

APPRAISAL OF REAL PROPERTY



LOCATED AT

13311 Minna St
Camarillo, CA 93010

FOR

Main AMC
13311 Minna St
Camarillo, CA 93010

OPINION OF VALUE

\$845,000

AS OF

03/11/2023

BY

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

03/15/2023

Acme Mortgage
13311 Minna St

Re: Property: 13311 Minna St
Camarillo, CA 93010
Borrower: NJohn Q & Joan Public
File No.: 13311 Minna St

Opinion of Value: \$ 845,000
Effective Date: 03/11/2023

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 is with an unencumbered fee simple title of ownership.

This report is a hybrid based on a third party taking onsite photographs of the subject property. The appraiser has made an 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 through public records and MLS services. 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 at the end.

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

Borrower	NJohn Q & Joan Public	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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Uniform Residential Appraisal Report (Hybrid)

File # 13311 Minna St

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

SUBJECT

Property Address 13311 Minna St City Camarillo State CA Zip Code 93010
Borrower NJohn Q & Joan Public Owner of Public Record John Q & Joan Public County Ventura
Legal Description Lot 2 Easyville Acres
Assessor's Parcel # 0-1000-1000-25 Tax Year 2022 R.E. Taxes \$ 3,000
Neighborhood Name Camarillo Map Reference 493 F6 Census Tract 0052.05
Occupant [X] Owner [] Tenant [] Vacant Special Assessments \$ 0 [] PUD HOA \$ 0 [] per year [] per month
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [] Purchase Transaction [X] Refinance Transaction [] Other (describe)
Lender/Client Acme Mortgage Address 13311 Minna St
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [] Yes [X] No
Report data source(s) used, offering price(s), and date(s).

CONTRACT

I [] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ Date of Contract Is the property seller the owner of public record? [] Yes [] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [] Urban [X] Suburban [] Rural Property Values [] Increasing [X] Stable [] Declining PRICE AGE One-Unit 91 %
Built-Up [] Over 75% [X] 25-75% [] Under 25% Demand/Supply [] Shortage [X] In Balance [] Over Supply \$ (000) (yrs) 2-4 Unit 2 %
Growth [] Rapid [X] Stable [] Slow Marketing Time [] Under 3 mths [X] 3-6 mths [] Over 6 mths 740 Low 20 Multi-Family 1 %
Neighborhood Boundaries SEE COMMENT ADDENDUM 1,030 High 65 Commercial 4 %
880 Pred. 38 Other 2 %
Neighborhood Description SEE COMMENT ADDENDUM
Market Conditions (including support for the above conclusions) SEE COMMENT ADDENDUM

SITE

Dimensions SEE PLAT MAP Area 16,500 sf Shape Rectangular View N;Res;
Specific Zoning Classification R-1 Zoning Description Single Family Residence
Zoning Compliance [X] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No If No, describe
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity [X] [] Water [X] [] Street Asphalt [X] []
Gas [X] [] Sanitary Sewer [X] [] Alley None [] []
FEMA Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone X FEMA Map # 06111C0745E FEMA Map Date 01/20/2010
Are the utilities and off-site improvements typical for the market area? [X] Yes [] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No If Yes, describe
SEE COMMENT ADDENDUM

IMPROVEMENTS

General Description Foundation Exterior Description materials/condition Interior materials/condition
Units [X] One [] One with Accessory Unit [X] Concrete Slab [] Crawl Space Foundation Walls Concrete/Good Floors Hdwd,Crpt/Good
of Stories 2 [] Full Basement [] Partial Basement Exterior Walls Stone, Wd, Stc Walls Drywall/Good
Type [X] Det. [] Att. [] S-Det./End Unit Basement Area sq.ft. Roof Surface Comp/Good Trim/Finish Wood/Good
[X] Existing [] Proposed [] Under Const. Basement Finish % Gutters & Downspouts Alum/Avg Bath Floor Tile/Good
Design (Style) Craftsman [] Outside Entry/Exit [] Sump Pump Window Type Vinyl/Good Bath Wainscot Tile,Fbgl/Good
Year Built 1984 Evidence of [] Infestation None Storm Sash/Insulated None Car Storage [] None
Effective Age (Yrs) 15 [] Dampness [] Settlement Screens None [X] Driveway # of Cars 2
Attic [] None Heating [X] FWA [] HWBB [] Radiant Amenities [] Woodstove(s) # 0 Driveway Surface Concrete
[] Drop Stair [] Stairs [] Other Fuel Gas, Elec [X] Fireplace(s) # 2 [] Fence None [X] Garage # of Cars 2
[] Floor [X] Scuttle Cooling [X] Central Air Conditioning [X] Patio/Deck Patio [] Porch Porch [] Carport # of Cars 0
[] Finished [] Heated [] Individual [] Other [] Pool None [] Other None [X] Att. [] Det. [] Built-in
Appliances [] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [] Washer/Dryer [] Other (describe)
Finished area above grade contains: 8 Rooms 4 Bedrooms 3.0 Bath(s) 2,240 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Tank Less Hot Water Heater
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-not updated;Bathrooms-remodeled-one to five years ago;SEE COMMENT ADDENDUM
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [] No If No, describe

Uniform Residential Appraisal Report (Hybrid)

File # 13311 Minna St

There are 11 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 785,000 to \$ 1,023,000		There are 32 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 740,000 to \$ 1,100,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	13311 Minna St Camarillo, CA 93010	32054 Isabella St Camarillo, CA 93010	7880 Lemar Ave Camarillo, CA 93010	4838 Salem Ave Camarillo, CA 93010	
Proximity to Subject		1.37 miles to the Southeast	.58 miles to the East	.53 miles to the Southeast	
Sale Price	\$	\$ 876,000	\$ 915,000	\$ 892,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 405.56 sq.ft.	\$ 402.02 sq.ft.	\$ 423.75 sq.ft.	
Data Source(s)		VC Public Rec 81140;DOM 31	VC Public Rec 80007;DOM 24	VC Public Rec 79889;DOM 56	
Verification Source(s)		VC MLS#09-374311	VC MLS#09-373654	VC MLS#09-365567	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;1500	
Date of Sale/Time		s02/23;c01/23	0	s01/23;c12/22	0
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	16,500 sf	12,500 sf	+34,000	16,000 sf	0
View	N;Res;	N;Res;		N;Res;	
Design (Style)	DT2;Craftsman	DT2;Craftsman		DT2;Craftsman	
Quality of Construction	Q3	Q3		Q2	-46,000
Actual Age	39	38		40	
Condition	C3	C3		C2	-46,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-20,000	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	8 4 3.0	8 5 3.1	-15,000	9 4 3.1	-15,000
Gross Living Area	2,240 sq.ft.	2,160 sq.ft.	0	2,276 sq.ft.	0
Basement & Finished Rooms Below Grade		0sf		0sf	
Functional Utility	Average	Average		Average	
Heating/Cooling	FAU/AC	FAU/AC		FAU/AC	
Energy Efficient Items	Ceiling Fans	Similar		Similar	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw	
Porch/Patio/Deck	Patio	Patio		Patio	
Pool/Spa	None	None		None	
Guest House Quarters	None	Guest Qtr/Office	-30,000	None	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -31,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -107,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -57,800
Adjusted Sale Price of Comparables		Net Adj. 3.5 % Gross Adj. 11.3 % \$ 845,000		Net Adj. 11.7 % Gross Adj. 11.7 % \$ 808,000	Net Adj. 6.5 % Gross Adj. 13.5 % \$ 834,200

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain VCMLS, ParcelQuest, EastBridge

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) Public Records, VCMLS

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) Public Records, VCMLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	None 3 prev year	None 1 prev year	None 1 prev year	None 1 prev year
Effective Date of Data Source(s)	03/11/2023	03/11/2023	03/11/2023	03/11/2023

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

Summary of Sales Comparison Approach SEE COMMENT ADDENDUM

Indicated Value by Sales Comparison Approach \$ 845,000

Indicated Value by: Sales Comparison Approach \$ 845,000 Cost Approach (if developed) \$ 845,079 Income Approach (if developed) \$

SEE COMMENT ADDENDUM FOR FULL COMMENTARY

RECONCILIATION

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

Based on the defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 845,000 , as of 03/11/2023 the effective date of this appraisal.

Uniform Residential Appraisal Report (Hybrid)

File # 13311 Minna St

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

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property including, but not limited to, property data based on interior and exterior property data collection, public and/or private data records, and information as described by the appraiser in the appraisal report (2) research, verify, and analyze adequate and reliable data from public and/or private sources for the subject market area including data for each comparable property reported and (3) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has included a floor plan in this appraisal report, which was completed as part of the property data report that shows the approximate dimensions of the improvements. The floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has relied on data provided by third-parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser makes no guarantees, express or implied, regarding the accuracy of this data.
4. Unless noted otherwise, the appraiser has relied on interior and exterior subject property data obtained through a property data report. Such data includes, but is not limited to, a floor plan, photographs, and property characteristics. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data. The appraiser assumes that the property characteristics have not changed since the date of the property data report.
5. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
6. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report (Hybrid)

File # 13311 Minna St

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I did not perform a personal visual inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from the property data report. I reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report (Hybrid)

File # 13311 Minna St

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

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

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

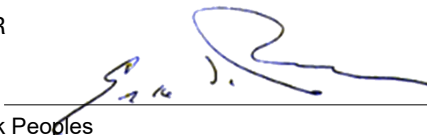
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation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

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

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

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

APPRAISER

Signature 
Name Erik Peoples
Company Name Street Value Appraisals
Company Address P.O. Box 7853
Ventura, CA 93006
Telephone Number 805-216-8611
Email Address info@streetvalueappraisals.com
Date of Signature and Report 03/15/2023
Effective Date of Appraisal 03/11/2023
State Certification # _____
or State License # 034230
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 06/01/2024

ADDRESS OF PROPERTY APPRAISED

13311 Minna St
Camarillo, CA 93010

APPRAISED VALUE OF SUBJECT PROPERTY \$ 845,000

LENDER/CLIENT

Name Main AMC
Company Name Acme Mortgage
Company Address 13311 Minna St
Email Address appraisers@acmemortgage.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
Date of Inspection _____
 Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
Date of Inspection _____

Uniform Residential Appraisal Report (Hybrid)

File # 13311 Minna St

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	13311 Minna St Camarillo, CA 93010	5462 Will Ave Camarillo, CA 93010			7349 Salem Ave Camarillo, CA 93010			470 George St Camarillo, CA 93010		
Proximity to Subject		.27 miles to the East			.13 miles to the East			.80 miles to the Southeast		
Sale Price	\$	\$ 820,000			\$ 845,000			\$ 875,000		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 412.47 sq.ft.			\$ 433.33 sq.ft.			\$ 405.84 sq.ft.		
Data Source(s)		VC Public Rec 78835;DOM 68			VC Public Rec 78104;DOM 61			VC MLS#09-361968;DOM 14		
Verification Source(s)		VC MLS#09-365433			VC MLS#09-363499			Agent - 888-411-9000		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0			ArmLth Conv;0			Listing	-17,500	
Date of Sale/Time		s12/22;c11/22	0		s11/22;c10/22	0		Active	0	
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	16,500 sf	11,340 sf	+43,860		14,500 sf	+17,000		15,218 sf	+10,897	
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT2;Craftsman	DT2;Traditional			DT2;Craftsman			DT2;Craftsman		
Quality of Construction	Q3	Q3			Q3			Q3		
Actual Age	39	46			39			38		
Condition	C3	C3			C2	-42,500		C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	8 4 3.0	7 4 3.0			8 4 3.0			8 4 3.0		
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										
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	2ga2dw	2ga2dw			2ga2dw			2ga2dw		
Porch/Patio/Deck	Patio	Patio			Patio			Patio		
Pool/Spa	None	Pool / Spa	-40,000		None			None		
Guest House Quarters	None	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 type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -6,603	
Adjusted Sale Price of Comparables		Net Adj. 4.2%			Net Adj. 1.1%			Net Adj. 0.8%		
		Gross Adj. 13.9%	\$ 854,100		Gross Adj. 11.2%	\$ 854,300		Gross Adj. 3.2%	\$ 868,397	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6			
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	None 3 prev year		None 1 prev year		None 1 prev year		None 1 prev year			
Effective Date of Data Source(s)	03/11/2023		03/11/2023		03/11/2023		03/11/2023			
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										

SALES COMPARISON APPROACH

SALE HISTORY

ANALYSIS / COMMENTS

Supplemental Addendum

File No. 13311 Minna St

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

COMMENTS REGARDING URAR 1004 DESKTOP APPRAISAL VALUATION ASSUMPTIONS, LIMITING CONDITIONS AND CERTIFICATION

This URAR 1004 HYBRID APPRAISAL ASSIGNMENT was made under the following direction and guidelines:

This modified set of instructions, Scope of Work, Statement of Assumptions and Limiting Conditions, and Certification replaces and supersedes the corresponding sections of the appraisal report to which this language is attached as an addendum. It is authorized and used with the express permission of Fannie Mae and Freddie Mac as of March 23, 2020. Any signatures attached to the original appraisal report and certifications are incorporated and apply to these revised sections.

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property, and the subject project (where applicable) including, but not limited to, public and/or private data records, and information as described by the appraiser in the appraisal report, (2) research, verify, and analyze adequate and reliable data from public and/or private sources for the subject market area including data for each comparable property reported, and, (3) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

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

*Adjustments to the comparables must be made for special or creative financing or sales concessions.

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

Supplemental Addendum

File No. 13311 Minna St

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

The appraiser has NOT visited or inspected the subject property. Measurements, photos, plus notes on quality and condition were obtained by a Real Estate agent inspecting the property for this Hybrid Appraisal Assignment. The appraiser makes his opinion of value based solely on public records, MLS records, client provided information and his general knowledge of the marketing area. The appraiser has made an extraordinary assumption that subject IS IN AVERAGE CONDITION and of AVERAGE 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.

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.

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.

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.

Comp 4 - 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.

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.

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 AS IS VALUE

The final value given is the midrange of comparables and weighted towards comps 1, 2 and 6. Comp 1 is given consideration as the most recent comp. Comp 2 is a recent comp from the subject's marketing area with a similar appeal. Comp 6 with a lot size slightly smaller than the subject's was given the greatest weight in the valuation process and was considered to be most like the subject of the comps used in the report. The value given was based on the older sale of Comp 6 with a 5% upward time adjustment from its sale price due to increasing neighborhood values as demonstrated in the 1004MC Trend report. Movoto.com Real Estate Statistical Trend Service also

Supplemental Addendum

File No. 13311 Minna St

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

supports a time adjustment being given with a 2% increase in values over the previous 12 months for the Greater Camarillo Area.

The appraiser's opinion of a reasonable exposure time for the subject at the value given of \$845,000 is estimated to be 90 to 180 days based on comps in the subject's marketing neighborhood with similar market appeal as the subject.

COMMENTS REGARDING THE WEIGHTING OF COMPARABLES

The final value given is the midrange of comparables and weighted towards comps 2, 4 and 5. Comp 2 is given consideration as a recent comp with close proximity. Comps 4 and 5 are slightly older sales from the subject's community with a similar market appeal. Comp 6 is a current listing which helps shows current Listing Activity.

COMMENTS REGARDING AS IS VALUE

The appraiser's opinion of a reasonable exposure time for the subject **"As Is" value is given at \$845,000** 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.

Subject Photograph Addendum

Borrower	NJohn Q & Joan Public				
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	NJohn Q & Joan Public				
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

RECENT IMPROVEMENTS

File No. 13311 Minna St

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

THE FOLLOWING ARE RECENT IMPROVEMENTS WHICH HAVE BEEN CONSIDERED IN THE VALUE GIVEN:

BEDROOMS: New carpeting has been added to the upstairs bedrooms within the previous two years.

(Buyer provided Estimate of Materials and Labor for Bedroom Replacment Carpeting \$7,000)

HOT WATER HEATER: A new 50 gallon hot water heater was installed within the previous year at an estimated cost of \$1300.

TOTAL RECENT IMPROVEMENT COST ESTIMATE IS: \$2,000 within the previous TWO year period.

For comparison purposes the Improvements bring the Subject Property from a Quality Rating from Average Plus Rating.

For comparison purposes the Improvements bring the Subject Property from a Condition Rating from Average Plus Rating.

Comparable Photo Page

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



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 3.1
 Location N;Res;
 View N;Res;
 Site 12,500 sf
 Quality Q3
 Age 38



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 3.1
 Location N;Res;
 View N;Res;
 Site 16,000 sf
 Quality Q2
 Age 40



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 2.1
 Location N;Res;
 View N;Res;
 Site 16,810 sf
 Quality Q2
 Age 40

Comparable Photo Page

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



Comparable 4

5462 Will Ave
 Prox. to Subject .27 miles to the East
 Sale Price 820,000
 Gross Living Area 1,988
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 11,340 sf
 Quality Q3
 Age 46



Comparable 5

7349 Salem Ave
 Prox. to Subject .13 miles to the East
 Sale Price 845,000
 Gross Living Area 1,950
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 14,500 sf
 Quality Q3
 Age 39



Comparable 6

470 George St
 Prox. to Subject .80 miles to the Southeast
 Sale Price 875,000
 Gross Living Area 2,156
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 15,218 sf
 Quality Q3
 Age 38

Comp 1 Photograph Addendum

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



Comp 1 - Front



Comp 1 - Living Room



Comp 1 - Family Room



Comp 1 - Kitchen



Comp 1 - Master Bedroom



Comp 1 - Master Bath

Comp 2 Photograph Addendum

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



Comp 2 - Front



Comp 2 - Living Room



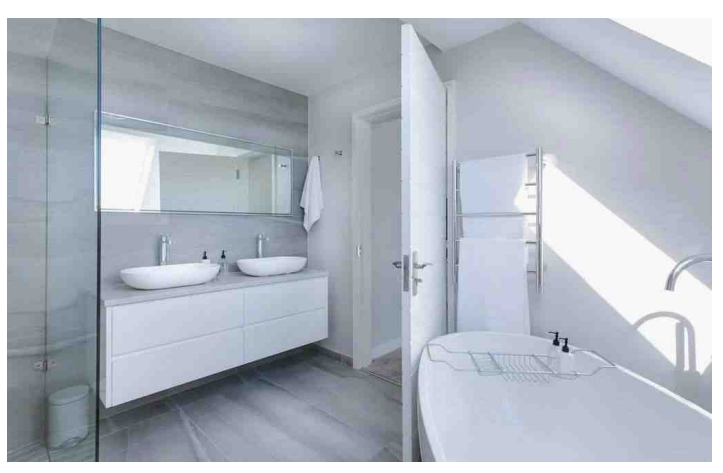
Comp 2 - Family Room



Comp 2 - Kitchen



Comp 2 - Master Bedroom



Comp 2 - Master Bath

Comp 3 Photograph Addendum

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



Comp 3 - Front



Comp 3 - Living Room



Comp 3 - Family Room



Comp 3 - Kitchen



Comp 3 - Master Bedroom



Comp 3 - Master Bath

Comp 4 Photograph Addendum

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



Comp 4 - Front



Comp 4 - Living Room



Comp 4 - Family Room



Comp 4 - Kitchen



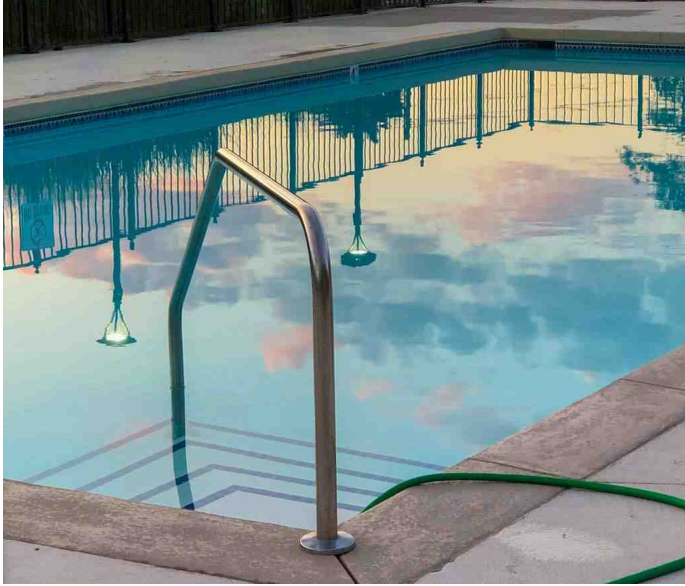
Comp 4 - Master Bedroom



Comp 4 - Master Bath

Comp 4 Photograph Addendum

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



Comp 4 - In-Ground Pool

Comp 5 Photograph Addendum

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



Comp 5 - Front



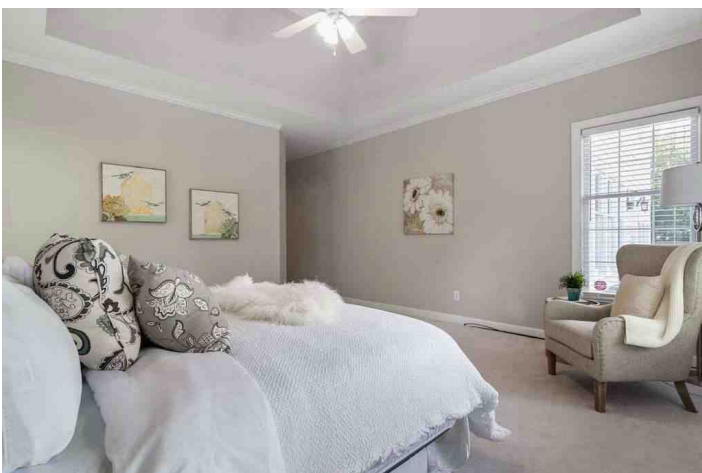
Comp 5 - Living Room



Comp 5 - Family Room



Comp 5 - Kitchen



Comp 5 - Master Bedroom



Comp 5 - Master Bath

Comp 6 Photograph Addendum

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



Comp 6 - Front



Comp 6 - Living Room



Comp 6 - Family Room



Comp 6 - Kitchen



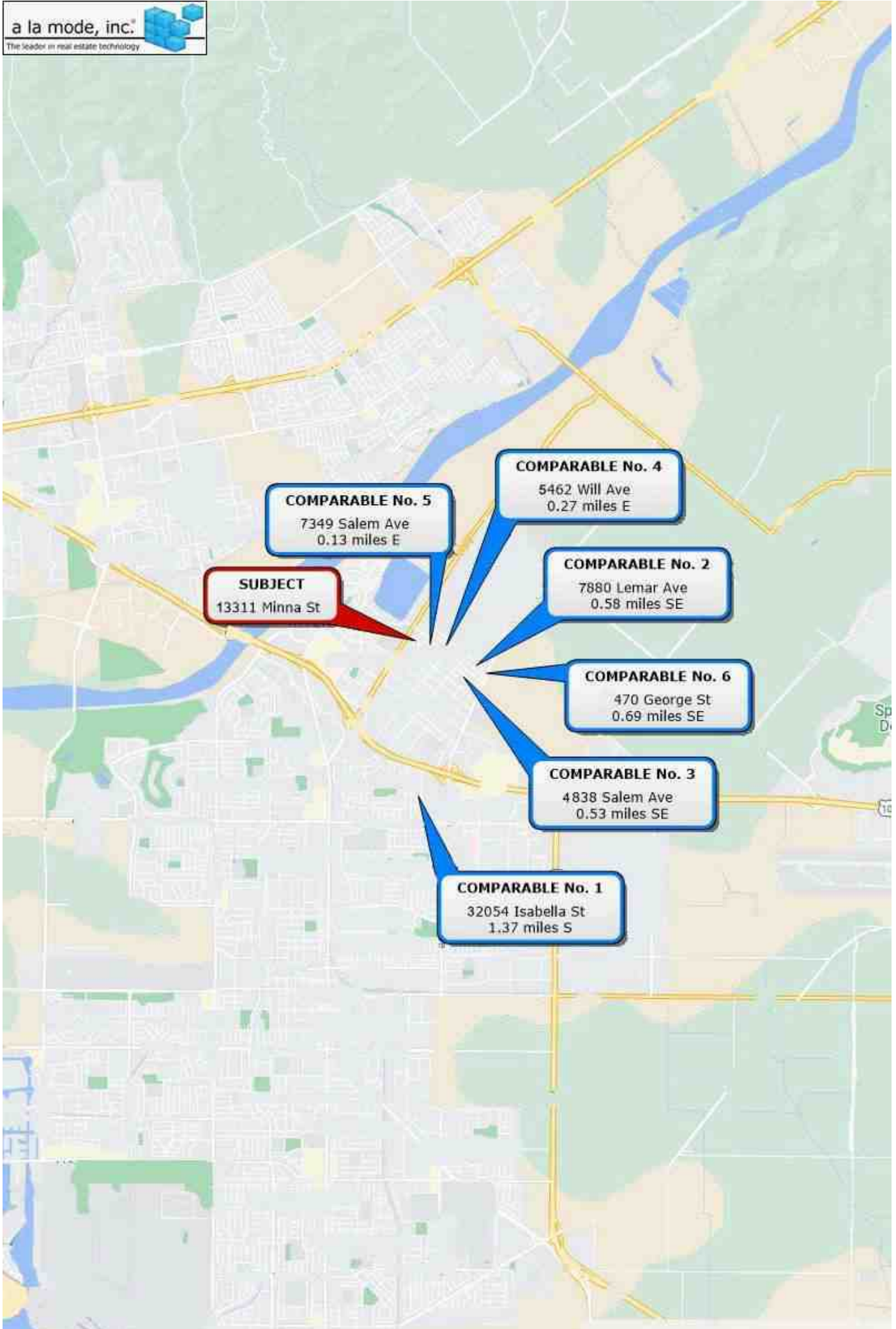
Comp 6 - Master Bedroom



Comp 6 - Master Bath

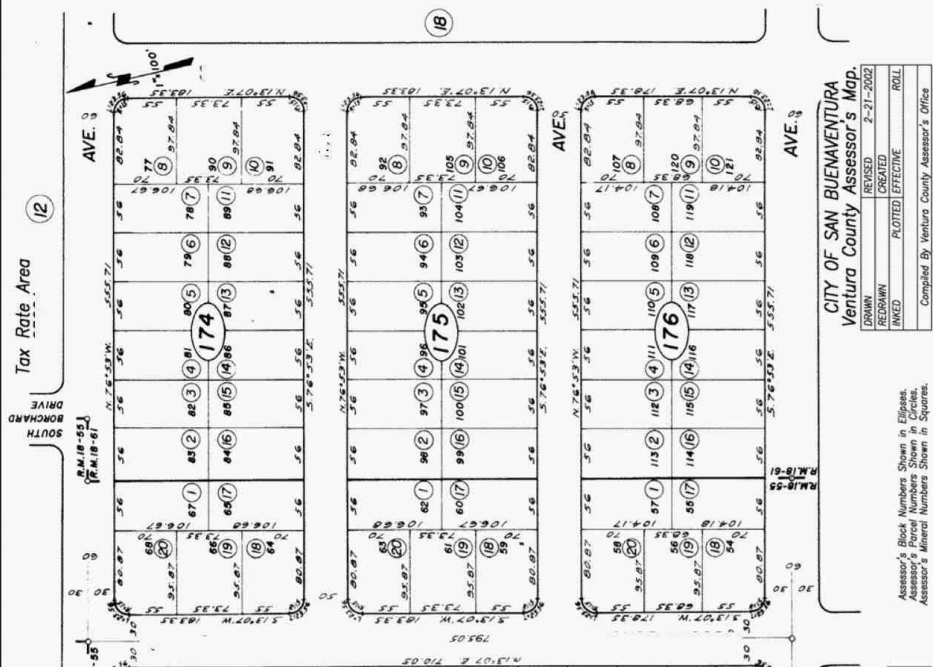
Location Map

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





Plat Map

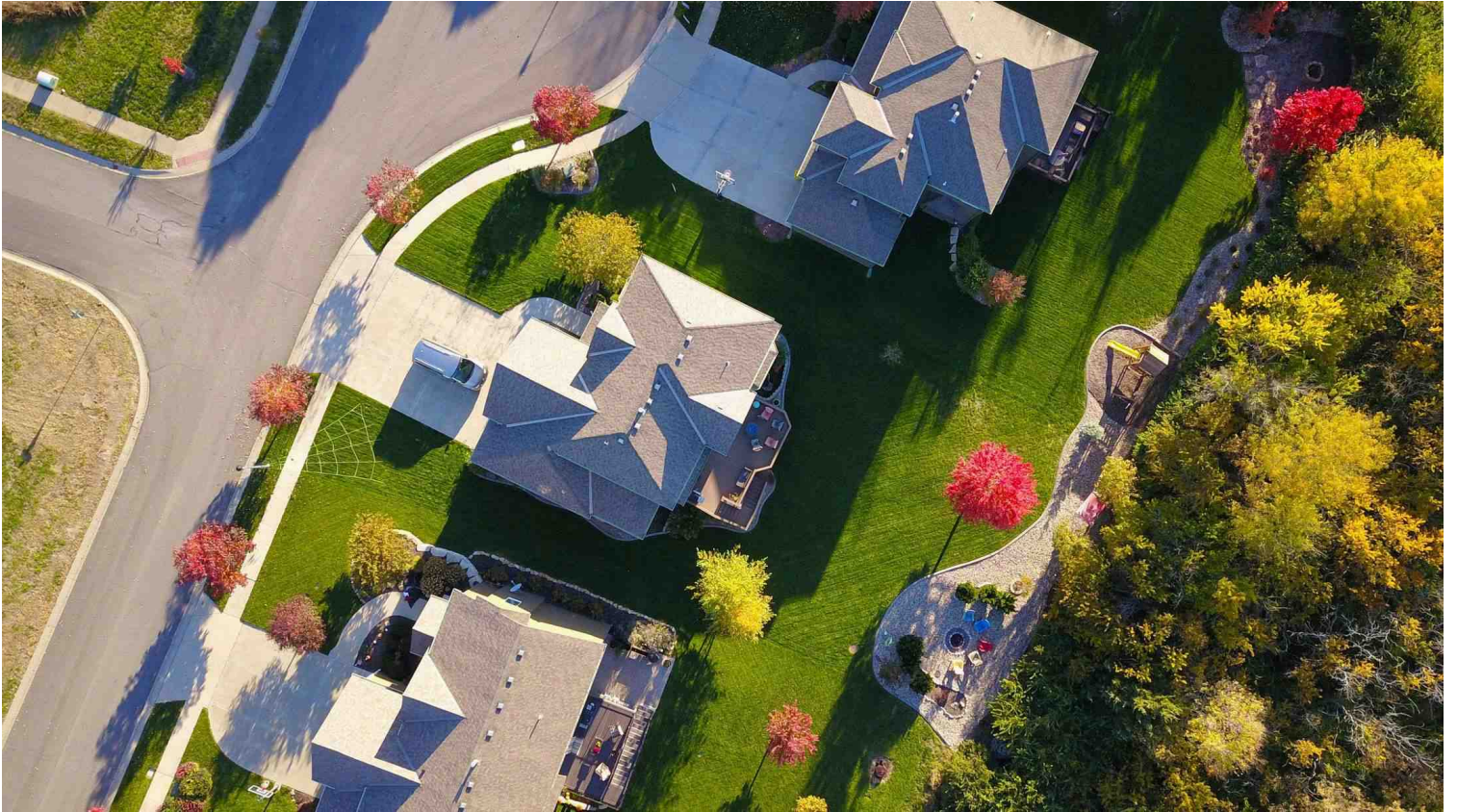
Borrower	NJohn Q & Joan Public		
Property Address	13311 Minna St		
City	Camarillo	County Ventura	State CA Zip Code 93010
Lender/Client	John Q Public		



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



Appraiser Independence Certification


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

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

I assert that no employee, director, officer, or agent of Main AMC, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Acme Mortgage, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Acme Mortgage / Main AMC has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.



 Signature
 Erik Peoples

 Appraiser's Name
 Licensed Appraiser

 State Title or Designation

03/15/2023

 Date
 034230

 State License or Certification #
 06/01/2024
 _____ CA
 Expiration Date of License or Certification State

13311 Minna St, Camarillo, CA 93010

 Address of Property Appraised