

# 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 ) Check AVM Value

100.00

**SUBTOTAL**

100.00

**PAYMENTS**

**AMOUNT**

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

100.00

Check #:      Date:      Description:

Check #:      Date:      Description:

**SUBTOTAL**

100.00

**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](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 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  |          |                |

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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 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                    | <b>Predominant Occupancy</b>  | <b>One-Unit Housing</b> | <b>Present Land Use</b>   | <b>Change in Land Use</b>                                   |
| Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%               | <input checked="" type="checkbox"/> Owner 96<br><input type="checkbox"/> Tenant 1<br><input checked="" type="checkbox"/> Vacant (0-5%)<br><input type="checkbox"/> Vacant (>5%) | PRICE \$ (000)          | AGE (yrs)   | One-Unit 91% <input checked="" type="checkbox"/> Not Likely |
| Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow                    |   | 740 Low 20              | 2-4 Unit 2% <input type="checkbox"/> Likely * <input type="checkbox"/> In Process * |   |
| Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining      |   | 1,030 High 65           | Multi-Unit 1% * To: _____   |   |
| Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply    |   | 880 Pred 38             | Comm'l 4%   |   |
| Marketing time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos. |   | Other 2%                |   |   |

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

**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 18 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: <u>John Q &amp; Joan Public</u>   |
| E-Mail: _____   | Address: <u>13311 Minna St Camarillo, CA 93010</u>   |
| <b>APPRAISER</b>  | <b>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</b>   |
|    |  |
| 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: _____  |

## 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 almost 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  |        |         |       |                   |

### COMMENTS REGARDING AS IS VALUE

The final value given is the midrange of comparables and weighted towards comps 1 and 2. Comp 1 is given consideration as the most recent sale and most like the subject in quality and condition. Comp 2 is a recent comp from the subject's immediate marketing area with a similar appeal. The value given was based on the recent sale of Comp 1 with no time adjustment due to Comp 1's recent sale date.

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 comp 1. Comp 1 is given consideration as a recent comp with similar quality and condition.

### 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 AVM VALUES

Zillow Value - \$920,000  
Redfin Value - \$890,000  
Truila Value - \$905,000

### 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 |        |         |       |                   |
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| Lender/Client    | John Q Public  |        |         |       |                   |



**Subject Front**



**Living Room**



**Family Room**



**Kitchen**



**Master Bedroom**



**Master Bath**

## 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  |        |         |       |                   |



**Secondary Bedroom**



**Secondary Bathroom**

**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 Replacement 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  | 0.98 miles W |
| 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  | 0.53 miles E |
| 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  | 0.64 miles E |
| 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           |

## Comp 1 Photograph Addendum

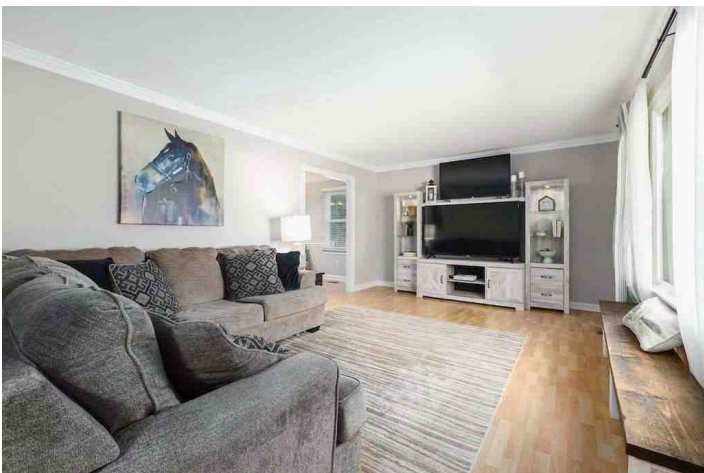
|                  |                |        |         |       |                   |
|------------------|----------------|--------|---------|-------|-------------------|
| Borrower         | N/A            |        |         |       |                   |
| Property Address | 13311 Minna St |        |         |       |                   |
| 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**



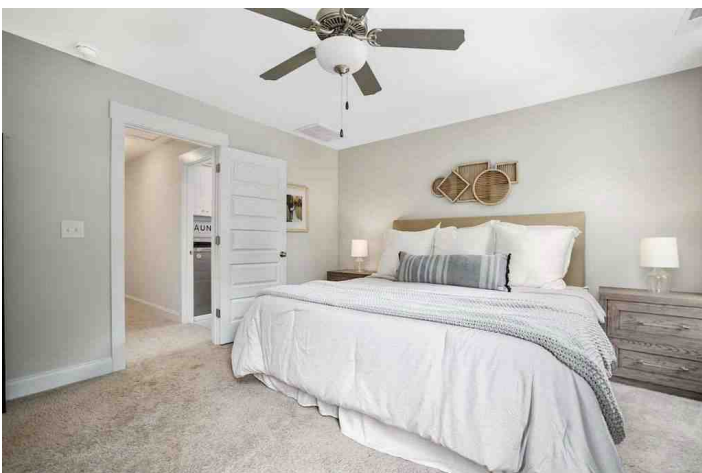
**Comp 2 - Living Room**



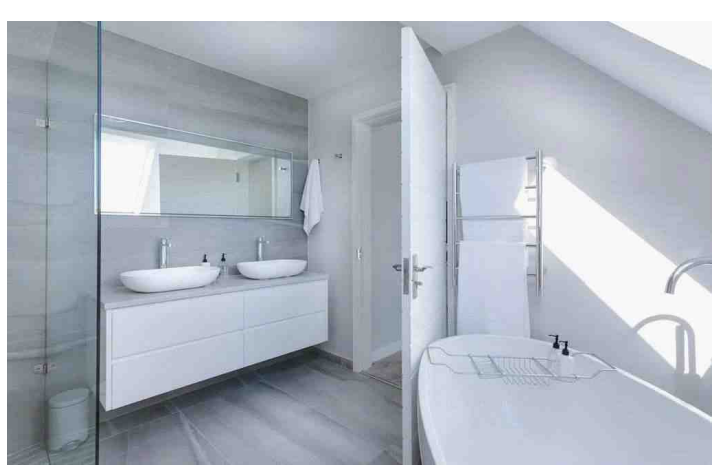
**Comp 2 - Family Room**



**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**



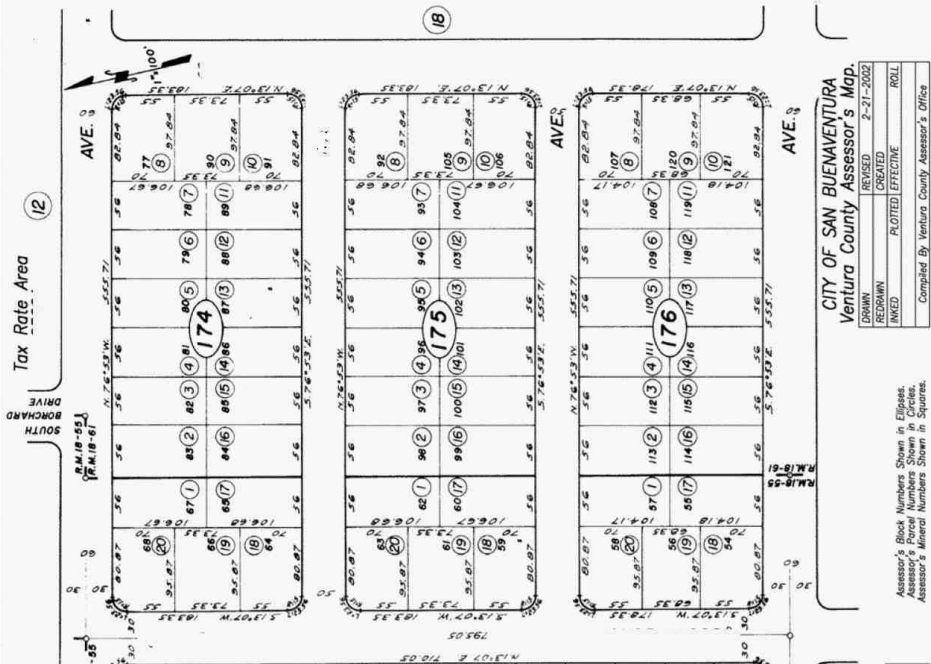
# Location Map

|                  |                |        |         |       |                   |
|------------------|----------------|--------|---------|-------|-------------------|
| 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

|  |  |  |              |
|--|--|--|--------------|
| <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

