study zone. The San Andreas fault is located in the eastern portion of the County. All comparable sales are under the same influence and thus reflect the same market reaction. The subject is located in the Diablo Canyon Nuclear Power Plant Basic Emergency Planning Zone. This has no apparent negative effect on real estate values or marketability. All comparable sales are under the same influence and thus reflect the same market reaction. The subject is located in the Diablo Canyon Nuclear Power Plant Basic Emergency Planning Zone.

CONCESSIONS:

Sales concessions were disclosed in the sales comparison approach, but no adjustment was warranted as these concessions appear to be within the definition of market value for concessions defined as:"Adjustment to the comparable must be made for special or creative financing or sales concessions. No adjustments are necessary for those cost which are normally paid by sellers as a result of tradition or law in the market area; these costs are readily identifiable since the seller pays these cost in virtually all sales transactions. 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."

Borrower Estate of Earline A. Johnson					
Property Address 1907 Bella Vista Ct					
City	Paso Robles	County	San Luis Obispo	State	CA
				Zip Code	93446
Lender/Client Leanut Lara		Address 1907 Bella Vista, Paso Robles, CA 93446			

It is not uncommon to have an appraised value lower than the predominant value or higher than the predominant value of the neighborhood. The neighborhood varies in values, based on the lot size, gross living area and other amenities. The neighborhood is consistent in the quality and design of the homes, thus the subject not matching the predominant value is not a detriment, it does not negatively affect the marketability nor does it negatively affect the estimated market value.

HIGHEST AND BEST USE:

The four tests used in the analysis of highest and best use of a property are (1) legally permissible, (2) physically possible, (3) financially feasible and (4) maximum profitability. The subject's present zoning classification is consistent with the current use and surrounding land uses. The subject's site is typical in size, shape and topography for residential dwellings. Therefore, the Highest and Best Use both vacant and improved, is Residential. Highest and best use is residential as the neighborhood conforms to residential use and development

The slow growth rating in the neighborhood section relates to new construction. The rating of slow growth is based on several factors. One current major factor is the drought in San Luis county which is also a statewide issue. The county's current policy has very strict parameters for issuing new well permits. The counties "no growth" policy's in general as well as the cost of newly constructed homes competing with resale of existing dwellings also contribute to the slow growth rating. The slow growth rating does not negatively affect the marketability of the subject property and the slow growth has no relation to the marketing time of 1 to 3 months.

THIRD PARTY DATA AND ANSI GROSS LIVING AREA COMMENTS:

The appraiser has relied on data from 3rd party sources in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing service, tax assessment records, public municipal data, satellite imagery, virtual street views, property data services, surveys, engineering reports, blueprints, floor plans, property data aggregation, after examination of the of the data and the data sources, the appraiser has used only the data he considers reliable. The appraiser assumes that there are no material omissions and makes no guarantees, expressed or implied, regarding the accuracy of the data.

Appraisers are not home inspectors or environmental experts. This report should not be relied upon to disclose any non-apparent physical or environmental condition present on the subject property. The appraisal report does not guarantee that the property is free of these kinds of defects. The appraisers are not required to disturb or move anything that obstructs, access or visibility. A professional home inspection is recommended at the clients' discretion. This appraisal report is intended for the use by the client only.

APPRAISER INDEPENDENCE COMPLIANCE STATEMENT:

No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the Lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (Lender/Client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts personally either by phone or electronically to the Client. This appraisal is completed in accordance with standard and current Appraiser Independence Policies and the Uniform Standards of Professional Appraisal Practice.

The appraiser uses original photos whenever possible in the appraisal reports. There are times in which a photo may be out of season as it may be a photo taken and used by the appraiser in a prior report that was in the data base. The photos used can be a photo that represents the comparable closer to the actual sales date. The appraiser at times may use an MLS photo if in fact the comparable property cannot be accessed i.e. gate, or a photo of the front is being blocked by landscaping or other means. In addition MLS photos at times are considered to be superior as they represent the home closer to the condition at the sale date. This appraisal does have MLS photos. Fannie mae allows for MLS photos to be used in reports if disclosed.

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The Appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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) research, verify, and analyze data from reliable public and/or private sources, and (2) report his or her analysis, opinions, and conclusions in this appraisal report.

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

APPRAISER'S CERTIFICATION: I certify that, to the best of my knowledge and belief:

- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I ☐ have ☒ have no present or prospective interest in the property that is the subject of this report and ☐ have ☒ have no personal interest with respect to the parties involved.
- I ☐ have performed ☒ have not performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of this client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions, were developed, and this report has been prepared, in conformity, with the *Uniform Standards of Professional Appraisal Practice*
- I ☐ have ☒ have not made a personal inspection of the property that is the subject of this report.
- Unless otherwise noted, no one has provided significant real property appraisal assistance to the person signing this certification.

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

- 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.
- 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.
- 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.
- 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.
- 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

John T. Fazio

Company Name

John T. Fazio & Associates, Inc.

Company Address

179 Niblick Road Suite 154

Paso Robles, CA 93446

Telephone Number

805-226-4100

Email Address

jfazio@fazioappraisal.com

Date of Signature and Report

01/21/2026

Effective Date of Appraisal

01/18/2026

State Certification #

AR005498

or State License #

or Other (describe)

State #

State

CA

Expiration Date of Certification or License

04/30/2026

ADDRESS OF PROPERTY APPRAISED

1907 Bella Vista Ct

Paso Robles, CA 93446

APPRAISED VALUE OF SUBJECT PROPERTY \$

900,000

CLIENT

Contact Private Party

Client Name

Leanut Lara

Client Address

1907 Bella Vista

Paso Robles, CA 93446

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

CA

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

APPRAISAL COMPLIANCE ADDENDUM

File No. R26-00037
Case No.

Borrower/Client Estate of Earline A. Johnson			
Address 1907 Bella Vista Ct		Unit No.	
City Paso Robles	County San Luis Obispo	State CA	Zip Code 93446
Lender/Client Leanut Lara			

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

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

☒ Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

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

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

- ☒ I have **NOT** performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- ☐ **I HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- I ☒ **HAVE** made a personal inspection of the property that is the subject of this report.
- I ☐ have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

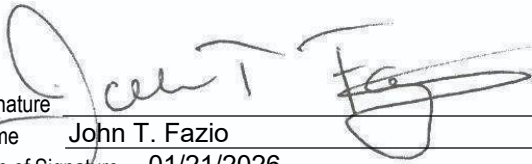
MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

☒ A reasonable marketing time for the subject property is 1-90 day(s) utilizing market conditions pertinent to the appraisal assignment.

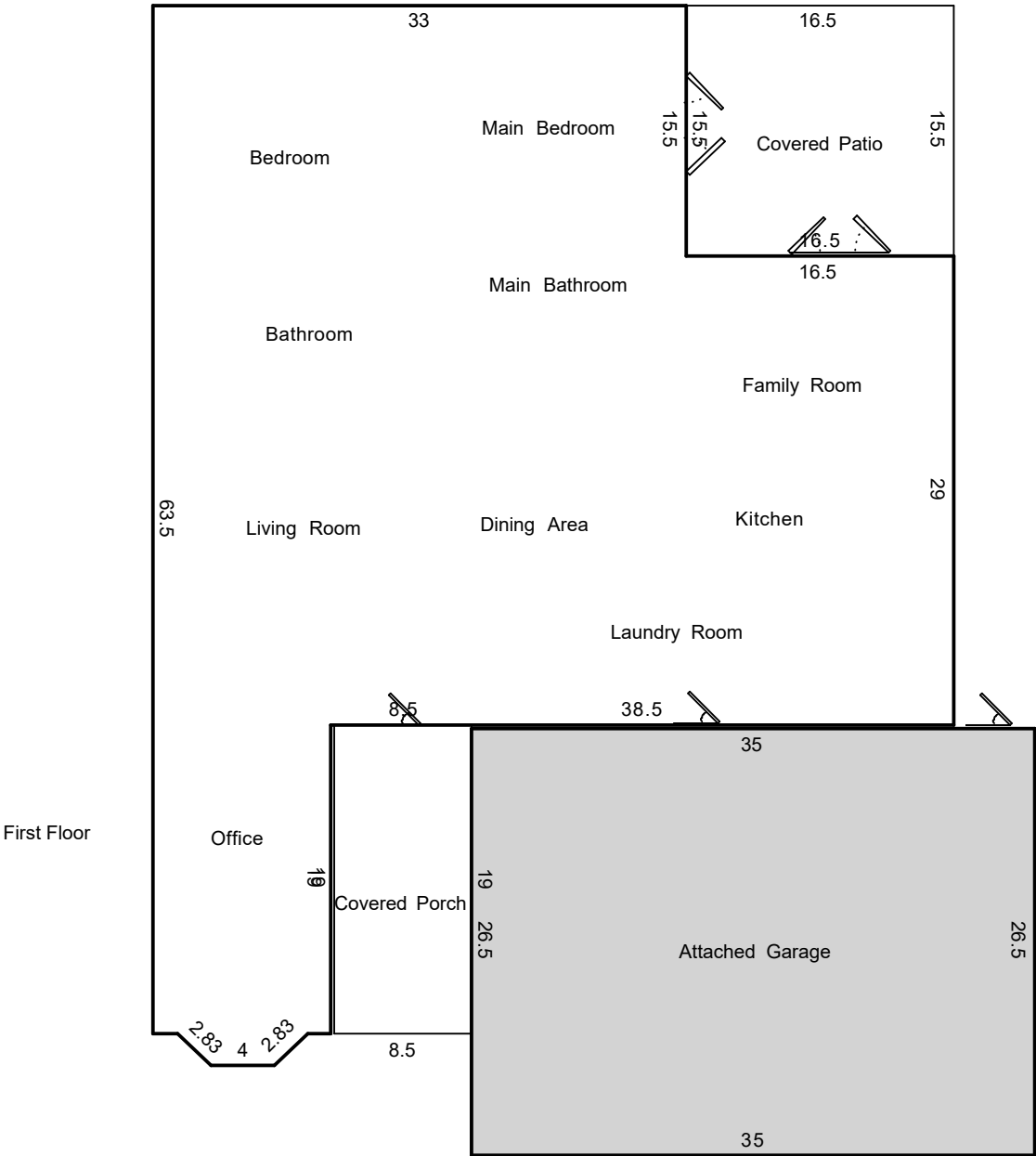
☒ A reasonable exposure time for the subject property is 1-90 day(s).

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

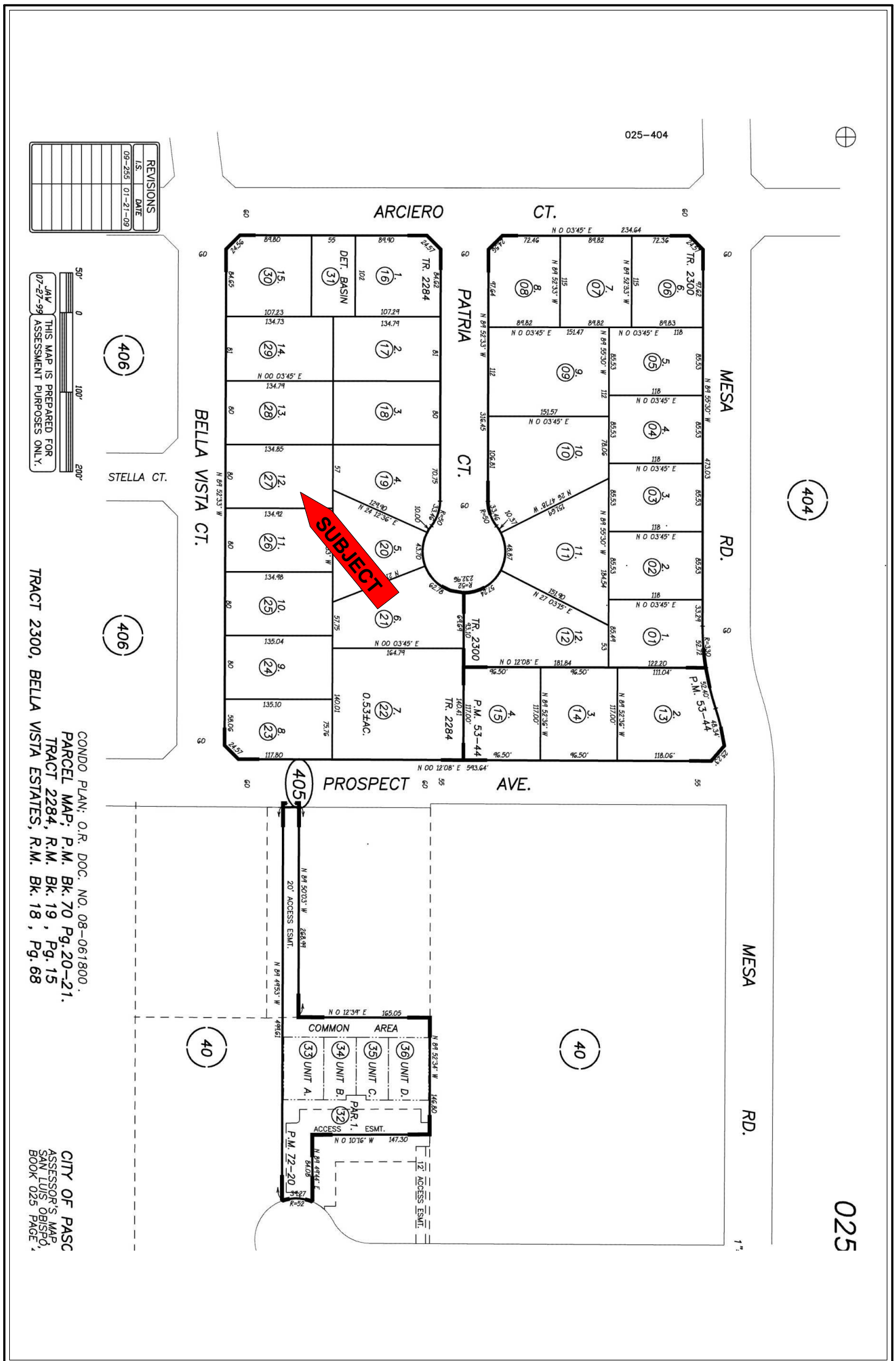
Signature  Name John T. Fazio Date of Signature 01/21/2026 State Certification # AR005498 or State License # State CA Expiration Date of Certification or License 04/30/2026 Effective Date of Appraisal 01/18/2026	Signature Name Date of Signature State Certification # or State License # State Expiration Date of Certification or License Supervisory Appraiser Inspection of Subject Property: ☐ Did Not ☐ Exterior Only from street ☐ Interior and Exterior
---	--

Borrower	Estate of Earline A. Johnson				
Property Address	1907 Bella Vista Ct				
City	Paso Robles	County	San Luis Obispo	State	CA
				Zip Code	93446
Lender/Client	Leanut Lara				
	Address 1907 Bella Vista, Paso Robles, CA 93446				

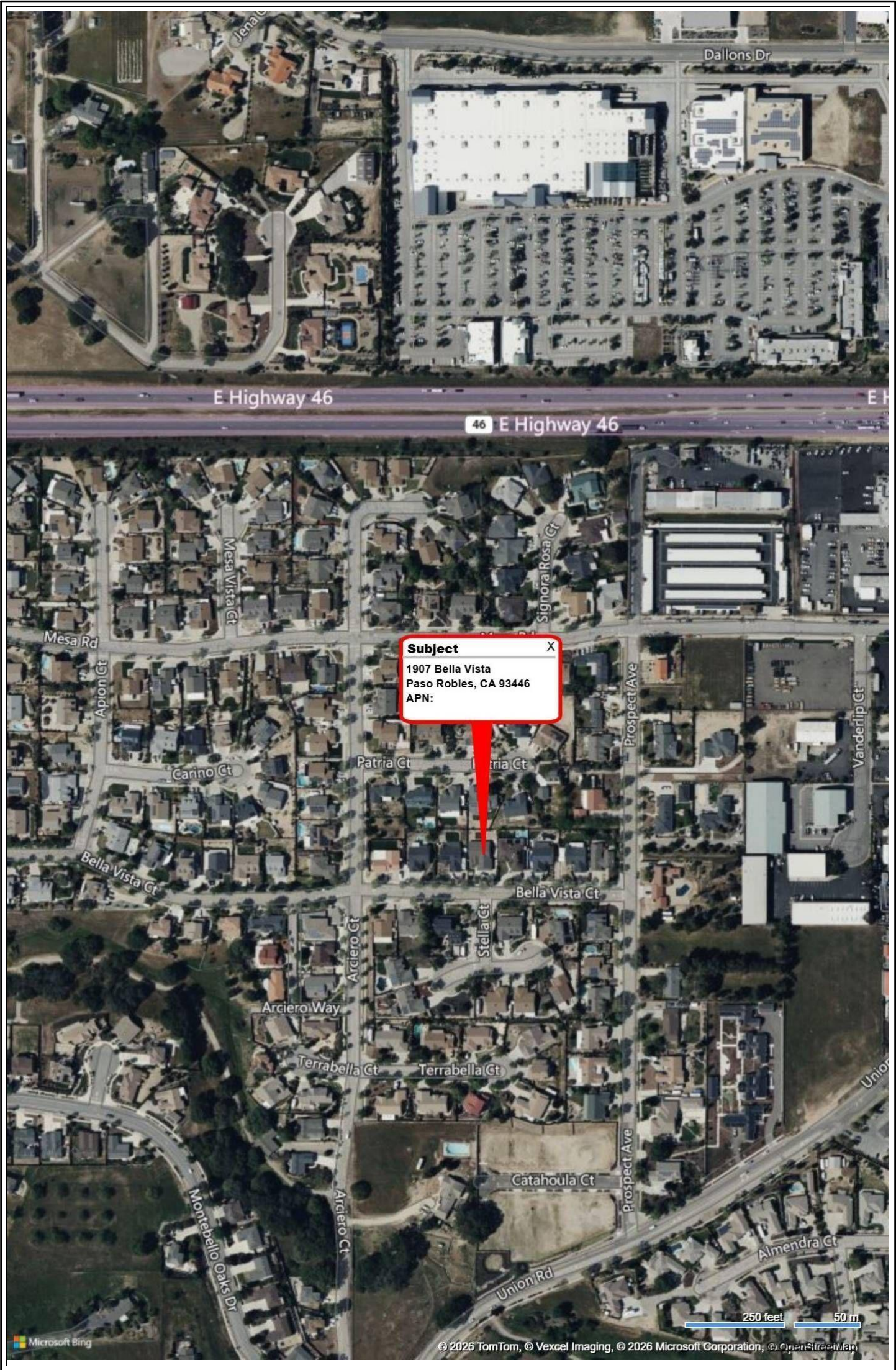


Calculation				
		Summary	Detail	
	Living Area		Living Area	
	First Floor		First Floor	2168.0
	Total Living Area		B1: 1/2*2.0*2.0=2.0	
	Garage Area		B2: 1/2*2.0*2.0=2.0	
	Attached Garage		B3: 2.0X4.0=8.0	
	Total Garage Area		B4: 11.0X63.5=698.5	
	Patio/Deck Area		B5: 16.5X29.0=478.5	
	Covered Patio		B6: 22.0X44.5=979.0	
	Covered Porch		Total Living Area	2168.0
	Total Patio/Deck Area		Garage Area	
Grand Total			Attached Garage	927.5
Living Area		2168.0	A1: 26.5X35.0=927.5	
Garage Area		927.5	Total Garage Area	927.5
Porch Area			Patio/Deck Area	
Patio/Deck Area		417.3	Covered Patio	255.8
Misc. Area			D1: 16.5X15.5=255.8	
Basement Area			Covered Porch	161.5
Storage Area			C1: 19.0X8.5=161.5	
Lot Area			Total Patio/Deck Area	417.3

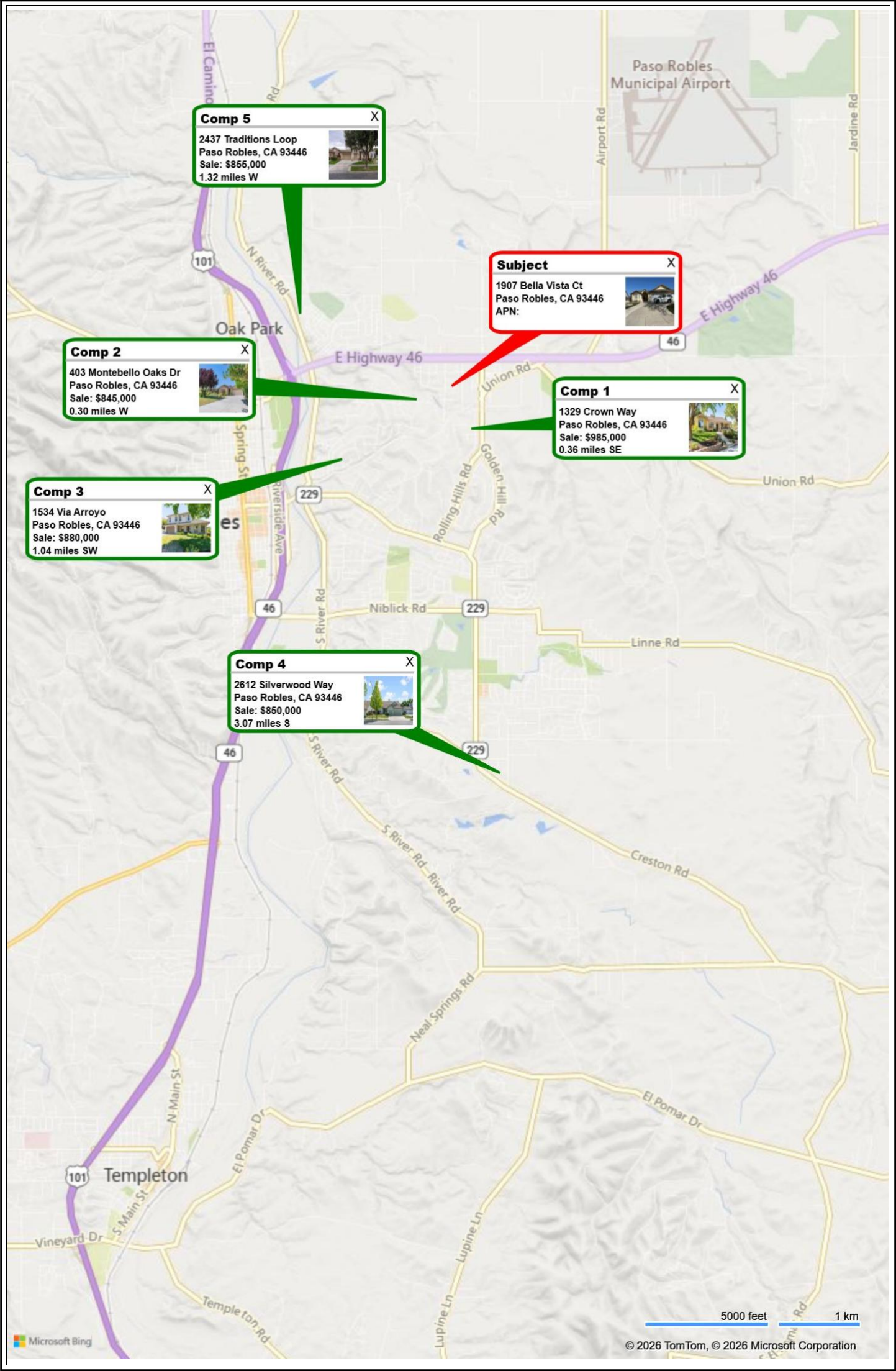
Borrower	Estate of Earline A. Johnson						
Property Address	1907 Bella Vista Ct						
City	Paso Robles	County	San Luis Obispo	State	CA	Zip Code	93446
Lender/Client	Leanut Lara Address 1907 Bella Vista, Paso Robles, CA 93446						



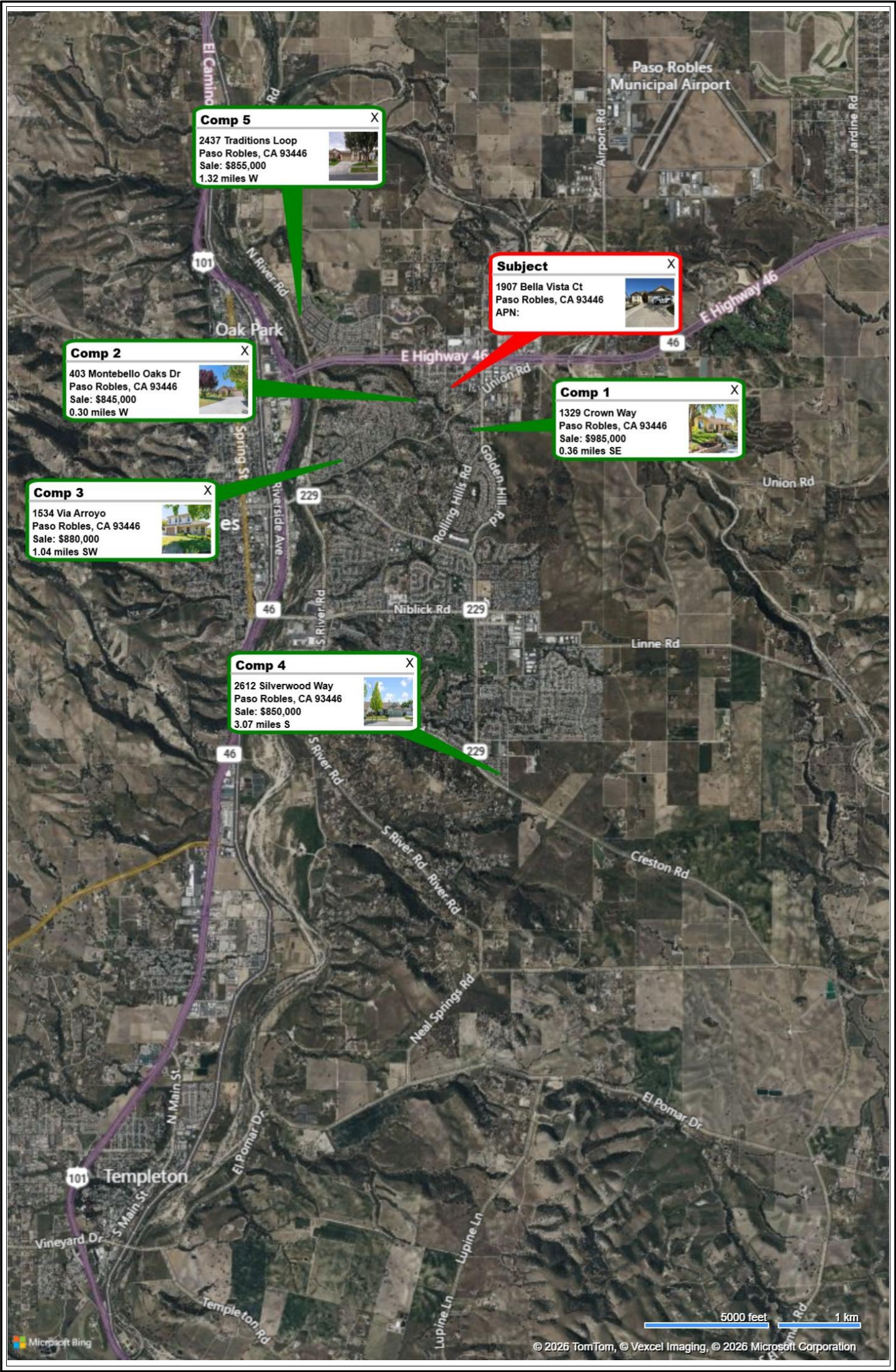
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	Address 1907 Bella Vista, Paso Robles, CA 93446				



John T. Fazio & Associates, Inc.
SUBJECT PHOTO ADDENDUM

File No. R26-00037
Case No.

Borrower	Estate of Earline A. Johnson					
Property Address	1907 Bella Vista Ct					
City	Paso Robles	County	San Luis Obispo	State	CA	Zip Code 93446
Lender/Client	Leanut Lara		Address	1907 Bella Vista, Paso Robles, CA 93446		



**FRONT OF
SUBJECT PROPERTY**
1907 Bella Vista Ct
Paso Robles, CA 93446



**REAR OF
SUBJECT PROPERTY**

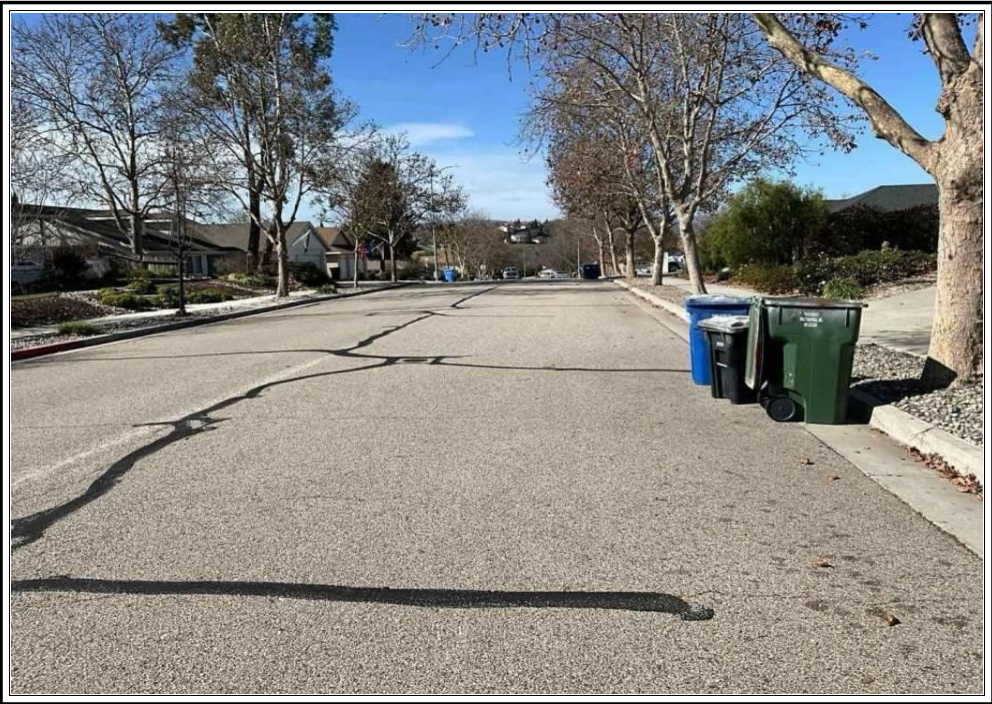


STREET SCENE

John T. Fazio & Associates, Inc.
SUBJECT PHOTO ADDENDUM

File No. R26-00037
Case No.

Borrower	Estate of Earline A. Johnson					
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City	Paso Robles	County	San Luis Obispo	State	CA	Zip Code 93446
Lender/Client	Leanut Lara		Address	1907 Bella Vista, Paso Robles, CA 93446		



Street

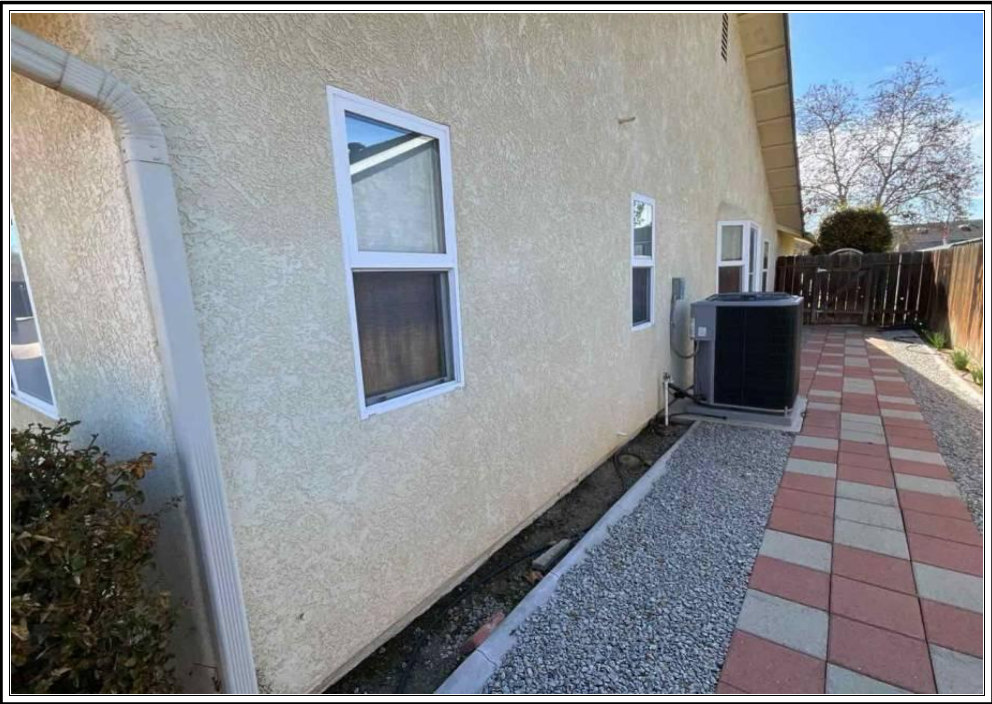


Side

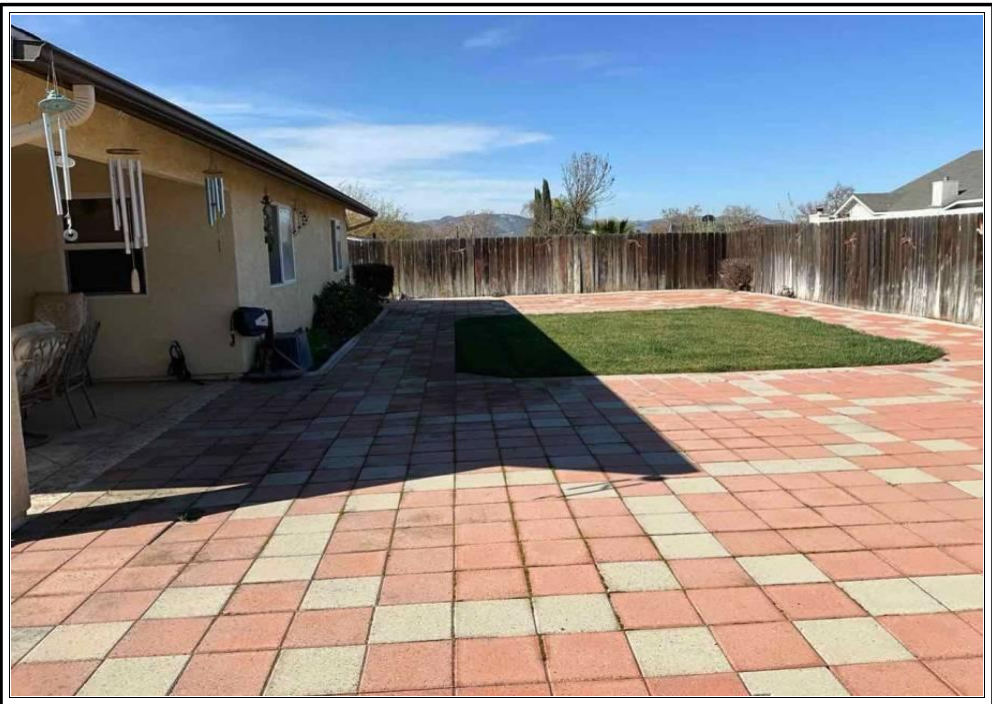


Side

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City	Paso Robles	County	San Luis Obispo	State	CA	Zip Code 93446
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Side



Rear yard



RV Parking

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Lender/Client	Leanut Lara			Address	1907 Bella Vista, Paso Robles, CA 93446		



Kitchen



Kitchen



Living Room

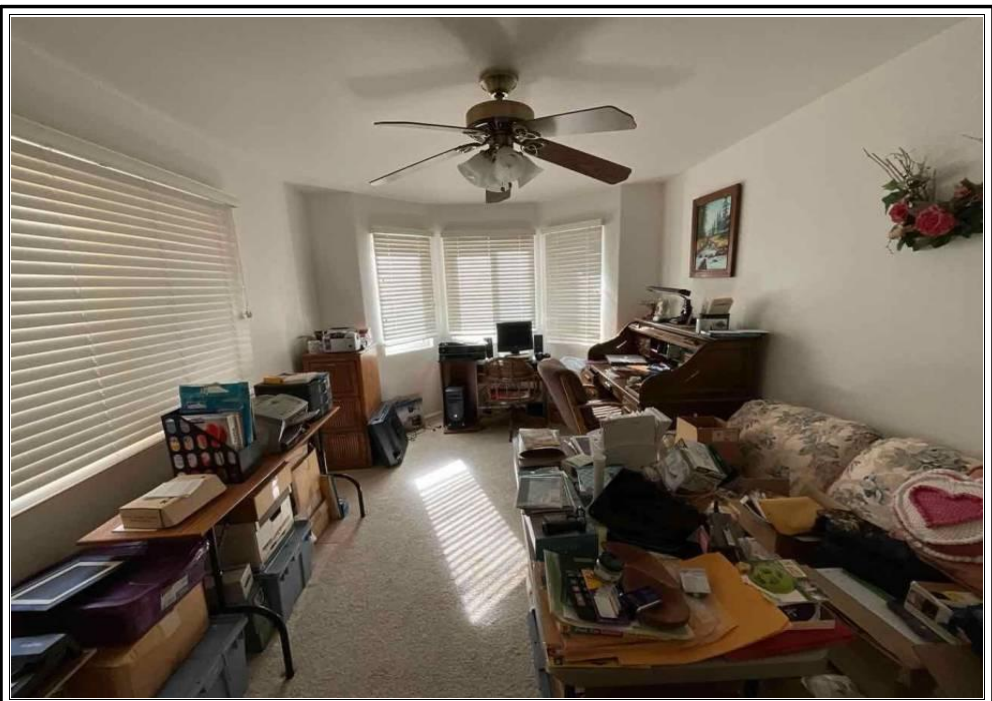
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Dining Area

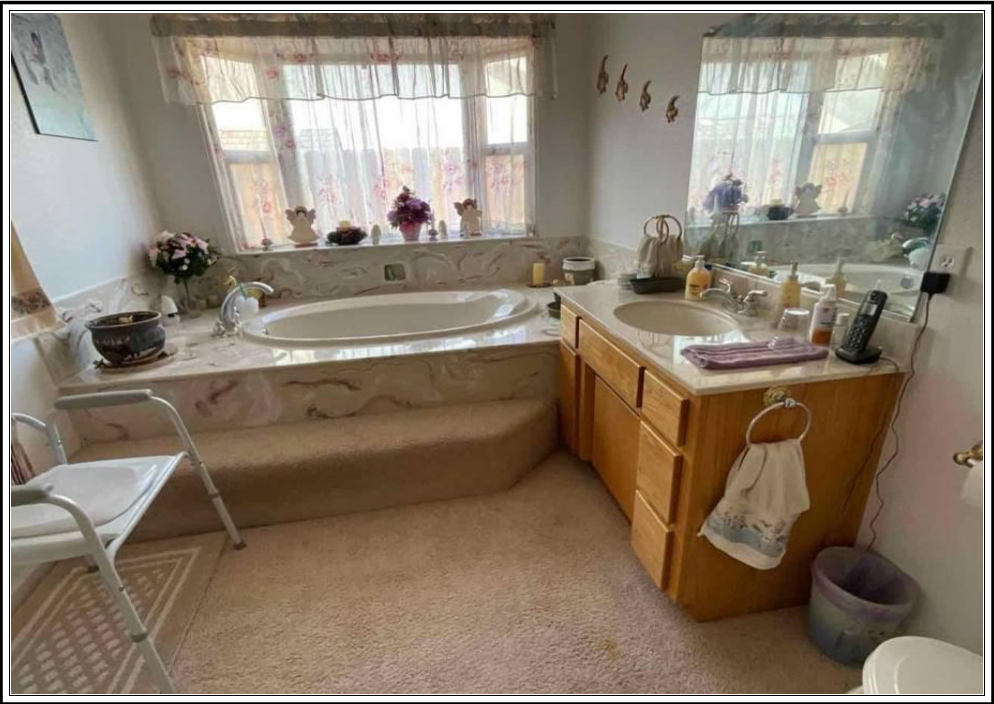


Family Room



Office

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City	Paso Robles	County	San Luis Obispo	State	CA	Zip Code 93446
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Main Bathroom



Main Bathroom

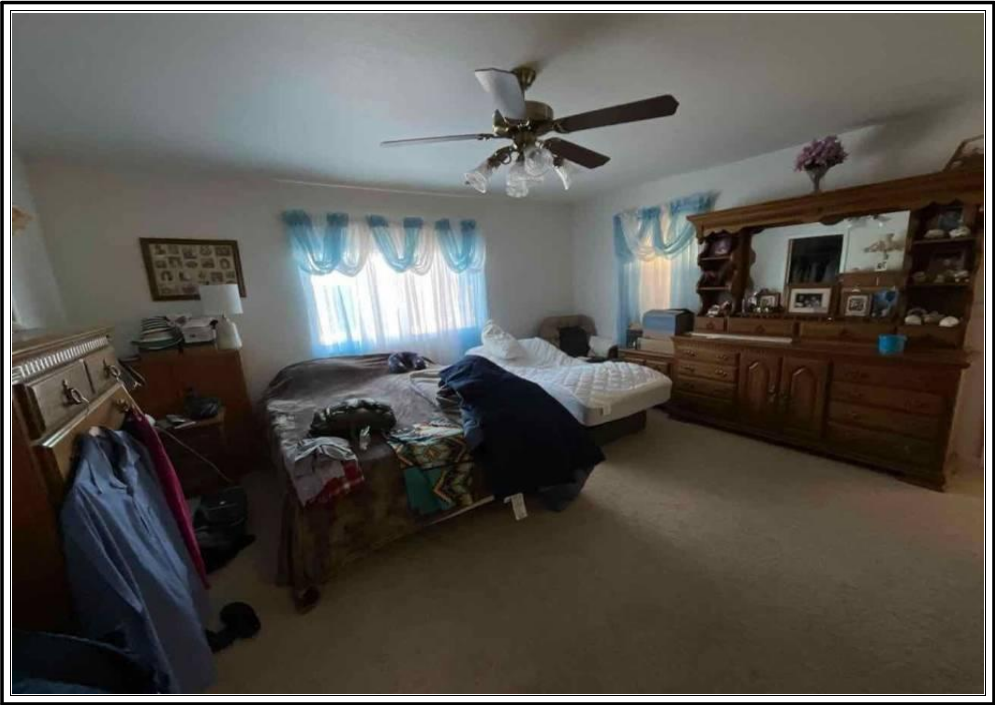


Main Bathroom

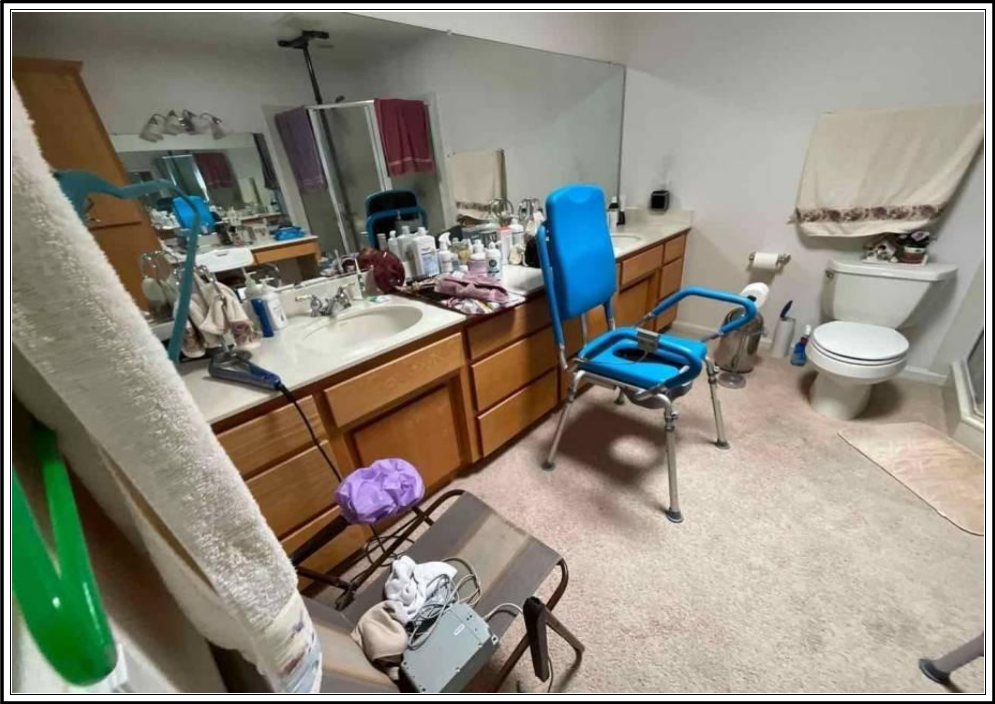
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Main Bedroom

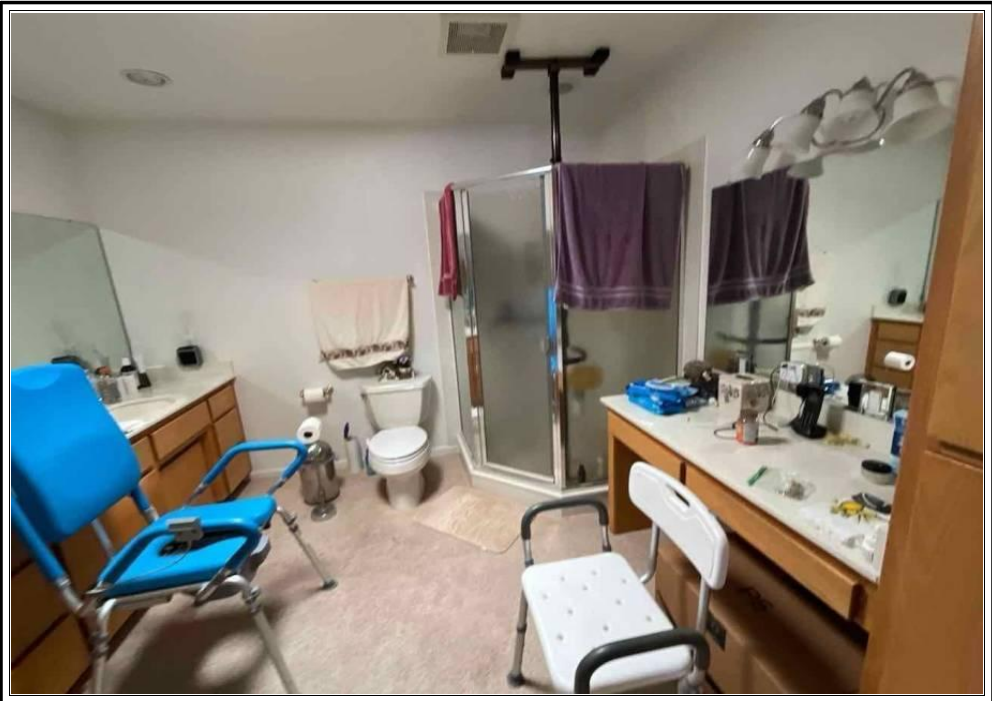


Bedroom 2



Bathroom 2

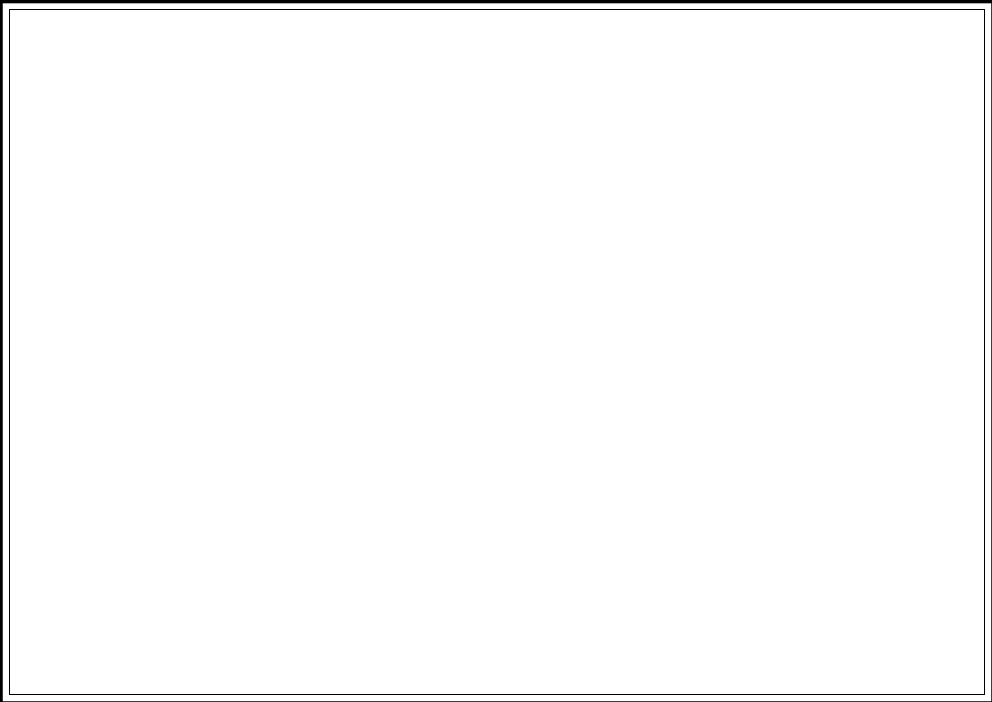
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Bathroom 2



Laundry Room



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Lender/Client	Leanut Lara					
	Address 1907 Bella Vista, Paso Robles, CA 93446					



COMPARABLE SALE # 1
1329 Crown Way
Paso Robles, CA 93446



COMPARABLE SALE # 2
403 Montebello Oaks Dr
Paso Robles, CA 93446



COMPARABLE SALE # 3
1534 Via Arroyo
Paso Robles, CA 93446

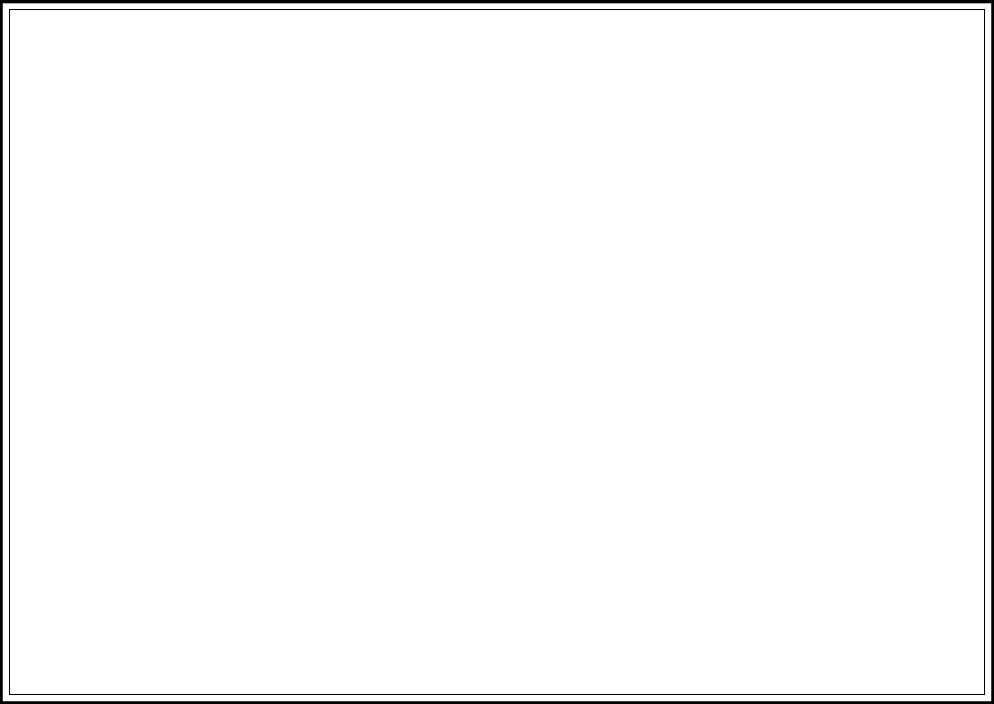
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COMPARABLE SALE # 4
2612 Silverwood Way
Paso Robles, CA 93446



COMPARABLE SALE # 5
2437 Traditions Loop
Paso Robles, CA 93446



COMPARABLE SALE # 6

Requirements - Condition and Quality Ratings Usage

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

Q3

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

Q4

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

Q5

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

Q6

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

Requirements - Definitions of Not Updated, Updated and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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

File No. R26-00037
Case No.

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

Borrower Estate of Earline A. Johnson					
Property Address 1907 Bella Vista Ct					
City Paso Robles	County	San Luis Obispo	State CA	Zip Code	93446
Lender/Client Leanut Lara		Address 1907 Bella Vista, Paso Robles, CA 93446			



Business, Consumer Services & Housing Agency

BUREAU OF REAL ESTATE APPRAISERS

REAL ESTATE APPRAISER LICENSE

John T. Fazio

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

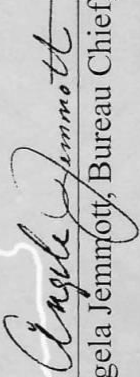
"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 005498

Effective Date: May 1, 2024

Date Expires: April 30, 2026



Angela Jemmott, Bureau Chief, BREA

3075765

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

Borrower Estate of Earline A. Johnson

Property Address 1907 Bella Vista Ct

City Paso RoblesCountySan Luis ObispoState CAZip Code93446

Lender/Client Leanut LaraAddress 1907 Bella Vista, Paso Robles, CA 93446



REAL ESTATE SERVICES ERRORS AND OMISSIONS INSURANCE

THIS IS A CLAIMS MADE AND REPORTED INSURANCE POLICY.

PLEASE READ THE ENTIRE INSURANCE POLICY CAREFULLY.

PART 1.

DECLARATIONS PAGE

1.

Named Insured / Address:

John T. Fazio & Associates, Inc.

Physical Address: 179 Niblick Road #154

Paso Robles, CA 93446

Mailing Address: 295 Orlando Drive

Cambria, 93428

Policy Number: HGI-1057136-01
2.

Policy Period:

11-09-2025 to 11-09-2026 (12:01 AM at address #1)
3.

Retroactive Date:

See Insured Services section. Retroactive date is bound to each insured service separately.
4.

Insured Services:

Insured Service Name	Prior Acts Type	Retroactive Date
Real Estate Consulting/Counseling/Real Estate Accredited Standards Review.	Full Priors	
Listing or Sale of Raw, Vacant or Partially Developed Land.	Full Priors	
Residential Real Estate Services: Listing, Sale, Referral, Broker Price Opinion, and Broker-Held Escrow (BHE) Agent Services of 1-4 unit residential properties. BHE services must be under California DRE license authority	Full Priors	
Appraisal of 1-4 unit residential properties.	Full Priors	

5.

Limit of Liability *:

a. Each Wrongful Act

\$1,000,000

b. Aggregate

\$1,000,000

c. Discrimination

To Policy Limit

d. Lockbox

To Policy Limit

e. Contingent Liability

\$100,000

*Limit of Liability reduced by the amount of Defense Costs. Please read Policy in its entirety.
6.

Retention:

\$2,500
7.

Premium:

\$1,952
8.

Forms and Endorsements:

Endorsements	Form Number
Commercial Lines Policy Jacket	HDI E&O JACKET (0120)

Borrower Estate of Earline A. Johnson

Property Address 1907 Bella Vista Ct

City Paso RoblesCountySan Luis ObispoState CAZip Code93446

Lender/Client Leanut LaraAddress 1907 Bella Vista, Paso Robles, CA 93446

Professional Liability Application	HDI-3006 (0818)
Real Estate Services Errors & Omissions Liability Insurance Policy	HDI-EO1009 (0120)
Seller's Protection Plan Coverage Endorsement	HDI-0336 (0717)
Discrimination Indemnity and Defense Coverage	HDI-0314 (0717)
Contingent Liability Coverage - \$100,000	HDI-0311 (0717)
Agent Owned Property	HDI-2003 (1019)
Additional Named Insured	HDI-0406 (0818)
Retention Reduction - Risk Management Practices	HDI-0412 (1019)
Agent, Property or Event Exclusion	HDI-0402 (0717)

9. Administrative Office:

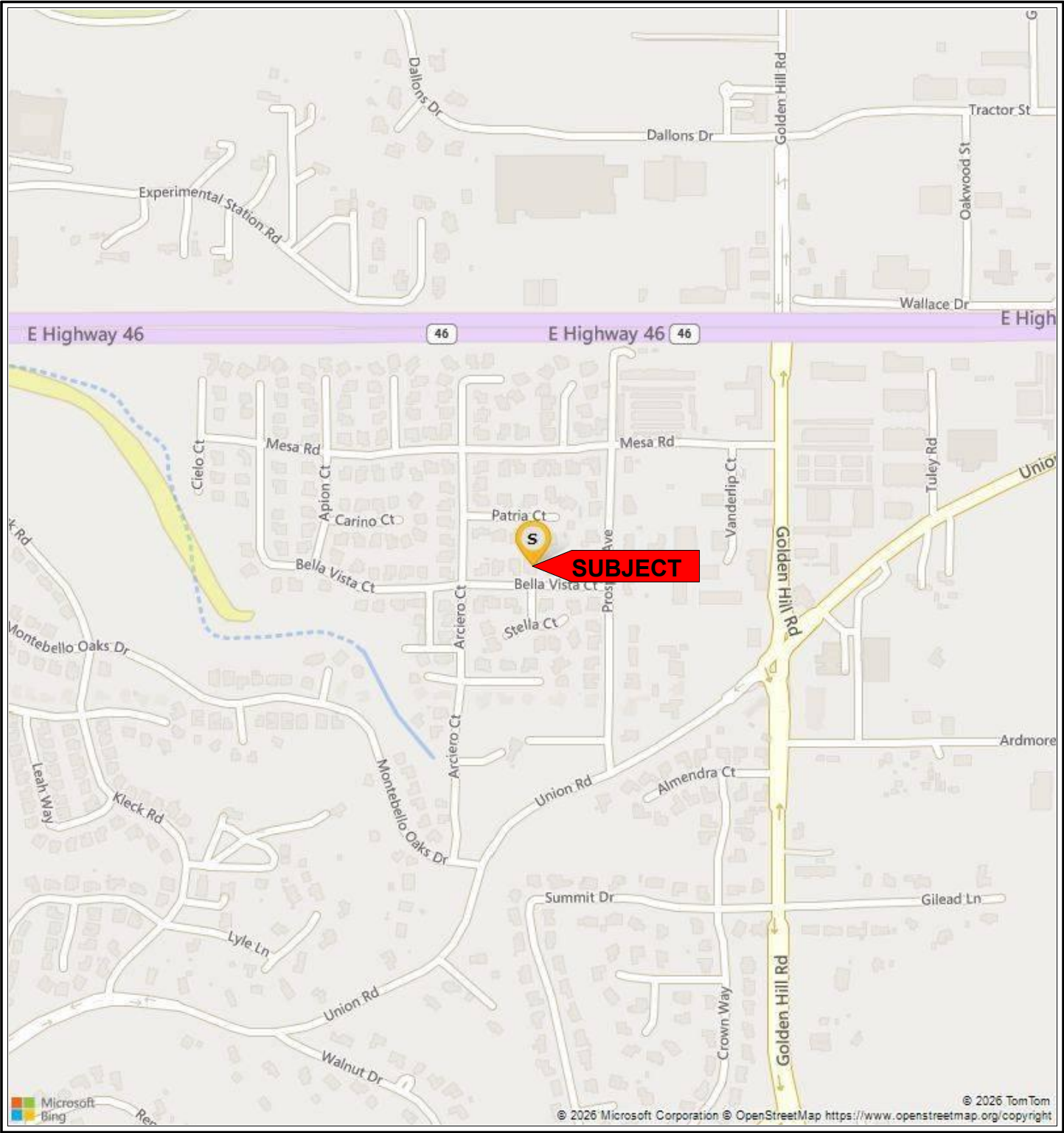
CRES A Gallagher Company
P.O. Box 4142
Clinton, IA 52733

Authorized Signature: 

Date Issued: 10-21-2025

This Policy is issued to a participating member of the Real Estate Services Council Purchasing Group, a Risk Purchasing Group. The insurer for the purchasing group may not be subject to all the laws and regulations of **Your** state. Depending on the state, the insurance insolvency guarantee fund may not be available to the Purchasing Group.

Owner	Estate of Earline A Johnson				
Property Address	1907 Bella Vista Ct				
City	Paso Robles	County	San Luis Obispo	State	CA
				Zip Code	93446
Client	Leanut Lara				
	Address	1907 Bella Vista, Paso Robles, CA 93446			



Flood Map Legends	
Flood Zones	
	Areas inundated by 100-year flooding
	Areas inundated by 500-year flooding
	Areas of undetermined but possible flood hazards
	Floodway areas with velocity hazard
	Floodway areas
	COBRA zone

Flood Zone Determination	
In Special Flood Hazard Area (Flood Zone):	Out
Within 250 ft. of multiple flood zones?	Not within 250 feet
Community:	060308
Community Name:	EL PASO DE ROBLES, CITY OF
Map Number:	06079C0393G
Zone: X	Panel: 0393G Panel Date: 11/16/2012
FIPS Code: 06079	Census Tract: 0102.06
This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.	

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

See The Attached
Instructions

O.M.B. No. 1660-0040
Expires: 10/31/18

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS Leanut Lara 1907 Bella Vista Paso Robles, CA 93446		2. COLLATERAL (Building/Mobile Home/Personal Property) (See Instructions section for more information)	
3. LENDER/SERVICER ID#	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
EL PASO DE ROBLES, CITY OF			060308

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. Is there a Letter of Map Change (LOMC)? ☐ NO ☐ YES (If yes, and LOMC date/no. is available, enter date and case no. below). Date Case No.
0393G	11/16/2012	
4. Flood Zone	5. No. NFIP Map X	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1. ☐ Federal Flood insurance is available (community participants in NFIP). ☐ Regular Program ☐ Emergency Program of NFIP
2. ☐ Federal Flood insurance is not available because community is not participating in the NFIP.
3. ☐ Building/Mobile Home is in Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA), Federal Flood insurance may not be available.
CBRA/OPA Designation Date: X

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? ☐ YES ☐ NO
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

E. COMMENTS (Optional):

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the buildings/mobile home on the NFIP map.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION
Name: John T. Fazio Company Name: John T. Fazio & Associates, Inc. Address: 179 Niblick Road Suite 154 Paso Robles, CA 93446 Telephone Number: 805-226-4100 Date Signed 01/21/2026	

STANDARD FLOOD HAZARD DETERMINATION FORM INSTRUCTIONS
PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 20 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. This collection of information is mandatory. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0040) **NOTE: DO NOT SEND YOUR COMPLETED FORM TO THIS ADDRESS.**

SECTION 1

1. LENDER/SERVICER NAME AND ADDRESS: Enter lender name and address
2. COLLATERAL DESCRIPTION: Preparer should coordinate with user to ensure the collateral is sufficiently identified. Suggested forms of collateral identification include, but are not limited to, property address, parcel or lot number and longitude/latitude. If needed, additional information may be attached to this form.
3. LENDER/SERVICER ID NO: Optional. Preparer should coordinate with user to ensure the lender is sufficiently identified on the form. The lender name and address (Box 1. above) may be sufficient.
4. LOAN IDENTIFIER: Optional. May be used by lenders to conform with their individual method of identifying loans
5. AMOUNT OF FLOOD INSURANCE REQUIRED: Optional. The minimum federal requirement for this amount is the lesser of: the outstanding principal loan balance; the value of the improved property, mobile home and/or personal property used to secure the loan; or the maximum statutory limit of flood insurance coverage. A lender retains the prerogative to require flood insurance in excess of the minimum federal requirements not by the direction of FEMA. National Flood Insurance Program (NFIP) policies do not provide coverage in excess of the insured value of the building/mobile home/personal property.

SECTION 2

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name. Enter the complete name of the community (as indicated on the NFIP map) in which the building or mobile home is located. Under the NFIP, a community is the political unit that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. A community may be any State or area or political subdivision thereof, or any Indian tribe or authorized tribal organization, or Alaska Native village or authorized native organization. (Examples: Brewer, City of; Washington, Borough of; Worchester, Township of; Baldwin County; Jefferson Parish) For a building or mobile home that may be annexed by one community but is shown on another community's NFIP map, enter the Community Name for the community with land-use jurisdiction over the building or mobile home.
2. County(ies). Enter the name of the county or counties in which the community is located. For unincorporated areas of a county, enter "unincorporated areas." For independent cities, enter "independent city".
3. State. Enter the two-digit state abbreviation. (Examples: VA, TX, CA)
4. NFIP Community Number. Enter the 6-digit NFIP community number. This number can be determined by consulting the NFIP Community Status Book or can be found on the NFIP map; copies of either can be obtained from FEMA's Website <http://msc/fema.gov> or by calling 1-800-358-9616. If no NFIP Community Number exists for the community, enter "none".

B. NFIP DATA AFFECTING BUILDING/MOBILE HOME

The information in this section (excluding the LMOA/LOMR information) is obtained by reviewing the NFIP map on which the building/mobile home is located. The current NFIP map may be obtained from FEMA by calling 1-800-358-9616. Scanned copies of the NFIP maps can be viewed on FEMA's website at <http://msc.fema.gov>. Note that even when an NFIP map panel is not printed, it may be reflected on a community's NFIP map index with its proper number, date, and flood zone indicated; enter these data accordingly.

1. NFIP Map number or Community-Panel Number. Enter the 11-digit number shown on the NFIP map that covers the building or mobile home. (Examples: 480214 0022C; 58103C0075F). Some older maps will have a 9-digit number (Example: 12345601A). Note that the first six digits will not match the NFIP Community Number when the sixth digit is a "C" or when one community has annexed land from another but the NFIP map has not yet been updated to reflect this annexation. When the sixth digit is a "C", the NFIP map is in countywide format and shows the flood hazards for the geographic areas of the county on one map, including flood hazards for incorporated communities and for any unincorporated county contained within the county's geographic limits. Such countywide maps will list an NFIP Map Number. For maps not in such countywide format, the NFIP will list a Community-Panel Number on each panel. If no NFIP map is in effect for the location of the building or mobile home, enter "none."

2. **NFIP Map Panel Effective/Revised Date.** Enter the map effective date or the map revised date shown on the NFIP map. (Example: 6/15/93)
This will be the latest of all dates shown on the map.
3. **Is there a letter of Map Change (LOMC)?** This field can remain blank if no Letter of Map Change (LOMC) (these include the Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR) or similar FEMA Map Letter(s)) applies to the subject property. If there is a LOMC, list the date and number. Information on the LOMC is available from the following sources:
- * The community's official copy of its NFIP map should have a copy of all subsequently-issued FEMA Letters attached.
 - * For a LOMC issued on or after October 1, 1994. Information is available on FEMA's website at <http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/compendium-flood-map-changes>.
 - * The FEMA Map Service Center website is <https://msc.fema.gov/portal>.
4. **Flood Zone.** Enter the flood zone(s) covering the building or mobile home. (Examples: A, AE, A4, AR, AR/A, AR/AE, AR/AO, V, VE, V12, AH, AO, B, C, X, D) If any part of the building or mobile home is within the Special Flood Hazard Area (SFHA), the entire building or mobile home is considered to be in the SFHA. Each flood zone is defined in the legend of the NFIP map on which it appears. If there is no NFIP map for the subject area, enter "none"
5. **No NFIP Map.** If no NFIP map covers the area where the building or mobile home is located, check this box.
- C. **FEDERAL FLOOD INSURANCE AVAILABILITY.** Check all boxes that apply; however, note that boxes 1 (Federal Flood Insurance is available...) and 2 (Federal Flood Insurance is not available...) are mutually exclusive. Federal flood insurance is available to all residents of a community that participates in the NFIP. Community participation status can be determined by consulting the NFIP Community Status Book, which is available from FEMA and at <http://msc.fema.gov>. The NFIP Community Status Book will indicate whether or not the community is participating in the NFIP and whether participation is in the Emergency or Regular Program. If the community participates in the NFIP, check either Regular Program or Emergency Program. To obtain Federal flood insurance, a copy of this completed form may be provided to an insurance agent.
- Federal flood insurance is prohibited in designated Coastal Barrier Resources Area (CBRA) and Other Protected Areas (OPAs) for buildings or mobile homes built or substantially improved after the date of the CBRA or the OPA designation. Information about the Coastal Barrier Resources System may be obtained on FEMA's website at <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/cbrs.shtm>
- D. **DETERMINATION.** If any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA), check yes (flood insurance is required). If no portion of the building/mobile home is in an identified SFHA, check no. If no NFIP map exists for the community, check no if, no NFIP map exists, Section B5 should also be checked.
- E. **COMMENTS.** Optional Comment. Preparer may add additional comments/pages/data as needed.
- F. **PREPARER'S INFORMATION.** If other than the lender, enter the name, address, and telephone number of the company or organization performing the flood hazard determination. An individual's name may be included, but is not required.

Date of Determination. Enter date on which flood hazard determination was completed

MULTIPLE BUILDINGS: If the loan collateral includes more than one building, a schedule for the additional buildings/mobile homes indicating the determination for each may be attached. Otherwise, a separate form must be completed for each building or mobile home. Any attachments should be noted in the comment section. A separate flood insurance policy is required for each building or mobile home.

GUARANTEES REGARDING INFORMATION: Determinations on this form made by persons other than the lender are acceptable only to the extent that the accuracy of the information is guaranteed.

FORM AVAILABILITY: The form is available online at http://www.fema.gov/plan/prevent/fhm/frm_form.shtm.

Copies of this form are available from FEMA fax-on-demand line by calling (202) 646-FEMA and requesting form #23103. Guidance on using the form in a printed, computerized, or electronic format is contained in form #23110. This information is also available on FEMA's website. See the resource record, for usability purposes. The URL is <http://www.fema.gov/media-library/assets/documents/225?id=1394>.

PURPOSE OF FORM: In accordance with P.L. 103-325 Sec. 1365, (b) (1), this form has been designated to facilitate compliance with the flood insurance purchase requirements of the National Flood Insurance Reform Act of 1994.

FOR LENDING RELATED GUIDANCE REGARDING THIS FORM: Implementation of the mandatory flood insurance purchase requirements of the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 94, as amended, is the responsibility of the various Federal agencies that regulate lenders. Please contact your regulator or lender to determine their requirements.