

# 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**

<b>Lender:</b>	<b>Client:</b>
<b>Purchaser/Borrower:</b> N/A	
<b>Property Address:</b> 13311 Minna St	
<b>City:</b> Camarillo	
<b>County:</b> Ventura	<b>State:</b> CA <b>Zip:</b>
<b>Legal Description:</b>	

**FEES**

**AMOUNT**

Appraiser Fee ( Desktop Appraisal ) Pre Purchase Appraisal	200.00
<b>SUBTOTAL</b>	200.00

**PAYMENTS**

**AMOUNT**

<b>Check #:</b>	<b>Date:</b> 03/10/2023	<b>Description:</b> Paid Online by CC	200.00
<b>Check #:</b>	<b>Date:</b>	<b>Description:</b>	
<b>Check #:</b>	<b>Date:</b>	<b>Description:</b>	
<b>SUBTOTAL</b>			200.00
<b>TOTAL DUE</b>			<b>\$ 0.00</b>

# APPRAISAL OF REAL PROPERTY



## LOCATED AT

13311 Minna St  
Camarillo, CA 93010

## FOR

John Q Public  
13311 Minna St  
Camarillo, CA 93010

## OPINION OF VALUE

\$845,000

## AS OF

March 11, 2023

## BY

Erik Peoples  
Street Value Appraisals  
P.O. Box 7853  
Ventura, CA 93006  
805-216-8611  
[info@streetvalueappraisals.com](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  
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
		Zip Code	93010
Lender/Client	John Q Public		

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# RESIDENTIAL APPRAISAL REPORT

File No.: 13311 Minna St

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

The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)			
This report reflects the following value (if not Current, see comments): <input type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective			
Approaches developed for this appraisal: <input checked="" 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: Pre Purchase 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:  Inside Lot  Corner Lot  Cul de Sac  Underground Utilities  Other (describe)

FEMA Spec'l Flood Hazard Area  Yes  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 Porch Fence Pool	<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

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	
	Date:	
Price:		
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	\$ 875,000	\$ 876,000			\$ 915,000			\$ 892,000		
Sale Price/GLA	\$ 390.63 /sq.ft.	\$ 405.56 /sq.ft.			\$ 402.02 /sq.ft.			\$ 423.75 /sq.ft.		
Data Source(s)	VC MLS Listing	VC Public Rec 81140			VC Public Rec 80007			VC Public Rec 79889		
Verification Source(s)	VC MLS#09-37591	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	<b>INDICATED VALUE BY COST APPROACH</b> _____ = \$	

**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:

<b>Indicated Value by: Sales Comparison Approach \$</b> 845,000	<b>Cost Approach (if developed) \$</b>	<b>Income Approach (if developed) \$</b>
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 23 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 Public

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

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

File No.: 13311 Minna St

FEATURE	SUBJECT			COMPARABLE LISTING # 1			COMPARABLE LISTING # 2			COMPARABLE LISTING # 3											
Address	13311 Minna St Camarillo, CA 93010			5462 Will Ave Camarillo, CA			7349 Salem Ave Camarillo, CA			470 George St Camarillo, CA											
Proximity to Subject				.27 miles to the East			.13 miles to the East			.80 miles to the Southeast											
List Price	\$			\$ 820,000			\$ 845,000			\$ 875,000											
List Price/GLA	/sq.ft.			\$ 412.47 /sq.ft.			\$ 433.33 /sq.ft.			\$ 405.84 /sq.ft.											
Last Price Revision Date				None			None			None											
Data Source(s)				VC Public Rec 78835			VC Public Rec 78104			Ventura MLS 78540											
Verification Source(s)				VC MLS#09-365433			VC MLS#09-363499			VC MLS#09-361968											
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-) \$ Adjust.			DESCRIPTION			+(-) \$ Adjust.								
Sales or Financing Concessions				Listing			Listing			Listing											
Days on Market				43			18			11											
Rights Appraised	Fee Simple			Fee Simple			Fee Simple			Fee Simple											
Location	Residential			Residential			Residential			Residential											
Site	16,500 sf			11,340 sf			+43,860			14,500 sf			+17,000			15,218 sf			+10,897		
View	Residential			Residential						Residential						Residential					
Design (Style)	Craftsman			Traditional						Craftsman						Craftsman					
Quality of Construction	Average +			Average +						Average +						Average +					
Age	39			46						39						38					
Condition	Average +			Average +						Good			-42,500			Average +					
Above Grade	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	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					
Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 34,100			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 9,300			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 10,897											
Adjusted List Price of Comparables				Net 4.2 % Gross 13.9 % \$ 854,100			Net 1.1 % Gross 11.2 % \$ 854,300			Net 1.2 % Gross 1.2 % \$ 885,897											
Comments																					

COMPARABLE LISTINGS



## Subject Photograph Addendum

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



**Subject Front**



**Street Scene**



**Rear Yard**



**Living Room**



**Family Room**



**Dining Room**



## Subject Photograph Addendum

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



**Kitchen**



**Home Office**



**Master Bedroom**



**Master Bath**



**Proposed Kitchen Upgrade**



**Proposed Master Bath Upgrade**

## Comparable Photo Page

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



### Sold Comparable 1

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



### Sold Comparable 2

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



### Sold Comparable 3

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



## Listing Photo Page

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



### Listing 1

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



### Listing 2

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



### Listing 3

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

## Sale Comp 1 Photograph Addendum

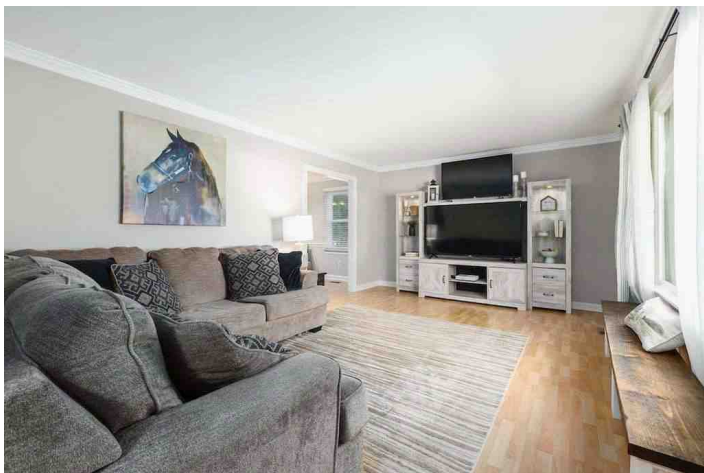
Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				



**Sale Comp 1 - Front**



**Sale Comp 1 - Living Room**



**Sale Comp 1 - Family Room**



**Sale Comp 1 - Kitchen**



**Sale Comp 1 - Master Bedroom**



**Sale Comp 1 - Master Bath**



## Sale Comp 2 Photograph Addendum

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



**Sale Comp 2 - Front**



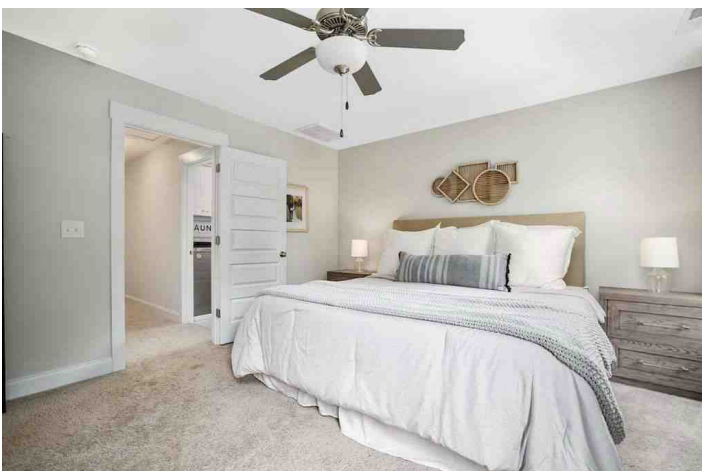
**Sale Comp 2 - Living Room**



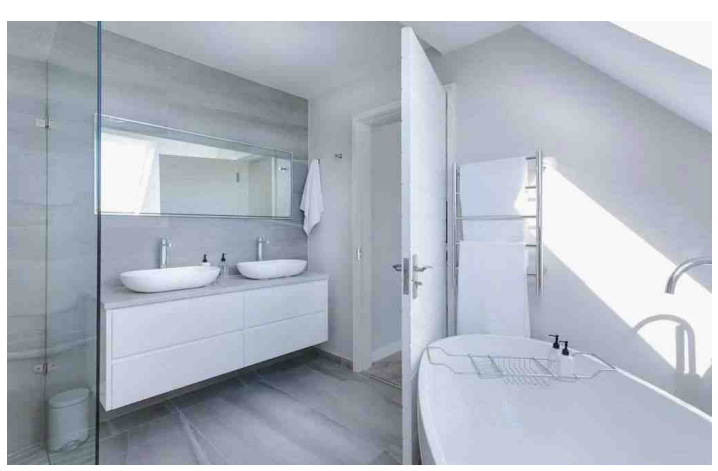
**Sale Comp 2 - Family Room**



**Sale Comp 2 - Kitchen**



**Sale Comp 2 - Master Bedroom**



**Sale Comp 2 - Master Bath**

## Sale Comp 3 Photograph Addendum

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



**Sale Comp 3 - Front**



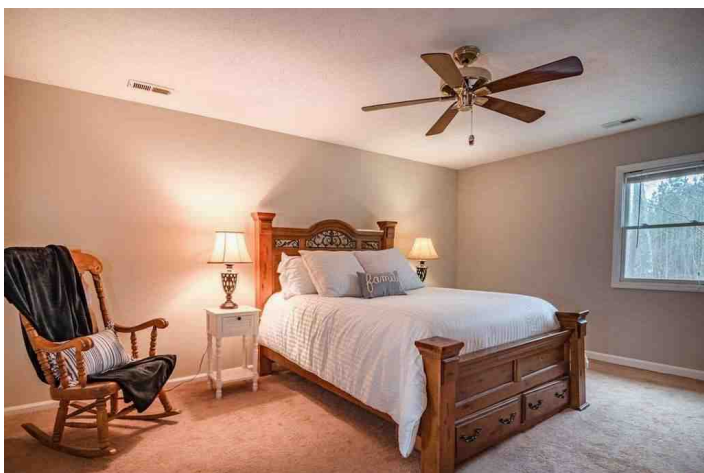
**Sale Comp 3 - Living Room**



**Sale Comp 3 - Family Room**



**Sale Comp 3 - Kitchen**



**Sale Comp 3 - Master Bedroom**



**Sale Comp 3 - Master Bath**



## Listing Comp 1 Photograph Addendum

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



**Listing Comp 1 - Front**



**Listing Comp 1 - Living Room**



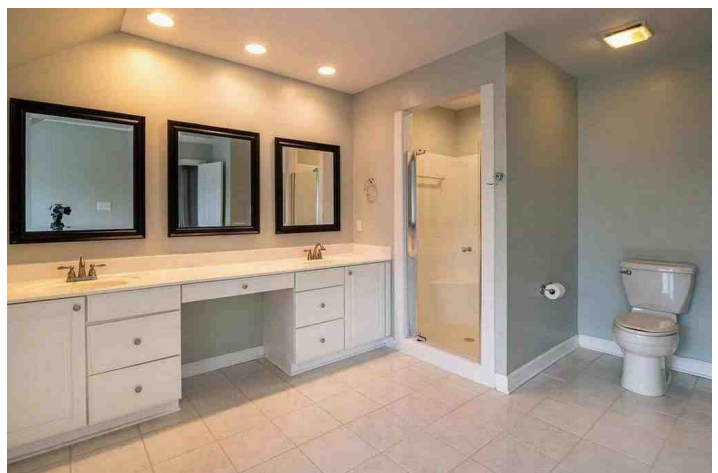
**Listing Comp 1 - Family Room**



**Listing Comp 1 - Kitchen**



**Listing Comp 1 - Master Bedroom**



**Listing Comp 1 - Master Bath**

**Listing Comp 1 Photograph Addendum**

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



**Listing Comp 1 - In-Ground Pool**



## Listing Comp 2 Photograph Addendum

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



**Listing Comp 2 - Front**



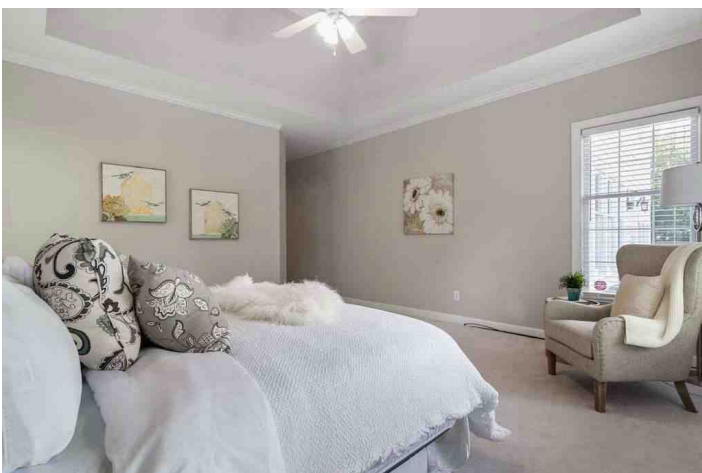
**Listing Comp 2 - Living Room**



**Listing Comp 2 - Family Room**



**Listing Comp 2 - Kitchen**



**Listing Comp 2 - Master Bedroom**



**Listing Comp 2 - Master Bath**

## Listing Comp 3 Photograph Addendum

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



**Listing Comp 3 - Front**



**Listing Comp 3 - Living Room**



**Listing Comp 3 - Family Room**



**Listing Comp 3 - Kitchen**



**Listing Comp 3 - Master Bedroom**



**Listing Comp 3 - Master Bath**



## Supplemental Addendum

File No. 13311 Minna St

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

### 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.

#### Sale Comp 1 - 32054 Isabella St -

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

#### Sale Comp 2 - 7880 Lemar Ave -

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

#### Sale Comp 3 - 4838 Salem Ave -

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

#### Listing Comp 1 - 5462 Will Ave -

This comp is an older closed sale from the subject's marketing area. No time adjustment was given to this comp due

## Supplemental Addendum

File No. 13311 Minna St

Borrower	N/A				
Property Address	13311 Minna St				
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to stable marketing area values over the previous 12 month period. Comp 4 is located within a half mile of the subject. According to MLS records and photos Comp 4 has Average Plus quality and condition.

### Listing Comp 5 - 7349 Salem Ave -

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

### Listing Comp 6 - 470 George St -

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

### COMMENTS REGARDING THE WEIGHTING OF COMPARABLES

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

### COMMENTS REGARDING AS IS VALUE AND SUGGESTED PURCHASE PRICE

The appraiser's opinion of a reasonable offer to purchase **the subject "As Is" value is given at \$845,000**. Listings in the subject's marketing area are **typically selling at about 2% below Listing Prices**. Based on current Listing Price of \$875,000 at current trends at 2% below List Price the **suggested Initial Offer Price is \$825,000 to \$845,000 or 2% below the "As Is" Appraised Value**. The estimated marketing time for a property like the subject is 90 to 180 days. The Days On Market is a very important detail to watch when considering the making of an offer. Longer Days On Market often will result in a seller willing to sell their property at increasingly lower prices. If the property has been on the market for an extended period of time and or has a Motivated Seller an offer greater than the 2% range maybe accepted. A Motivated Seller may accept an offer of \$800,000 to \$815,000 for this property.

### COMMENTS REGARDING 3 YEAR SERVICE - ETHICS RULE OF USPAP

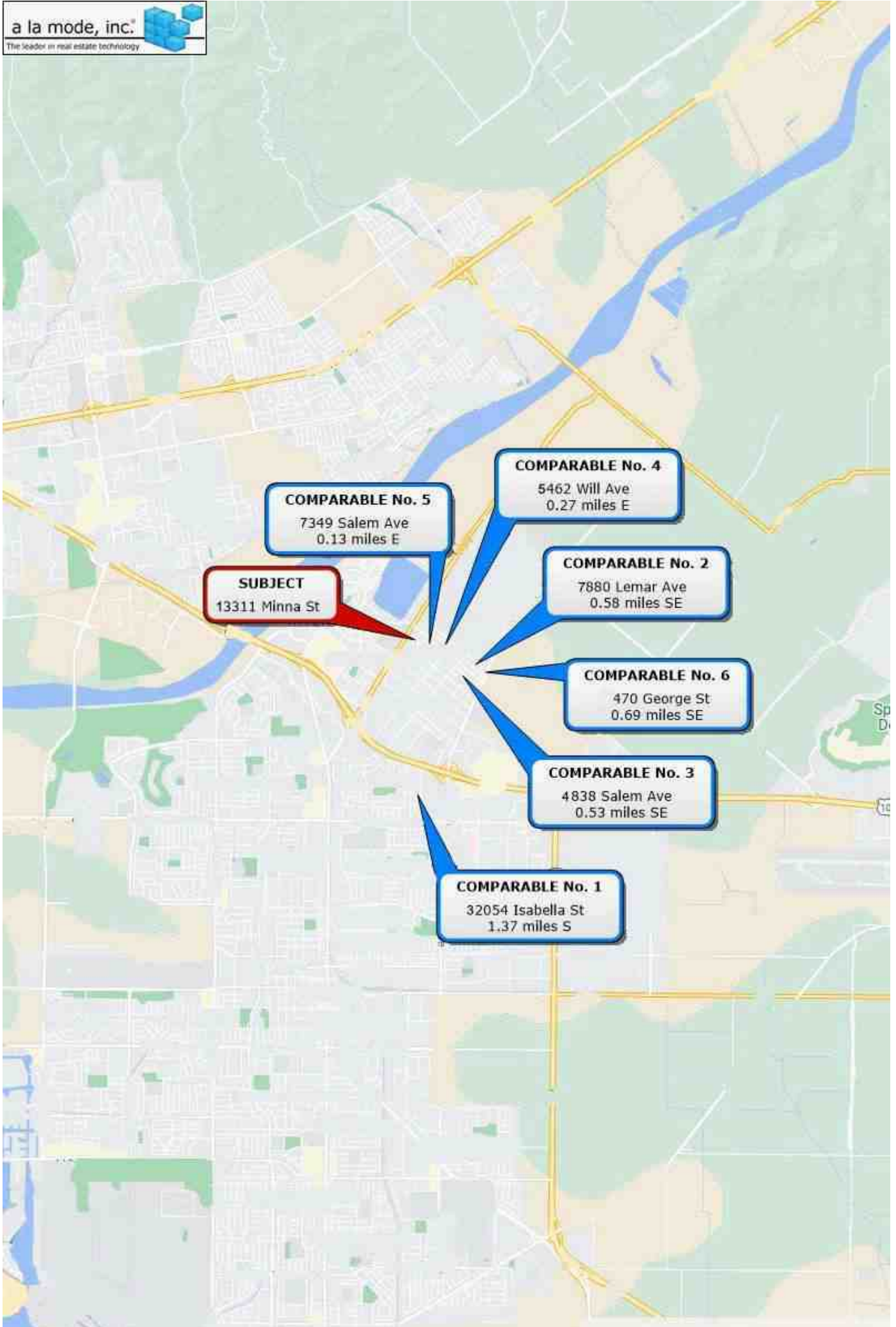
In compliance with the Ethics Rule of USPAP, I hereby certify that I have not performed any services regarding the subject property within the 3 year time period immediately preceding acceptance of this assignment, as an appraiser or in any other capacity."

### COMMENTS REGARDING ELECTRONIC SIGNATURE

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

## Location Map

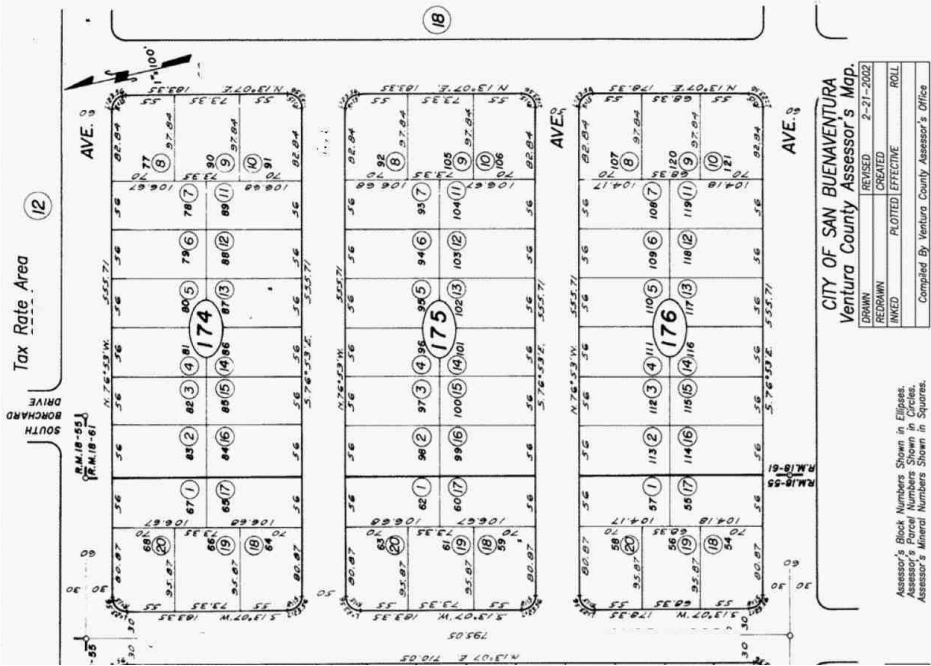
Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County	Ventura	State	CA Zip Code 93010
Lender/Client	John Q Public				





# Plat Map

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





**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

