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@gmall.com

Telephone Number: Fax Number:

Alternate Number:

INVOICE

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:

State:

CA

DESCRIPTION

Lender: Client:

Purchaser/Borrower: N/A

Property Address: 13311 Minna St

City: Camarillo

County: Ventura

Legal Description:

FEES

AMOUNT

Zip:

Appraiser Fee (Desktop Appraisal) FSBO Appraisal 200.00

SUBTOTAL 200.00

PAYMENTS AMOUNT Check #: Description: Paid Online by CC Date: 03/10/2023200.00 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,

Erik Peoples Licensed Appraiser

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

Borrower	N/A			File No	. 13311 M	1inna St	
Property Address	13311 Minna St						
City	Camarillo	County Ventura	State	CA	Zip Code	93010	
Lender/Client	John Q Public						

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	ESIDEN HAL APP								13311 Minna St
	Property Address: 13311 Minna St				Camarillo		State:	CA	Zip Code: 93010
	County: Ventura		Legal Descriptio	n: Lot 2 Easy	ville Acres				
C					Assessor's Par	cel #:	0-1000-100	0-25	
門	Tax Year: 2022 R.E. Taxes: \$ 3,0	000 Sner	cial Assessment	ts: \$ n	Borrower (if ap		N/A		
SUBJECT	Current Owner of Record: John Q &	Joan Public			upant: 🔀 Owner			/acant	Manufactured Housing
S	Project Type: PUD Condo		perative	Other (describe)	apanta Vy Owildi		HOA: \$ 0	avant	per year per month
			ρροιαίίνο		Ion Doforance :	-	110Α. Φ ()	0	
	Market Area Name: Camarillo				lap Reference: 493			censi	us Tract: 0052.05
	The purpose of this appraisal is to develop ar			ue (as defined), or	other type of				
	This report reflects the following value (if not				spection Date is the E	ffective D		Retrosp	
F	Approaches developed for this appraisal:	Sales Compar	rison Approach	Cost Appro	ach Income	Approach	(See Reconci	liation Co	omments and Scope of Work)
鱼	Property Rights Appraised: Fee Sin	nple Leaseh	nold Lea	ased Fee 0	ther (describe)				
ASSIGNMENT	Intended Use: Proposed Market Valu	<u> </u>			,				
5	1 Toposed Warket Vall	dation							
SS	Intended Hear(a) (by name or type):	h O Dh.li							
⋖		hn Q Public an							
	Client: John Q Public				<u>Minna St Camaı</u>				
	Appraiser: Erik Peoples				ox 7853 Ventura				
	Location: Urban 🔀 S	Suburban 🗌 Ru	ıral	Predominant	One-Unit Hous	sing	Present Land		Change in Land Use
	Built up: Over 75% 🔀 2	25-75% 🔲 Un	nder 25%	Occupancy	PRICE	AGE	One-Unit	91 %	Not Likely
z	Growth rate: Rapid X S	Stable Stable Stable	ow D	Owner 96	\$(000)	(yrs)	2-4 Unit	2 %	Likely * In Process *
0	Property values: Increasing S		eclining	Tenant 1	740 Low	20	Multi-Unit	1 %	1
ΡT	Demand/supply: Shortage II			✓ Vacant (0-5%)	1,030 High	65	Comm'l	4 %	
꼸	Marketing time: Under 3 Mos. X 3		ver 6 Mos.	_ ` '	1,000				
SC	Marketing time: Under 3 Mos. X 3			Vacant (>5%)	880 Pred	38	Other	2 %	I
回	Market Area Boundaries, Description, and Ma	arket Conditions (inc	luding support f	for the above charac	teristics and trends):		SEE C	OMME	ENT ADDENDUM
K	I								
R									
T A									
E									
MARKET AREA DESCRIPTION									
M									
	Dimensional OFF DIAFAMA				Cita Arra				
	Dimensions: SEE PLAT MAP				Site Are		500 sf		
	Zoning Classification: R-1				Descript		ingle Family l		nce
			Zoning (Compliance: 🔀		al noncon	forming (grandfatl	hered)	Illegal No zoning
	Are CC&Rs applicable? X Yes No	Unknown	Have the doo	cuments been revie	ved? X Yes	No	Ground Rent (if	applicab	ole) \$ /
	Highest & Best Use as improved:	resent use, or	Other use (ex	xplain)					
		, _	_ `	. ,					
	Actual Use as of Effective Date: 03/11/	/2023		1	se as appraised in th	is renort	Single Fa	mily D	esidence
	Summary of Highest & Best Use: Curi		Single Femi		oo ao appraiooa iii ai	io roporti	Olligie i a	iiiiy i X	esiderice
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ESCRIPTION	Utilities Public Other Provider,	St	reet <u>As</u>	sphalt	×	c Private	Size	16,50	00 sf
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SITE DESCRIPTION	Utilities Public Other Provider, Electricity	St	reet As urb/Gutter Co dewalk Co	sphalt oncrete oncrete	X X	Private	Size Shape Drainage	16,50	00 sf angular
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RESIDENTIA										311 Minna	St
My research did X Data Source(s): Public			les or transfers	s of the subj	ect property for the	three years	prior to the et	rrective date of this a	appraisai.		
Data Source(s): Public 1st Prior Subject Sa Date: Price: Source(s): 2nd Prior Subject Sa Date: Price:			sis of sale/trar	nsfer history	and/or any current	agreement o	of sale/listing:				
Date:											
Price: Source(s):											
2 2nd Prior Subject Sa	ale/Transfer										
Date:	aloy Transition										
Price:											
Source(s):											
FEATURE	PROACH TO VALUE (i SUBJECT	f dev		MPARABLE S			was not devel OMPARABLE	loped for this apprais		MPARABLE S	NIE # 2
Address 13311 Minna	1		32054 Isal		DALE # I	7880 Lei		SALE # Z	4838 Sal		ALE # J
Camarillo, CA			Camarillo,			Camarill			Camarillo		
Proximity to Subject			1.37 miles			.58 miles	s to the Ea		.53 miles	to the Sou	ıtheast
Sale Price	\$ \$ /s	u	ф 10-	\$	876,000			\$ 915,000		\$	892,000
Sale Price/GLA Data Source(s)	\\$ /S	sq.ft.	VC Public	56 /sq.ft.	40		2.02 /sq.ft. ic Rec 800	207		.75 /sq.ft. c Rec 7988	<u> </u>
Verification Source(s)			VC Public				#09-3736			#09-36556	
VALUE ADJUSTMENTS	DESCRIPTION		DESCRI		+(-) \$ Adjust.	 	RIPTION	+(-) \$ Adjust.		RIPTION	+(-) \$ Adjust.
Sales or Financing			ArmLth			ArmLth			ArmLth		
Concessions											
Date of Sale/Time Rights Appraised	Egg Simple		02/12/202		0	01/28/20		0	12/17/202		C
Location	Fee Simple Residential		Fee Simpl Residentia			Fee Sim Residen			Fee Simp Resident		
Site	16,500 sf		12,500 sf	**	+34,000	16,000 s			16,810 st		
View	Residential		Residentia	al	,,,,,,,,	Residen			Resident		
Design (Style)	Craftsman		Craftsman			Craftsma	an		Craftsma	n	
Quality of Construction	Average +		Average +			Good		-46,000			-44,500
Age Condition	39 Average +		38 Average -			40 Good		-46,000	40 Good		-44,500
Above Grade	Total Bdrms Bath	ıs	Total Bdrms		-20,000		ns Baths	-40,000	Total Bdrm	s Baths	-44,500
Room Count	8 4 3		8 5	3.5	-15,000			-15,000		2.5	+15,000
Gross Living Area	2,240 \$	q.ft.	2	2,160 sq.ft.			2,276 sq.f	ft.		2,105 sq.ft.	+16,200
Basement & Finished	0sf		0sf			0sf			0 sf		
Rooms Below Grade Functional Utility	Average		Average			Average			Average		
Heating/Cooling	FAU/AC		FAU/AC			FAU/AC			FAU/AC		
Energy Efficient Items	Ceiling Fans		Similar			Similar			Similar		
Garage/Carport	2 Car Garage		2 Car Gar	age		2 Car Ga	arage		2 Car Ga	rage	
Porch/Patio/Deck	Patio		Patio None			Patio			Patio		
Pool/Spa Guest House Quarters	None None		Guest Qtr	/Office	-30,000	None None			None None		
adoct Hodoo additoro	TTOTIO		Oddot Qtii	<u> </u>	00,000	110110			Itorio		
Garage/Carport Porch/Patio/Deck Pool/Spa Guest House Quarters Proposed Total Estimate Net Adjustment (Total) Adjusted Sale Price of Comparables Summary of Sales Comparis											
Proposed Total Estimate Net Adjustment (Total)			+	X - \$	24.000	+	X -	\$ -107.000)	X - \$	F7 00/
Adjusted Sale Price				<u> </u>	-31,000		Δ-	\$ -107,000		Δ - ψ	-57,800
of Comparables				\$	845,000			\$ 808,000		\$	834,200
Summary of Sales Comparis	son Approach	SEE	COMMEN	NT ADDE							
Indicated Value by Sales	s Comparison Appro			5,000							
PRESIDEN	TIAI			•	nc. This form may be r			written permission, howe	ever, a la mode, i	nc. must be ackr	nowledged and cred 3/20

R	ESIDENTIAL APPRAISAL REPORT		File	No.: 13311 Minna St
	COST APPROACH TO VALUE (if developed) The Cost Approach was not developed Provide adequate information for replication of the following cost figures and calculations.	eloped for this appraisal.		
	Support for the opinion of site value (summary of comparable land sales or other methods for e	estimating site value).	Deskton Ann	oraisal therefore no Cost
	Approach was made.	our raido).	Desktop App	naisai trieretore no cost
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$
SH	Source of cost data:	DWELLING	Sq.Ft. @ \$	=\$
30	Quality rating from cost service: Effective date of cost data:		Sq.Ft. @ \$	=\$
PPF	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$ Sq.Ft. @ \$	=\$ =\$
T A			Sq.Ft. @ \$	=\$
COST APPROACH			- 1 - 0 - 1	=\$
		Garage/Carport	Sq.Ft. @ \$	=\$
		Total Estimate of Cost-New	Functional	=\$
		Less Physical Depreciation	Functional	External =\$(
		Depreciated Cost of Improvement	 ents	_ - ψ(=\$
		"As-is" Value of Site Improven		=\$
				=\$
				=\$
L	INCOME ADDROACH TO VALUE (if Javalaned)	ars INDICATED VALUE BY COST A	PPROACH	=\$
SHO	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$		Indicated Value by Income Approach
₹ 0 1	Summary of Income Approach (including support for market rent and GRM):			mulauted value by moonic Approach
PPF				
EA				
NO				
INCOME APPROACH				
Н	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Pl	lanned Unit Development.		
	Legal Name of Project:	·		
	Describe common elements and recreational facilities:			
۵				
PUD	Indicated Value by: Sales Comparison Approach \$ 845,000 Cost Approach	(if developed) \$	Income Appro	pach (if developed) \$
PUD	Indicated Value by: Sales Comparison Approach \$ 845,000 Cost Approach Final Reconciliation SEE COMMENT ADDENDUM FOR FULL COMMENT	•	Income Appre	pach (if developed) \$
PUD	1 11 11 11 11	•	Income Appro	pach (if developed) \$
	1 11 11 11 11	•	Income Appre	pach (if developed) \$
	1 11 11 11 11	•	Income Appre	pach (if developed) \$
	Final Reconciliation SEE COMMENT ADDENDUM FOR FULL COMMENT. This appraisal is made "as is", subject to completion per plans and specific	fications on the basis of a H	ypothetical Conditi	on that the improvements have been
	Final Reconciliation SEE COMMENT ADDENDUM FOR FULL COMMENT. This appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hyp	fications on the basis of a Hoothetical Condition that the repa	ypothetical Conditi	on that the improvements have been have been completed, subject to
	Final Reconciliation SEE COMMENT ADDENDUM FOR FULL COMMENT. This appraisal is made "'as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the conditions in the subject to the following required inspection based on the Extraordinary Assumption that the conditions in the subject to the following required inspection based on the Extraordinary Assumption that the conditions in the subject to the following required inspection based on the Extraordinary Assumption that the conditions in the subject to the following required inspection based on the Extraordinary Assumption that the conditions is the subject to the following required inspection based on the Extraordinary Assumption that the conditions is the subject to the following required inspection based on the Extraordinary Assumption that the conditions is the subject to the following required inspection based on the Extraordinary Assumption that the conditions is the subject to the following required inspection based on the Extraordinary Assumption that the conditions is the subject to the following required inspection based on the Extraordinary Assumption that the conditions is the subject to the following required inspection based on the Extraordinary Assumption that the conditions is the subject to the subject to the following required inspection based on the Extraordinary Assumption that the subject to the subj	fications on the basis of a Hoothetical Condition that the repa	ypothetical Conditi	on that the improvements have been have been completed, subject to
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	Final Reconciliation SEE COMMENT ADDENDUM FOR FULL COMMENT. This appraisal is made "'as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the cond ADDENDUM This report is also subject to other Hypothetical Conditions and/or Extraordinary ABased on the degree of inspection of the subject property, as indicated beloand Appraiser's Certifications, my (our) Opinion of the Market Value (or other	fications on the basis of a Hyoothetical Condition that the repadition or deficiency does not reconstructed. Assumptions as specified in the pow, defined Scope of Work, specified value type), as defined March 11, 2023	ypothetical Conditi irs or alterations quire alteration or attached addend Statement of As ned herein, of t	on that the improvements have been have been completed, subject to repair: SEE COMMENT a. ssumptions and Limiting Conditions he real property that is the subject the effective date of this appraisal
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	FEATURE	SUBJECT	COMPARABLE LIS	STING # 1	COMPARABLE LI	STING # 2	COMPARABLE LIST	TING # 3
	Address 13311 Minna	St	5462 Will Ave		7349 Salem Ave		470 George St	
	Camarillo, CA		Camarillo, CA		Camarillo, CA		Camarillo, CA	
		1 330 10		4		-4		41 4
	Proximity to Subject	_	.27 miles to the Eas		.13 miles to the Eas		.80 miles to the Sou	
	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 7883	25	VC Public Rec 781	04	Ventura MLS 78540	
	Verification Source(s)							
	()	DECODINE OU	VC MLS#09-365433		VC MLS#09-36349		VC MLS#09-361968	
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
	Sales or Financing		Listing		Listing		Listing	
	Concessions							
	Days on Market		43		18		11	
	Rights Appraised	Fac Cinamia						
		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		
				+30,240		+34,000		
	Basement & Finished	0sf	0sf		0sf		0sf	
	Rooms Below Grade							
	Functional Utility	Average	Average		Average		Average	
	Heating/Cooling	FAU/AC	FAU/AC		FAU/AC		FAU/AC	
	Energy Efficient Items	Ceiling Fans	Similar		Similar		Similar	
	Garage/Carport	2 Car Garage	2 Car Garage		2 Car Garage		2 Car Garage	
	Porch/Patio/Deck	Patio	Patio		Patio		Patio	
	Pool/Spa	None	Pool / Spa	-40,000	None		None	
	Ιουγορα	TTOTIO	1 0017 0pa	40,000	110110		TTONO	
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ž	Net Adjustment (Total)		X + □ - \$	34,100	X + \$	9,300	X +	10,897
Ē	Adjusted List Price			34,100		9,500		10,037
약	of Comparables		Net 4.2 %		Net 1.1 %		Net 1.2 %	
COMPARABLE LISTINGS			Gross 13.9 %\$	854,100	Gross 11.2 %	854,300	Gross 1.2 %\$	885,897
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Subject Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County Ventu	ıra State C	Zip Code	93010
Lender/Client	John O 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 Ver	entura	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	Zip Code 93010
Lender/Client	John Q Public			



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 Residential View 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 16,810 sf Site Quality Good Age 40

Listing Photo Page

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



Listing 1

5462 Will Ave

Age/Year Built

Proximity to Subject .27 miles to the East

46

List Price 820,000
Days on Market 43
Gross Living Area 1,988
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 3



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 O 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 C	A 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 O 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 Ventu	ıra State C	Zip Code	93010
Lender/Client	John O 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 St	tate C	A Z	ip Code	93010	
Lender/Client	John O 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 O 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 O 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. 1	13311	Minna	St
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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 is 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 financal or sentimental interest in the property is vital. While a Real Estate agent is a 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 beneficially 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 negotations.
- 1) Going the Cash Buyer route is benefical 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 inacuracies 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

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Borrower	N/A				
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File No. 13311 Minns St

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.

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	Supplemental Addendum	File No. 13311 Minna St
N/A		
13311 Minna St		
Camarillo	County Ventura	State CA Zip Code 93010

COMMENTS REGARDING POTENTIAL SHOWING AND REPAIRS

Borrower

City

Property Address

Lender/Client

John Q Public

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 artifically 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 deficet may included offering a reduced price during negotiation based on potential kitchen upgrade costs, preforming costmetic 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

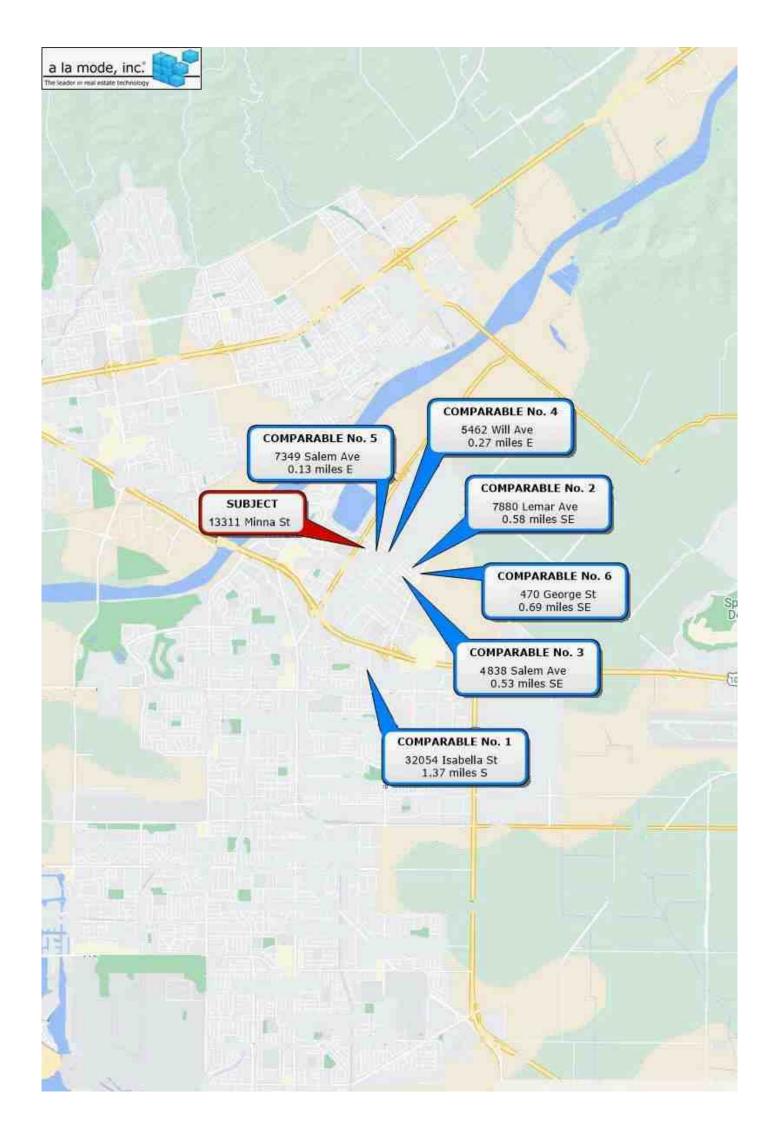
In compliance with the Ethics Rule of USPAP, I hereby certify that I have not performed any services regarding the subject property within the 3 year time period immediately preceding acceptance of this assignment, as an appraiser or in any other capacity."

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.

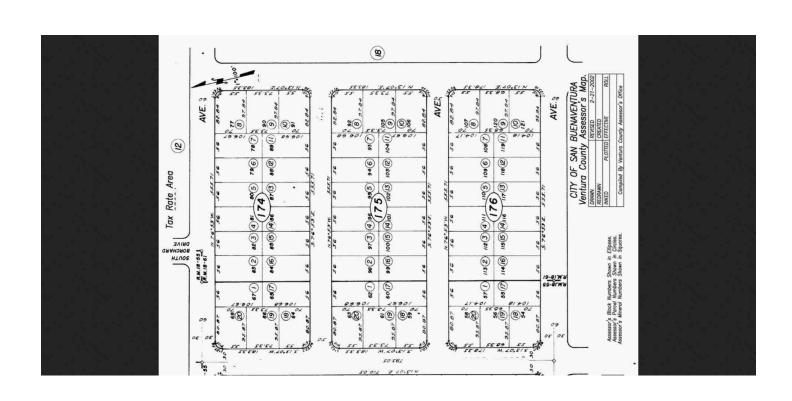
Location Map

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County Ventura	State CA	Zip Code 93010	
Lender/Client	John O 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: 02/03/20	23		
Address:	,i[City:		Zip:
APN#:	Use Code:	Single Family Residence			County:
G Google Directions Google Satellite	Tract:		Census Tract:		Zone:
Map Page/Grid:	Legal Desc:				
Total Assessed Value:		Tax Amount:			
Percent Improvement:		Tax Year / Assessor Year	7		
Current Owner Information					
Current Owner:			Owner Address:		
City, State, Zip:			Owner Occupied:		
ast Transaction:			Deed Type:		=:
Amount:			Document		
Last Sale Information			V	ew Foreclosure Data	View Deeds Print Profile w/Deed
ransferred From:		Seller Address:			
Recording / Sale Date:		Prior Recording / Sale	e Date:		
Most Recent Sale Price:		Prior Sale Price:			
Document Number:		Prior Document No.:			
Document Type:		Prior Document Type	E		
Lender Information					
Lender:			Full/Par	tial:	
Loan Amount / 2nd Trust Deed:			Loan Ty	pe:	
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:		
hird Floor:	Garage/Carport:		Construction/Quality:		
Basement Finished:	Fireplaces:		Building Shape:		
Basement Unfinished:	Pool/Spa:		View:		
Flood Data and Map				Prin	t PDF Flood Report View Flood Ma

Aerial View

