

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) Divorce	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 & Joan Public
13311 Minna St
Camarillo, CA 93010

OPINION OF VALUE

\$845,000

AS OF

March 11, 2023

BY

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

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

03/15/2023

John Q Public
13311 Minna St
Camarillo, CA 93010

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

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

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

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

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

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

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

Sincerely,

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

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

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

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 checked="" 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: Market Valuation at the time of the Effective Date for Divorce purposes.			
Intended User(s) (by name or type): John Q & Joan Public and anyone they releases the report to.			
Client: John Q & Joan Public		Address: 13311 Minna St Camarillo, CA 93010	
Appraiser: Erik Peoples		Address: P.O. Box 7853 Ventura, CA 93006	

Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply Marketing time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.	Predominant Occupancy <input checked="" type="checkbox"/> Owner 96 <input type="checkbox"/> Tenant 1 <input checked="" type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%)	One-Unit Housing PRICE AGE \$(000) (yrs) 740 Low 20 1,030 High 65 880 Pred 38	Present Land Use One-Unit 91 % 2-4 Unit 2 % Multi-Unit 1 % Comm'l 4 % Other 2 %	Change in Land Use <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely * <input type="checkbox"/> In Process * * To:
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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 Electricity <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other Gas <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other Water <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other Sanitary Sewer <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other Storm Sewer <input type="checkbox"/> Public <input checked="" type="checkbox"/> Other	Off-site Improvements Street Asphalt <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private Curb/Gutter Concrete <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private Sidewalk Concrete <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private Street Lights Public <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private Alley None <input type="checkbox"/> Public <input type="checkbox"/> Private	Topography Level Size 16,500 sf Shape Rectangular Drainage Average View Residential
Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)		
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 06111C0745E FEMA Map Date 01/20/2010		
Site Comments: SEE COMMENT ADDENDUM		

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

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

TRANSFER HISTORY	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	
	Source(s):	

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.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions		ArmLth		ArmLth		ArmLth		ArmLth		
Date of Sale/Time		02/12/2023	0	01/28/2023	0	12/17/2022	0			
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple		Fee Simple		
Location	Residential	Residential		Residential		Residential		Residential		
Site	16,500 sf	12,500 sf	+34,000	16,000 sf		16,810 sf				
View	Residential	Residential		Residential		Residential		Residential		
Design (Style)	Craftsman	Craftsman		Craftsman		Craftsman		Craftsman		
Quality of Construction	Average +	Average +		Good	-46,000	Good	-44,500	Good	-44,500	
Age	39	38		40		40		40		
Condition	Average +	Average +		Good	-46,000	Good	-44,500	Good	-44,500	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	-20,000	Total Bdrms Baths		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		Average		
Heating/Cooling	FAU/AC	FAU/AC		FAU/AC		FAU/AC		FAU/AC		
Energy Efficient Items	Ceiling Fans	Similar		Similar		Similar		Similar		
Garage/Carport	2 Car Garage	2 Car Garage		2 Car Garage		2 Car Garage		2 Car Garage		
Porch/Patio/Deck	Patio	Patio		Patio		Patio		Patio		
Pool/Spa	None	None		None		None		None		
Guest House Quarters	None	Guest Qtr/Office	-30,000	None		None		None		
Proposed Total Estimate										
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

Indicated Value by Sales Comparison Approach \$ 845,000



RESIDENTIAL APPRAISAL REPORT

File No.: 13311 Minna St

COST APPROACH TO VALUE (if developed) 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.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$		
Source of cost data:	DWELLING	Sq.Ft. @ \$ _____ = \$		
Quality rating from cost service:		Sq.Ft. @ \$ _____ = \$		
Effective date of cost data:		Sq.Ft. @ \$ _____ = \$		
Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$ _____ = \$		
		Sq.Ft. @ \$ _____ = \$		
		Sq.Ft. @ \$ _____ = \$		
		Sq.Ft. @ \$ _____ = \$		
		Sq.Ft. @ \$ _____ = \$		
	Garage/Carport	Sq.Ft. @ \$ _____ = \$		
	Total Estimate of Cost-New _____ = \$			
	Less Physical	Functional	External	
	Depreciation			= \$(_____)
	Depreciated Cost of Improvements			= \$ _____
	"As-is" Value of Site Improvements			= \$ _____
				= \$ _____
				= \$ _____
Estimated Remaining Economic Life (if required): _____ Years	INDICATED VALUE BY COST APPROACH			= \$ _____

INCOME APPROACH TO VALUE (if developed) The Income Approach was not developed for this appraisal.

Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ **Indicated Value by Income Approach**

Summary of Income Approach (including support for market rent and GRM):

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 <u>SEE COMMENT ADDENDUM FOR FULL COMMENTARY</u>		

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, 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

This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

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.


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:

<input checked="" type="checkbox"/> Scope of Work	<input type="checkbox"/> Limiting Cond./Certifications	<input checked="" type="checkbox"/> Narrative Addendum	<input checked="" type="checkbox"/> Photograph Addenda	<input type="checkbox"/> Sketch Addendum
<input checked="" type="checkbox"/> Map Addenda	<input checked="" type="checkbox"/> Additional Sales	<input type="checkbox"/> Cost Addendum	<input type="checkbox"/> Flood Addendum	<input type="checkbox"/> Manuf. House Addendum
<input checked="" type="checkbox"/> Hypothetical Conditions	<input checked="" type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Client Contact: _____ Client Name: John Q & Joan Public

E-Mail: _____ Address: 13311 Minna St Camarillo, CA 93010

SIGNATURES	APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
		
	Appraiser Name: <u>Erik Peoples</u>	Supervisory or Co-Appraiser Name: _____
	Company: <u>Street Value Appraisals</u>	Company: _____
	Phone: <u>805-216-8611</u> Fax: _____	Phone: _____ Fax: _____
	E-Mail: <u>info@streetvalueappraisals.com</u>	E-Mail: _____
	Date of Report (Signature): <u>03/15/2023</u>	Date of Report (Signature): _____
	License or Certification #: <u>034230</u> State: <u>CA</u>	License or Certification #: _____ State: _____
	Designation: <u>Licensed Appraiser</u>	Designation: _____
	Expiration Date of License or Certification: <u>06/01/2024</u>	Expiration Date of License or Certification: _____
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input checked="" type="checkbox"/> None	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	
Date of Inspection: _____	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.	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 Total Estimate										
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.

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.

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				

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 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	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

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 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	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

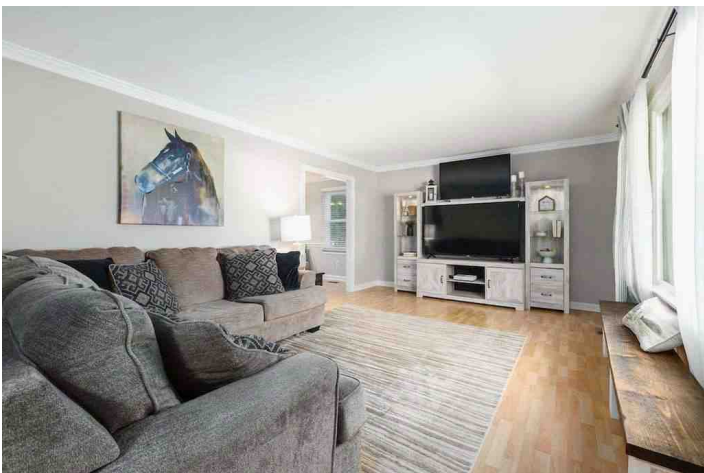
Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



Comp 1 - Front



Comp 1 - Living Room



Comp 1 - Family Room



Comp 1 - Kitchen



Comp 1 - Master Bedroom



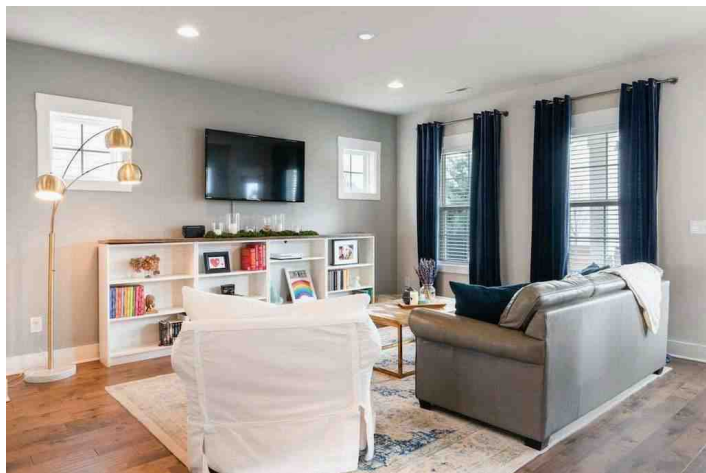
Comp 1 - Master Bath

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



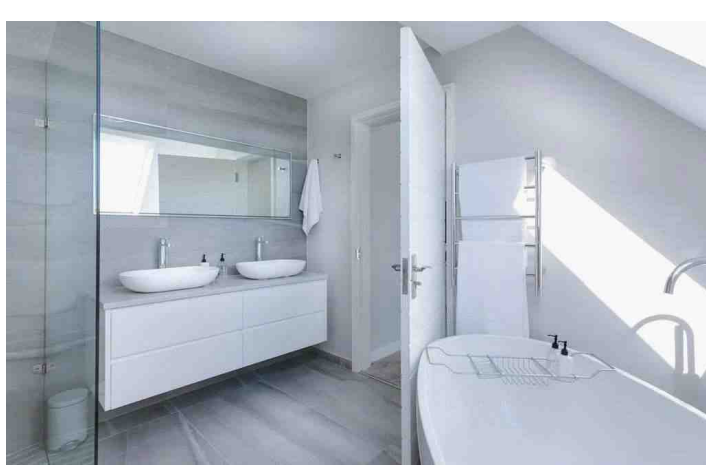
Comp 2 - Family Room



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



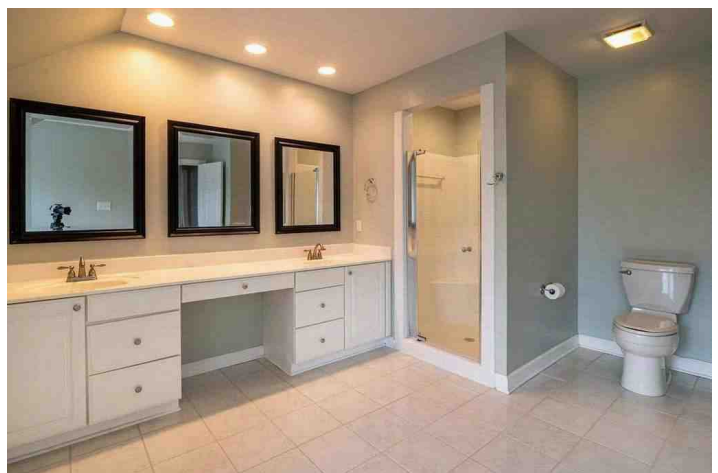
Comp 4 - Family Room



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



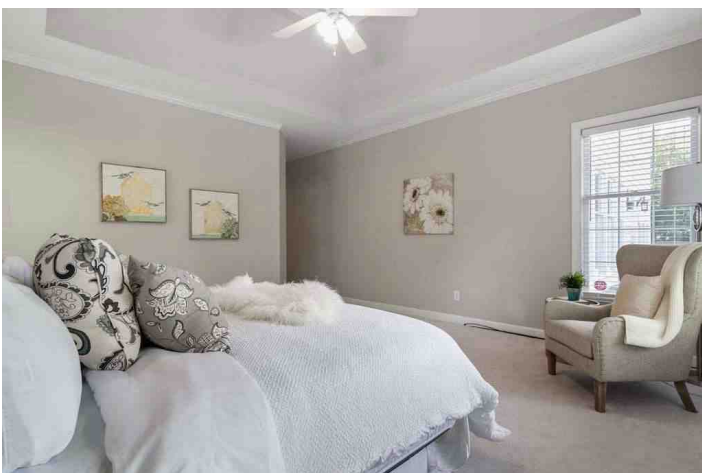
Comp 5 - Living Room



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



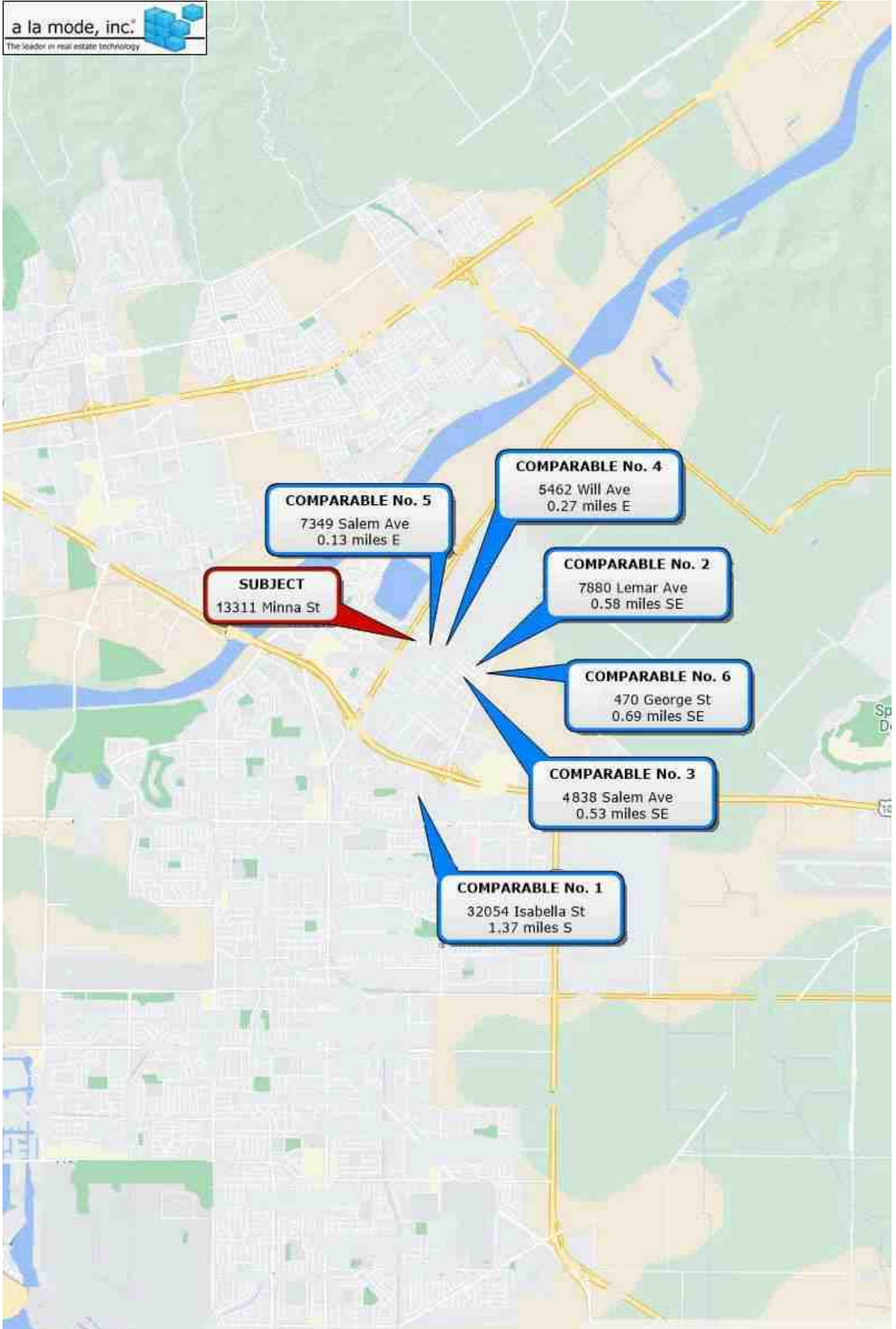
Comp 6 - Master Bedroom



Comp 6 - Master Bath

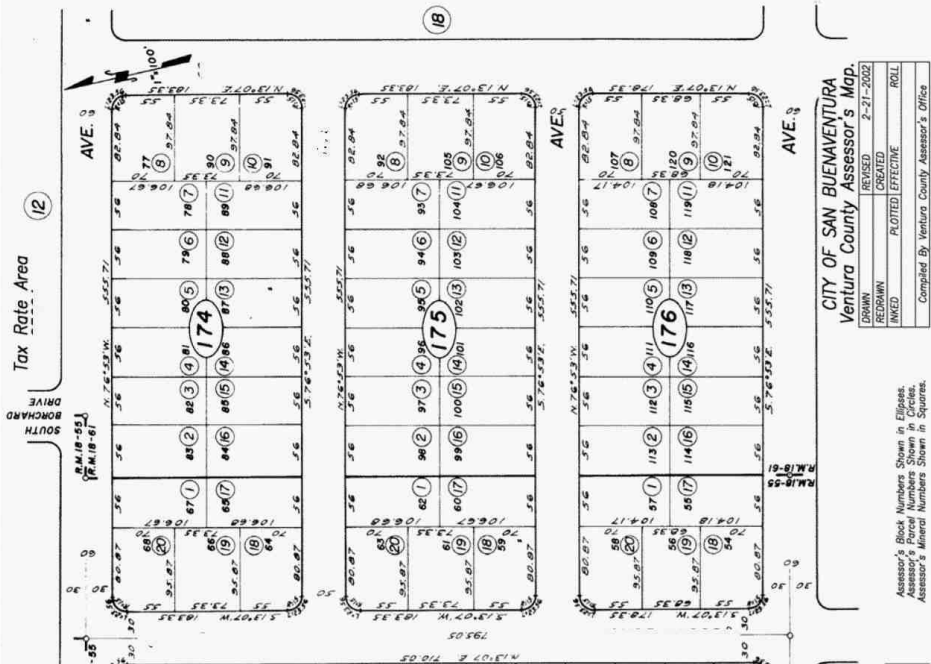
Location Map

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	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

