APPRAISAL REPORT OF



149 Spray Avenue Monterey, CA 93940

PREPARED FOR

Saundra Randazzo CLPF 731 Junipero Avenue Pacific Grove, CA 93950

AS OF

07/18/2013

PREPARED BY

Loorz & Company, Inc. 2075 Cross Street Seaside, CA 93955

Loorz & Company, Inc. LETTER OF TRANSMITTAL

File No. 149spray

 Borrower
 N/A

 Property Address
 149 Spray Avenue

 City
 Monterey
 State
 CA
 Zip Code
 93940

 Lender/Client
 Saundra Randazzo CLPF
 Address
 731 Junipero Avenue, Pacific Grove, CA
 93950

Loorz & Company, Inc. Real Estate Appraisals realmarketvalue@comcast.net 2075 Cross Street Seaside CA 93955 831-655-8845

September 4, 2013

Ms. Saundra Randazzo CLPF

Re: Robert Keith Bullock Trust 149 Spray Avenue & 0 Sea Foam Avenue Monterey, CA 93940 APN: 011-462-012 & 039

Dear Sandy,

Pursuant to your request for a "Retrospective" estimate of the market value of the aforementioned properties, let this letter serve notification of our estimates of the market values of the fee simple interests as of July 18, 2013. The function of these summary appraisal reports are to provide to you written valuation estimates to assist you in your specific "Estate Accounting" needs solely and are not intended for any other use. These reports were prepared in conformance with the Standards of Professional Appraisal Practice (USPAP) requirements and should be suitable for your specific needs.

These appraisal reports were based upon the review and analysis of the subject properties and incorporated the two traditional methods of valuation used for residential properties; the Cost and Market approaches. I have inspected the subject dwelling and the adjacent vacant lot, the subject site and the neighborhood, and have made an analysis of the prices of comparable properties in the general market area in order to establish the market value as of the effective date of the report. No preliminary title report was provided to this appraiser with this valuation estimate assuming that there were no unseen adverse conditions present that would adversely effect either the market value or the marketability of the subject property.

I certify that I am a State Certified Appraiser and that I possess all the requisite licensing, education and experience to perform written appraisal reports in the subject area and that I have no present or prospective interest in the properties that are the subject of these reports. I also certify that I have no personal interest or bias with respect to the parties involved, and that my compensation was not contingent upon the reporting of a predetermined value or direction in favor of the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.

By acceptance of this report, the client acknowledges that the appraiser is not obliged to give testimony or appear in court because he made an appraisal of the property in question unless specific arrangements to do so have been made beforehand. Any post appraisal consultation with the Client or Third Parties will be at an additional fee. If testimony or deposition is required due to subpoena, the client shall be responsible for any additional time, fees and charges regardless of issuing party. The client also acknowledges that use of this report constitutes acceptance of all conditions and assumptions stated herein.

The subject properties consist of two contiguous parcels; one of which is improved with a single family dwelling, whereas, the second parcel is a vacant residential lot that is devoid of water entitlements. Pursuant to your specific request, I have estimated the market value of each parcel separately, but have also concluded a value consideration of the two properties combined, which may well serve "the highest and best use" of the two properties if considered inclusively.

Accompanying this letter you will find a NL-Residential Appraisal Report, associated addenda and the standard assumptions and limiting conditions utilized in this analysis.

Upon the review and analysis of all the pertinent market data indicators, it is my opinion that the estimated market values of the subject properties, given all terms, conditions and assumptions set forth, are:

149 Spray Avenue.-----\$575,000 0 Sea foam Avenue-----\$130,000

with an overall combined estimate (given the uncertain specter of both the availability of water and/or the relatively unknown extend of the notable termite damage) of:

\$695,000

If you should have any further questions do hesitate to call the office.

Respectfully,

Tom Loorz California State Certified General Real Estate Appraiser #AG008051

Appraiser Name ______
Tom Loorz

Supervisor Name

Residential Appraisal Report

•	The purpose of this sumr	nary appraisal report	is to provid	le the client with ar	n accurate, ar	nd adequa	ately supp	orted, o	pinion of t	he market	value of th	ne subje	ect property.	
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2	Intended Use	state Accounting]											
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Residential Appraisal Report

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		nparable			Γ΄			in the past twelve					<u>\$ 5</u>	00,000				,000 .
	FEATURE		SUBJE	ECT				SALE #1				SALE #2		C		RABLE SA		
	Address 149 S _I	-						st Avenue				Avenue				.95 Surf		-
	Monter	ey, CA	93940)		Mont	erey, C	CA 93940		Mon	terey, C	CA 9394	0		Mon	terey, C	A 93	3940
	Proximity to Subject					0).04 mi			0.	.02 mile	es SW			(0.08 mi	les S	<u>; </u>
	Sale Price	\$					\$	655,000			\$,000			\$		571,000
	Sale Price/Gross Liv. Area	\$	0.00	sq. ft.	\$	306.5	50 8	q. ft.	\$	337.	52 s	q. ft.		\$	409.	51 S	q. ft.	
	Data Source(s)	Iı	nspecti	ion		ML:	S#812	40116		ML	S#813	03020			ML	S#812	1460	51
	Verification Source(s)						Real Q				Real Q					Real Qu		
	VALUE ADJUSTMENTS	DE	SCRIPT	ION	DE	SCRIP	TION	+(-) \$ Adjustmer	nt DI	ESCRIP	TION	+(-) \$ Ac	djustmen	t DE	SCRIP	ΓΙΟΝ	+(-)	\$ Adjustment
	Sale or Financing				Con	v. 148	DOM		Co	onv. 10	DOM			Cor	ıv. 21	DOM		
	Concessions					None	•			None	е				None	<u>a</u>		
	Date of Sale/Time				05/2	22/20:	13coe		04	/30/20	13coe			06/	08/20	12coe		
	Location		Averag	je		Averag	ge			Avera	ge				Avera	ge		
	Leasehold/Fee Simple	Fe	ee Sim	ple	Fe	ee Sim	ple			Fee Sin	nple			F	ee Sin	ıple		
	Site	4,	,500 Sc	qFt		3,600	sf		0	3,600	sf			6,74	9sf/B	usy Rd		0
	View	Roo	oftop/I	Peek	Ro	oftop/	City		0 R	ooftop/	Peek				Loca	<u>.l</u>		0
	Design (Style)	Cor	ntempo	orary	Cor	ntemp	orary		Co	ontemp	orary			Cor	ntemp	orary		
	Quality of Construction		Averag	je		Averag	ge			Averag	ge				Avera	ge		
	Actual Age		48 yrs	5		43 yr	s		0	48 yr	rs				62 yr	·s		0
	Condition		Averag	je	A	verag	e+	-50,00	0	Good	d	-1	100,000	Α .	verag	e+		-35,000
	Above Grade	Total	Bdrms	Baths	Total	Bdrms.	Baths		o Total	Bdrms.	Baths			Total	Bdrms.	. Baths		+10,000
	Room Count	6	4	2.0	6	4	2.5	-5,00		4	3.0		-10,000	5	3	3.0		-10,000
	Gross Living Area	1,	,996	sq. ft.	2,	,137	sq. ft.	-11,00	0 :	2,071	sq. ft.		-6,000	1	,394	sq. ft.		+45,000
	Basement & Finished		None			None	2			None	е				None	e		
w	Rooms Below Grade																	
SIS	Functional Utility		Averag	je		Averag	ge			Avera	ge				Avera	ge		
COMPARISON ANALY	Heating/Cooling	F۱	WA/No	ne	F۱	WA/No	one		l	FWA/N	one			F	WA/N	one		
Ž	Energy Efficient Items		None			None	2			Equa	al				None	e		
⋖	Garage/Carport	2	2-Carpo	ort	2	2-Gara	ge	-10,00	0	2-Gara	age		-10,000)	None	e		+10,000
8	Porch/Patio/Deck		Deck, F	P	Cov	v. Pati	o, FP		0 Pa	tio, De	ck, FP			Co	v. Pati	o, FP		0
SIS																		
¥																		
₹																		
Ö	Net Adjustment (Total)					+ X	-	\$ -76,000		+ X	-	\$ -12	6,000	χ.	-	-	\$	20,000
ES (Adjusted Sale Price					dj: -12				Adj: -18				Net A				
	of Comparables				Gross	Adj:	12%	\$ 579,000	Gros	s Adj:	18%	\$ 573	3,000	Gross	Adj:	19%	\$	591,000
SAL	I X did did not re	esearch	the sale	or trans	fer histo	ory of the	e subjec	t property and cor	nparabl	e sales.	If not, ex	plain						
	My research did X Data source(s) RealQue My research did X Data source(s) RealQue Report the results of the r	est/MI did no est/MI	LS/Par ot reveal LS/Par	celQue any pric celQue	st or sales st	or trans	fers of th	ne subject propert	es for t	he year p	orior to th	e date of	sale of th	e comp	arable s	sale.	n nac	ne 3)
	ITEM	CSCAICI	anu an		BJECT	n sale o	n transie	COMPARABLE			-	IPARABLI						SALE # 3
	Date of Prior Sale/Transfe	ar .			Sales			No Sale		7 1	COIV	No Sa	_	7 2			Sale	
	Price of Prior Sale/Transfe				Sales			No Sale				No Sa					Sale	
	Data Source(s)	CI .			lQuest			RealQue				RealQu				Real		
	Effective Date of Data So	urce(s)			.8/201			07/18/2				07/18/				07/18		
	Analysis of prior sale or tr		istory of				nd comp			ve not				or tra	nsfers			
	property within the p		•															
	comparables within t																	
							, -											
	Summary of Sales Compagood stability with lother most similar sale appraisal report assudate of this analysis. available for compara	w turr s found mes th See a	nover v d for the nat the ttache	vith no he imm subject d addit	truly of truly of truly of the truly of truly of the truly of the truly of the truly of the truly of truly of the truly of trul	compa e neigh erty w compa	nrable on borhoovas in s rables	competing coas od, but each so similar base co	stal ne old in s nditio	eighbor superio n on th	hoods v r condi e date	within th tion as o of inspe	he city of of the re ction (0	of Mon especti 08/15/	terey. ve da 2013)	. Comps te of va) as of t	1-3 luat he e	represent ion. This effective
	Indicated Value by Sales	Compar	ison Ap	proach \$; -	575,00	00											
	Indicated Value by: Sale					575,0		Cost Approach (i	f devel	oped) \$	598	,334	ncome A	pproac	h (if de	eveloped) \$	
	The quality of data a	vailabl	e for tl	he mar	ket an	alysis	was de	eemed to be av	erage	-good v			end of	the inc	licated	l range	favo	ored given
Z	the relative uncertain																	
Ħ	sales, but is supporti																	
RECONCILIATION	This appraisal is made							ns and specification										
등	completed, subject to	the foll	lowing re			•		s of a hypothetical							-			subject to the
Ž	following required inspect		_	-				• •			-						orm	s with
S	USPAP as a summary	appra	nisal an	nd is in	tended	for us	se by t	he lender/clie	nt for '	"Estate	Accour	nting" p	urposes	only.				
꼾	Based on a complete vis														assun	nptions a	nd li	imiting
	conditions, and apprais	er's cer	tificatio	n, my (c	our) opi	nion of	the ma	rket value, as def	ined, o	of the rea	al proper	ty that is	the subj	ect of t	his rep	ort is		

Residential Appraisal Report

	ADDITIONAL COMMENTS:											
	ADDITIONAL COMMENTS:											
	The intended user of this appraisal is the lender/client. The intended use is to evaluate the propert											
	for "Estate Accounting" subject to the stated scope of work, purpose of the appraisal, reporting requi	rements of this a	praisal	report form,								
	and the definition of market value. No additional intended users are identified by the appraiser.											
	Additional Zoning Comments											
	Additional Zonning Comments											
	38-216 Restoration of a Damaged Structure A. All legal nonconforming uses and nonconformi	ng structures tha	t have b	een								
	destroyed by fire or other calamity or by the public enemy to any extent may be reconstructed, restor	red, or rebuilt to t	heir pre	edamaged								
	size and location; provided, that they are not extended beyond the original footprint and restoration	is started within 1	L8 mont	hs and								
	diligently pursued to completion. Any such reconstruction, restoration, or rebuilding shall conform to	adopted Uniform	Codes i	n effect at								
	that time unless otherwise excused from compliance as a historical structure.											
0	APPRAISER PRIOR SERVICE:											
	AFFRAISER FRIOR SERVICE:											
	I have "not" performed any other services, as an appraiser or in any other capacity, regarding the	property that is t	he subi	ect of the								
5	work under review within the three year period immediately preceding acceptance of this assignment		ine subj	cet of the								
ر ا	, , , , , , , , , , , , , , , , , , ,											
	REPORTING EXPOSURE TIME:											
2												
5	The final estimate of value for the subject property was based on an exposure time of from 2-3 mo											
֚֚֚֚֚֡֝֝֟֝֟֝֟֝֟֝	information from the local MLS and the consideration of data gathered from sales verification and in	terviews with ma	rket par	ticipants.								
	APPRAISER'S SEARCH FOR MARKET DATA:											
	The gross living area for each of the comparables is "typically" based on the data reported in the lo	cal MIS which m	av he m	ore un to								
	date as opposed to the data reported in various reporting county abstracts, which invariably do not in											
	other exceptions will be noted. The size adjustments were calculated @ \$75/sf, with \$10,000 adjustr											
	bathroom differences combined. No individual adjustments for actual age differences were applied w											
	condition.	-										
	See attached additional comparables and expanded comments.											
	See attached additional comparables and expanded comments.											
	COST APPROACH TO VALUE (if applicable)											
	COST APPROACH TO VALUE (if applicable) Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Recent	t sales of vacant r	esident	ial land in								
	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \											
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Recent the immediate neighborhood are very limited due to near complete build up. The estimated site value calculated by means of abstraction and by paired sales of sites in competing areas. The land to improve	e for the subject p	property	/ was								
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Recent the immediate neighborhood are very limited due to near complete build up. The estimated site value calculated by means of abstraction and by paired sales of sites in competing areas. The land to improve the coastal areas of Monterey County.	e for the subject p	pical fo	/ was r homes in								
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Loorz & Company, Inc. EXTRA COMPARABLES 4-5-6

File No. 149spray

Borrower N/A												
Property Addre	Property Address 149 Spray Avenue											
City	Monterey	County	Monterey	State	CA	Zip Code	93940					
Lender/Client		Saundra Randazzo CLPF	Address	731 Junipero Avenue	, Pacific Grove	e, CA 93950						

	FEATURE		SUBJEC	T	(COMPA	RABLE	SALE# 4	COMP	ARABLE S	SALE # 5	C	COMPAR	RABLE SA	ALE# 6
	Address 149 S	pray A	venue			117 D	unecre	st Avenue	10	9 Spray	Avenue				
	Monter	ey, CA	93940			Mont	erey, C	A 93940	Mor	nterey, C	A 93940				
	Proximity to Subject					0.0	09 mile	es SW		0.10 mile	es SW				
	Sale Price	\$					\$	500,000		\$	895,000			\$	
	Sale Price/Gross Liv. Area	\$	0.00	sq. ft.	\$	476.6	4 s	q. ft.	\$ 546	. 40 s	q. ft.	\$		S	q. ft.
	Data Source(s)		nspectio				S#812			ILS#813	<u> </u>				<u> </u>
	Verification Source(s)						Real Q		-	Real Q					
	VALUE ADJUSTMENTS	DF	DESCRIPTION		DF	SCRIP		+(-) \$ Adjustment	DESCRIF		+(-) \$ Adjustment	DF	ESCRIP1	ΓΙΟΝ	+(-) \$ Adjustmen
	Sale or Financing		LOOKII HON			nv 25 I		, y y rajasansna	77 D		/ / w / rajasamona				γγγιαjaounion
	Concessions				None			Nor							
	Date of Sale/Time				02/	14/20:			LISTIN		-55,000				
	Location		Average			Averag			Avera		33,000				
	Leasehold/Fee Simple		Average Fee Simple			ee Sim			Fee Si	_					
	Site		,500 Sq			3,484s	_	0		_					
	View		oftop/P			oftop/		0			0				
	Design (Style)							0							
			ntempo A.zazza			Ramble		U			40.000				
	Quality of Construction		Average			Averag			Avera		-40,000				
	Actual Age		48 yrs		_	62 yrs		50.000			100.000				
	Condition		Average			verage		-50,000			-100,000		D.J	D-41	
	Above Grade			Baths		Bdrms.			Total Bdrm		+10,000		Barms.	Baths	
	Room Count	6	4	2.0	4	2	1.0	+10,000		2.5	-5,000				
	Gross Living Area	1,	,996	sq. ft.	1,	,049	sq. ft.	+71,000		sq. ft.	+27,000			sq. ft.	
	Basement & Finished		None			None)		Nor	ne .					
	Rooms Below Grade														
	Functional Utility		Averag			Averag	je		Avera	_					
Sis	Heating/Cooling	F'	WA/No	ne	F۱	WA/No	one		BB,FWA	/None					
15	Energy Efficient Items		None			None	}		Equ						
₹	Garage/Carport	2	2-Carpo	rt	1	Carpo	ort	+2,500			-10,000				
Z	Porch/Patio/Deck	1	Deck, Fl	Р		Deck,F	P	0	Patio, De	eck, FP					
z															
S															
2															
⋖	Net Adjustment (Total)				X	+	-	\$ 53,500	+ X		\$ -173,000		+ .	-	\$ 0
ш	Adjusted Sale Price				Net A	dj: 11%	%		Net Adj: -1	9%		Net A	4dj: 0%)	
MP	riajusteu Gale i 1166				0	٠ . الم ٨	31%	\$ 553,500	Gross Adj:	28%	\$ 722,000	Gros	s Adj: ()%	A -
COMPARISON ANALYSIS	of Comparables				Gross	Adj :	J 1 /0	Ψ 333,300						. , .	\$ 0
	of Comparables							,	•		•				\$ 0
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	of Comparables	esearch	and ana				r transfe	,	ject property		•	5			\$ 0 LE SALE # 6
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LES	of Comparables Report the results of the r	er	n and ana	SUE No	the prio		r transfe	r history of the sub	ject property a		arable sales ARABLE SALE#	5			
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This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The Appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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 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.

DEFINITION OF MARKET VALUE: As per Fannie Mae the definition of market value is 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 this 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.

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 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.
- 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 client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

- 21. I am aware that any disclosure or distribution of this appraisal report by me or the 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.
- 22. 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.

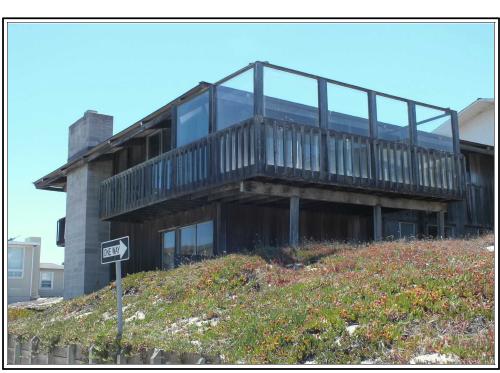
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED) APPRAISER Signature Signature_ Name Tom Loorz Name Company Name Loorz & Company, Inc. Company Name Company Address 2075 Cross Street Company Address Seaside, CA 93955 Telephone Number **831-655-8845** Telephone Number Email Address realmarketvalue@comcast.net Email Address Date of Signature and Report **09/04/2013** Date of Signature Effective Date of Appraisal 07/18/2013 State Certification # State Certification # AG008051 or State License # or State License # Expiration Date of Certification or License or Other (describe) State # State CA Expiration Date of Certification or License 11/21/2014 SUBJECT PROPERTY ADDRESS OF PROPERTY APPRAISED Did not inspect subject property 149 Spray Avenue Monterey, CA 93940 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 575,000 Did inspect interior and exterior of subject property CLIENT Date of Inspection Name Company Name Saundra Randazzo CLPF Did not inspect exterior of comparable sales from street Company Address 731 Junipero Avenue Pacific Grove, CA 93950 Did inspect exterior of comparable sales from street **Email Address** Date of Inspection



FRONT OF SUBJECT PROPERTY 149 Spray Avenue Monterey, CA 93940



REAR OF SUBJECT PROPERTY



STREET SCENE

Produced by ClickFORMS Software 800-622-8727

 Borrower
 N/A

 Property Address
 149 Spray Avenue

 City
 Monterey
 State
 CA
 Zip Code
 93940

 Lender/Client
 Saundra Randazzo CLPF
 Address
 731 Junipero Avenue, Pacific Grove, CA 93950



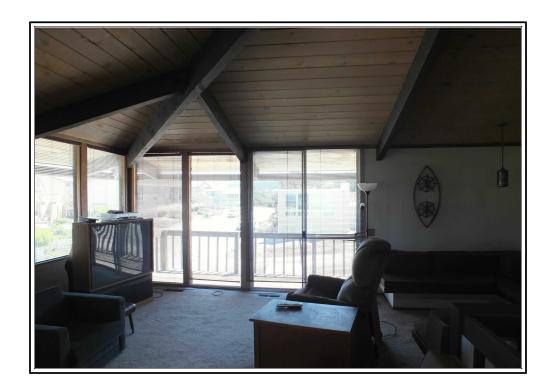
Additional Front View



Side View



View



Living Room



Dining Area



Kitchen

Borrower N/A

Property Address	149 Spray Avenue						
City Monterey	County	Monterey	State	CA	Zip Code	93940	
Lender/Client Sa	undra Randazzo CLPF	Address	731 Junipero Avenue, Pacific Grove, CA 93950				



COMPARABLE SALE # 1
143 Dunecrest Avenue
Monterey, CA 93940



COMPARABLE SALE # 2 141 Spray Avenue Monterey, CA 93940



COMPARABLE SALE # 195 Surf Way
Monterey, CA 93940

Borrower

Property Address	149 Spray Avenue					
City Monterey	County	Monterey	State	CA	Zip Code	93940
Lender/Client Sar	undra Randazzo CLPF	Address	731 Junipero A			

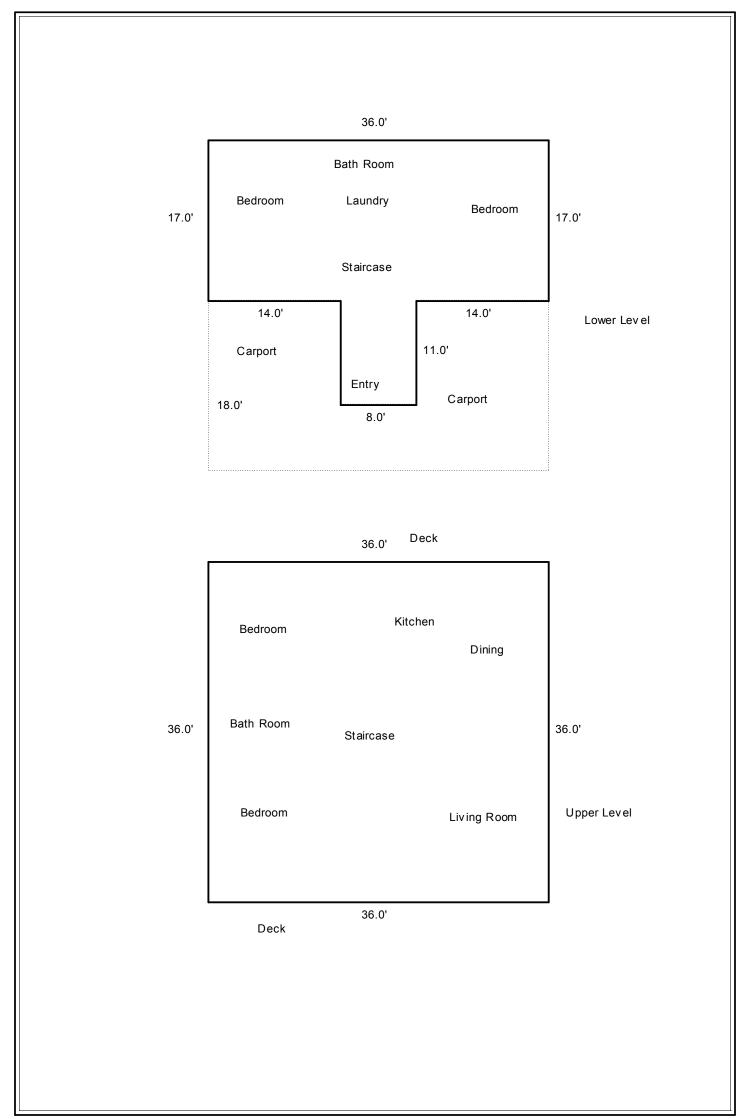


COMPARABLE SALE# 117 Dunecrest Avenue Monterey, CA 93940



COMPARABLE SALE # 109 Spray Avenue Monterey, CA 93940

COMPARABLE SALE #



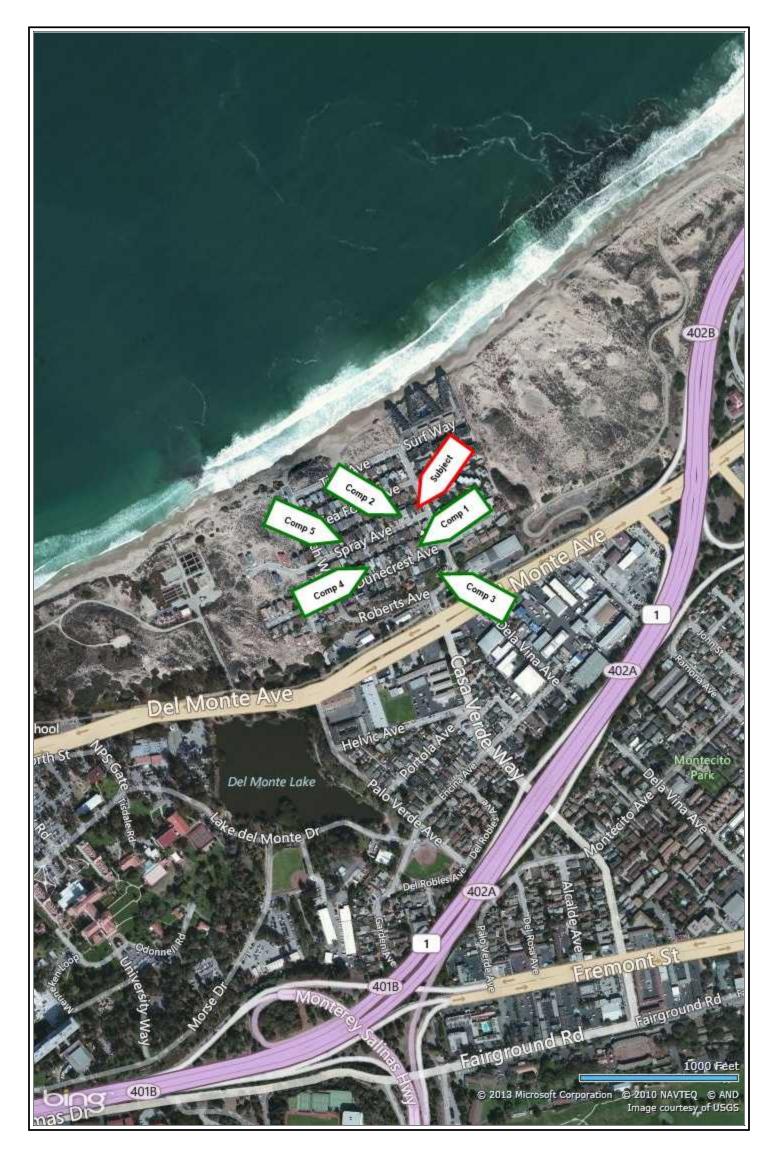
Loorz & Company, Inc. SKETCH ADDENDUM

File No. 149spray

s	KETCH CALCULATIONS	Perimeter Area
A1	A1:36.0 x 36.0 =	1296.0
	Second Floor	1296.0
A2	A2: 36.0 x 17.0 = A3: 8.0 x 11.0 =	612.0 88.0
А3	First Floor	700.0
	Total Living Area	1996.0
A5 A4	A4: 14.0 x 11.0 = A5: 14.0 x 11.0 = A6: 36.0 x 7.0 =	154.0 154.0 252.0
A6	Carport	560.0
	Total Garage Area	560.0

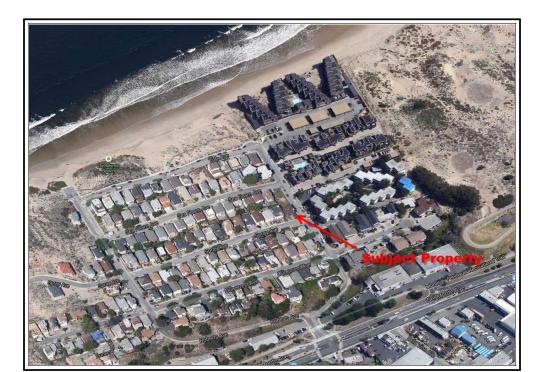
LOCATION MAP ADDENDUM

File No. 149spray



Borrower N/A

Property Address	149 Spray Avenue					
City Monterey	County	Monterey	State	CA	Zip Code	93940
Lender/Client Sar	undra Randazzo CLPF	Address	731 Junipero A	venue, Pacific	Grove, CA 93950)



Subject Aerial View

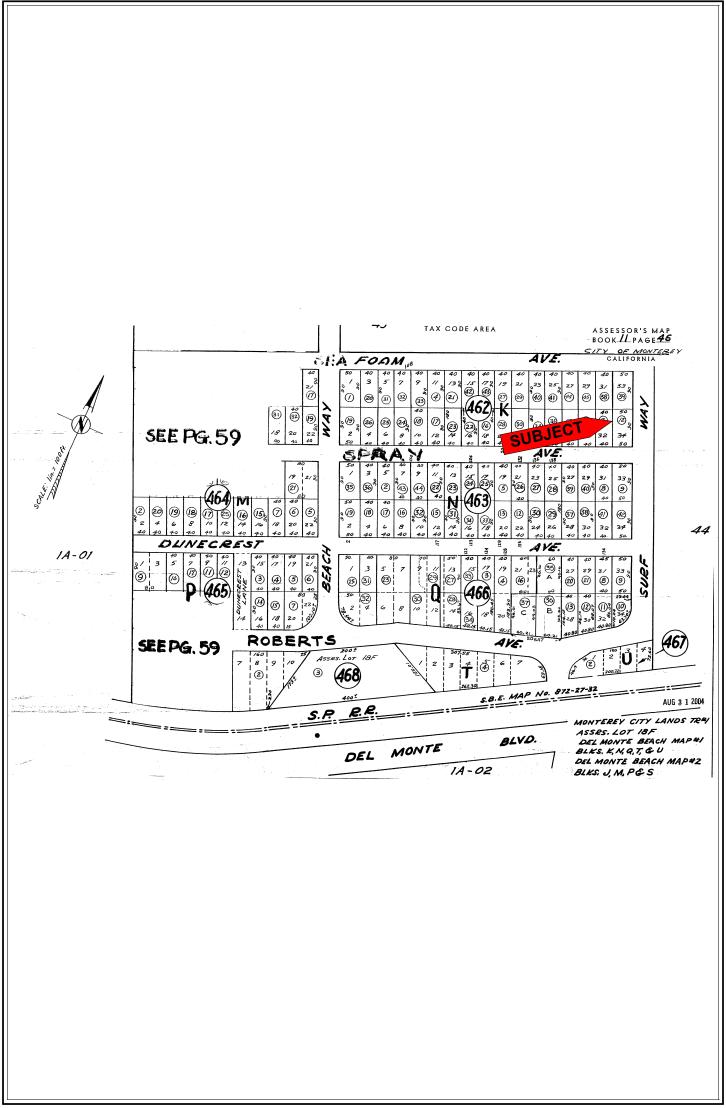


Subject Neighborhood Aerial



Area View

Produced by ClickFORMS Software 800-622-8727

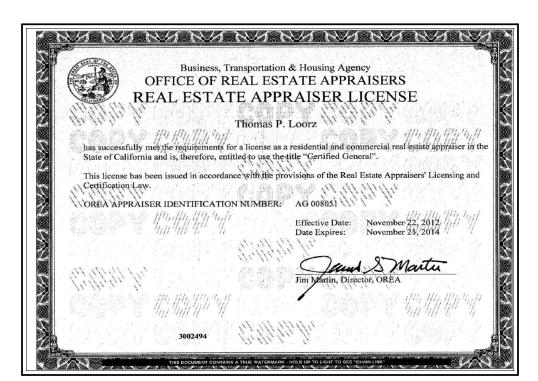


 Borrower
 N/A

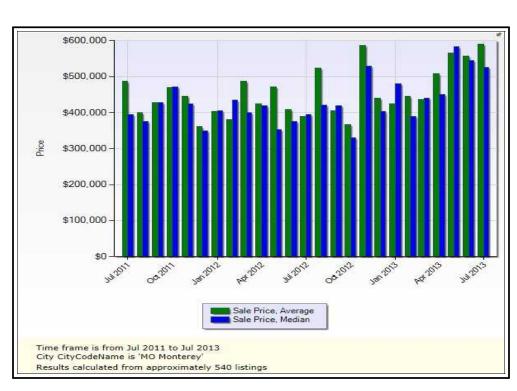
 Property Address
 149 Spray Avenue

 City
 Monterey
 State
 CA
 Zip Code
 93940

 Lender/Client
 Saundra Randazzo CLPF
 Address
 731 Junipero Avenue, Pacific Grove, CA 93950



Appraiser's License



Median Price Trend per city-data.com