

# INVOICE

**FROM:**

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

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

**TO:**

John Q Public  
 13311 Minna St  
 Camarillo

E-Mail: JohnQPublic@gmail.com

Telephone Number: Fax Number:

Alternate Number:

**INVOICE NUMBER**

SVA 03-11-2023-4

**DATES**

Invoice Date: 03/11/2023

Due Date: 03/15/2023

**REFERENCE**

Internal Order #: 13311 Minna CAM SVA DA

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form: 13311 Minna CAM SVA DA

Other File # on form:

Federal Tax ID:

Employer ID:

**DESCRIPTION**

Lender:

Client:

Purchaser/Borrower: N/A

Property Address: 13311 Minna St

City: Camarillo

County: Ventura

State: CA

Zip:

Legal Description:

**FEES**

**AMOUNT**

Appraiser Fee ( Desktop Appraisal ) After Repair Estimate

200.00

**SUBTOTAL**

200.00

**PAYMENTS**

**AMOUNT**

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

200.00

Check #: Date: Description:

Check #: Date: Description:

**SUBTOTAL**

200.00

**TOTAL DUE**

\$

0.00

# APPRAISAL OF REAL PROPERTY



## LOCATED AT

13311 Minna St  
Camarillo, CA 93010

## FOR

John Q Public  
13311 Minna St  
Camarillo, CA 93010

## OPINION OF VALUE

\$845,000 / \$955,000

## AS OF

March 11, 2023

## BY

Erik Peoples  
Street Value Appraisals  
P.O. Box 7853  
Ventura, CA 93006  
805-216-8611  
[info@streetvalueappraisals.com](mailto: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 as is - \$955,000 improved  
Effective Date: March 11, 2023

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

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

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

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

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

Sincerely,

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

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

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

## TABLE OF CONTENTS

Cover Page .....	1
Letter of Transmittal .....	2
GP Residential .....	3
Additional Comparables 4-6 .....	6
Supplemental Addendum .....	7
Photograph Addendum .....	9
Photograph Addendum .....	10
Supplemental Addendum .....	11
Comparable Photos 1-3 .....	12
Comparable Photos 4-6 .....	13
Photograph Addendum .....	14
Photograph Addendum .....	15
Photograph Addendum .....	16
Photograph Addendum .....	17
Photograph Addendum .....	18
Photograph Addendum .....	19
Photograph Addendum .....	20
Location Map .....	21
Plat Map .....	22
Sales History .....	23
Aerial View .....	24

# RESIDENTIAL APPRAISAL REPORT

File No.: 13311 Minna St

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

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

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

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

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

<b>General Description</b> # of Units 1 <input type="checkbox"/> Acc. Unit # of Stories 2 Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> Design (Style) Craftsman <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons. Actual Age (Yrs.) 39 Effective Age (Yrs.) 15	<b>Exterior Description</b> Foundation Concrete Exterior Walls Stone, Wd, Stc Roof Surface Comp/Good Gutters & Dwnspts. Alum/Avg Window Type Vinyl/Good Storm/Screens None	<b>Foundation</b> Slab Concrete Crawl Space None Basement None Sump Pump <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement None Infestation None	<b>Basement</b> <input checked="" type="checkbox"/> None Area Sq. Ft. 0sf % Finished Ceiling Walls Floor Outside Entry	<b>Heating</b> Type FAU Fuel Gas, Elec <b>Cooling</b> Central AC Other CF
<b>Interior Description</b> Floors Hdwd, Crpt/Good Walls Drywall/Good Trim/Finish Wood/Good Bath Floor Tile/Good Bath Wainscot Tile, Fbg/Good Doors Six Panel/ Good	<b>Appliances</b> Refrigerator <input type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Fan/Hood <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/>	<b>Attic</b> <input type="checkbox"/> None Stairs <input type="checkbox"/> Drop Stair <input checked="" type="checkbox"/> Scuttle <input checked="" type="checkbox"/> Doorway <input type="checkbox"/> Floor <input type="checkbox"/> Heated <input type="checkbox"/> Finished <input type="checkbox"/>	<b>Amenities</b> Fireplace(s) # 2 Woodstove(s) # 0 Patio Deck None Porch None Fence None Pool None	<b>Car Storage</b> <input type="checkbox"/> None Garage # of cars ( 4 Tot.) Attach. 2 Garage Detach. Blt.-In Carport Driveway 2 Parking Surface Concrete

Finished area above grade contains: 8 Rooms 4 Bedrooms 3 Bath(s) 2,240 Square Feet of Gross Living Area Above Grade

Additional features: Tank Less Hot Water Heater

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



# RESIDENTIAL APPRAISAL REPORT

File No.: 13311 Minna St

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

1st Prior Subject Sale/Transfer: Analysis of sale/transfer history and/or any current agreement of sale/listing: \_\_\_\_\_

Date: \_\_\_\_\_

Price: \_\_\_\_\_

Source(s): \_\_\_\_\_

2nd Prior Subject Sale/Transfer: \_\_\_\_\_

Date: \_\_\_\_\_

Price: \_\_\_\_\_

Source(s): \_\_\_\_\_

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**SALES COMPARISON APPROACH TO VALUE (if developed)**  The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	13311 Minna St Camarillo, CA 93010	32054 Isabella St Camarillo, CA			7880 Lemar Ave Camarillo, CA			4838 Salem Ave Camarillo, CA		
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/GLA	\$ /sq.ft.	\$ 405.56 /sq.ft.			\$ 402.02 /sq.ft.			\$ 423.75 /sq.ft.		
Data Source(s)		VC Public Rec 81140			VC Public Rec 80007			VC Public Rec 79889		
Verification Source(s)		VC MLS#09-374311			VC MLS#09-373654			VC MLS#09-365567		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION + (-) \$ Adjust.			DESCRIPTION + (-) \$ Adjust.			DESCRIPTION + (-) \$ Adjust.		
Sales or Financing Concessions		ArmLth			ArmLth			ArmLth		
Date of Sale/Time		02/12/2023			01/28/2023			12/17/2022		
Rights Appraised	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Location	Residential	Residential			Residential			Residential		
Site	16,500 sf	12,500 sf +34,000			16,000 sf			16,810 sf		
View	Residential	Residential			Residential			Residential		
Design (Style)	Craftsman	Craftsman			Craftsman			Craftsman		
Quality of Construction	Average +	Average +			Good -46,000			Good -44,500		
Age	39	38			40			40		
Condition	Average +	Average +			Good -46,000			Good -44,500		
Above Grade	Total Bdrms Baths	Total Bdrms Baths	-20,000			Total Bdrms Baths				Total Bdrms Baths
Room Count	8 4 3	8 5 3.5	-15,000			9 4 3.5	-15,000			8 4 2.5 +15,000
Gross Living Area	2,240 sq.ft.	2,160 sq.ft.			2,276 sq.ft.			2,105 sq.ft. +16,200		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0 sf		
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	None			None			None		
Guest House Quarters	None	Guest Qtr/Office -30,000			None			None		
Proposed Quality	Good	+44,000			0			0		
Proposed Condition	Good	+44,000			0			0		
Proposed Total Estimate		Updated \$964,000			Updated \$900,000			Updated \$923,200		
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		\$ 845,000			\$ 808,000			\$ 834,200		

Summary of Sales Comparison Approach SEE COMMENT ADDENDUM

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**Indicated Value by Sales Comparison Approach \$ 845,000**



RESIDENTIAL APPRAISAL REPORT

File No.: 13311 Minna St

COST APPROACH TO VALUE (if developed) [X] The Cost Approach was not developed for this appraisal. Provide adequate information for replication of the following cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): Desktop Appraisal therefore no Cost Approach was made.

INCOME APPROACH TO VALUE (if developed) [X] The Income Approach was not developed for this appraisal. Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

PROJECT INFORMATION FOR PUDs (if applicable) [ ] The Subject is part of a Planned Unit Development. Legal Name of Project: Describe common elements and recreational facilities:

Indicated Value by: Sales Comparison Approach \$ 845,000 Cost Approach (if developed) \$ Income Approach (if developed) \$ Final Reconciliation SEE COMMENT ADDENDUM FOR FULL COMMENTARY

RECONCILIATION This appraisal is made [X] "as is", [ ] subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, [X] subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, [ ] 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 degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 845,000, as of: March 11, 2023, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

ATTACHMENTS A true and complete copy of this report contains 24 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report. Attached Exhibits: [X] Scope of Work [ ] Limiting Cond./Certifications [X] Narrative Addendum [X] Photograph Addenda [ ] Sketch Addendum [X] Map Addenda [X] Additional Sales [ ] Cost Addendum [ ] Flood Addendum [ ] Manuf. House Addendum [X] Hypothetical Conditions [X] Extraordinary Assumptions [ ] [ ] [ ]

SIGNATURES Client Contact: Client Name: John Q Public Address: 13311 Minna St Camarillo, CA 93010 APPRAISER Appraiser Name: Erik Peoples Company: Street Value Appraisals Phone: 805-216-8611 Fax: E-Mail: info@streetvalueappraisals.com Date of Report (Signature): 03/15/2023 License or Certification #: 034230 State: CA Designation: Licensed Appraiser Expiration Date of License or Certification: 06/01/2024 Inspection of Subject: [ ] Interior & Exterior [ ] Exterior Only [X] None Date of Inspection: SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or Co-Appraiser Name: Company: Phone: Fax: E-Mail: Date of Report (Signature): License or Certification #: State: Designation: Expiration Date of License or Certification: Inspection of Subject: [ ] Interior & Exterior [ ] Exterior Only [ ] None Date of Inspection:

# Additional Comparables 4-6

File No.: 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			7349 Salem Ave Camarillo, CA			470 George St Camarillo, CA			
Proximity to Subject				.27 miles to the East			.13 miles to the East			.80 miles to the Southeast			
Sale Price		\$		\$ 820,000			\$ 845,000			\$ 875,000			
Sale Price/GLA		\$/sq.ft.		\$ 412.47 /sq.ft.			\$ 433.33 /sq.ft.			\$ 405.84 /sq.ft.			
Data Source(s)				VC Public Rec 78835			VC Public Rec 78104			Ventura MLS			
Verification Source(s)				VC MLS#09-365433			VC MLS#09-363499			VC MLS#09-361968			
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	
Sales or Financing Concessions				ArmLth			ArmLth			Listing		-17,500	
Date of Sale/Time				12/02/2022		0	11/17/2022		0	N/A		0	
Rights Appraised		Fee Simple		Fee Simple			Fee Simple			Fee Simple			
Location		Residential		Residential			Residential			Residential			
Site		16,500 sf		11,340 sf		+43,860	14,500 sf		+17,000	15,218 sf		+10,897	
View		Residential		Residential			Residential			Residential			
Design (Style)		Craftsman		Traditional			Craftsman			Craftsman			
Quality of Construction		Average +		Average +			Average +			Average +			
Age		39		46			39			38			
Condition		Average +		Average +			Good		-42,500	Average +			
Above Grade		Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths
Room Count		8	4	3	7	4	3	8	4	3	8	4	3
Gross Living Area		2,240 sq.ft.		1,988 sq.ft.		+30,240	1,950 sq.ft.		+34,800	2,156 sq.ft.			
Basement & Finished Rooms Below Grade		0sf		0sf			0sf			0sf			
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			
Guest House Quarters		None		None			None			None			
Proposed Quality		Good		+41,000			+42,500			+42,000			
Proposed Condition		Good		+41,000			\$0			+42,000			
Proposed Total Estimate				Updated \$936,100			Updated \$896,800			Updated \$952,897			
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						\$ 854,100			\$ 854,300			\$ 868,397	
Summary of Sales Comparison Approach		SEE COMMENT ADDENDUM											

SALES COMPARISON APPROACH



## Supplemental Addendum

File No. 13311 Minna St

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

### 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 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.

#### 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

# Supplemental Addendum

File No. 13311 Minna St

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

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 Mid-Town area with a similar market 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 supports a time adjustment being given with a 2% increase in values over the previous 12 months for the Greater Ventura 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 PROPOSED VALUE

The appraiser's opinion of a reasonable exposure time for the subject "**Proposed Improvement**" value is given at **\$955,000** 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	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



**Subject Front**



**Street Scene**



**Rear Yard**



**Living Room**



**Family Room**



**Dining Room**

## Subject Photograph Addendum

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



**Kitchen**



**Home Office**



**Master Bedroom**



**Master Bath**



**Proposed Kitchen Upgrade**



**Proposed Master Bath Upgrade**

**PROPOSED OR RECENT IMPROVEMENTS**

File No. 13311 Minna St

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

THE FOLLOWING ARE RECENT OR PROPOSED IMPROVEMENTS FOR WHICH THE UPDATED VALUE IS GIVEN:

Proposed Improvements:

KITCHEN: Wall between Kitchen and Living Room removed, New Kitchen Cabinets, New Extended Counter-tops, New Kitchen Sink, New Stainless Steel Kitchen Appliances, New Tile Backsplash, New Canned Recessed Lighting, New Laminite Wood Flooring in Kitchen and adjoining rooms.

(Buyer provided Estimate of Materials and Labor for Kitchen Improvements: \$35,000)

MASTER BATHROOM: New Tile Shower, New Cabinet, Sink, Mirror, Toilet, Flooring, Lighting.

(Buyer provided Estimate of Materials and Labor for Bathroom Improvements: \$31,000)

TOTAL BUYER PROVIDED ESTIMATED KITCHEN AND BATHROOM PROPOSED IMPROVEMENT COST ESTIMATE IS: \$66,000

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

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

Calculated from Best Comp at 75% of Quality and Condition Upgrades = \$69,000 which is estimated to have a 100% Return on Improvements.

## Comparable Photo Page

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



### Comparable 1

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



### 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



### Comparable 3

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

## Comparable Photo Page

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



### 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
Location	Residential
View	Residential
Site	11,340 sf
Quality	Average +
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
Location	Residential
View	Residential
Site	14,500 sf
Quality	Average +
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
Location	Residential
View	Residential
Site	15,218 sf
Quality	Average +
Age	38

## Comp 1 Photograph Addendum

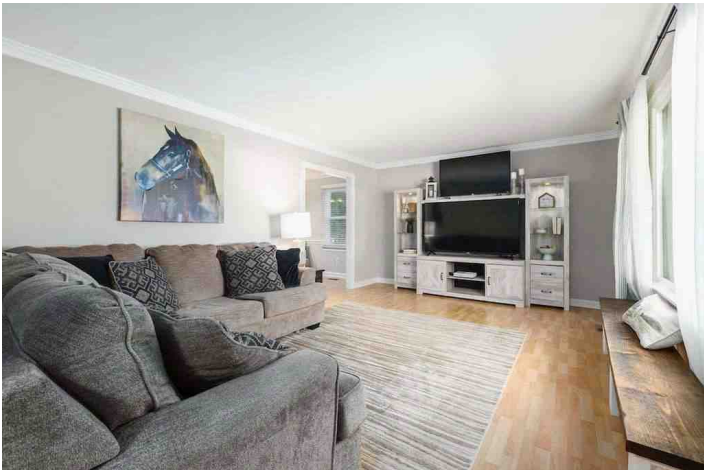
Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



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



**Comp 2 - Front**



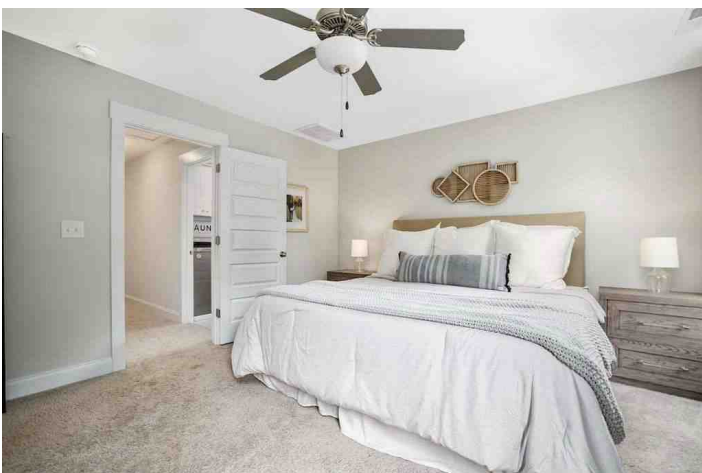
**Comp 2 - Living Room**



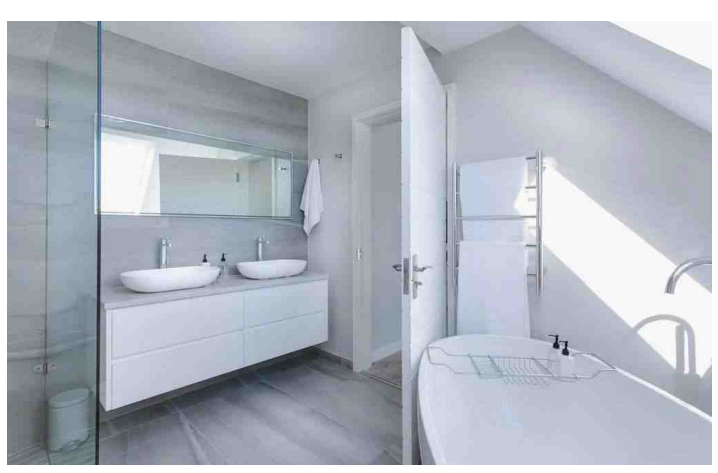
**Comp 2 - Family Room**



**Comp 2 - Kitchen**



**Comp 2 - Master Bedroom**



**Comp 2 - Master Bath**

### Comp 3 Photograph Addendum

Borrower	N/A				
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	N/A				
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**



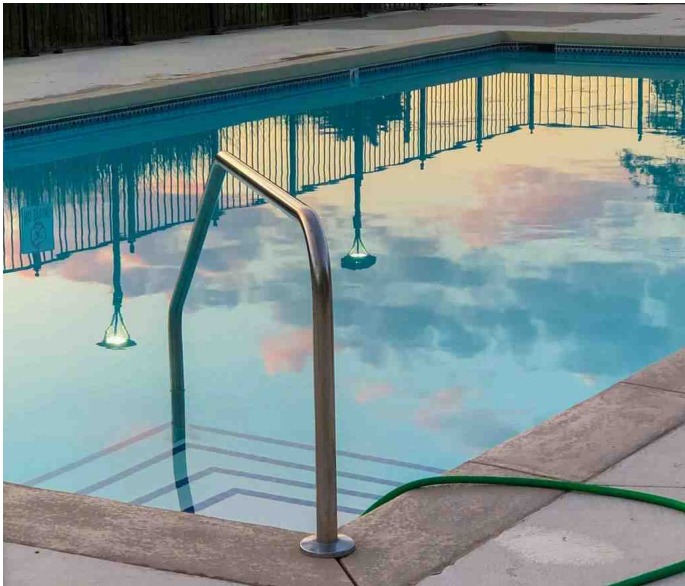
**Comp 4 - Master Bedroom**



**Comp 4 - Master Bath**

## Comp 4 Photograph Addendum

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



**Comp 5 - Front**



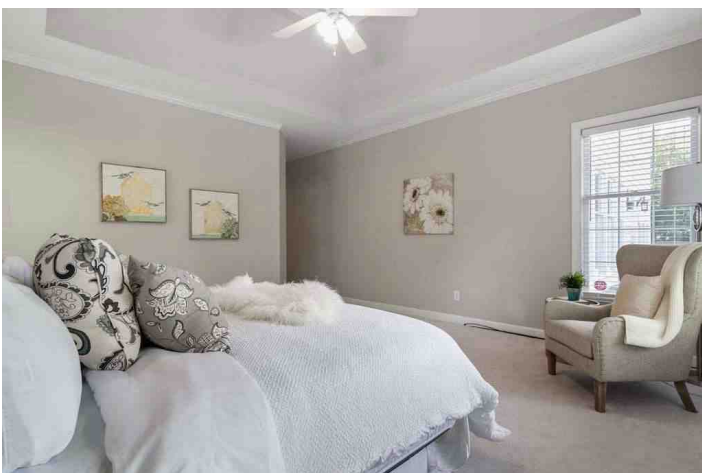
**Comp 5 - Living Room**



**Comp 5 - Family Room**



**Comp 5 - Kitchen**



**Comp 5 - Master Bedroom**



**Comp 5 - Master Bath**

## Comp 6 Photograph Addendum

Borrower	N/A				
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**



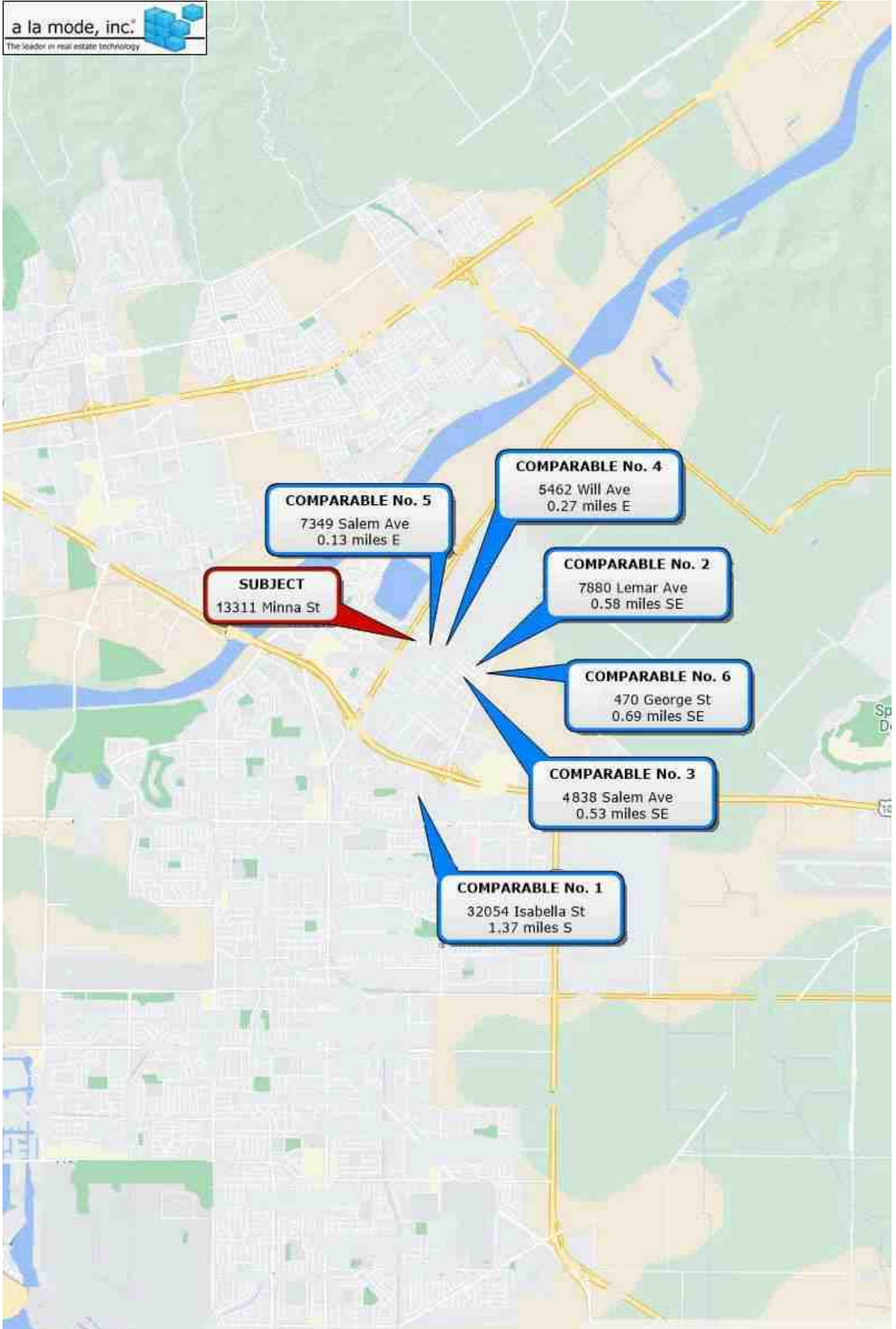
**Comp 6 - Master Bedroom**



**Comp 6 - Master Bath**

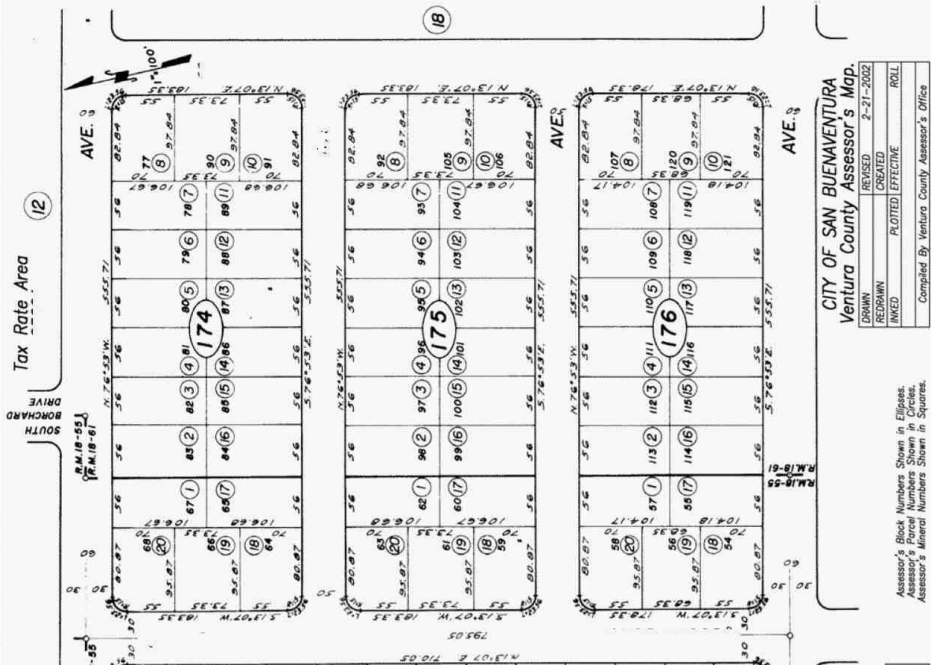
## Location Map

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



# Plat Map

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



**CITY OF SAN BUENAVENTURA**  
Ventura County Assessor's Map.



DRAWN	REVISED	2-21-2002	
REDRAWN	CREATED		
AMEND	PLOTTED EFFECTIVE	ROLL	

Assessor's Block Numbers Shown in Ellipses.  
Assessor's Parcel Numbers Shown in Circles.  
Assessor's Aerial Numbers Shown in Squares.

Completed By: Ventura County Assessor's Office



# Sales History

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

## Aerial View

