

INVOICE

FROM:

Erik Peoples
 Street Value Appraisals
 PO Box 7853
 Ventura, CA 93006-7853

Telephone Number: (805) 216-8611 Fax Number:

TO:

John Q Public
 13311 Minna St
 Camarillo

E-Mail: JohnQPublic@gmail.com

Telephone Number: Fax Number:

Alternate Number:

INVOICE NUMBER

SVA 03-11-2023-4

DATES

Invoice Date: 03/11/2023

Due Date: 03/15/2023

REFERENCE

Internal Order #: 13311 Minna CAM SVA DA

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form: 13311 Minna CAM SVA DA

Other File # on form:

Federal Tax ID:

Employer ID:

DESCRIPTION

Lender:

Client:

Purchaser/Borrower: N/A

Property Address: 13311 Minna St

City: Camarillo

County: Ventura

State: CA

Zip:

Legal Description:

FEES

AMOUNT

Appraiser Fee (Desktop Appraisal) FSBO Appraisal

200.00

SUBTOTAL

200.00

PAYMENTS

AMOUNT

Check #: Date: 03/10/2023 Description: Paid Online by CC

200.00

Check #: Date: Description:

Check #: Date: Description:

SUBTOTAL

200.00

TOTAL DUE

\$

0.00

APPRAISAL OF REAL PROPERTY



LOCATED AT

13311 Minna St
Camarillo, CA 93010

FOR

John Q Public
13311 Minna St
Camarillo, CA 93010

OPINION OF VALUE

\$845,000

AS OF

March 11, 2023

BY

Erik Peoples
Street Value Appraisals
P.O. Box 7853
Ventura, CA 93006
805-216-8611
info@streetvalueappraisals.com

Street Value Appraisals
P.O. Box 7853
Ventura, CA 93006
805-216-8611

03/15/2023

John Q Public
13311 Minna St
Camarillo, CA 93010

Re: Property: 13311 Minna St
Camarillo, CA 93010
Borrower: N/A
File No.: 13311 Minna St

Opinion of Value: \$ 845,000
Effective Date: March 11, 2023

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of proposed market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a remote analysis of the site and improvements, a location analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Erik Peoples', with a stylized flourish extending to the right.

Erik Peoples
Licensed Appraiser
License or Certification #: 034230
State: CA Expires: 06/01/2024
info@streetvalueappraisals.com

Borrower	N/A	File No.	13311 Minna St
Property Address	13311 Minna St		
City	Camarillo	County	Ventura
		State	CA
Lender/Client	John Q Public	Zip Code	93010

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RESIDENTIAL APPRAISAL REPORT

File No.: 13311 Minna St

Property Address: 13311 Minna St	City: Camarillo	State: CA	Zip Code: 93010
County: Ventura		Legal Description: Lot 2 Easyville Acres	
Assessor's Parcel #: 0-1000-1000-25			
Tax Year: 2022	R.E. Taxes: \$ 3,000	Special Assessments: \$ 0	Borrower (if applicable): N/A
Current Owner of Record: John Q & Joan Public		Occupant: <input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing
Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$ 0	<input type="checkbox"/> per year <input type="checkbox"/> per month
Market Area Name: Camarillo		Map Reference: 493 F6	Census Tract: 0052.05

The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)			
This report reflects the following value (if not Current, see comments): <input type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective			
Approaches developed for this appraisal: <input type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)			
Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)			
Intended Use: Proposed Market Valuation			
Intended User(s) (by name or type): John Q Public and anyone he releases the report to.			
Client: John Q Public		Address: 13311 Minna St Camarillo, CA 93010	
Appraiser: Erik Peoples		Address: P.O. Box 7853 Ventura, CA 93006	

Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply Marketing time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.	Predominant Occupancy <input checked="" type="checkbox"/> Owner 96 <input type="checkbox"/> Tenant 1 <input checked="" type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%)	One-Unit Housing PRICE AGE \$(000) (yrs) 740 Low 20 1,030 High 65 880 Pred 38	Present Land Use One-Unit 91 % 2-4 Unit 2 % Multi-Unit 1 % Comm'l 4 % Other 2 %	Change in Land Use <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely * <input type="checkbox"/> In Process * * To:
--	---	---	---	---

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): SEE COMMENT ADDENDUM

Dimensions: SEE PLAT MAP	Site Area: 16,500 sf		
Zoning Classification: R-1	Description: Single Family Residence		
Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning			
Are CC&Rs applicable? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown	Have the documents been reviewed? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Ground Rent (if applicable) \$ /	
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)			
Actual Use as of Effective Date: 03/11/2023		Use as appraised in this report: Single Family Residence	
Summary of Highest & Best Use: Current Use As A Single Family Residence			

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Topography	Level
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Size	16,500 sf
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Curb/Gutter	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Shape	Rectangular
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Sidewalk	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Drainage	Average
Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street Lights	Public	<input checked="" type="checkbox"/>	<input type="checkbox"/>	View	Residential
Storm Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Alley	None	<input type="checkbox"/>	<input type="checkbox"/>		
Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)									
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 06111C0745E FEMA Map Date 01/20/2010									
Site Comments: SEE COMMENT ADDENDUM									

General Description # of Units 1 <input type="checkbox"/> Acc. Unit # of Stories 2 Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> Design (Style) Craftsman <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons. Actual Age (Yrs.) 39 Effective Age (Yrs.) 15	Exterior Description Foundation Concrete Exterior Walls Stone, Wd, Stc Roof Surface Comp/Good Gutters & Dwnspts. Alum/Avg Window Type Vinyl/Good Storm/Screens None	Foundation Slab Concrete Crawl Space None Basement None Sump Pump <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement None Infestation None	Basement <input checked="" type="checkbox"/> None Area Sq. Ft. 0sf % Finished Ceiling Walls Floor Outside Entry	Heating Type FAU Fuel Gas, Elec Cooling Central AC Other CF
Interior Description Floors Hdwd,Crpt/Good Walls Drywall/Good Trim/Finish Wood/Good Bath Floor Tile/Good Bath Wainscot Tile,Fbg/Good Doors Six Panel/ Good	Appliances Refrigerator <input type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Fan/Hood <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/>	Attic <input type="checkbox"/> None Stairs <input type="checkbox"/> Drop Stair <input checked="" type="checkbox"/> Scuttle <input checked="" type="checkbox"/> Doorway <input type="checkbox"/> Floor <input type="checkbox"/> Heated <input checked="" type="checkbox"/> Finished <input type="checkbox"/>	Amenities Fireplace(s) # 2 Woodstove(s) # 0 Patio Deck None Porch None Fence None Pool None	Car Storage <input type="checkbox"/> None Garage # of cars (4 Tot.) Attach. 2 Garage Detach. Blt.-In Carport Driveway 2 Parking Surface Concrete
Finished area above grade contains: 8 Rooms 4 Bedrooms 3 Bath(s) 2,240 Square Feet of Gross Living Area Above Grade				
Additional features: Tank Less Hot Water Heater				
Describe the condition of the property (including physical, functional and external obsolescence): SEE COMMENT ADDENDUM				

Describe the condition of the property (including physical, functional and external obsolescence): SEE COMMENT ADDENDUM



COMPARABLE LISTINGS

File No.: 13311 Minna St

FEATURE		SUBJECT		COMPARABLE LISTING # 1			COMPARABLE LISTING # 2			COMPARABLE LISTING # 3		
Address		13311 Minna St Camarillo, CA 93010		5462 Will Ave Camarillo, CA			7349 Salem Ave Camarillo, CA			470 George St Camarillo, CA		
Proximity to Subject				.27 miles to the East			.13 miles to the East			.80 miles to the Southeast		
List Price		\$		\$ 820,000			\$ 845,000			\$ 875,000		
List Price/GLA		\$/sq.ft.		\$ 412.47 /sq.ft.			\$ 433.33 /sq.ft.			\$ 405.84 /sq.ft.		
Last Price Revision Date				None			None			None		
Data Source(s)				VC Public Rec 78835			VC Public Rec 78104			Ventura MLS 78540		
Verification Source(s)				VC MLS#09-365433			VC MLS#09-363499			VC MLS#09-361968		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.		DESCRIPTION	+(-) \$ Adjust.		DESCRIPTION	+(-) \$ Adjust.			
Sales or Financing Concessions		Listing			Listing			Listing				
Days on Market		43			18			11				
Rights Appraised	Fee Simple	Fee Simple			Fee Simple			Fee Simple				
Location	Residential	Residential			Residential			Residential				
Site	16,500 sf	11,340 sf	+43,860		14,500 sf	+17,000		15,218 sf	+10,897			
View	Residential	Residential			Residential			Residential				
Design (Style)	Craftsman	Traditional			Craftsman			Craftsman				
Quality of Construction	Average +	Average +			Average +			Average +				
Age	39	46			39			38				
Condition	Average +	Average +			Good	-42,500		Average +				
Above Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths				
Room Count	8 4 3	7 4 3			8 4 3			8 4 3				
Gross Living Area	2,240 sq.ft.		1,988 sq.ft.		+30,240		1,950 sq.ft.		+34,800		2,156 sq.ft.	
Basement & Finished Rooms Below Grade	0sf		0sf		0sf		0sf		0sf		0sf	
Functional Utility	Average		Average		Average		Average		Average		Average	
Heating/Cooling	FAU/AC		FAU/AC		FAU/AC		FAU/AC		FAU/AC		FAU/AC	
Energy Efficient Items	Ceiling Fans		Similar		Similar		Similar		Similar		Similar	
Garage/Carport	2 Car Garage		2 Car Garage		2 Car Garage		2 Car Garage		2 Car Garage		2 Car Garage	
Porch/Patio/Deck	Patio		Patio		Patio		Patio		Patio		Patio	
Pool/Spa	None		Pool / Spa		-40,000		None		None		None	
Net Adjustment (Total)			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 34,100		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 9,300		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 10,897					
Adjusted List Price of Comparables			Net 4.2 % Gross 13.9 % \$ 854,100		Net 1.1 % Gross 11.2 % \$ 854,300		Net 1.2 % Gross 1.2 % \$ 885,897					
Comments												

COMPARABLE LISTINGS

Subject Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Subject Front



Street Scene



Rear Yard



Living Room



Family Room



Dining Room

Subject Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Kitchen



Home Office



Master Bedroom



Master Bath

Comparable Photo Page

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA
Lender/Client	John Q Public			Zip Code	93010



Sold Comparable 1

32054 Isabella St	
Prox. to Subject	1.37 miles to the Southeast
Sale Price	876,000
Gross Living Area	2,160
Total Rooms	8
Total Bedrooms	5
Total Bathrooms	3.5
Location	Residential
View	Residential
Site	12,500 sf
Quality	Average +
Age	38



Sold Comparable 2

7880 Lemar Ave	
Prox. to Subject	.58 miles to the East
Sale Price	915,000
Gross Living Area	2,276
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	3.5
Location	Residential
View	Residential
Site	16,000 sf
Quality	Good
Age	40



Sold Comparable 3

4838 Salem Ave	
Prox. to Subject	.53 miles to the Southeast
Sale Price	892,000
Gross Living Area	2,105
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.5
Location	Residential
View	Residential
Site	16,810 sf
Quality	Good
Age	40

Listing Photo Page

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Listing 1

5462 Will Ave
Proximity to Subject .27 miles to the East
List Price 820,000
Days on Market 43
Gross Living Area 1,988
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 3
Age/Year Built 46



Listing 2

7349 Salem Ave
Proximity to Subject .13 miles to the East
List Price 845,000
Days on Market 18
Gross Living Area 1,950
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3
Age/Year Built 39



Listing 3

470 George St
Proximity to Subject .80 miles to the Southeast
List Price 875,000
Days on Market 11
Gross Living Area 2,156
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3
Age/Year Built 38

Sale Comp 1 Photograph Addendum

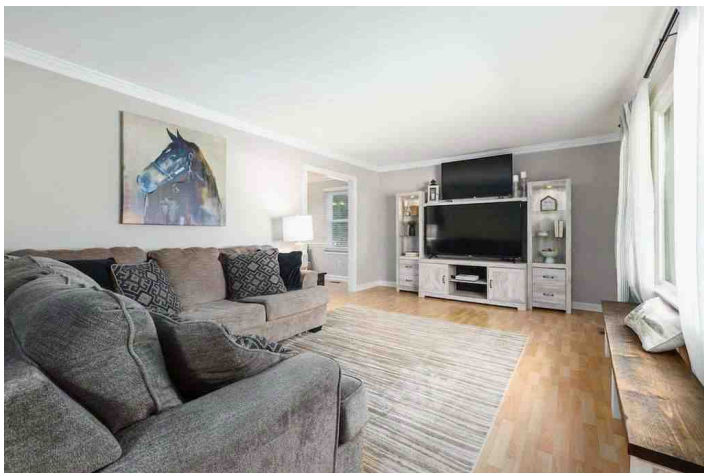
Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Sale Comp 1 - Front



Sale Comp 1 - Living Room



Sale Comp 1 - Family Room



Sale Comp 1 - Kitchen



Sale Comp 1 - Master Bedroom



Sale Comp 1 - Master Bath

Sale Comp 2 Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Sale Comp 2 - Front



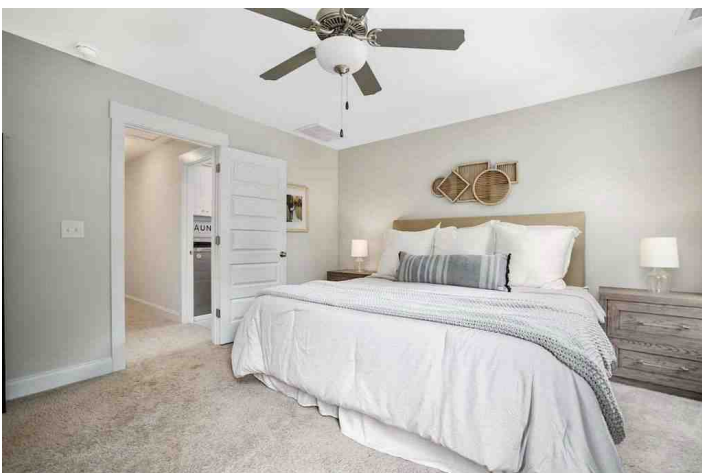
Sale Comp 2 - Living Room



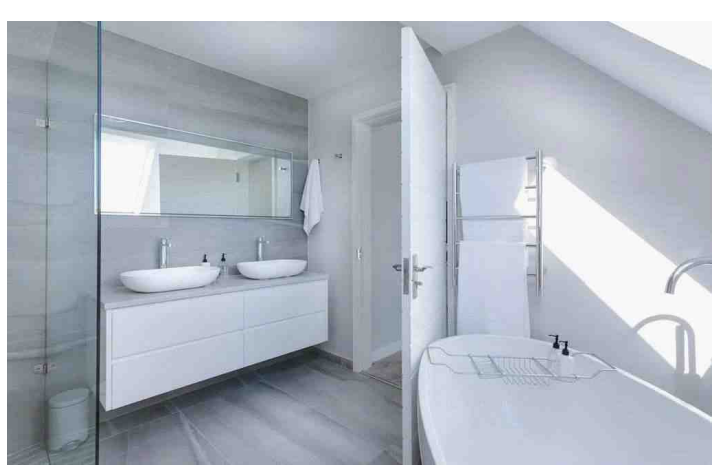
Sale Comp 2 - Family Room



Sale Comp 2 - Kitchen



Sale Comp 2 - Master Bedroom



Sale Comp 2 - Master Bath

Sale Comp 3 Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Sale Comp 3 - Front



Sale Comp 3 - Living Room



Sale Comp 3 - Family Room



Sale Comp 3 - Kitchen



Sale Comp 3 - Master Bedroom



Sale Comp 3 - Master Bath

Listing Comp 1 Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Listing Comp 1 - Front



Listing Comp 1 - Living Room



Listing Comp 1 - Family Room



Listing Comp 1 - Kitchen



Listing Comp 1 - Master Bedroom



Listing Comp 1 - Master Bath

Listing Comp 1 Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Listing Comp 1 - In-Ground Pool

Listing Comp 2 Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Listing Comp 2 - Front



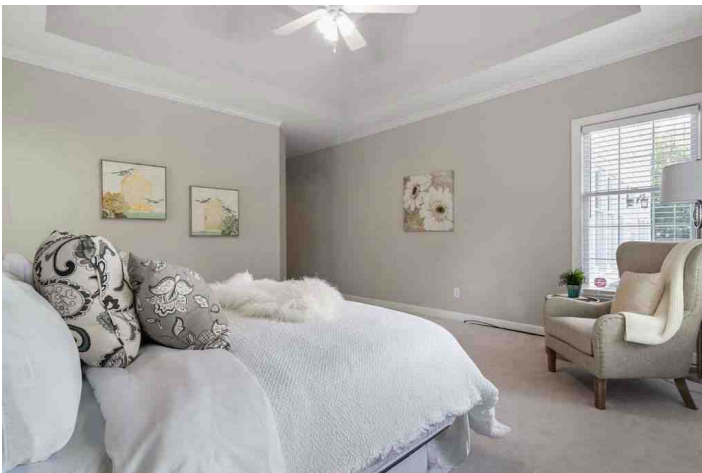
Listing Comp 2 - Living Room



Listing Comp 2 - Family Room



Listing Comp 2 - Kitchen



Listing Comp 2 - Master Bedroom



Listing Comp 2 - Master Bath

Listing Comp 3 Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Listing Comp 3 - Front



Listing Comp 3 - Living Room



Listing Comp 3 - Family Room



Listing Comp 3 - Kitchen



Listing Comp 3 - Master Bedroom



Listing Comp 3 - Master Bath

Supplemental Addendum

File No. 13311 Minna St

Borrower	N/A						
Property Address	13311 Minna St						
City	Camarillo	County	Ventura	State	CA	Zip Code	93010
Lender/Client	John Q Public						

FSBO FOR SALE BY OWNER RECOMMENDATION COMMENTS

The most common ways to sell your property without a Real Estate Agent are: 1) when selling to a cash buyer, 2) when you are the seller yourself (For Sale By Owner (FSBO) without an agent, avoiding the payment of listing fees, and 3) when selling to a family member, friend or another known buyer directly.

When setting a price, it's difficult for a buyer to put intimate knowledge of the property and emotions aside. Obtaining an appraisal from an independent party like an appraiser without any financial or sentimental interest in the property is vital. While a Real Estate agent is an independent party they have a potential interest in the property due to the potential of possibly obtaining the property's listing and competition with other agents for your business which can lead to over inflated values.

Things to note about each of these scenarios.

1) Selling to a Cash Buyer: Cash Buyer services are looking to make a profit and will offer lower values. The benefits of these Cash Buying services are primarily speed and convenience. Knowing the true value of your property is beneficial to understand how much that speed and convenience is costing you, settling on which cash service offer to take and having a value in your back pocket for negotiations.

1) Going the Cash Buyer route is beneficial to those who:

Have a home in need of extensive repairs that they cannot afford to make.

Are in danger of going into a foreclosure.

Need to sell as quickly as possible.

Are out of town owners of a tenant occupied property and do not need to maximize profits.

Those limited with time and ability due to work or health to prepare a house with cleaning, decluttering, staging, pets.

2) For Sale By Owner (FSBO) without an agent:

Avoids the payment of listing fees to an agent, but may still have to pay commission to a buyers agent.

Having more control over the sale price.

Flexibility with showings. Is a good option for a seller with Social Media skills to promote the property.

Greater control over final sales price and terms.

3) Selling to a family member, friend or another known buyer directly :

An option if you are selling at a discount to a family or friend and are not trying to obtain a fair market value.

Flexibility on everything from price down to timing of showing, repairs and transaction date.

Avoids the payment of listing and buyer fees to agents.

Notes: Properties between family or friends below Fair Market values need to be reported to the IRS and require a fair market value determined by a licensed appraiser or a licensed Real Estate agent.

FSBO property sales are often shown to a Real Estate attorney to review for any omissions or inaccuracies that could provide potential problems.

NEIGHBORHOOD AREA COMMENTS

The subject is located in the Camarillo area of Ventura, California. The City of Camarillo is in Ventura County roughly 40 miles north of Los Angeles, CA. Appeal to market is good. The subject is located in residential area with residential zoning. Residential homes in the subject's neighborhood primarily have Ranch and Craftsman style residences. The marketing area homes are typically of good quality homes that were built between the 1980's and 1990's. The subject area has residential and hillside views.

Employment stability is average. Access to freeways is good with the 101 Freeway within 5 miles to the West of the subject. Recreational opportunities are good with the Pacific Ocean, beaches, restaurants, shopping and various services all located within 20 miles to the subject. The subject has several public parks located within close proximity of the subject. Police and Fire services are adequate. Protection from detrimental conditions is average. No adverse traffic is noticed with only typical residential traffic. Topography of the subject parcel is level.

The other present land use column in the Neighborhood section of page 1 lists the subject's marketing area as having 2% other which area is due local parks.

EXTRA ORDINARY ASSUMPTION

Appraiser does not have access to the land records or deeds so is not able to check for recorded easements and has reported only apparent easements, encroachments and other apparent adverse conditions. Appraisal Value is based on the extra ordinary assumption that there are no recorded easements, encroachments, or adverse conditions. Preliminary Title Report was not available for inspection. Any discrepancies, conditions, problems UNDISCLOSED to the appraiser are to be considered conditions of this report, and the appraiser reserves the right to modify the value opinion upon discovery or disclosure.

COMMENTS REGARDING THE SUBJECT'S CONDITION

The appraiser has NOT visited or inspected the subject property. The appraiser makes his opinion of value based solely on public records, MLS records, client provided information his general knowledge of the marketing area. The appraiser has made an extraordinary assumption that subject IS IN AVERAGE PLUS CONDITION and of AVERAGE PLUS QUALITY compared to other similar homes from the subject's marketing area based on client

Supplemental Addendum

File No. 13311 Minna St

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				

provided information. The accuracy of this report is in large part dependent on the client provided details.

COMMENTS REGARDING THE SUBJECT'S PROPOSED REPAIRS/IMPROVEMENTS

The proposed improvements are based on the client provided details and or photos. The appraisal is based on specific improvements to be made or general hypothetical upgrades. The value of improvements to the subject property are not based on the cost of the specific repairs or upgrades but on 1) The percentage of the home that has been repaired or upgraded 2) The quality of the subject after repairs and upgrades have been made based on their comparison to market comparables.

The appraiser has made an extraordinary assumption that subject WILL BE ADVANCED TO GOOD CONDITION and of GOOD QUALITY compared to other similar homes from the subject's marketing area based on client provided information. The accuracy of this report is in large part dependent on the client provided details.

SALES COMPARISON / INDICATED VALUE / RECONCILIATION

The best comparables available were selected after a thorough market search using local public records and MLS data sources. All comparables represent similar quality homes in the subject marketing area.

COMMENTS REGARDING 1004MC REPORT - TOTAL # COMPARABLES SOLD SEARCH PARAMETER

The search parameters utilized all market activity of homes in a 2 mile radius of the subject as reported by Ventura MLS with gross living area filters of 1,800 SF to 2,400 SF with no construction age limitations.

SALES COMPARISON COMMENTS

Sales grid adjustment made at: Lot size adjustments were given at \$8.5 per square foot for lot size differences greater than 1,000 SF. Sq. Foot adjustments given at \$120 per sq. feet. Bedrooms adjusted at \$20,000 per bedroom, \$25,000 per full bathroom and \$15,000 per half bath. Garages were adjusted at \$12,500 per 1 Car garage. Fireplace amenities were adjusted at \$10,000 per built-in fireplace amenity. Pool amenities were given at \$30,000 per pool and \$10,000 per spa amenity. Quality and Condition adjustments were made at 5% of sales price of the comparable.

SALES COMPARISON COMMENTS

Sales grid adjustments were made based on the following: The appraiser has determined a value based solely comparing the comps used on location, living area size, bedroom count, bathroom count, view, additional feature amenities, overall quality and conditions.

Sale Comp 1 - 32054 Isabella St -

This comp is the most recent closed sales from the subject's marketing area. No time adjustment was given to this comp due to this comp's recent sale date and due to stable marketing area values over the previous 12 month period. While this property is located over one mile from the subject it has very similar market appeal as the subject. According to MLS records and photos Comp 1 has Average Plus quality and condition.

Sale Comp 2 - 7880 Lemar Ave -

This comp is a recent closed sale from the subject's marketing area. No time adjustment was given to this comp due to this comp's recent sale date and due to stable marketing area values over the previous 12 month period. Comp 2 is located within a mile of the subject. According to MLS records and photos Comp 2 has Good quality and condition.

Sale Comp 3 - 4838 Salem Ave -

This comp is an older closed sale from the subject's marketing area. No time adjustment was given to this comp due to stable marketing area values over the previous 12 month period. Comp 3 is located within a mile of the subject. According to MLS records and photos Comp 3 has Good quality and condition.

Listing Comp 1 - 5462 Will Ave -

This comp is an older closed sale from the subject's marketing area. No time adjustment was given to this comp due to stable marketing area values over the previous 12 month period. Comp 4 is located within a half mile of the subject. According to MLS records and photos Comp 4 has Average Plus quality and condition.

Listing Comp 5 - 7349 Salem Ave -

This comp is an older closed sale from the subject's marketing area. No time adjustment was given to this comp due to stable marketing area values over the previous 12 month period. Comp 4 is located within a half mile of the subject. According to MLS records and photos Comp 4 has Average Plus quality and Good condition.

Listing Comp 6 - 470 George St -

This comp is an active listing from the subject's marketing area. A slight 2% downward price adjustment was given to this comp for possible price negotiations during a sale. Comp 6 is located within a mile of the subject. According to MLS records and photos Comp 6 has Average Plus quality and condition.

COMMENTS REGARDING THE WEIGHTING OF COMPARABLES

The final value given is the midrange of comparables and weighted towards Sale Comp 2, Listing Comp 1 and 2. Sale Comp 2 is given consideration as a recent comp with close proximity. Listing Comps 1 and 2 are from the subject's community with a similar market appeal.

Supplemental Addendum

File No. 13311 Minna St

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				

COMMENTS REGARDING POTENTIAL SHOWING AND REPAIRS

Based on the photos provided by the owner the subject property appears to have similar appeal the other homes in the marketing area. The home appears to have less interior lighting than pictures of other area homes. A recommendation is given for new photos to be taken a) during daylight, with blinds/curtains opened or more lighting being added during picture taking or when the property is be shown. A home with darker lighting may artificially given a potential buyer the impression that a home has inferior condition or more dated.

The subject Family Room may benefit from having some of the chairs removed from the room. The Family Room photo looks as if it is cramped or small due to the amount of chairs in the room.

The subject kitchen is the weak spot of the home due to it's smaller size and dated appearance. Most homes in the marketing area are at an age where the kitchen's have been updated. Options on how to handle the kitchen's deficit may included offering a reduced price during negotiation based on potential kitchen upgrade costs, performing cosmetic upgrades like adding glass cabinet doors and or a new upgraded kitchen counter tops, backsplash and or new appliances.

COMMENTS REGARDING AS IS VALUE AND SUGGESTED LIST PRICE

The appraiser's opinion of a reasonable exposure time for **the subject "As Is" value is given at \$845,000.** Listings in the subject's marketing area are **typically selling at about 2% below Listing Prices.** Based on current Listing Price trends at 2% below List Price the **suggested List Price is \$865,000 to \$875,000.** and is estimated to be 90 to 180 days on market based on comps in the subject's marketing neighborhood with similar market appeal as the subject.

COMMENTS REGARDING 3 YEAR SERVICE - ETHICS RULE OF USPAP

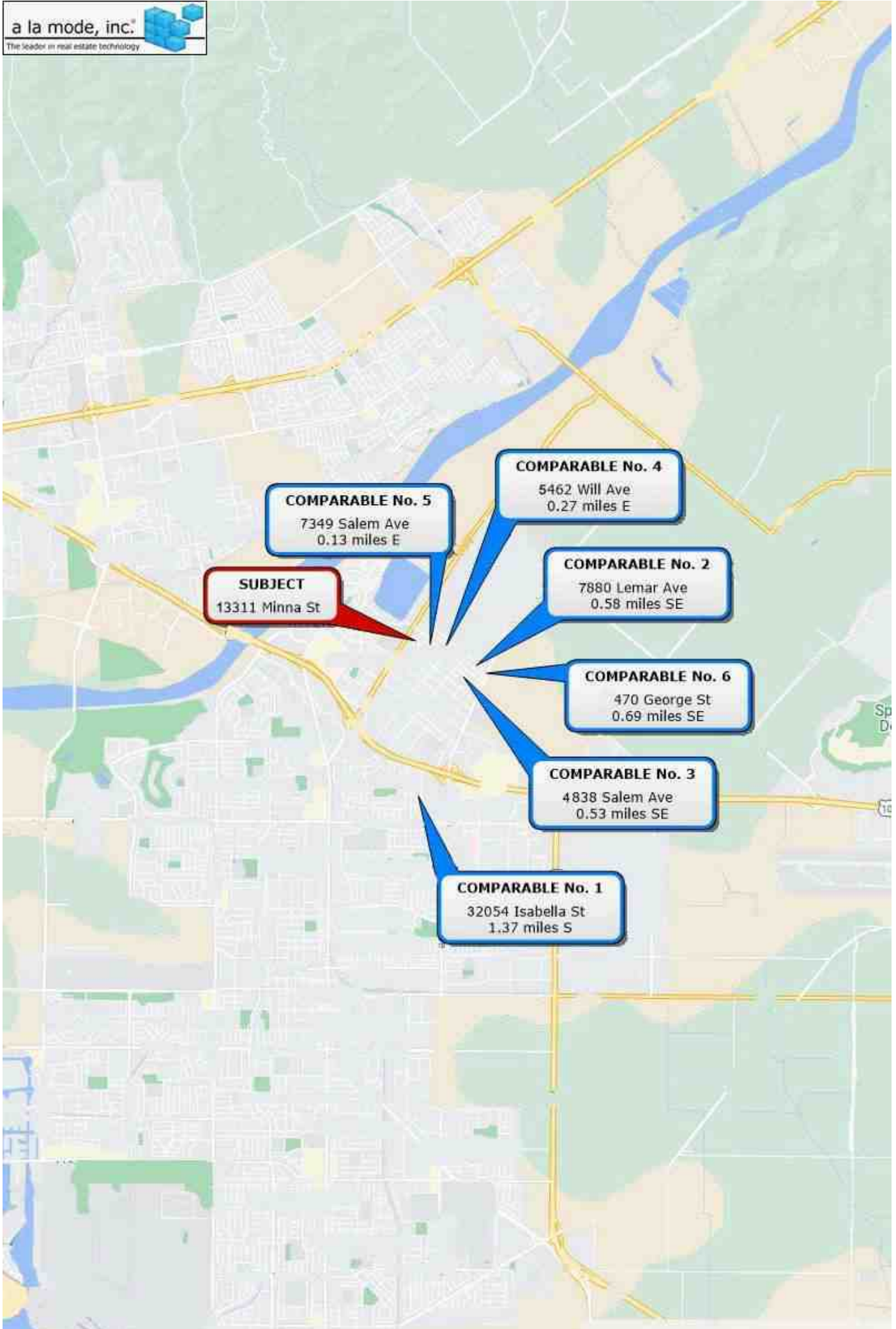
In compliance with the Ethics Rule of USPAP, I hereby certify that I have not performed any services regarding the subject property within the 3 year time period immediately preceding acceptance of this assignment, as an appraiser or in any other capacity."

COMMENTS REGARDING ELECTRONIC SIGNATURE

Note: This report utilizes an electronic signature that meets the criteria of and is approved for use by USPAP, FHA/VA, Fannie Mae and Freddie Mac with the same rights and responsibilities of an original signature.

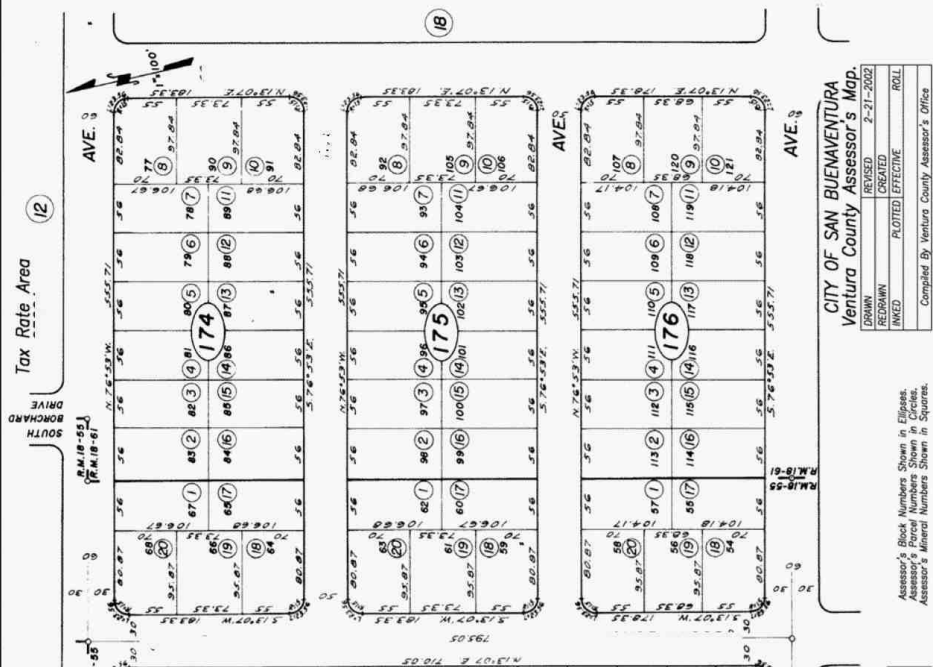
Location Map

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				





Plat Map

Borrower	N/A		
Property Address	13311 Minna St		
City	Camarillo	County Ventura	State CA Zip Code 93010
Lender/Client	John Q Public		



Sales History

Property Location		County Last Updated: 02/03/2023	
Address:		City:	Zip:
APN#:	Use Code: Single Family Residence	County:	
 	Tract:	Census Tract:	Zone:
Map Page/Grid:	Legal Desc:		
Total Assessed Value:	Tax Amount:		
Percent Improvement:	Tax Year / Assessor Year:		
Current Owner Information			
Current Owner:		Owner Address:	
City, State, Zip:		Owner Occupied:	
Last Transaction:		Deed Type:	
Amount:		Document	
Last Sale Information		View Foreclosure Data View Deeds Print Profile w/Deeds	
Transferred From:		Seller Address:	
Recording / Sale Date:		Prior Recording / Sale Date:	
Most Recent Sale Price:		Prior Sale Price:	
Document Number:		Prior Document No.:	
Document Type:		Prior Document Type:	
Lender Information			
Lender:		Full/Partial:	
Loan Amount / 2nd Trust Deed:		Loan Type:	
Physical Information			
Building Area:	# of Bedrooms:	Lot Size: sqft / acreage	
Additional:	# of Bathrooms:	Year Built / Effective:	
Garage:	# of Stories:	Heating:	
First Floor:	Total Rooms:	Cooling:	
Second Floor:	# of Units:	Roof Type:	
Third Floor:	Garage/Carport:	Construction/Quality:	
Basement Finished:	Fireplaces:	Building Shape:	
Basement Unfinished:	Pool/Spa:	View:	
Flood Data and Map		Print PDF Flood Report View Flood Map	

Aerial View

