

APPRAISAL OF REAL PROPERTY

LOCATED AT:

7514 Boer Ave
Tract no 15062 lot 74
Whittier, CA 90606

FOR:

Easy Financial LLC
6125 Washington blvd. #300
Culver City, CA 90232

AS OF:

05/14/2019

BY:

CHUCK C LEE
SPEED APPRAISAL SERVICES
9802 VALLEY BLVD, ROSEMEAD, CA 91770
TEL: (626) 443-1200, FAX: (626) 443-1300

SPEED APPRAISAL SERVICES
9802 VALLEY BLVD
ROSEMEAD, CA 91770

May 14, 2019

Easy Financial LLC
6125 Washington blvd. #300
Culver City, CA 90232

Re: Address 7514 Boer Ave
Whittier, CA 90606
Borrower Ernesto Macias Renteria
File No.: File #: ANS-354903

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

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational 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 value conclusions reported are as of the effective date stated in the body of the report and 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,



CHUCK C LEE
APPRAISER

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	7514 Boer Ave
	Legal Description	Tract no 15062 lot 74
	City	Whittier
	County	Los Angeles
	State	CA
	Zip Code	90606
	Census Tract	5022.00
	Map Reference	31084
SALES PRICE	Sale Price	\$ 450,000
	Date of Sale	04/27/2019
CLIENT	Borrower	Ernesto Macias Renteria
	Lender/Client	Easy Financial LLC
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,101
	Price per Square Foot	\$
	Location	N;Res;
	Age	71
	Condition	C4
	Total Rooms	5
	Bedrooms	3
	Baths	1.0
APPRAISER	Appraiser	CHUCK C LEE
	Date of Appraised Value	05/14/2019
VALUE	Opinion of Value	\$ 455,000

Uniform Residential Appraisal Report

File # File #: ANS-354903

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

Property Address	7514 Boer Ave	City	Whittier	State	CA	Zip Code	90606
Borrower	Ernesto Macias Renteria	Owner of Public Record	Wilber L A & D E Trust	County	Los Angeles		
Legal Description	Tract no 15062 lot 74						
Assessor's Parcel #	8176-035-036	Tax Year	2018	R.E. Taxes \$	1,208		
Neighborhood Name	Whittier	Map Reference	31084	Census Tract	5022.00		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD	HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	Easy Financial LLC	Address	6125 Washington blvd. #300, Culver City, CA 90232				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). DOM 13;Per CRMLS.#PW19086652, the subject property has been listed for \$445,000 since 04/15/2019, Listing agent: Yenny Madrid(562)328-6970. It is currently in contract for \$915,000.							

I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;PER PURCHASE CONTRACT, IT IS AN NORMAL AND ARM LENGTH TRANSFER WITH ALL TERMS TYPICAL FOR THE MARKET PLACE.							
Contract Price \$	450,000	Date of Contract	04/27/2019	Is the property seller the owner of public record?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)	REALQUEST
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
If Yes, report the total dollar amount and describe the items to be paid. \$0;:							

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	85 %		
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %		
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	350	Low	15	Multi-Family	5 %	
Neighborhood Boundaries	NORTH -WHITTIER BLVD, SOUTH-WASHINGTON BLVD, WEST-SAN GABRIEL RIVER FRWY, EAST - SORENSEN AVE. THE SUBJECT IS IN UNINCORPORATED COUNTY AREA, WITH "WHITTIER" ADDRESS.			700	High	105	Commercial	5 %	
Neighborhood Description	THE SUBJECT IS IN RESIDENTIAL AREA COMPRISED OF MOSTLY SFRs VARIOUS IN AGE, APPEAL, QUALITY AND CONDITION. PUBLIC SUPPORTING FACILITIES ARE IN AVERAGE PROXIMITY. THE SUBJECT IS LOCATED 2 BLOCKS SOUTH OF MINES BLVD, 2 BLOCKS WEST OF BROADWAY AVE, SAN GABRIEL RIVER FRWY(605) IS 1/2 MILE IN THE WEST. NO ADVERSE CONDITIONS ARE NOTED.			500	Pred.	65	Other	%	
Market Conditions (including support for the above conclusions) REAL ESTATE MARKET SLIGHTLY INCREASED BUT STABILIZING IN THE LAST 12 MONTHS. LIMITED FORECLOSURES/SHORT SALES ARE OBSERVED. CONVENTIONAL FINANCING IS TYPICAL. NO UNUSUAL LOAN DISCOUNTS OR INTEREST BUY DOWNS ARE NOTED IN AREA. AVERAGE MARKETING TIME IS BETWEEN 1-3 MONTHS.									

Dimensions	61x113	Area	6893 sf	Shape	RECTANGULAR	View	N;Res;
Specific Zoning Classification	LCR1	Zoning Description	Single Family Residential				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	06037C1830F	FEMA Map Date	09/26/2008
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
THE SUBJECT IS AN INTERIOR LOT WITH AVERAGE ON AND OFF SITE IMPROVEMENTS. NO ADVERSE EASEMENTS, ENCROACHMENTS OR OTHER CONDITIONS ARE NOTED. PER INSPECTION, ALL LOT IS ON STREET LEVEL, 100% USABLE, WITH PUBLIC UTILITIES CONNECTED TO STREET.							

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space		Foundation Walls	CONCRETE/AVG		Floors	CPT,TILE/AVG			
# of Stories	1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	STUCCO/AVG		Walls	DRYWALL/AVG			
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	COMP SHGL/AVG		Trim/Finish	WOOD/AVG			
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %	Gutters & Downspouts	ALUMINIUM/AVG		Bath Floor	TILE/AVG			
Design (Style)	Conv'l	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	ALUMINIUM/AVG		Bath Wainscot	TILE/AVG			
Year Built	1948	Evidence of <input type="checkbox"/> Infestation <input type="checkbox"/> 0		Storm Sash/Insulated	NONE		Car Storage	<input type="checkbox"/> None			
Effective Age (Yrs)	30	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	SCREEN/AVG		<input checked="" type="checkbox"/> Driveway	# of Cars	2		
Attic	<input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Woodstove(s) # 0		Driveway Surface	CONCRETE			
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel GAS		<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence WOOD	<input checked="" type="checkbox"/> Garage	# of Cars	2			
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input type="checkbox"/> Patio/Deck NONE	<input checked="" type="checkbox"/> Porch CVD	<input type="checkbox"/> Carport	# of Cars	0			
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool NONE	<input checked="" type="checkbox"/> Other RUMPUS	<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in					

Appliances	<input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)
Finished area above grade contains:	5 Rooms 3 Bedrooms 1.0 Bath(s) 1,101 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). NO SPECIAL ENERGY EFFICIENT ITEMS NOTED.	
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;The appraiser noted no recent major renovations and/or improvements to the property within the last 10-15 years. But the subject has been adequately maintained and considered to be in average market able condition.	
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe	
NO PHYSICAL, EXTERNAL, OR FUNCTIONAL INADEQUACY IS NOTED.	
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe	

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There are **3** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **445,000** to \$ **544,900**.
 There are **15** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **445,000** to \$ **558,000**.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	7514 Boer Ave Whittier, CA 90606	7515 Boer Ave Whittier, CA 90606			7514 Vanport Ave Whittier, CA 90606			7402 Vanport Ave Whittier, CA 90606		
Proximity to Subject		0.03 miles NW			0.11 miles SE			0.17 miles E		
Sale Price	\$ 450,000	\$ 460,000			\$ 450,000			\$ 558,000		
Sale Price/Gross Liv. Area	\$ 408.72 sq.ft.	\$ 423.18 sq.ft.			\$ 413.98 sq.ft.			\$ 374.75 sq.ft.		
Data Source(s)		CRMLS.#TR19036640;DOM 2			CRMLS.#PW19019822;DOM 3			CRMLS.#PW19045734;DOM 6		
Verification Source(s)		L.O./TEL:(562)463-5800			REALQUEST/DOC.#192856			REALQUEST/DOC.#262084		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth FHA;0			ArmLth Conv;5000	-5,000		ArmLth Cash;0		
Date of Sale/Time		s05/19;c03/19			s03/19;c02/19			s03/19;c03/19		
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	6893 sf	6737 sf			6893 sf			7640 sf		
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT1;Conv'l	DT1;Conv'l			DT1;Conv'l			DT1;Conv'l		
Quality of Construction	Q3	Q3			Q3			Q3		
Actual Age	71	71			71			70		
Condition	C4	C4			C4			C2		
Above Grade Room Count	Total Bdrms. Baths 5 3 1.0	Total Bdrms. Baths 5 3 1.0			Total Bdrms. Baths 5 3 1.0			Total Bdrms. Baths 5 3 1.0		
Gross Living Area	1,101 sq.ft.	1,087 sq.ft.			1,087 sq.ft.			1,489 sq.ft.		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Heating/Cooling	FAU/CAC	WALL/NONE			WALL/NONE			FAU/CAC		
Energy Efficient Items	Fireplace	Fireplace			Fireplace			Fireplace		
Garage/Carport	2gd2dw	2gd2dw			2gd2dw			2gd2dw		
Porch/Patio/Deck	PORCH	PORCH, PATIO			PORCH, PATIO			PORCH, PATIO		
Bonus room, guest qtr...	Rumpus room	None			None			Encl. Patio		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 9,000			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 4,000			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -103,000		
Adjusted Sale Price of Comparables		Net Adj. 2.0 % Gross Adj. 2.0 % \$ 469,000			Net Adj. 0.9 % Gross Adj. 3.1 % \$ 454,000			Net Adj. 18.5 % Gross Adj. 18.5 % \$ 455,000		

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

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

Data Source(s) REALQUEST

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

ITEM	SUBJECT	COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	REALQUEST	REALQUEST			REALQUEST			REALQUEST		
Effective Date of Data Source(s)	05/14/2019	05/14/2019			05/14/2019			05/14/2019		

Analysis of prior sale or transfer history of the subject property and comparable sales PER REALQUEST, THE SUBJECT PROPERTY HAS NOT BEEN SOLD IN LAST 36 MONTHS. ALL OTHER COMPS HAVE NO PREVIOUS SALES IN 12 MONTHS PRIOR TO THE DATE OF THEIR LAST TRANSFERS.

Summary of Sales Comparison Approach COMPARABLE SEARCHES ARE BASED ON: WITHIN DEFINED NEIGHBORHOOD, SOLD IN 3 MONTHS, LIVING AREA 25% +/- . ALL COMPS ARE LOCATED IN THE SUBJECT'S SAME MARKET AREA AND DEEMED TO BE THE BEST AVAILABLE AT THE TIME OF THE APPRAISAL. COMPS PROVIDED ARE MOSTLY COMPARABLE TO THE SUBJECT IN AGE, LIVING AREA AND LOT SIZE. COMP #1, #2, #3 AND #4 ARE RECENT SALES WITHIN THE LAST 3 MONTHS. COMP #5 AND #6 ARE ACTIVE/PENDING LISTINGS. ALL COMPS ARE CONSIDERED IN ARRIVING AT THE FAIR MARKET VALUE OF THE SUBJECT.

MORE COMMENTS ON NEXT PAGE.

Indicated Value by Sales Comparison Approach \$ 455,000

Indicated Value by: Sales Comparison Approach \$ 455,000 Cost Approach (if developed) \$ 476,000 Income Approach (if developed) \$

MOST OF WEIGHT IS PLACED ON SALES APPROACH BECAUSE IT BEST REFLECTS THE CURRENT MARKET TREND AND CONDITION IN THE MARKET PLACE. COST APPROACH IS SUPPORTABLE BUT LESS DEPENDABLE DUE TO THE DIFFICULTIES IN LAND VALUE ESTIMATION. INCOME APPROACH DOES NOT APPLY BECAUSE OF INSUFFICIENT RELEVANT DATA.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 455,000 , as of 05/14/2019 , which is the date of inspection and the effective date of this appraisal.

SALES COMPARISON APPROACH

RECONCILIATION

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See attached addenda.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) **LIMITED COMPARABLE LAND SALE IS AVAILABLE IN THE AREA. LAND VALUE IS OBTAINED FROM ABSTRACTION AND DIRECT COMPARISONS.**

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data MARSHALL & SWIFT, LOCAL CONTRACTORS Quality rating from cost service AVG. Effective date of cost data 03/2019 Comments on Cost Approach (gross living area calculations, depreciation, etc.) LAND TO TOTAL VALUE RATIO IS TYPICAL FOR THE AREA. ; REPLACEMENT COST IS PER MARSHAL AND SWIFT RESIDENTIAL COST HANDBOOK AND LOCAL CONTRACTORS; DEPRECIATION IS BASED ON STRAIGHT LINE METHOD WITH 65 YEARS OF ECONOMIC LIFE.	OPINION OF SITE VALUE = \$ 350,000 DWELLING 1,101 Sq.Ft. @ \$ 140.00 = \$ 154,140 Sq.Ft. @ \$ = \$ PORCH, PATIO, FIREPL = \$ 15,000 Garage/Carport 360 Sq.Ft. @ \$ 50.00 = \$ 18,000 Total Estimate of Cost-New = \$ 187,140 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Less</th> <th style="text-align: center;">Physical</th> <th style="text-align: center;">Functional</th> <th style="text-align: center;">External</th> <th></th> </tr> <tr> <td>Depreciation</td> <td style="text-align: center;">86,365</td> <td></td> <td></td> <td style="text-align: right;">= \$(86,365)</td> </tr> <tr> <td colspan="4">Depreciated Cost of Improvements</td> <td style="text-align: right;">= \$ 100,775</td> </tr> <tr> <td colspan="4">"As-is" Value of Site Improvements</td> <td style="text-align: right;">= \$ 25,000</td> </tr> </table> Estimated Remaining Economic Life (HUD and VA only) 35 Years	Less	Physical	Functional	External		Depreciation	86,365			= \$(86,365)	Depreciated Cost of Improvements				= \$ 100,775	"As-is" Value of Site Improvements				= \$ 25,000
Less	Physical	Functional	External																		
Depreciation	86,365			= \$(86,365)																	
Depreciated Cost of Improvements				= \$ 100,775																	
"As-is" Value of Site Improvements				= \$ 25,000																	
INDICATED VALUE BY COST APPROACH = \$ 476,000																					

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)			
Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) INCOME APPROACH IS NOT REQUIRED BY ORDER DETAIL.			

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
 Legal Name of Project _____
 Total number of phases _____ Total number of units _____ Total number of units sold _____
 Total number of units rented _____ Total number of units for sale _____ Data source(s) _____
 Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion. _____
 Does the project contain any multi-dwelling units? Yes No Data Source _____
 Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. _____

 Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. _____
 Describe common elements and recreational facilities. _____

Uniform Residential Appraisal Report

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

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

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

Uniform Residential Appraisal Report

File # File #: ANS-354903

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

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

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

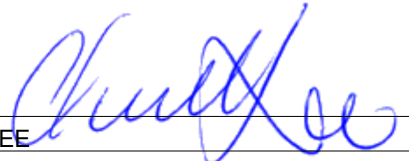
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation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

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

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

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

APPRAISER

Signature 

Name CHUCK C LEE

Company Name Speed Appraisal Services

Company Address 9800 VALLEY BLVD
ROSEMEAD, CA 91770

Telephone Number (626) 443-1200

Email Address SPEEDSVS@YAHOO.COM

Date of Signature and Report 05/17/2019

Effective Date of Appraisal 05/14/2019

State Certification # AR 014727

or State License # _____

or Other (describe) _____ State # _____

State CA

Expiration Date of Certification or License 12/22/2020

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

7514 Boer Ave
Whittier, CA 90606

APPRAISED VALUE OF SUBJECT PROPERTY \$ 455,000

SUBJECT PROPERTY

Did not inspect subject property

Did inspect exterior of subject property from street
Date of Inspection _____

Did inspect interior and exterior of subject property
Date of Inspection _____

LENDER/CLIENT

Name Appraisal Nation

Company Name Easy Financial LLC

Company Address 6125 Washington blvd. #300, Culver City, CA
90232

Email Address _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street

Did inspect exterior of comparable sales from street
Date of Inspection _____

Uniform Residential Appraisal Report

File # File #: ANS-354903

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	7514 Boer Ave Whittier, CA 90606	7627 Glengarry Ave Whittier, CA 90606			10923 Dicky St Whittier, CA 90606					
Proximity to Subject		0.15 miles W			0.29 miles NW					
Sale Price	\$ 450,000	\$ 510,000			\$ 544,900			\$		
Sale Price/Gross Liv. Area	\$ 408.72 sq.ft.	\$ 469.18 sq.ft.			\$ 406.95 sq.ft.			\$ sq.ft.		
Data Source(s)		CRMLS.#DW18204414;DOM 18			CRMLS.#RS19101395;DOM 13					
Verification Source(s)		REALQUEST/DOC.#22311			L.O.TEL:(562)618-9252					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth FHA;8000	-8,000		Listing					
Date of Sale/Time		s01/19;c09/18	+5,000		Active	-6,000				
Location	N;Res;	N;Res;			N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple					
Site	6893 sf	7664 sf	0		6037 sf	0				
View	N;Res;	N;Res;			N;Res;					
Design (Style)	DT1;Conv'l	DT1;Conv'l			DT1;Conv'l					
Quality of Construction	Q3	Q3			Q3					
Actual Age	71	71			70	0				
Condition	C4	C3	-50,000		C3	-50,000				
Above Grade Room Count	Total Bdrms. Baths 5 3 1.0	Total Bdrms. Baths 5 3 1.0	0		Total Bdrms. Baths 5 3 1.0	-14,000		Total Bdrms. Baths		
Gross Living Area	1,101 sq.ft.	1,087 sq.ft.	0		1,339 sq.ft.	-14,000		sq.ft.		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf					
Functional Utility	AVERAGE	AVERAGE			AVERAGE					
Heating/Cooling	FAU/CAC	FAU/CAC			FAU/CAC					
Energy Efficient Items	Fireplace	Fireplace			Fireplace					
Garage/Carport	2gd2dw	2gd2dw			2gd2dw					
Porch/Patio/Deck	PORCH	PORCH, PATIO			PORCH, PATIO					
Bonus room, guest qtr...	Rumpus room	None	+5,000		None	+5,000				
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -48,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -65,000		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 9.4 % Gross Adj. 13.3 %	\$ 462,000		Net Adj. 11.9 % Gross Adj. 13.8 %	\$ 479,900		Net Adj. % Gross Adj. %	\$	

SALES COMPARISON APPROACH

SALE HISTORY

ANALYSIS / COMMENTS

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

ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	REALQUEST	REALQUEST			REALQUEST					
Effective Date of Data Source(s)	05/14/2019	05/14/2019			05/14/2019					

Analysis of prior sale or transfer history of the subject property and comparable sales COMP #1 THROUGH #4 ARE VERIFIED AS CLOSED SALES AND CURRENTLY NOT LISTED FOR SALE. COMP #5 IS AN ACTIVE LISTING.

Analysis/Comments AIR STATEMENT BY THE APPRAISER:
 NO EMPLOYMENT, DIRECTOR, OFFICER OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER, SHALL INFLUENCE OR ATTEMPT TO INFLUENCE THE DEVELOPMENT, REPORTING RESULT, OR REVIEW OF AN APPRAISAL REPORT THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY, OR IN ANY OTHER MANNER.....

I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER AS IDENTIFIED THE FIRST PAGE OF THE REPORT, BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRICALLY TO THE LENDER.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

Market Conditions Addendum to the Appraisal Report

File No. File #: ANS-354903

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **7514 Boer Ave** City **Whittier** State **CA** ZIP Code **90606**

Borrower **Ernesto Macias Renteria**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	6	5	4	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.00	1.67	1.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	1	1	3	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Months of Housing Supply (Total Listings/Ab.Rate)	1.0	0.6	2.3	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$485,000	\$495,000	\$510,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	45	45	45	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable List Price	\$482,000	\$549,000	\$545,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	30	30	30	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Sale Price as % of List Price	100%	98%	99%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **MLS search indicates there are over 15 closed sales from the subject's marketing area in last 12 months, mostly sold in the range of \$450,000 - \$550,000. Most of the sale prices are within 98-101% range of the listing prices. Listing activities and market condition is considered stable in area. Sales concessions are not typical in the market area, but if any, they are typically 1-2% most and applied toward the buyer's recurring and nonrecurring closing costs.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Per MLS and REALQUEST, Limited REO and Short sales are found in area. Foreclosure sale is not a factor in the market area.

Cite data sources for above information. **MLS, Realquest, Local realtors.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Generally, property value has been slightly increased over the last 12 months, but marketing conditions within the neighborhood appear to be stable.

If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 
 Appraiser Name **CHUCK C LEE**
 Company Name **Speed Appraisal Services**
 Company Address **9800 VALLEY BLVD, ROSEMEAD, CA 91770**
 State License/Certification # **AR 014727** State **CA**
 Email Address **SPEEDSVS@YAHOO.COM**

Signature _____
 Supervisory Appraiser Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Borrower Ernesto Macias Renteria File No. File #: ANS-354903
Property Address 7514 Boer Ave
City Whittier County Los Angeles State CA Zip Code 90606
Lender/Client Easy Financial LLC

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- [X] Appraisal Report (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
[] Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:
- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)
My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 60 Days

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

- 1, THE PURPOSE OF THE APPRAISAL IS TO ESTIMATE THE FAIR MARKET VALUE OF THE SUBJECT PROPERTY, AS IMPROVED, IN FEE SIMPLE, UNENCUMBERED BY ANY LIENS. THE APPRAISAL REPORT HAS BEEN COMPLETED IN ACCORDANCE WITH THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP).
2, THE SCOPE OF THE APPRAISAL INCLUDE A PRELIMINARY MARKET SEARCHES, INSPECTION OF THE SUBJECT PROPERTY (INTERIOR AND EXTERIOR), COMPARABLE SEARCHES AND INSPECTION, DATA COLLECTION AND ANALYSIS, REPORT WRITING.
3, SUBJECT'S SALE AND LISTING HISTORY WAS STUDIED. INFORMATION REGARDING THE SUBJECT PROPERTY WAS MOSTLY BY PERSONAL INSPECTION AND VERIFICATION WITH THE PUBLIC RECORDS. COMPARABLE DATA SEARCHES ARE THROUGH REALQUEST PUBLIC RECORDS, MLS AND TITLE COMPARABLE PROFILES.
4, THE DIGITAL SIGNATURE WAS SECURED BY A PASSWORD.
5, I have not performed any services regarding the subject property within the 3 years prior to this assignment, and I have no current or prospective interest in in the subject property or properties involved.
6, APPRAISER'S COMPETENCY FOR THE ASSIGNMENTS: 1) The assignment is within appraiser's coverage area and the subject property is within 20 miles from the appraiser's office; 2) More than 5 appraisals have been completed in last 12 months within the neighborhood and over 100 appraisals completed for similar properties in last 12 months; 3) The appraiser has adequate information sources for the market studies and comparable searches for the assignment including but not limited to: Realquest, MLS and title data...

APPRAISER:

Signature: [Handwritten Signature]
Name: CHUCK C LEE

State Certification #: AR 014727
or State License #:
State: CA Expiration Date of Certification or License: 12/22/2020
Date of Signature and Report: 05/17/2019
Effective Date of Appraisal: 05/14/2019
Inspection of Subject: [X] Interior and Exterior [] Exterior-Only
Date of Inspection (if applicable): 05/14/2019

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:
Name:

State Certification #:
or State License #:
State: Expiration Date of Certification or License:
Date of Signature:
Inspection of Subject: [] None [] Interior and Exterior [] Exterior-Only
Date of Inspection (if applicable):

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

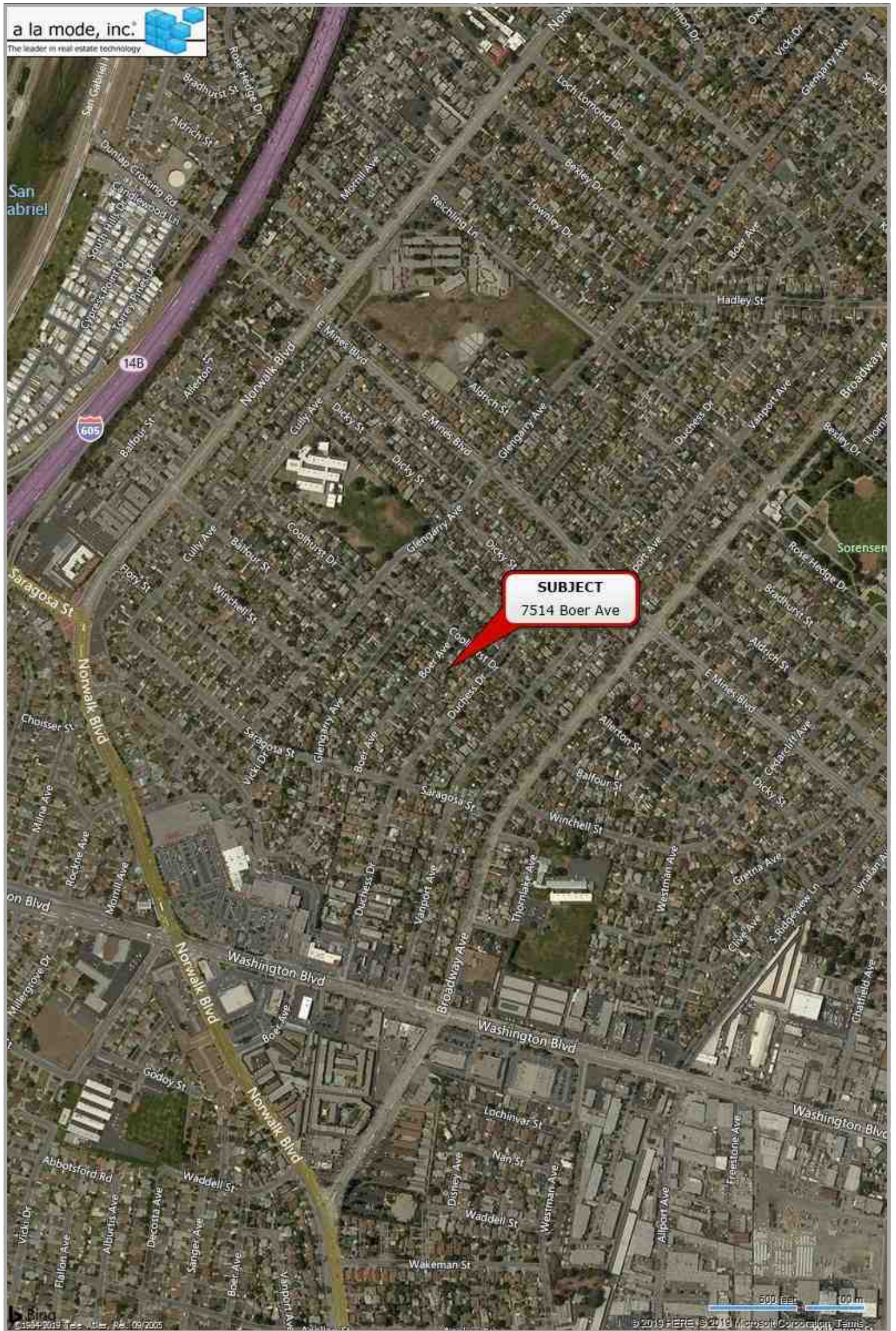
Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

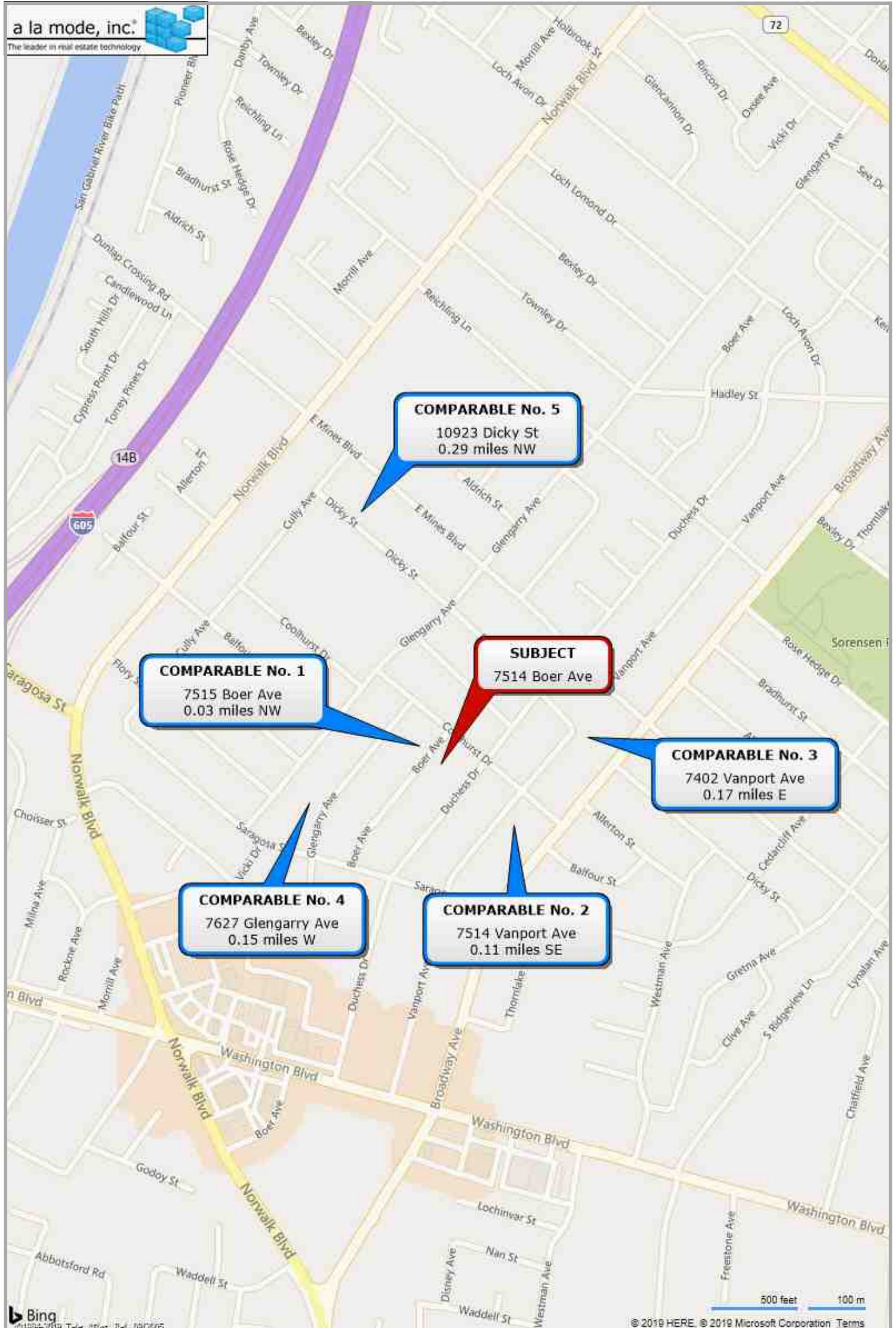
Location Map

Borrower	Ernesto Macias Renteria		
Property Address	7514 Boer Ave		
City	Whittier	County	Los Angeles
Lender/Client	Easy Financial LLC	State	CA
		Zip Code	90606



Location Map

Borrower	Ernesto Macias Renteria		
Property Address	7514 Boer Ave		
City	Whittier	County	Los Angeles
Lender/Client	Easy Financial LLC	State	CA
		Zip Code	90606



Flood Map

Flood Map Report

For Property Located At



7514 BOER AVE, WHITTIER, CA 90606-2202

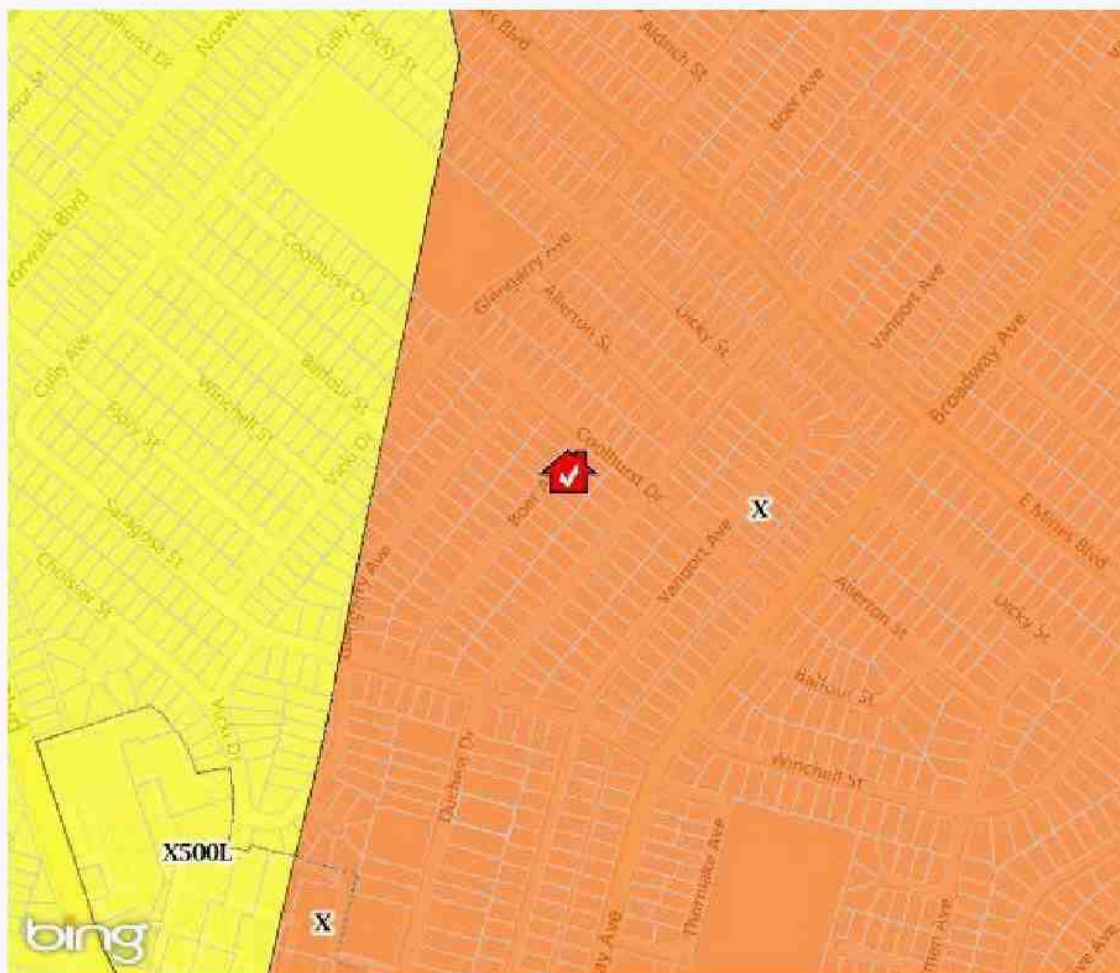
Report Date: 05/15/2019

County: LOS ANGELES, CA

Flood Zone Code	Flood Zone Panel	Panel Date
X	065043 - 06037C1830F	09/26/2008
Special Flood Hazard Area (SFHA) Within 250 ft. of multiple flood zones?		Community Name
Out	No	LOS ANGELES COUNTY

Flood Zone Description:

Zone X-An area that is determined to be outside the 100- and 500-year floodplains.

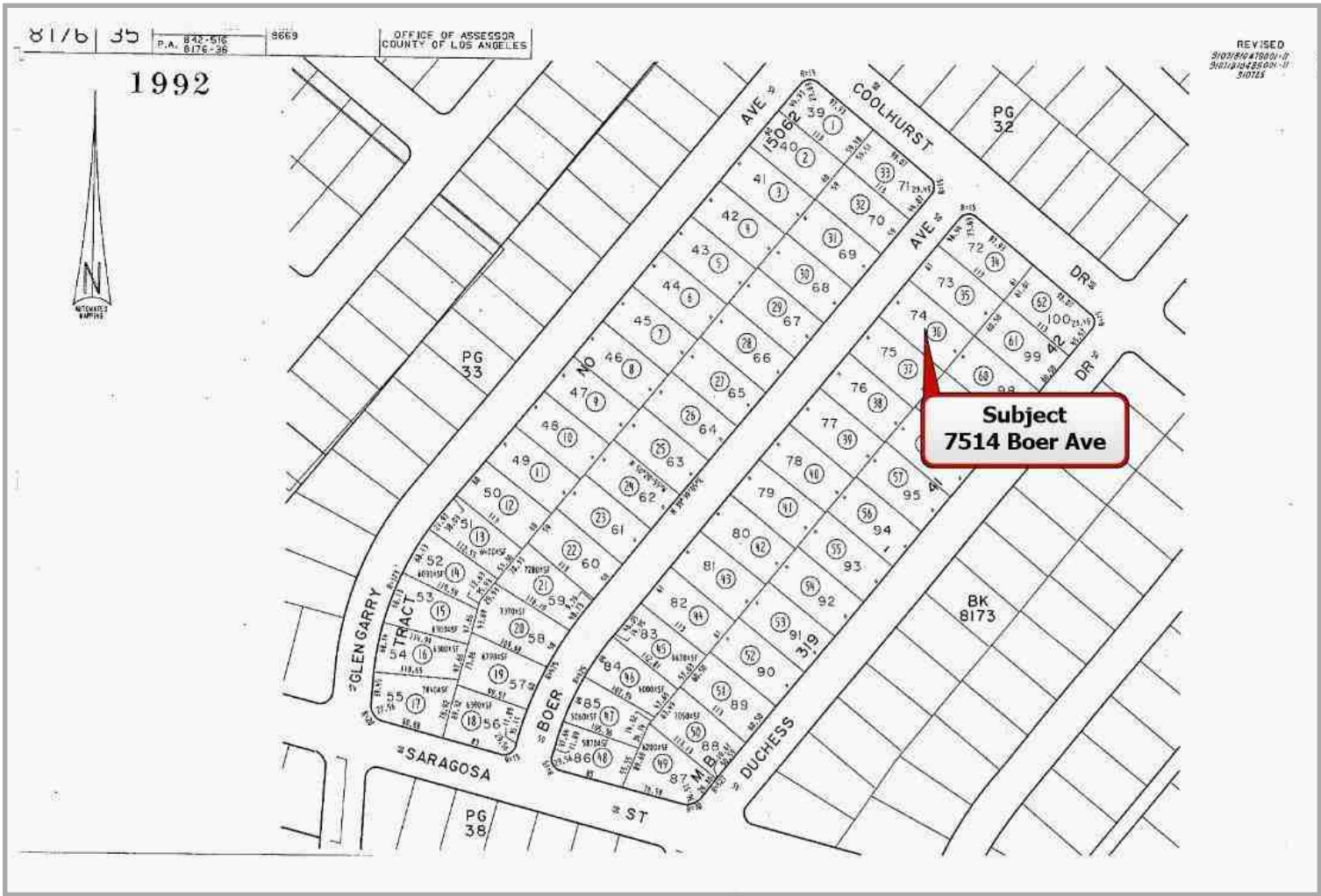


Flood Zones

- Coastal 100-year Floodway
- 100-year Floodway
- Undetermined
- 500-year Floodplain incl. levee protected area
- Coastal 100-year Floodplain
- 100-year Floodplain
- Unknown or Area Not Included
- Out of Special Flood Hazard Area

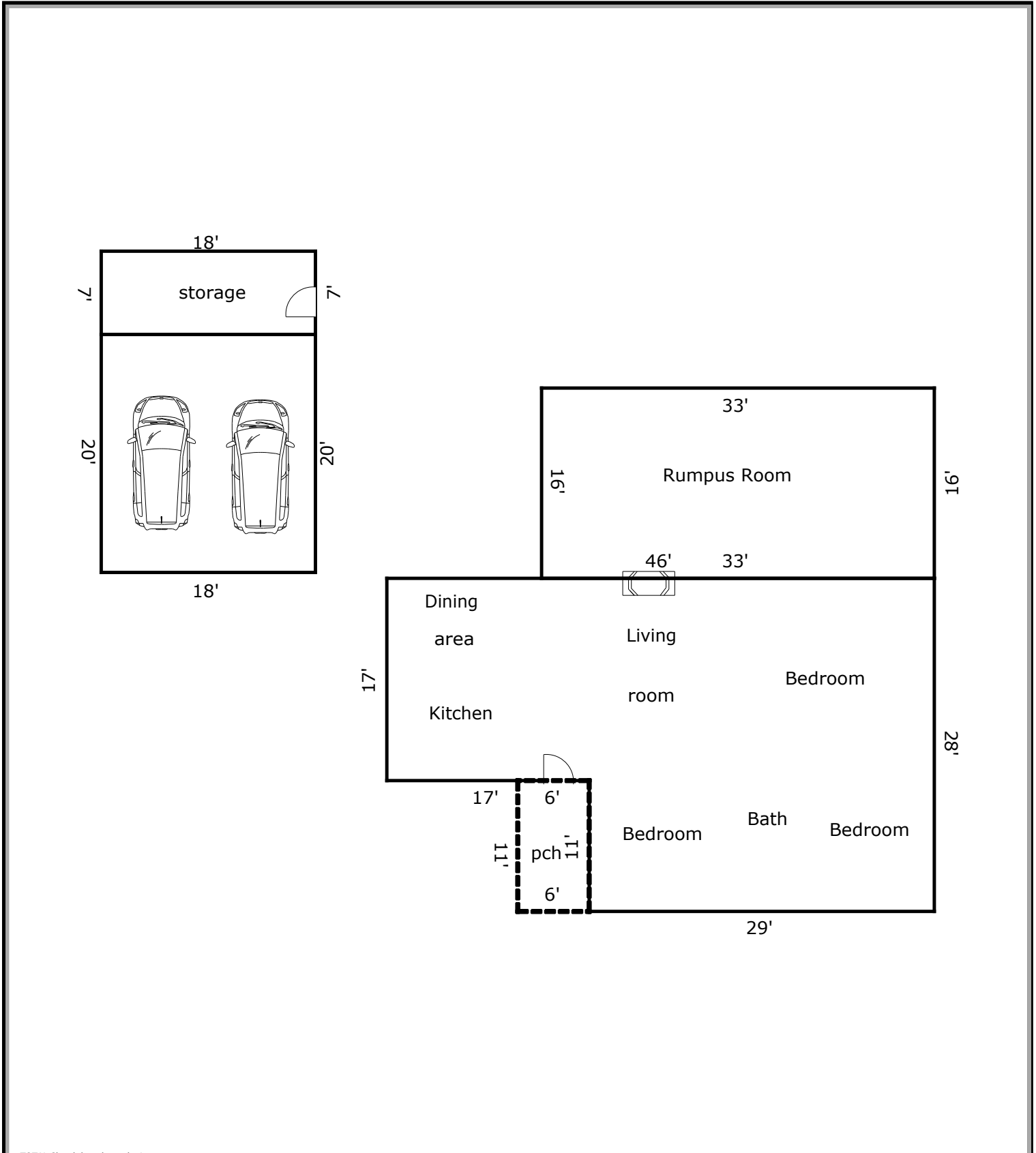
Plat Map

Borrower	Ernesto Macias Renteria		
Property Address	7514 Boer Ave		
City	Whittier	County	Los Angeles
Lender/Client	Easy Financial LLC	State	CA
		Zip Code	90606



Building Sketch

Borrower	Ernesto Macias Renteria		
Property Address	7514 Boer Ave		
City	Whittier	County	Los Angeles
		State	CA
		Zip Code	90606
Lender/Client	Easy Financial LLC		



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details	
Undefined Area	1101 Sq ft	17 × 17 = 289 28 × 29 = 812
Total Living Area (Rounded):	1101 Sq ft	
Non-living Area		
Covered Porch	66 Sq ft	6 × 11 = 66
2 Car Detached	360 Sq ft	20 × 18 = 360
Rumpus room	528 Sq ft	33 × 16 = 528
Storage	126 Sq ft	18 × 7 = 126

Subject Photo Page

Borrower	Ernesto Macias Renteria		
Property Address	7514 Boer Ave		
City	Whittier	County	Los Angeles
		State	CA
		Zip Code	90606
Lender/Client	Easy Financial LLC		



Subject Front

7514 Boer Ave
 Sales Price 450,000
 Gross Living Area 1,101
 Total Rooms 5
 Borrower/Client 3
 Lender 1.0
 Location N;Res;
 View N;Res;
 Site 6893 sf
 Quality Q3
 Age 71



Subject Rear



Subject Street

Interior Photos

Borrower	Ernesto Macias Renteria				
Property Address	7514 Boer Ave				
City	Whittier	County	Los Angeles	State	CA Zip Code 90606
Lender/Client	Easy Financial LLC				



Living room



Kitchen



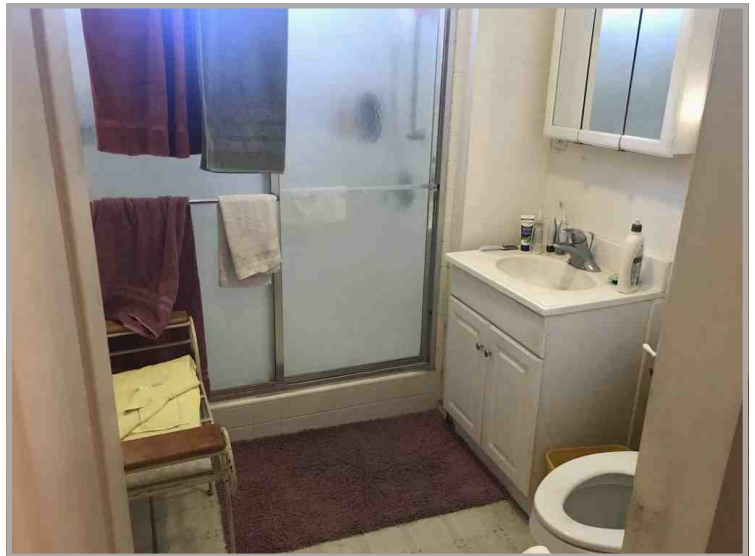
Bedroom 1



Bedroom 2



Bedroom 3



Bathroom

Interior Photos

Borrower	Ernesto Macias Renteria				
Property Address	7514 Boer Ave				
City	Whittier	County	Los Angeles	State	CA Zip Code 90606
Lender/Client	Easy Financial LLC				



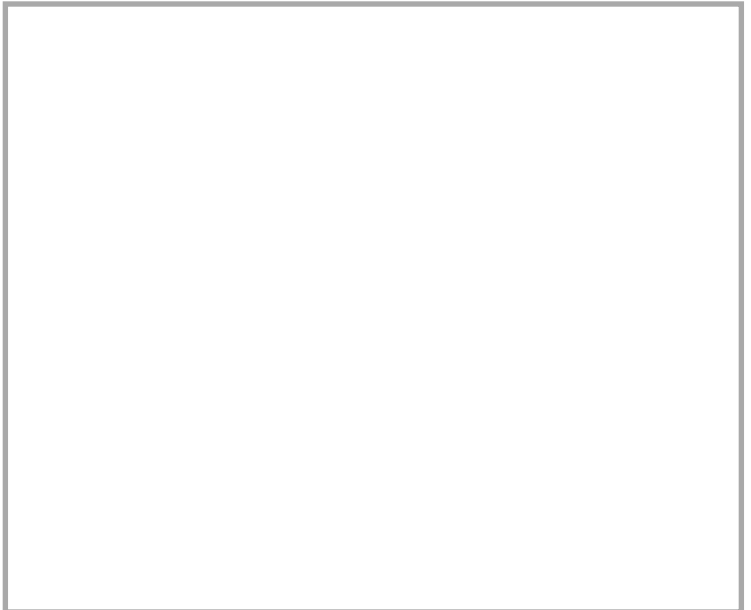
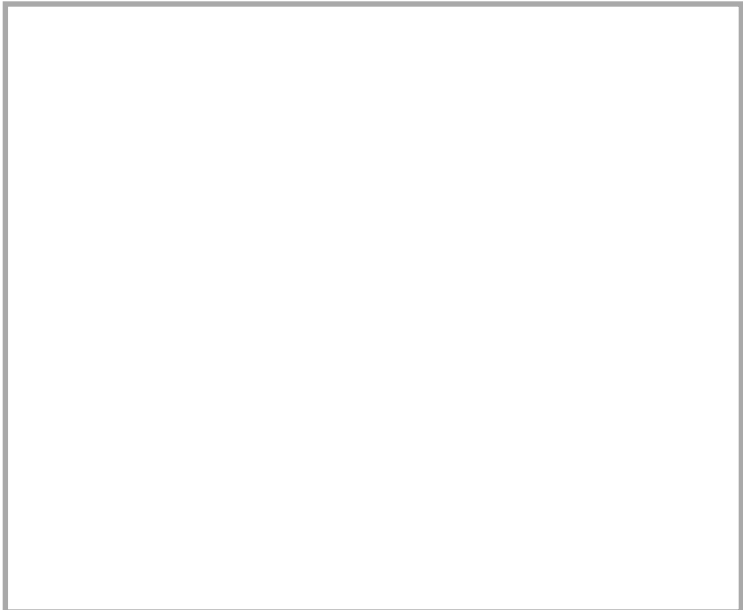
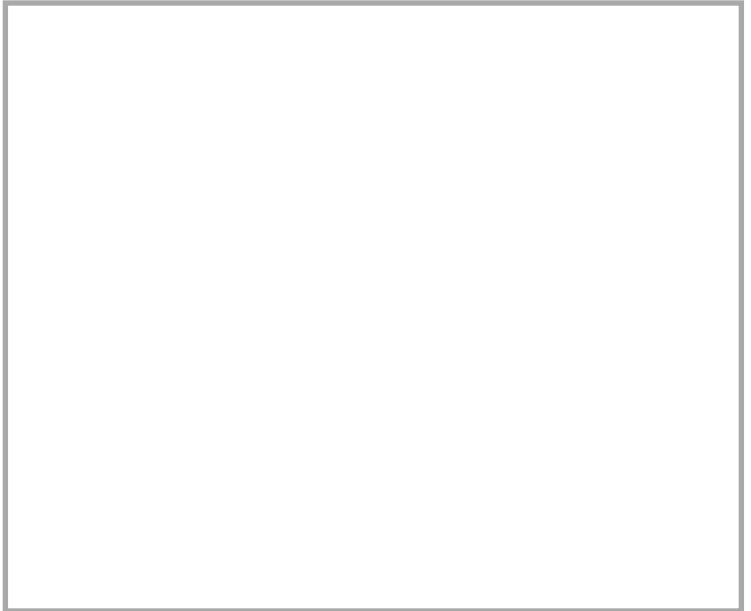
Rumpus room



Garage



Garage & Storage



Comparable Photo Page

Borrower	Ernesto Macias Renteria				
Property Address	7514 Boer Ave				
City	Whittier	County	Los Angeles	State	CA Zip Code 90606
Lender/Client	Easy Financial LLC				



Comparable 1

7515 Boer Ave
 Prox. to Subject 0.03 miles NW
 Sales Price 460,000
 Borrower/Client 1,087
 Lender 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 6737 sf
 Quality Q3
 Age 71



Comparable 2

7514 Vanport Ave
 Prox. to Subject 0.11 miles SE
 Sales Price 450,000
 Gross Living Area 1,087
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 6893 sf
 Quality Q3
 Age 71



Comparable 3

7402 Vanport Ave
 Prox. to Subject 0.17 miles E
 Sales Price 558,000
 Gross Living Area 1,489
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 7640 sf
 Quality Q3
 Age 70

Comparable Photo Page

Borrower	Ernesto Macias Renteria				
Property Address	7514 Boer Ave				
City	Whittier	County	Los Angeles	State	CA Zip Code 90606
Lender/Client	Easy Financial LLC				



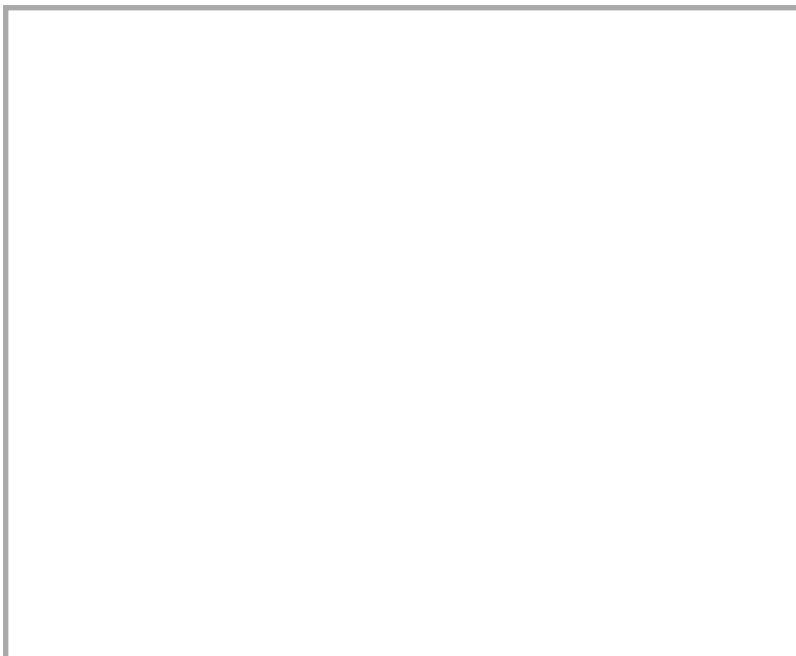
Comparable 4

7627 Glengarry Ave
 Prox. to Subject 0.15 miles W
 Sales Price 510,000
 Borrower/Client 1,087
 Lender 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 7664 sf
 Quality Q3
 Age 71



Comparable 5

10923 Dicky St
 Prox. to Subject 0.29 miles NW
 Sales Price 544,900
 Gross Living Area 1,339
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 6037 sf
 Quality Q3
 Age 70



Comparable 6

Prox. to Subject
 Sales Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

APPRAISER LICENSE

Borrower	Ernesto Macias Renteria		
Property Address	7514 Boer Ave		
City	Whittier	County Los Angeles	State CA Zip Code 90606
Lender/Client	Easy Financial LLC		



Business, Consumer Services & Housing Agency
BUREAU OF REAL ESTATE APPRAISERS
REAL ESTATE APPRAISER LICENSE

Chuck C. Lee

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“Certified Residential Real Estate Appraiser”

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: AR 014727

Effective Date: December 23, 2018

Date Expires: December 22, 2020

Jim Martin
 Jim Martin, Bureau Chief, BREA

3044129

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"

E & O INSURANCE

Borrower	Ernesto Macias Renteria		
Property Address	7514 Boer Ave		
City	Whittier	County Los Angeles	State CA Zip Code 90606
Lender/Client	Easy Financial LLC		



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP4115009-19** Renewal of: **RAP4115009-18**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
75 Second Ave Suite 410 Needham, MA 02494-2876

Item 1. **Named Insured:** **Chuck C. Lee**

Item 2. **Address:** **9802 Valley Boulevard**
City, State, Zip Code: **Rosemead, CA 91770**

Item 3. **Policy Period:** From 02/01/2019 To 02/01/2020
(Month, Day, Year) (Month, Day, Year)
(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. **Limits of Liability:**

- A. \$ 500,000 **Damages** Limit of Liability – Each Claim
- B. \$ 500,000 **Claim Expenses** Limit of Liability – Each Claim
- C. \$ 1,000,000 **Damages** Limit of Liability – Policy Aggregate
- D. \$ 1,000,000 **Claim Expenses** Limit of Liability – Policy Aggregate

Item 5. **Deductible (Inclusive of Claim Expenses):**

- A. \$ 500 Each Claim
- B. \$ 1,000 Aggregate

Item 6. **Premium:** \$ **835.00**

Item 7. **Retroactive Date (if applicable):** **02/01/2009**

Item 8. **Forms, Notices and Endorsements attached:**

D42100 (03/15) D42300 CA (10/13) IL7324 (08/12)
D42413 (06/17) D42412 (03/17) D42408 (05/13) D42402 (05/13)

Rafaela Rodriguez

Authorized Representative