

SUBJECT PROPERTY

9215 HUNTINGTON AVE, SAN DIEGO, CA 92123

CURRENT OWNER

DODSON M & A LIVING TRUST

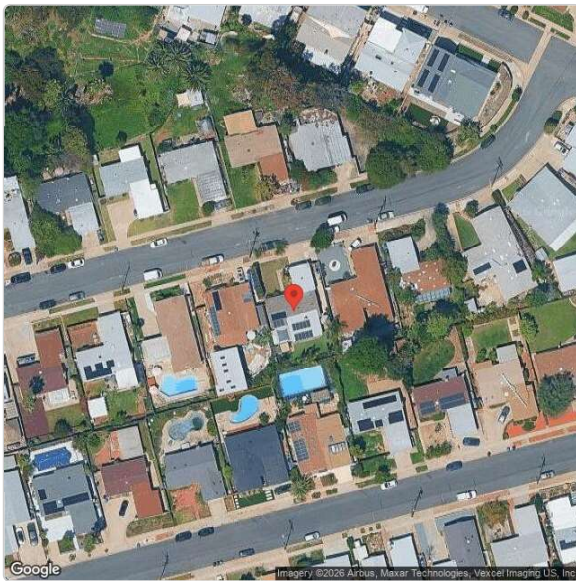
OPINION OF VALUE: **\$1,100,000**

EFFECTIVE DATE: 08/18/2026

ORDER INFORMATION

Order #:	6979632	Lender:	California Coast Credit Union
Loan #:	0010326346	Borrower:	MICHAEL DODSON
Inspection Type:	Virtual Interior	Co-Borrower:	
Assignment Type:	Not Specified	Exposure Time:	10-60 Days

PROPERTY SUMMARY



Property Type	Single Family	Assessed Year	2026
Beds	3	Assessed Value	\$662,918
Baths	2.0	Assessed Taxes	\$8,604
GLA Sqft	1,504	Sold Date	08/02/2016
Site Size Sqft	6,000	Sold Price	\$560,000
Year Built	1959	List Date	06/24/2016
Pool	None	List Price	\$556,000
Condition	Good	HOA	
County	SAN DIEGO		
Assessor Parcel Number (APN)	429-191-01-00		
Owner Per Public Record	DODSON M & A LIVING TRUST		
Location Comments	None significant		
Amenities	Solar panels (owned)		
Legal Description	LOT 899 TR 003866		

MARKET AREA ANALYSIS

INVENTORY ANALYSIS	PRIOR 7-12 MONTHS	PRIOR 4-6 MONTHS	PRIOR 3 MONTHS	CURRENT TREND
Total Sales	82	37	30	Declining -17% ↓
Total Active Listings	535	227	155	Declining -21% ↓
Absorption Rate	15.00%	13.00%	30.00%	Increasing 9% ↑
Months of Housing Supply	5	4	4	Declining -33% ↓
SALE ANALYSIS	PRIOR 7-12 MONTHS	PRIOR 4-6 MONTHS	PRIOR 3 MONTHS	CURRENT TREND
Median Sale Price	\$1,030,400	\$1,024,700	\$1,025,200	Stable 0%
Median List Price	\$1,049,700	\$1,095,800	\$1,066,200	Stable 3%
Median Days on Market (DOM)	47	12	21	Declining -34% ↓
Median Sale Price as % of List Price	98.00%	98.00%	100.00%	Stable 2%
Median Sale Price per sqft	\$673	\$720	\$738	Stable 4%
MARKET RISK	PRIOR 7-12 MONTHS	PRIOR 4-6 MONTHS	PRIOR 3 MONTHS	CURRENT TREND
Foreclosure Sales	0	0	0	
% Foreclosure Sales vs. Standard Sales	0.00%	0.00%	0.00%	

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SELECTED COMPARABLE SALES SUMMARY

 Subject Property 9215 HUNTINGTON AVE SAN DIEGO, CA, 92123 Single Family		 Sale Comp 1 Dist (mi) 0.17 2779 AMULET ST SAN DIEGO, CA, 92123 Single Family Adjusted Comp Sold Price \$1,220,000		 Sale Comp 2 Dist (mi) 0.22 9162 FERMI AVE SAN DIEGO, CA, 92123 Single Family Adjusted Comp Sold Price \$1,094,000		 Sale Comp 3 Dist (mi) 0.22 2828 MISSION VILLAGE DR SAN DIEGO, CA, 92123 Single Family Adjusted Comp Sold Price \$1,069,000	
Last Sale Price \$560,000		Last Sale Price \$1,180,000		Last Sale Price \$1,091,500		Last Sale Price \$1,099,000	
Last Sale Date 08/02/2016		Last Sale Date 04/14/2026		Last Sale Date 06/10/2026		Last Sale Date 06/17/2026	
MLS # 160034932		MLS # 260005225		MLS # 260012179		MLS # 260013378	
Doc # 2016.410761		Doc # 2026.122610		Doc # 2026.172858		Doc # 2026.191200	
Sold Date	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
08/02/2016		04/14/2026	\$0	06/10/2026	\$0	06/17/2026	\$0
Site Size sqft 6,000		6,000	\$0	6,000	\$0	6,000	\$0
Site Influence (Location)	None significant	None significant	\$0	None significant	\$0	None significant	\$0
View	Typical	Typical	\$0	Typical	\$0	Typical	\$0
Year Built 1959		1959	\$0	1958	\$0	1960	\$0
Style Conventional		Conventional	\$0	Conventional	\$0	Conventional	\$0
# Stories 1.0		1.0	\$0	1.0	\$0	1.0	\$0
Heating Unk.		Forced Air U...	\$0	Zoned Areas	\$0	Other/Remark...	\$0
Cooling Unk.		Central Forc...	\$0	Wall/Window,...	\$0	Wall/Window	\$0
Beds 3		3	\$0	3	\$0	3	\$0
Baths 2.0		2.0	\$0	2.0	\$0	2.0	\$0
GLA sqft 1,504		1,300	\$20,005	1,450	\$0	1,420	\$0
Basement No basement		No basement	\$0	No basement	\$0	No basement	\$0
Fin Bsmt sqft 0		0	\$0	0	\$0	0	\$0
Const Quality Average		Average	\$0	Average	\$0	Average	\$0
Condition Good		Good	\$0	Good	\$0	Good	\$0
Amenities Solar panels (o...		Typical amen...	\$20,000	Solar panels...	\$0	ADU (1bd/1.0...	-\$30,000
Pool None		None	\$0	None	\$0	None	\$0
Parking Type Spaces Carport 2		Carport 2	\$0	Carport 1	\$2,500	Carport 2	\$0
Other Adj			\$0		\$0		\$0
Net Adjustment		3.39%	\$40,000	0.23%	\$2,500	-2.73%	-\$30,000
Gross Adjustment		3.39%	\$40,000	0.23%	\$2,500	2.73%	\$30,000

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SELECTED COMPARABLE LISTINGS SUMMARY



Subject Property

9215 HUNTINGTON AVE
SAN DIEGO, CA, 92123
Single Family



Listing Comp 1

Dist (mi) 0.49

2705 KOBE DR
SAN DIEGO, CA, 92123
Single Family
Adjusted Comp List Price
\$1,109,000

Last Sale Price	\$560,000	Last List Price	\$1,115,000
Last Sale Date	08/02/2016	Last List Date	05/07/2026
MLS #	160034932	MLS #	260011068
Doc #	2016.410761	Doc #	2003.796281
Sold Date	08/02/2016	Value	Adj
Site Size sqft	6,000		\$0
Site Influence (Location)	None significant	7,400	\$0
View	Typical	None significant	\$0
Year Built	1959	Typical	\$0
Style	Conventional	1960	\$0
# Stories	1.0	Conventional	\$0
Heating	Unk.	1.0	\$0
Cooling	Unk.	Forced air u...	\$0
Beds	3	Central Forc...	\$0
Baths	2.0	3	\$0
GLA sqft	1,504	2.0	\$0
Basement	No basement	1,688	-\$18,500
Fin Bsmt sqft	0	No basement	\$0
Const Quality	Average	0	\$0
Condition	Good	Average	\$0
Amenities	Solar panels (o...	Average +	\$50,000
Pool	None	Solar panels...	\$0
Parking Type Spaces	Carport 2	IG pool	-\$30,000
Other Adj		Garage 2	-\$7,500
Net Adjustment			\$0
Gross Adjustment			
		-0.54%	-\$6,000
		9.51%	\$106,000

COMPARABLE COMMENTS

Adjusted Value Range of Comps: \$1,069,000 to \$1,220,000

- All adjustments have been rounded to the nearest \$500.
- No site adjustments deemed warranted as subject and utilized comparables exhibit similar site utility.
- Adjustments to gross living area (GLA) were applied only if differences exceeded 100 square feet.
- Carports have been valued at half the rate of garages.
- Adjustments for quality or condition, where relevant, are based on the evaluator's assessment of MLS photos and commentary.
- Owned solar panels adjusted \$20,000.
- ADU adjusted \$50,000.
- Sale #3 adjusted \$30,000 for amenities (ADU @ \$50k minus no solar @ \$20k).
- All disparities between the subject and utilized comparables were given careful consideration while compiling this report. Where disparities exist and adjustments have not been applied, there was either insufficient market data from which to extract an adjustment or the subject and comparables are considered to be acceptably similar and adjustments were deemed unwarranted.
- Outbuildings have only been reported as an amenity and in the grid if they appear to be built on a permanent foundation. If foundation is unknown, no amenity rating or value is given as they are considered personal property. Similarly, above ground pools/spas are considered personal property and given no value in this report. Solar panels are only given value if owned; if leased, under PPA, or ownership is unknown, no value is given.
- Porches/patios/decks/fences are considered typical amenities, and no adjustments are deemed warranted.

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 SUBJECT PROPERTY 3-YEAR SALE HISTORY

DATE	PRICE	PURCHASE LOAN	TRANSACTION TYPE	BUYER(S)	SELLER(S)
No information available					

 SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

The subject property is in good condition overall, with no visible signs of obsolescence or deferred maintenance. It is situated in a suburban neighborhood, generally conforming to surrounding properties.

Market values have remained stable over the past year. After reviewing recent sales data and supplemental sources, it was determined that no time adjustments to the selected comparable sales were necessary. Additionally, foreclosures, REO properties, and short sales do not significantly impact the local market at this time.

 FINAL RECONCILIATION

Comparable listings were not given any weight in forming the value opinion.

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SELECTED AND RECENT SALES / LISTING COMPARABLES



📍 Subject Property ● Selected Sale Comp ● Selected Listing Comp ● Comparable Sale ● Comparable Listing

SELECTED COMPARABLES

COMP RANK	ADDRESS	DIST (MI)	ADJ PRICE	LAST PRICE	LAST DATE	GLA	SITE SIZE	BED	BATH	YEAR BUILT
📍	9215 HUNTINGTON AVE, SAN DIEGO, CA 92123			\$560,000	08/02/2016	1,504	6,000	3	2.0	1959
1	2779 AMULET ST, SAN DIEGO, CA 92123	0.17	\$1,220,000	\$1,180,000	04/14/2026	1,300	6,000	3	2.0	1959
2	9162 FERMI AVE, SAN DIEGO, CA 92123	0.22	\$1,094,000	\$1,091,500	06/10/2026	1,450	6,000	3	2.0	1958
3	2828 MISSION VILLAGE DR, SAN DIEGO, CA 92123	0.22	\$1,069,000	\$1,099,000	06/17/2026	1,420	6,000	3	2.0	1960
4	2705 KOBE DR, SAN DIEGO, CA 92123	0.49	\$1,109,000	\$1,115,000	05/07/2026	1,688	7,400	3	2.0	1960

TOP AREA RECENT SALES / LISTINGS

COMP RANK	ADDRESS	DIST (MI)	ADJ PRICE	LAST PRICE	LAST DATE	GLA	SITE SIZE	BED	BATH	YEAR BUILT
📍	9215 HUNTINGTON AVE, SAN DIEGO, CA 92123			\$560,000	08/02/2016	1,504	6,000	3	2.0	1959
1	2578 MOONSTONE DR, SAN DIEGO, CA 92123	0.43	\$1,000,000			1,510	6,000	3	2.00	1959
2	9342 FERMI AVE, SAN DIEGO, CA 92123	0.4	\$995,000			1,516	7,000	3	2.00	1958
3	2640 LARKIN PL, SAN DIEGO, CA 92123	0.42	\$970,000	\$970,000	03/05/2026	1,524	5,400	4	2.50	1961
4	2991 MOBLEY ST, SAN DIEGO, CA 92123	0.39	\$940,000	\$940,000	04/06/2026	1,790	6,300	3	2.00	1961
5	3141 ADMIRAL AVE, SAN DIEGO, CA 92123	0.32	\$855,000	\$855,000	07/02/2026	1,300	6,300	3	2.00	1958
6	9055 GERALDINE PL, SAN DIEGO, CA 92123	0.33	\$892,000	\$892,000	06/11/2026	1,524	8,000	4	2.50	1961

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SELECTED COMPARABLE PHOTOS

*Sale Comp 1: 2779 AMULET ST, SAN DIEGO, CA 92123**Sale Comp 2: 9162 FERMI AVE, SAN DIEGO, CA 92123**Sale Comp 3: 2828 MISSION VILLAGE DR, SAN DIEGO, CA 92123*

A standout opportunity in Serra Mesa, this beautifully reimagined home blends modern upgrades, contemporary styling, and flexible living in one of central San Diego's most convenient locations. The turnkey residence features curated finishes and thoughtful design, creating a warm yet sophisticated living environment. Attached flexible living space with private entrance and kitchenette offers versatility for multi-generational living, extended family, guests, or a private work-from-home retreat while maintaining connection to the main home. Generous lot with inviting indoor-outdoor flow for everyday living and entertaining, plus tandem carport parking and additional storage shed. Ideally located in Serra Mesa (Mission Village / 92123) near Mission Valley with quick access to the 8, 805, 15, and 163 freeways, placing beaches, downtown San Diego, shopping, dining, hospitals, and major employment centers just minutes away.

Beautifully upgraded single-level home in the highly desirable Mission Village/Serra Mesa neighborhood, ideally located near all that San Diego has to offer. This move-in ready residence features newer Mitsubishi mini-split systems throughout, owned solar, and extensive infrastructure upgrades including all new copper cold water lines and fully replaced PVC drainage plumbing. The remodeled kitchen showcases Quartzite countertops, newer LG appliances, reverse osmosis water filtration, and modern finishes throughout. Both bathrooms have been fully renovated with new tile, tub, fixtures, and flooring. A finished and insulated sunroom adds valuable living space and is included in the recorded square footage. The garage has been thoughtfully improved with epoxy flooring, drywall, recessed lighting, plus a separate insulated office build-out complete with its own A/C system and privacy-tinted windows. Enjoy the professionally designed low-maintenance landscaping with turf, dryscape, and automatic irrigation. Additional highlights include a brand new driveway, owned water softener system, and an unbeatable central location just minutes from Downtown San Diego, Mission Beach, Fashion Valley, Mission Valley, Convoy District, the San Diego Zoo, and within walking distance to Snapdragon Stadium.

Solar is owned. Live in one, rent the other! FULLY remodeled 2-on-1 property in Serra Mesa featuring a 3 bed, 2 bath main home with modern upgrades, open indoor-outdoor living, and a spacious backyard. Includes a private 1 bed, 1 bath ADU with its own entrance and full kitchen-perfect for rental income or guests. Conveniently located near major freeways, shopping, and top San Diego destinations.

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Listing Comp 1: 2705 KOBE DR, SAN DIEGO, CA 92123

One-story living, a sparkling pool, and a backyard that actually feels private this is the one. 2705 Kobe Dr sits on a corner lot in central San Diego with solar, a newer roof, and 4 bedrooms 2 bathrooms. Your rear neighbors sit lower, so you get that open, unobstructed feel without the fishbowl. Fourth bedroom is a garage conversion that can easily be an ADU or remove the shed and add an ADU there as well!

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AERIAL SATELLITE VIEW



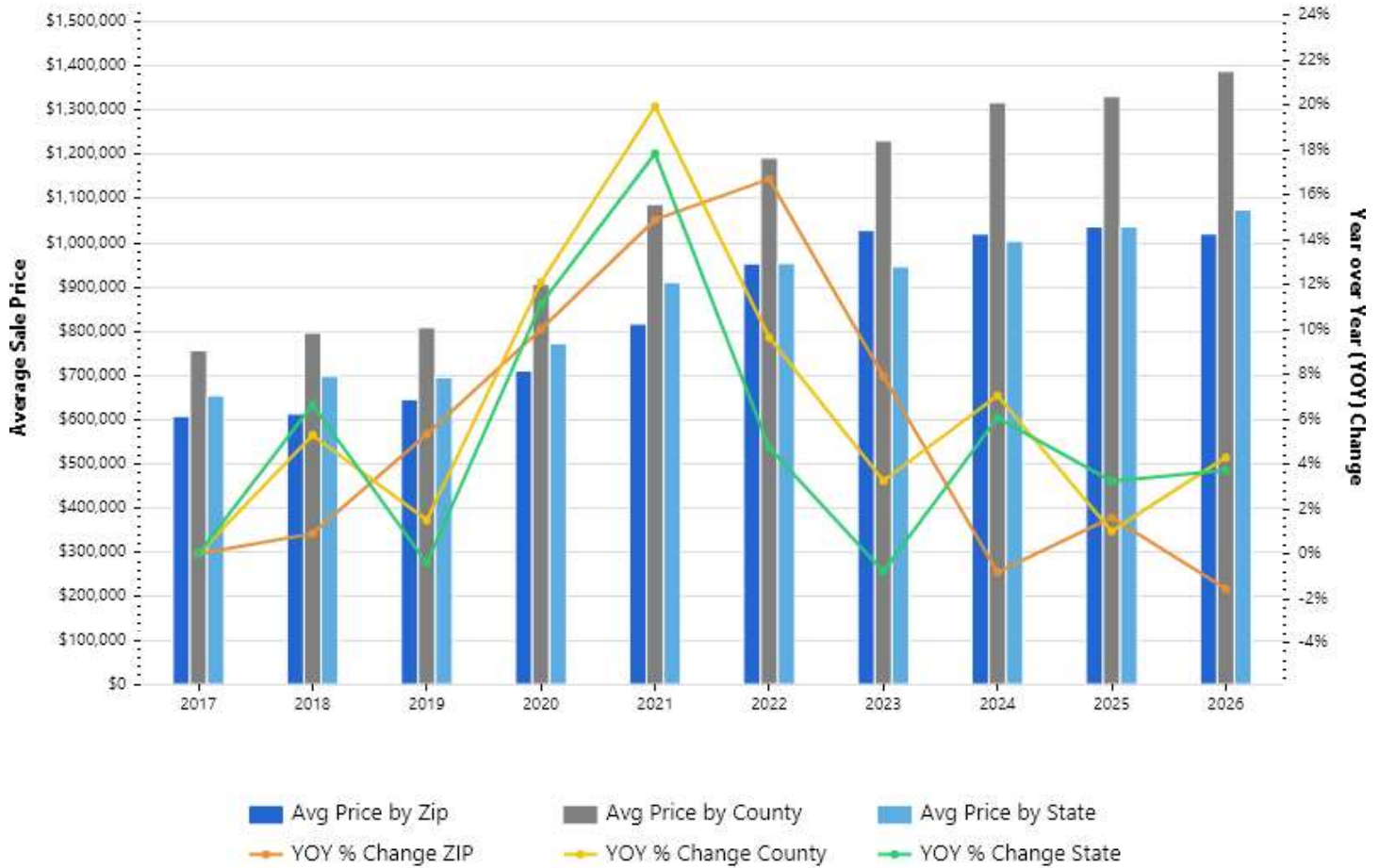
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MARKET TRENDS

Area Price Trends
(Zip Code : 92123)

Represents the past 10 years of area sale prices in the subject property Zip code, County and State

- **Average Price by Zip** represents the average sale price at the Zip code level for the shown year
- **Average Price by County** represents the average sale price at the County level for the shown year
- **Average Price by State** represents the average sale price at the State level for the shown year
- **Year over Year (YOY)** trend lines show the percentage of change by Zip, by County and by Year

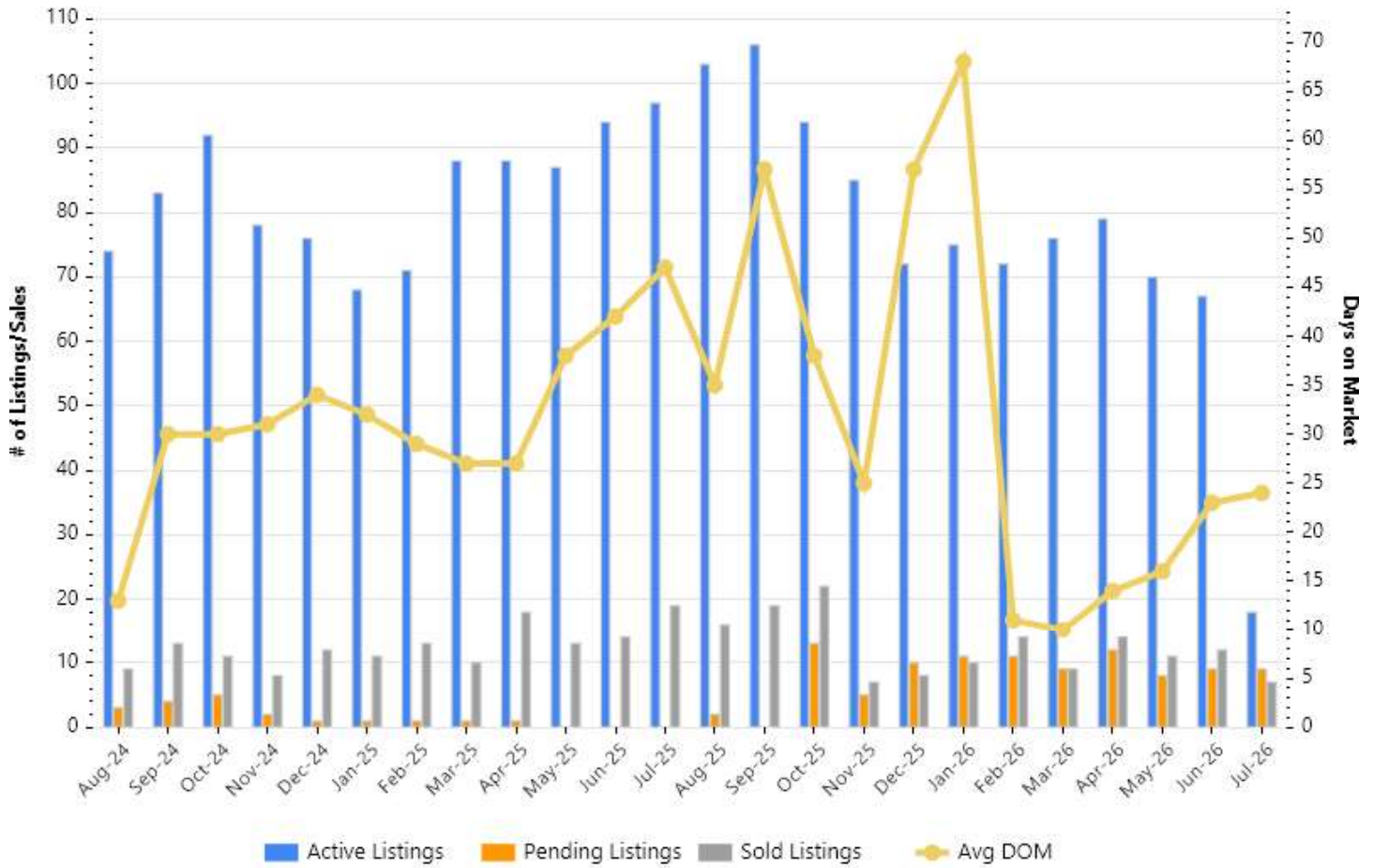
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Market Activity (Zip Code : 92123)



- **Average Days on Market (DOM)** represents to the number of days a property was ACTIVELY listed on the market for sale before being sold in that particular month.
- **Number of Active or Pending Listings** represents how many properties were for sale in that particular month/Year.

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EVALUATION LIMITING CONDITIONS AND CERTIFICATIONS

REPORTING OPTION AND PURPOSE:

This Evaluation is prepared in accordance with the Interagency Appraisal and Evaluation Guidelines to develop an opinion of market value for the identified subject property and is not an appraisal and, therefore is not required to comply with the Uniform Standards of Professional Appraisal Practice (USPAP).

INTENDED USE AND USER:

The intended use of this report is to assist the client in assessing the suitability of the subject property as collateral for a **lending** decision. The **only** intended user is the client identified on the first page. Use by any other party is not intended. Any reliance placed on this report by unauthorized users is at their own risk.

DEFINITION OF OPINION OF MARKET VALUE:

Market value reflects the most probable price a property should bring in a competitive, open market, with buyers and sellers typically motivated, acting knowledgeably, given reasonable exposure time, paid in cash or equivalent financing, and unaffected by special or creative concessions.(Source: OCC, 12 CFR Part 34, Subpart C)

REAL PROPERTY INTEREST:

The property rights appraised are Fee Simple unless otherwise stated.

SCOPE OF WORK:

The evaluator analyzed subject property information, comparable market data, and other relevant sources. Inspection data, when included, is provided by a qualified third party and is assumed accurate; the evaluator has reviewed and validated this information.

Additional data sources may include public records, MLS listings, and other credible resources. Comparable data may include closed sales, active listings, pending sales, or other relevant market activity and metrics. Photographs and sale confirmations are obtained from MLS or public sources unless otherwise noted.

The sales comparison approach relies primarily on qualitative techniques such as ranking and relative comparison to evaluate differences among comparables. Quantitative adjustments may also be applied when supported by market evidence. Automated valuation adjustments generated by Veros Real Estate Solutions' iVALUATION technologies may be used and modified based on the evaluator's market expertise.

CLIENT SCOPE OF WORK ACKNOWLEDGMENT:

By using this report, the client acknowledges that the scope of work is appropriate for the intended use and acceptable for the level of risk. This evaluation does not constitute an appraisal and must not be interpreted or relied upon as an appraisal. An appraisal is a distinct valuation service performed by a state-licensed or state-certified appraiser in accordance with applicable appraisal standards and may include additional data sources, analyses, and verification procedures not available or employed in this evaluation.

HIGHEST AND BEST USE:

Based on zoning and the subject property's legal and physical characteristics, the highest and best use is its current use unless otherwise indicated.

APPROACHES TO VALUE:

The sales comparison approach is used exclusively unless noted otherwise.

ASSUMPTIONS AND LIMITING CONDITIONS:

All analyses, opinions, and conclusions are subject to the general assumptions and limiting conditions contained in this report, as well as any specific conditions identified by the evaluator.

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WARNING: The use of assumptions may affect assignment results.

1. The evaluator will not be responsible for matters of a legal nature that affect either the property being evaluated or the title to it. The evaluator assumes that the title is good and marketable and will not render any opinions about the title.
2. The evaluator will not give testimony or appear in court because he or she made an evaluation of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
3. Unless otherwise stated in this evaluation report, the evaluator has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property or surroundings (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 made an assumption that there are no such conditions or influences; the evaluator makes no guarantees, or warranties, express or implied. The evaluator will not be responsible for any such conditions or influences that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the evaluator is not an expert in the field of environmental hazards, this evaluation report must not be considered an environmental assessment of the property.
4. The evaluator obtained the information, estimates, and opinions that were expressed in the evaluation report from sources he or she considers to be reliable and believes them to be true and correct. However, the evaluator does not assume responsibility for the accuracy of such items furnished by other parties.
5. The evaluator has based the valuation conclusion on the identified and available data sources, which are considered reliable and include, but are not limited to, public records, and MLS data.
6. The evaluator assumes the subject property complies with zoning, environmental and land use regulations, and that the present use is the Highest and Best Use.
7. The evaluator will not disclose the contents of this report except as required by applicable law.
8. When an interior viewing of the subject is not performed as part of an assignment, the interior of the subject is assumed to be consistent with the condition of the exterior of the property, and that interior appointments and amenities are consistent with similar properties located within the area.
9. Factors such as easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances, or other items of a similar nature that would significantly affect the evaluator's opinion of value are not apparent.
10. Components, such as mechanical, electrical, and plumbing that constitute the subject property are fundamentally sound and in good working order.
11. The source and data collected and provided by a qualified professional inspector is assumed to be reliable and believed to be true and correct; and the evaluator has a reasonable basis to believe that such a professional is competent.

EVALUATOR'S CERTIFICATION: The evaluator certifies and agrees that:

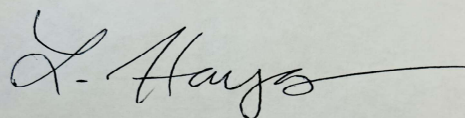
1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
4. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. 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 evaluation.
7. I have **not** made a personal inspection (viewing) of the property that is the subject of this report.
8. I have personally prepared all opinions and conclusions concerning the subject property that were set forth in the evaluation report.

EVALUATOR SIGNOFF

Evaluator Name

Lauren Hayes

Evaluator Signature



Signature Date

08/20/2026

SUBJECT & CLIENT

Address 9215 HUNTINGTON AVENUE	City San Diego	County San Diego	State CA	Zip 92123
Borrower MICHAEL DODSON		Co-Borrower		
Client California Coast Credit Union	Address 9201 Spectrum Center Blvd #300	City San Diego	State CA	Zip 92123

TYPE OF INSPECTION PERFORMED

- ☐ Exterior-Only From Street
☐ Walk-In Interior & Exterior
☐ Virtual Exterior-Only From Street
☒ Virtual Walk-In Interior & Exterior

EVIDENCE OF LISTING STATUS

Evidence Subject For Sale ☐ Yes ☒ No
If Yes, Distressed Listing ☐ Yes ☐ No
List Price [\$]
List Date [] DOM []

MARKET INFLUENCES

Significant Area Non-Residential Use

Commercial ☐ Yes ☒ No
Industrial ☐ Yes ☒ No
Agricultural ☐ Yes ☒ No
Golf/Recreational ☐ Yes ☒ No
Lake or Ocean ☐ Yes ☒ No
National Park/Forest ☐ Yes ☒ No
Vacant ☐ Yes ☒ No
Other [] ☐ Yes ☒ No

EXTERNAL FACTORS

Adverse External Factors

Fronts/Sides/Backs Busy Street	☐ Yes ☒ No
High Tension Electrical Wires	☐ Yes ☒ No
Vacant/Abandoned Property	☐ Yes ☒ No
Landfill or Transfer Station	☐ Yes ☒ No
Commercial/Industrial Influences	☐ Yes ☒ No
Railroad Tracks	☐ Yes ☒ No
Freeway/Highway Influence	☐ Yes ☒ No
Private or Public Airport	☐ Yes ☒ No
Other []	☐ Yes ☒ No

Positive External Factors

Golf Course	☐ Yes ☒ No
Waterfront	☐ Yes ☒ No
Beach Access	☐ Yes ☒ No
Lake Access	☐ Yes ☒ No
Marina/Boat Ramp Access	☐ Yes ☒ No
Gated Community / Security Gate	☐ Yes ☒ No
View []	☐ Yes ☒ No
Other []	☐ Yes ☒ No

PROPERTY TYPE

- | | |
|--|--|
| ☒ SFR - Detached | ☐ Condo - Garden Style |
| ☐ SFR - Attached | ☐ Condo - Mid-Rise or High-Rise |
| ☐ SFR - Semi-Detached / End | ☐ Condo - Other |
| ☐ SFR - With Accessory Unit | ☐ Manufactured [Add Date] |
| ☐ Duplex | ☐ Commercial / Mixed-Use |
| ☐ Triplex | ☐ Other [] |
| ☐ Quadplex | |

CONDO OR PLANNED UNIT DEV

☐ Subject is in a Condo or PUD
Dues []
Dues Term []

*Homeowner's association information is provided as available. Lender may wish to confirm with the association.

CAR STORAGE

☐ None
☐ Carport # Cars []
☒ Garage # Cars [2]
☒ Driveway # Cars [2]
Surface [Concrete]

Garage/Carport Design

- ☒ Attached
☐ Detached
☐ Built-In

ADDITIONAL IMPROVEMENTS

- ☐ Accessory Unit
☐ Outbuildings
☒ Solar Panels [Owned]]
☒ Porch [Concrete]]
☒ Patio [Covered]]
☐ Pool []
☒ Fence [Wooden]]
☐ Other []

ADDITIONS OR CONVERSIONS

☐ Apparent Additions
Added GLA [] SqFt]
Permitted? ☐ Yes ☐ No
☐ Conversions

SUBJECT CONDITION

☐ New / Like New ☐ Very Good ☒ Good ☐ Average ☐ Fair / Below-Average ☐ Poor / Uninhabitable	Occupancy ☒ Occupied ☐ Vacant (If Vacant, Is Home Secured? ☐ Yes ☐ No) ☐ Tenant Occupied Rent [] Terms [] Length []
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Subject Condition Related to Neighboring Properties

☒ Similar ☐ Inferior ☐ Superior ☐ Unknown

Deferred Maintenance

Siding Damaged	☐ Yes ☒ No	Roof Disrepair / Lifting Shingles	☐ Yes ☒ No
Peeling Paint	☐ Yes ☒ No	Dry Rot / Decaying Wood	☐ Yes ☒ No
Broken Windows	☐ Yes ☒ No	Fire / Wildfire or Smoke Damage	☐ Yes ☒ No
Foundation Damaged	☐ Yes ☒ No	Water or Flood Damage	☐ Yes ☒ No
Landscape Not Maintained	☐ Yes ☒ No	Storm or Hurricane Damage	☐ Yes ☒ No
Landscape Damage	☐ Yes ☒ No	Earthquake Damage	☐ Yes ☒ No
Under Construction	☐ Yes ☒ No	Tornado Damage	☐ Yes ☒ No
Other (Describe Below)	☐ Yes ☒ No	Safety or Habitability Issues Noted	☐ Yes ☒ No

Was any of the above deferred maintenance caused by a recent natural disaster? ☐ Yes ☒ No

If yes, does it appear the interior suffered significant damage? ☐ Yes ☐ No

Is the property located in an active FEMA disaster area? ☐ Yes ☒ No

Rate the disaster related damage to the property: []

Percent of neighborhood properties that suffered damage: [] %]

Estimate of total cost to repair: [\$] Estimated time to repair: []

Describe the damage to the subject and any damage to neighborhood:

SUBJECT SITE / LOT

Lot Size [0.14] Lot Shape [Rectangular]

Utilities	Public	Other	Description
Electricity	☒	☐	[]
Gas	☒	☐	[]
Water	☒	☐	[]
Sewer	☒	☐	[]

Offsite Improvements	Public	Private	Description
Street	☒	☐	[Asphalt]
Alley	☐	☐	[None]

SUBJECT IMPROVEMENTS

# Stories [1]	Year Built [1959]	Foundation / Basement
Design [Ranch]		☒ Concrete Slab
Construction [Wood Frame]		☐ Crawl Space
Exterior Walls [Stucco]		☐ Basement
Roof Surface [Comp Shingle]		☐ Full
Fireplace # [] [None]		☐ Partial
Heating Type [Forced]		% Finished [] %]
Cooling Type [Central/Forced Air]		

ROOM INFORMATION AND LOCATION

[5] # Total Rooms Above Grade		Living Room	Dining Room	Kitchen	Den	Family Room	Rec Room	Bedrooms	Full Baths	Half Baths	Other
[3] # Bedrooms Above Grade	Above Grade	1	1	1				3	2		
[2] # Bathrooms Above Grade	Below Grade										

SUBJECT & CLIENT

Address 9215 HUNTINGTON AVENUE	City San Diego	County San Diego	State CA	Zip 92123
Borrower MICHAEL DODSON	Co-Borrower			
Client California Coast Credit Union	Address 9201 Spectrum Center Blvd #300	City San Diego	State CA	Zip 92123

COMMENTS

No HOA

Renovations
- New Flooring

SCOPE, CERTIFICATION AND LIMITING CONDITIONS

SCOPE OF WORK: The scope of this property inspection assignment is as follows:

- An inspector has conducted either a property inspection of the described property via use of a personal physical inspection or remotely utilizing proprietary video/audio technology (inspection type is noted within the report), and this inspection is the source of the photographs and salient information contained within this report. Information obtained from county websites, local MLS, and other public sources of data has, in some cases, also been relied upon and or reported.
- Unless otherwise indicated, the use of this technology has allowed the inspector to optically view all areas of the subject property which are typically viewed during a physical inspection. When needed, the inspector has also interfaced with the borrower to obtain and confirm information about the features and characteristics of the property. Any items of deferred maintenance will be photographed and included within the report.
- Information about the neighborhood, site and surrounding property characteristics have been, when available, obtained from secondary online sources. Aerial imagery, unless unavailable for the property in question, has been analyzed in the course of this inspection.

CERTIFICATION: The inspector, hereby certifies and agrees that:

- I have personally conducted the inspection, as defined herein, of the subject property identified in this report.
- The subject photos, contained herein, were taken at the time of the inspection.
- I have viewed subject from all sides, as possible, and have reported any external influences.
- If identified within the report as a physical inspection, I have completed an exterior or interior (as noted) inspection of subject property and have reported all observable factors that have an effect on subject value and marketability.
- If identified within the report as a virtual inspection, I have completed an exterior and/or interior (as noted) inspection of the subject property via proprietary video technology, and have reported all observable factors that have an effect on the subject value and marketability.
- The statements of fact contained in this report are true and correct and I have not knowingly withheld any information.
- The reported opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- I have adequate knowledge and training to complete this inspection assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- In completion of this assignment I have utilized technology sufficient to perform a complete and adequate visual inspection of the interior and exterior areas of the subject property. I have reported the condition of the improvements in factual, specific terms, and have identified and reported the physical deficiencies that could affect the livability, soundness and/or structural integrity of the property.

CONTINGENT AND LIMITING CONDITIONS: The above certification is subject to the following conditions:

Unless otherwise stated in this report, the inspector has no knowledge of any concealed or unapparent conditions of the property or adverse environmental conditions that would make the property more or less valuable, and has assumed that there are no such conditions and make no guarantees or warranties, expressed or implied, regarding the condition of the property. Inspector 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. This report must not be considered as an environmental assessment of the property. In addition, this inspection report is not an estimate of value, but may be utilized as part of a valuation assignment. This report is intended to help determine the existence and condition of the subject property on the date and time of the inspection for a mortgage finance transaction.

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

Company Richard Santos
Address 2333 N Broadway Suite 205
City, St Zip Santa Ana, CA 92706
Phone (877) 490-0390

Location Validation (VPI Inspection Only)

9 2 1 5
H u n t i n g t o n
A v e , S a n
D i e g o , C A
9 2 1 2 3 , U S A
3 2 . 7 9 5 4 9 5 9 0
- 1 1 7 . 1 2 9 1 0 8 7 0

Richard Santos / 08/18/2026
Inspector / Inspection Date

SUBJECT & CLIENT

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SUBJECT PROPERTY PHOTO ADDENDUM

Front View



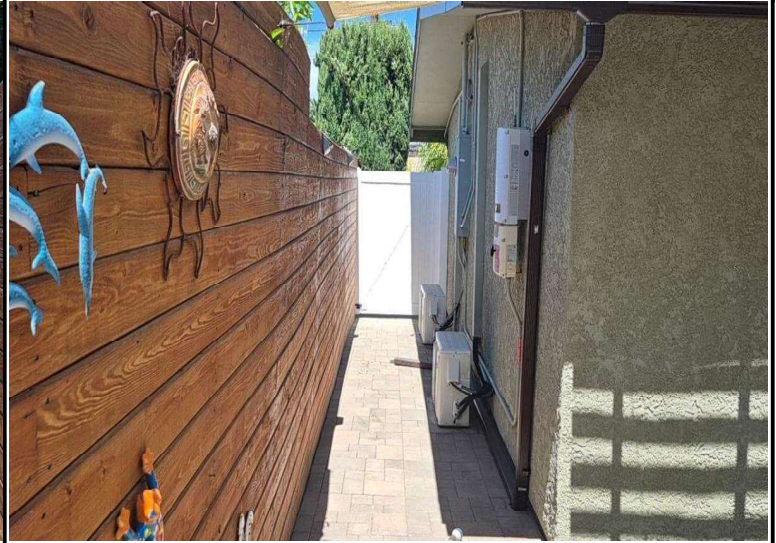
Address Verification



Left Side View



Right Side View



Left Street View



Right Street View



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SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If needed)



Living Room



Kitchen



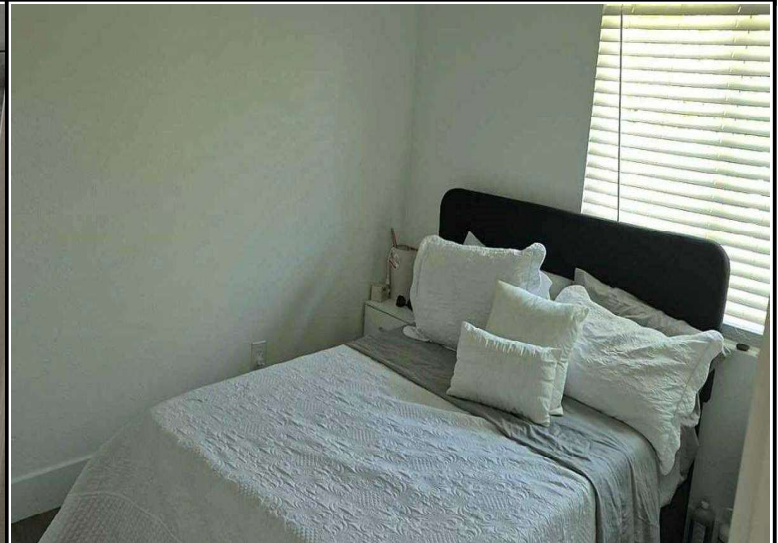
Dining Room



Bed 1



Bed 2



PROPERTY INSPECTION ANALYSIS

File # 6979632.2
Loan # 0010326346

SUBJECT & CLIENT

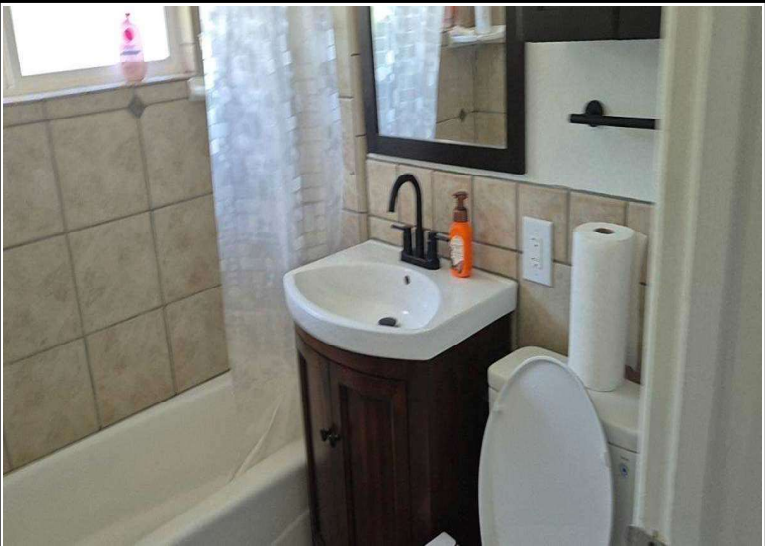
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SUBJECT PROPERTY PHOTO ADDENDUM

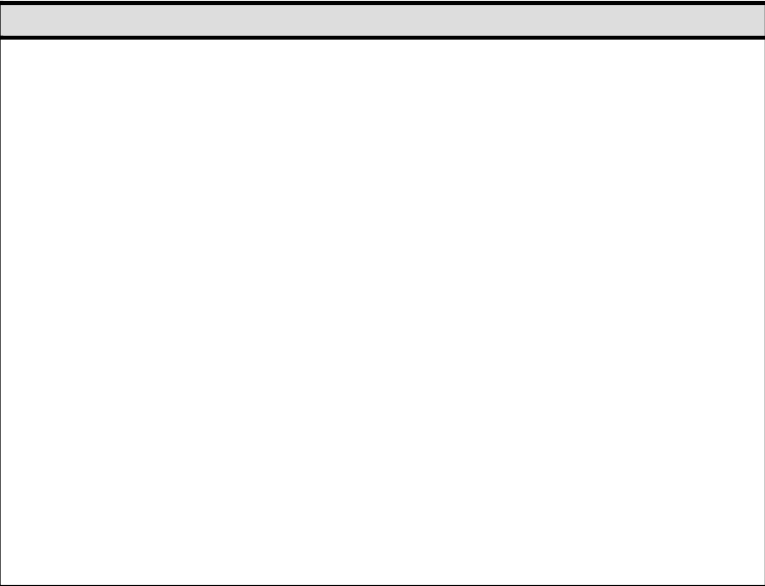
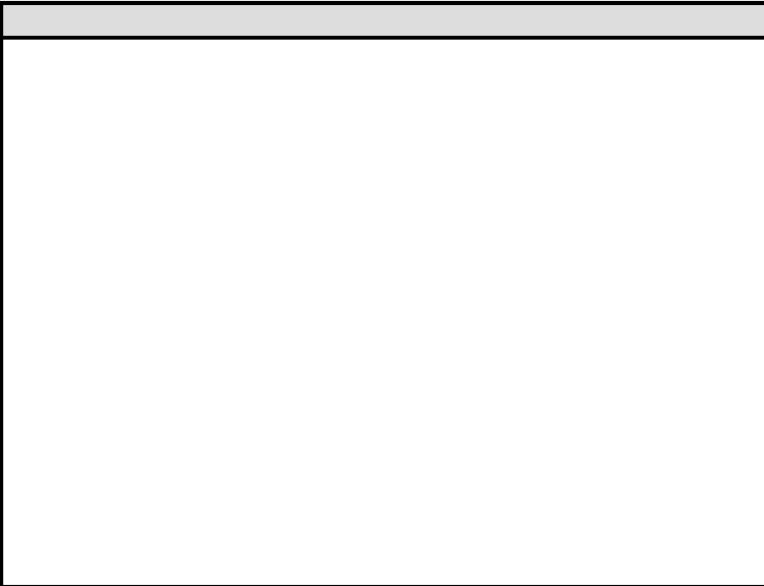
Bed 3



Bath 1



Bath 2



File # 6979632.2
Loan # 0010326346

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SUBJECT PROPERTY PHOTO ADDENDUM[illegible]