

Borrower: \*\*\*\*\*

File No.: CF 1073 Sample

Property Address: \*\*\*\*\*

Case No.: \*\*\*\*\*

City: \*\*\*\*\*

State: \*\*

Zip: \*\*\*\*\*

Lender: \*\*\*\*\*

By submitting this report, I confirm that these services were completed in compliance of all AIR, FIRREA, USPAP, and Dodd-Frank regulations.

I make the following statements:

**Appraisers USPAP/A.I.R**

I have no current or prospective interest in the subject property or the parties involved; and no services were performed by the appraiser within the 3 year period immediately preceding acceptance of this assignment, as an appraiser or in any capacity.

If any of this information is to the contrary, I have appropriately commented and remarked in my report.

**XI FIRREA**

Title XI FIRREA compliance statement: Appraiser certifies that the appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended (12 U.S.C. 3331 et seq), and any implementing regulations.



APPRAISAL OF



LOCATED AT:

\*\*\*\*\*  
\*\*\*\*, \*\* \*\*\*\*\*

FOR:

\*\*\*\*\*  
\*\*\*\*\*  
\*\*\*\*, \*\* \*\*\*\*\*

BORROWER:

\*\*\*\*\* \*\*\*\*\*

AS OF:

April 14, 2023

BY:

Chris Foglesong  
Electronic Original Signature

04/14/2023

\*\*\*\*\*  
\*\*\*\*\*  
\*\*\*\*\*  
\*\*\*\*\* , \*\* , \*\*\*\*\*

File Number: CF 1073 Sample

\*\*\*\*\*

In accordance with your request, I have appraised the real property at:

\*\*\*\*\*  
\*\*\*\*\* , \*\* \*\*\*\*\*

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of April 14, 2023 is:

\$400,000  
Four Hundred Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.



Chris Foglesong  
Electronic Original Signature

# Individual Condominium Unit Appraisal Report

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 *****	Unit # **	City *****	State **	Zip Code *****
Borrower *****	Owner of Public Record *****		County *****	
Legal Description *****				
Assessor's Parcel # *****	Tax Year 2022		R.E. Taxes \$ *****	
Project Name *****	Phase # *****	Map Reference *****	Census Tract *****	
Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$ 0		HOA \$ *****	<input type="checkbox"/> per year <input checked="" 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 *****	Address *****; *****; ** *****			
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). *****				

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. *****				
Contract Price \$ *****	Date of Contract *****	Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Data Source(s) RealQuest/Contract
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. <b>\$0; No financial assistance provided.</b>				

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

Neighborhood Characteristics		Condominium Unit Housing Trends			Condominium Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" 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	270 Low	30	Multi-Family	5 %			
Neighborhood Boundaries <u>The subject's marketing area is bounded to the North by Skyline Ranch Road, South by The Santa Clara River, East by The 14 Freeway and West by Whites Canyon Road.</u>		470 High	40	Commercial	5 %			
Neighborhood Description <u>In the 21st century, Santa Clarita has developed area has expanded significantly as Lennar, Tri Pointe Homes, and KB Home have constructed planned unit housing developments (PUDs) in the area and experiences hot, very dry summers and cool winters with moderate precipitation.</u>		380 Pred.	35	Other	%			
Employment and education are plentiful and nearby in additional planned commercial areas, with access provided by Interstate 5 and California State Route 14.								
Market Conditions (including support for the above conclusions) <u>The marketing trends in the 1004MC form displays both closed sale and actively listed values as decreasing. Typical 12 month marketing times have also increased for the listed properties, reflecting an overall declining market.</u>								

Topography Level	Size 7.18 ac	Density Medium	View N;Res;
Specific Zoning Classification R3	Zoning Description Medium Density, Multiple Family Residential		
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming - Do the zoning regulations permit rebuilding to current density? <input type="checkbox"/> Yes <input type="checkbox"/> No			
<input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)			
Is the highest and best use of the 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. <u>The highest and best use of this property is the existing use. The current use gives the greatest net return to the land.</u>			
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"/> <input 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"/> <input type="checkbox"/>	Alley None	<input type="checkbox"/> <input type="checkbox"/>
FEMA Special Flood Hazard Area <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Flood Zone AE	FEMA Map # 060729 - 06037C0840G	FEMA Map Date 06/02/2021
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. <u>None apparent or disclosed to appraiser at time of inspection. No legal, environmental or title documents provided to appraiser. Borrower may not rely on this report for any structural conditions that may exist. The borrower is encouraged to obtain a home inspection by a professional home inspector to determine any adverse factors that may exist.</u>			

Data source(s) for project information Real Quest, MLS						
Project Description <input type="checkbox"/> Detached <input type="checkbox"/> Row or Townhouse <input checked="" type="checkbox"/> Garden <input type="checkbox"/> Mid-Rise <input type="checkbox"/> High-Rise <input type="checkbox"/> Other (describe)						
General Description	General Description	Subject Phase	If Project Completed		If Project Incomplete	
# of Stories 1	Exterior Walls Stucco/Average	# of Units	128	# of Phases	1	# of Planned Phases
# of Elevators 0	Roof Surface CompRoll/Avg	# of Units Completed	128	# of Units	128	# of Planned Units
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed	Total # Parking 256	# of Units For Sale	4	# of Units for Sale	4	# of Units for Sale
<input type="checkbox"/> Under Construction	Ratio (spaces/units) 2	# of Units Sold	128	# of Units Sold	128	# of Units Sold
Year Built 1987	Type Garage	# of Units Rented	30	# of Units Rented	30	# of Units Rented
Effective Age 10	Guest Parking 50	# of Owner Occupied Units	98	# of Owner Occupied Units	98	# of Owner Occupied Units
Project Primary Occupancy <input checked="" type="checkbox"/> Principal Residence <input type="checkbox"/> Second Home or Recreational <input type="checkbox"/> Tenant						
Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No						
Management Group - <input type="checkbox"/> Homeowners' Association <input type="checkbox"/> Developer <input checked="" type="checkbox"/> Management Agent - Provide name of management company. <u>Powerstone Property Management (949) 508-1625</u>						
Does any single entity (the same individual, investor group, corporation, etc.) own more than 10% of the total units in the project? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe						
Was the project created by the conversion of an existing building(s) into a condominium? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe the original use and the date of conversion.						
Are the units, common elements, and recreation facilities complete (including any planned rehabilitation for a condominium conversion)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe						
Is there any commercial space in the project? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe and indicate the overall percentage of the commercial space.						

# Individual Condominium Unit Appraisal Report

File No. CF 1073 Sample

PROJECT INFORMATION

Describe the condition of the project and quality of construction. The project's condition, quality of construction, unit mix and appeal to market appears competitive to surrounding projects.

Describe the common elements and recreational facilities. Private roads, walkways, alleys, landscaping, clubhouse, basketball court, pool and spa

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

Is the project subject to a ground rent?  Yes  No If Yes, \$ \_\_\_\_\_ per year (describe terms and conditions)

Are the parking facilities adequate for the project size and type?  Yes  No If No, describe and comment on the effect on value and marketability.

PROJECT ANALYSIS

I  did  did not analyze the condominium project budget for the current year. Explain the results of the analysis of the budget (adequacy of fees, reserves, etc.), or why the analysis was not performed. Budget was not available for review by appraiser.

Are there any other fees (other than regular HOA charges) for the use of the project facilities?  Yes  No If Yes, report the monthly facility charges and describe.

Compared to other competitive projects of similar quality and design, the subject unit charge appears  High  Average  Low If High or Low, describe.

Are there any special or unusual characteristics of the project (based on the condominium documents, HOA meetings, or other information) known to the appraiser?  Yes  No If Yes, describe and explain the effect on value and marketability. To the appraisers knowledge there is no pending litigation for the HOA. Appraiser verified this with Jessica of Powerstone Property Management at (949) 508-1625.

Unit Charge \$ 426.00 per month X 12 = \$ 5,112 per year Annual assessment charge per year per square feet of gross living area = \$ 6.43

Utilities included in the unit monthly assessment  None  Heat  Air Conditioning  Electricity  Gas  Water  Sewer  Cable  Other (describe)

Garbage collection, landscaping

GENERAL DESCRIPTION	INTERIOR materials/condition	AMENITIES	Appliances	CAR STORAGE
Floor # <u>1</u>	Floors <u>Vinyl/Good</u>	<input checked="" type="checkbox"/> Fireplace(s) # <u>1</u>	<input type="checkbox"/> Refrigerator	<input type="checkbox"/> None
# of Levels <u>1</u>	Walls <u>Drywall/Average</u>	<input type="checkbox"/> Woodstove(s) # <u>0</u>	<input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Garage <input type="checkbox"/> Covered <input type="checkbox"/> Open
Heating Type <u>FWA</u> Fuel <u>Gas</u>	Trim/Finish <u>Wood/Painted/Avg</u>	<input checked="" type="checkbox"/> Deck/Patio <u>Patio</u>	<input checked="" type="checkbox"/> Disp <input type="checkbox"/> Microwave	# of Cars <u>2</u>
<input checked="" type="checkbox"/> Central AC <input type="checkbox"/> Individual AC	Bath Wainscot <u>Fiberglass/Average</u>	<input checked="" type="checkbox"/> Porch/Balcony <u>Porch</u>	<input checked="" type="checkbox"/> Dishwasher	<input type="checkbox"/> Assigned <input checked="" type="checkbox"/> Owned
<input type="checkbox"/> Other (describe) <u>None</u>	Doors <u>Wood/Good</u>	<input type="checkbox"/> Other <u>None</u>	<input checked="" type="checkbox"/> Washer/Dryer	Parking Space # <u>71</u>

Finished area above grade contains: 4 Rooms 2 Bedrooms 2.0 Bath(s) 795 Square Feet of Gross Living Area Above Grade

Are the heating and cooling for the individual units separately metered?  Yes  No If No, describe and comment on compatibility to other projects in the market area.

UNIT DESCRIPTION

Additional features (special energy efficient items, etc.). The subject has built in fixtures, smoke detectors, scraped ceilings, recessed lighting, gas burning fireplace, concrete patio and porch. The laundry facilities are located in the hallway. See sketch for location.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2;Kitchen-remodeled-less than one year ago;Bathrooms-remodeled-less than one year ago;Recent improvements/upgrades include newer copper plumbing, vinyl dual pane windows/sliding glass door, interior paint, scraped/smooth ceilings, recessed LED lighting, lighting fixtures, all new hardware, custom baseboards, wood look vinyl flooring, refinished fireplace, mirrored bedroom closet doors, remodeled bathrooms, remodeled kitchen with stainless steel appliances, custom cabinetry, glass backsplash and quartz countertops as well as overall good/near new overall maintenance, giving the appraiser the opinion of effective age. Remaining economic life estimated at approximately 50 years.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe. The property conforms to the neighborhood in functional utility, style, condition, and use.

PRIOR SALE HISTORY

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain All transfers within the last 3 years for the subject property & all transfers within the past 12 months for comparables were examined and disclosed. Transfers & sale prices are to the best of the appraisers knowledge using RealQuest, Realist, DataMaster and MLS.

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) Real Quest, Realist, MLS

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) Real Quest, Realist, MLS

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 NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	<u>Datamaster,RealQuest,Realist</u>	<u>Datamaster,RealQuest,Realist</u>	<u>Datamaster,RealQuest,Realist</u>	<u>Datamaster,RealQuest,Realist</u>
Effective Date of Data Source(s)	<u>04/16/2023</u>	<u>04/16/2023</u>	<u>04/16/2023</u>	<u>04/16/2023</u>

Analysis of prior sale or transfer history of the subject property and comparable sales No sales or transfers were noted for the subject property three years prior to the effective date of this appraisal. Any transfers in the past twelve months to the comparables included in this report have been noted in their respective grids and detailed below comps 4-6. Properties without any prior sales history noted have intentionally been left blank to comply with UAD guidelines.

# Individual Condominium Unit Appraisal Report

File No. CF 1073 Sample

There are <b>15</b> comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ <b>329,998</b> to \$ <b>450,000</b>							
There are <b>67</b> comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ <b>270,000</b> to \$ <b>470,000</b>							
FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3			
Address and ***** Unit # **, *****, ** *****		18164 Sundowner Way 1007, Canyon Country, CA 91387-4381	18756 Mandan St 1507, Santa Clarita, CA 91351-3760	18209 Sierra Hwy 45, Canyon Country, CA 91351-4398			
Project Name and ***** Phase *****		Canyon Oaks 1	River Canyon 1	Canyon Country Raquet Club 1			
Proximity to Subject		0.12 miles SE	0.67 miles SW	0.00 miles			
Sale Price	\$ *****	\$ 400,000	\$ 380,000	\$ 385,000			
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 474.50 sq. ft.	\$ 441.86 sq. ft.	\$ 484.28 sq. ft.			
Data Source(s)		CRMLS#BB23028604;DOM 5	CRMLS#SR23008127;DOM 13	CRMLS#SR23021941;DOM 13			
Verification Source(s)		Doc#215310	Doc#215763	Doc#185314			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Cash;1800	-2,000	Conv;0		Conv;0	
Date of Sale/Time		s04/23;c03/23	-1,000	s04/23;c02/23	0	s03/23;c03/23	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
HOA Mo. Assessment	*****	\$423	0	\$430	0	\$355	0
Common Elements and Rec. Facilities	Club House Pool, Spa	Playground Pool	0 0	Club House Pool, Spa		Club House Pool, Spa	
Floor Location	1	1		1		1	
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	GR1L;Contemp	GR1L;Contemp		GR1L;Contemp		GR1L;Contemp	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	36	38	0	39	0	36	
Condition	C2	C2		C2		C3	+19,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	4 2 2.0	4 2 2.0		4 2 2.0		4 2 2.0	
Gross Living Area 45.00	795 sq. ft.	843 sq. ft.	0	860 sq. ft.	0	795 sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2g;Owned	2g;Owned		2cv;Owned	+10,000	2g;Owned	
Porch/Patio/Deck	Porch, Patio	Porch, Patio		Porch, Patio		Porch, Patio	
Fireplace	1 F/P	No Fireplaces	+5,000	No Fireplaces	+5,000	1 F/P	
Pool/Spa	Common Pool, Spa	Common Pool, Spa		Common Pool, Spa		Common Pool, Spa	
Orig List Price	\$390,000	\$389,900	0	\$403,000	0	\$349,999	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 2,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 15,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 19,000	
Adjusted Sale Price of Comparables		Net Adj. 0.5% Gross Adj. 2.0% \$ 402,000		Net Adj. 3.9% Gross Adj. 3.9% \$ 395,000		Net Adj. 4.9% Gross Adj. 4.9% \$ 404,000	

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach See Attached Addendum.

Indicated Value by Sales Comparison Approach \$ **400,000**

INCOME

**INCOME APPROACH TO VALUE (not required by Fannie Mae)**

Estimated Monthly Market Rent \$ \_\_\_\_\_ X Gross Rent Multiplier \_\_\_\_\_ = \$ \_\_\_\_\_ 0 Indicated Value by Income Approach

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

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$400,000 Income Approach (if developed) \$ 0

See Attached Addendum.

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 \$ **400,000** as of **04/14/2023**, which is the date of inspection and the effective date of this appraisal.

# Individual Condominium Unit Appraisal Report

File No. CF 1073 Sample

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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.

**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 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.

# Individual Condominium Unit Appraisal Report

File No. CF 1073 Sample

**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.
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).

# Individual Condominium Unit Appraisal Report

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 Chris Foglesong  
 Company Name Morning Star Real Estate  
 Company Address 6765 Westminster Blvd STE C171  
Westminster, CA 92683-3760  
 Telephone Number (714) 262-0930  
 Email Address morningstar.realestate@yahoo.com  
 Date of Signature and Report 04/16/2023  
 Effective Date of Appraisal 04/14/2023  
 State Certification # \_\_\_\_\_  
 or State License # AL036310  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State CA  
 Expiration Date of Certification or License 02/03/2025  
 Electronic Original Signature  
 ADDRESS OF PROPERTY APPRAISED  
 \*\*\*\*\* Unit # \*\*  
 \*\*\*\*\* \*\* \*\*\*\*\*  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 400,000

**LENDER/CLIENT**

Name \*\*\*\*\*  
 Company Name \*\*\*\*\*  
 Company Address \*\*\*\*\*  
 \*\*\*\*\* \*\* \*\*\*\*\*  
 Email Address \_\_\_\_\_

**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 \_\_\_\_\_

**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 \_\_\_\_\_

**COMPARABLE SALES**

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street  
Date of Inspection \_\_\_\_\_

# Individual Condominium Unit Appraisal Report

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address and *****		18209 Sierra Hwy		18209 Sierra Hwy		18143 Sundowner Way	
Unit # **, ****, ** *****		56, Santa Clarita, CA 91351-4398		24, Santa Clarita, CA 91351-4396		962, Santa Clarita, CA 91387-4373	
Project Name and *****		Canyon Country Raquet Club		Canyon Country Raquet Club		Canyon Oaks	
Phase *****		1		1		1	
Proximity to Subject		0.00 miles		0.00 miles		0.16 miles SE	
Sale Price	\$ *****		\$ 375,000		\$ 375,000		\$ 414,999
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 471.70 sq. ft.		\$ 471.70 sq. ft.		\$ 430.50 sq. ft.	
Data Source(s)		CRMLS #SR23018352;DOM 14		CRMLS#SR23051090;DOM 12		CRMLS#SR23001414;DOM 27	
Verification Source(s)		Doc#154300		Active Listing/Under Contract		Pending Sale	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		Listing ;0		Listing ;0	
Date of Sale/Time		s03/23;c02/23	-1,000	c04/23		c03/23	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
HOA Mo. Assessment	*****	\$426		\$426		\$390	0
Common Elements and Rec. Facilities	Club House Pool, Spa	Club House Pool, Spa		Club House Pool, Spa		Playground Pool	0
Floor Location	1	2	0	2	0	2	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	GR1L;Contemp	GR1L;Contemp		GR1L;Contemp		RT2L;Contemp	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	36	36		36		38	0
Condition	C2	C3	+19,000	C3	+19,000	C3	+21,000
Above Grade Room Count	Total Bdrms Baths 4 2 2.0	Total Bdrms Baths 4 2 2.0		Total Bdrms Baths 4 2 2.0		Total Bdrms Baths 5 2 2.0	0
Gross Living Area 45.00	795 sq. ft.	795 sq. ft.		795 sq. ft.		964 sq. ft.	-8,000
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2g;Owned	2g;Owned		2g;Owned		2g;Owned	
Porch/Patio/Deck	Porch, Patio	Porch, Balcony	0	Porch, Balcony	0	Porch, Balcony	0
Fireplace	1 F/P	1 F/P		1 F/P		No Fireplaces	+5,000
Pool/Spa	Common Pool, Spa	Common Pool, Spa		Common Pool, Spa		Common Pool, Spa	
Orig List Price	\$390,000	\$299,950	0	\$375,000	0	\$419,999	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 18,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 19,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 18,000
Adjusted Sale Price of Comparables		Net Adj. 4.8%		Net Adj. 5.1%		Net Adj. 4.3%	
		Gross Adj. 5.3%	\$ 393,000	Gross Adj. 5.1%	\$ 394,000	Gross Adj. 8.2%	\$ 432,999

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Datamaster,RealQuest,Realist	Datamaster,RealQuest,Realist	Datamaster,RealQuest,Realist	Datamaster,RealQuest,Realist
Effective Date of Data Source(s)	04/16/2023	04/16/2023	04/16/2023	04/16/2023

Summary of Sales Comparison Approach No sales or transfers were noted for comparables listed above twelve months prior to the effective date of this appraisal. For this reason, sales histories for all properties have intentionally been left blank to comply with UAD guidelines.

# Uniform Appraisal Dataset Definitions

## Condition Ratings and Definitions

**C1** The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

*\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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 residences 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.

**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

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



ADDENDUM

Borrower: \*\*\*\* \*

File No.: CF 1073 Sample

Property Address: \*\*\*\*

Case No.: \*\*\*\*

City: \*\*\*\*

State: \*\*

Zip: \*\*\*\*

Lender: \*\*\*\*

The Square Footage-Method for Calculating: ANSI® Z765-2021 - was used for measuring, calculating and reporting the gross living and non-gross living areas of the subject property.

**Twelve Month Listing History of Subject Property**

Continued from Twelve Month Listing History of Subject Property: #SR23051919 as provided by CRMLS, days on market is 1. No other listings for the subject 12 months prior to the effective date were noted per CRMLS.

**Comments on Sales Comparison**

**Financing/Concessions:** Any adjustments performed for concessions were based on amounts stated in MLS per the comparables adjusted for and rounded to the nearest \$500. These amounts are typically accounted for in the higher, agreed sales prices as a rebate for the buyer during the negotiating process. Based on matched paired sales analysis, removing these concessions from the sales price at the amount conceded brings the final adjusted values to conform with those lacking concessions. Therefore, negative adjustments for concessions have been performed for comparables stating concessions that were included in the final purchase price and rounded to the nearest \$500. Cash financing was also occasionally utilized and did not appear to have an adverse effect on values, based on matched paired sales analysis.

**Time Adjustments:** The marketing trends in the 1004MC form displays both closed sale and actively listed values as decreasing. Typical 12 month marketing times have also increased for the listed properties, reflecting an overall declining market. Therefore, a negative adjustment for time was made for any sales with a contract date which exceeded 30 days prior to the effective date. Adjustments made for time were based on the percentages in the differing Median closed sales prices in the 1004MC from the prior 7-12 months to the current to 3 months which is -3.17%. For this reason, a negative adjustment of -.26% per month was made for any comparable sales used over 30 days from the contract date of inspection to the recorded date of sale and rounded to the nearest thousand.

**Listing/Sales Ratio:** Per public and local MLS records, as well as research conducted to complete the 1004MC form included in this report, the sales in the subject's market typically closed at, or close enough to, their original listing price in the last 3 months to not warrant any adjustments. Therefore, no positive or negative adjustments to the listed properties included in this report on 18209 Sierra Hwy #24 and 18143 Sundowner Way #962 were made.

**Floor Location:** No adjustment for floor location was made due to lack of evidence from matched paired sales analysis displaying any value differences specifically from varying floor level locations.

**1 Story/2 Story:** No adjustments for single or two story properties were made, as no impact on value was witnessed from matched paired sales analysis.

**Age:** Matched paired sales analysis revealed no differences in value specifically due to the actual age. Therefore, no adjustments for actual age were performed.

**GLA:** \$45.00/square foot for differences exceeding 100 square feet and rounded to the nearest \$1,000, based on matched paired sales analysis

**Garage:** \$5,000- per space, based on matched paired sales analysis. No adjustments for attached or detached garages were made as matched paired sales analysis revealed no significant impact on value specifically due to either an attached or detached configuration.

**Carports:** Matched paired sales analysis revealed no significant contributory value for carports in the area, based on assignments previously performed in the area. For this reason, no adjustments for carports were performed.

**Driveways:** Matched paired sales analysis revealed no significant impact on either value or marketability for varying amounts of driveways spaces. Therefore, no adjustments for driveway spaces were performed.

**Fireplace:** \$5,000- per fireplace, based on matched paired sales analysis.

Smoke detectors were present in each of the bedrooms, as well as the hallway on the effective date. A carbon monoxide detector was noted in the hallway. The water heater was double strapped and located in the storage closet on the porch/patio. See sketch for location.

The flood map/report included in this appraisal was produced using multiple sources. It is provided for informational purposes only. The flood map/report included in this appraisal should not be relied on by any third parties. It is not intended to satisfy and regulatory guidelines and should not be used for this or any other purpose.

Although the subject resides in a private, gated community which is responsible for all maintenance of the private roads, alleys, landscaping, clubhouse, basketball court, pool and spa inside of the community from association dues, all of the utilities are from public sources. As seen from matched paired sales analysis from all of the closed sales and listed properties included in this appraisal which shared the same private road influence, the private road feature had no adverse impact on marketability or value specifically due to this possible influence. To the appraisers knowledge there is no pending litigation for the HOA. Appraiser verified this with Jessica of Powerstone Property Management at (949) 508-1625.

The appraiser's comparable search parameters began with an MLS search for attached two bedroom condominiums sold within the prior three months, located within 1/2 mile from the subject property and containing 636 - 954 square feet of (20% of the subject's) living area. Due to lack of recent listing and sale activity, the search parameters were extended beyond a 20% to a 25% GLA difference, 6 months back and 1 mile out within the same city and within the neighborhood boundaries established on Page 1.

Physical depreciation was noted for normal wear and tear. No adverse external influences or functional inadequacies noted. Unless otherwise noted, this appraisal is based on the assumption that the subject does not have any structural or mechanical defects. The subject has adequate utilities available, were turned on and in working order/in service at time of inspection. The kitchen is fully functional including the sink, stove and cabinetry. The appraiser is not an expert in these fields and the borrower, as well as the client are encouraged to obtain a home inspection by a professional home inspector to determine any adverse factors that may exist. The calculations for the GLA of the subject property were taken from measurements performed by the appraiser upon physical inspection and confirmed with both Real Quest and Realist information services.

Appraiser: 

Supervisory Appraiser: \_\_\_\_\_

Name: Chris Foglesong

Name: \_\_\_\_\_

ADDENDUM

Borrower: \*\*\*\* \*

File No.: CF 1073 Sample

Property Address: \*\*\*\*

Case No.: \*\*\*\*

City: \*\*\*\*

State: \*\*

Zip: \*\*\*\*

Lender: \*\*\*\*

**Final Reconciliation**

All weight was given to the Sales Comparison Approach as it best reflects the attitudes and actions of informed, knowledgeable buyers and sellers in the current real estate market. The Income and Cost Approaches were performed to satisfy the request of the client, with the land value determined by abstraction and the Income developed after the final opinion of value was established by the Sales Comparison Approach, with both used to support the final value opinion. Both the Income and Cost Approaches to value are for estimation purposes only and is not intended for insurance purposes. Hypothetical conditions and extraordinary assumptions may have also been used. Details have been provided regarding specifically for their use when performed. Their use could have possibly affected the assignment results and if so, the appraiser reserves the right to change the appraisal.

The Final opinion of value was primarily based and bracketed from the adjusted and unadjusted values of the closed sales which were given consideration and used for the reasons detailed below. Additional support for this conclusion was provided by the unadjusted and adjusted values of the listings on 18209 Sierra Hwy #24 and 18143 Sundowner Way #962. These were properties the subject was competing with while listed on the market as of the effective date, reflect what a buyer of the subject would typically pay, and further support the final, agreed purchase price of which was also considered. Collectively, these factors were considered, with the additional recognition of the overall near new, completely remodeled condition of the subject, to arrive at the final value opinion. The appraised value is slightly above the recent predominant values listed in the 1004MC due to the previously mentioned overall condition, amount and quality of recently completed improvements of the subject, which placed the final opinion towards the upper end of the value spectrum. The subject property conforms to the neighborhood and is not considered an over/under improvement for the area. The comparable properties included in this appraisal were used for the following reasons:

Comparable #1 on 18164 Sundowner Way # 1007- This was used to represent the most recently closed sale within less than 1/2 mile as of the effective date. No adjustments for condition were made due to overall similarities in upgrades, maintenance and condition in comparison to the subject that were witnessed from photos seen in MLS and exterior inspection.

Comparable #2 on 18756 Mandan St # 1507- This was used to represent one of the most recently closed sales within one mile as of the effective date. No adjustments for condition were made due to overall similarities in upgrades, maintenance and condition in comparison to the subject that were witnessed from photos seen in MLS.

Comparable #3 on 18209 Sierra Hwy #45- This was used to represent the most recently closed, model match sale in the subject's complex as of the effective date and required no adjustments for time. A (rounded) positive 5% adjustment was made for inferior upgrades in the kitchen and bathrooms in comparison to the subject that were witnessed from photos seen in MLS.

Comparable #4 on 18209 Sierra Hwy #56- This was used to represent the second most recently closed sale in the same complex as of the effective date. A (rounded) positive 5% adjustment was made for inferior upgrades in the kitchen and bathrooms in comparison to the subject that were witnessed from photos seen in MLS.

Comparable #5 on 18209 Sierra Hwy #24- This is an active listing/under contract used to reflect market movement in the subject's complex at time of inspection and to support the appraiser's opinion of value. A (rounded) positive 5% adjustment was made for inferior upgrades in the kitchen and bathrooms, as well as overall maintenance/condition in comparison to the subject that were witnessed from photos seen in MLS.

Comparable #6 on 18143 Sundowner Way #962- This is an active listing/pending sale used to reflect market movement at time of inspection and to support the appraiser's opinion of value. A (rounded) positive 5% adjustment was made for inferior upgrades in the kitchen and bathrooms, as well as overall maintenance/condition in comparison to the subject that were witnessed from photos seen in MLS.

**Extraordinary Assumption**

The appraiser has made the extraordinary assumption that the data provided on the subject property and the comparable sales in this report is true and was gathered from credible and reliable sources. The physical characteristics of the comparables were either verified through county records, multiple listing service and/or homeowner verification, assumed to be as stated. The comparables are assumed to have no sales concessions. The legal age of the home is assumed to be as stated. The type and condition of utilities is assumed to be as stated. The appraiser is not responsible for any damages resulting from any data used in this report that was incorrectly reported to the previously mentioned sources. It is assumed that all structures given value in this report are legally permitted as stated. Due to being market driven, the cost approach figures are assumed to be as stated. The estimated cost to cure is assumed to be as stated. The type of foundation is assumed to be as stated. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil or structures which would render it more or less valuable. The land is assumed to have no unknown geological or environmental adverse issues. The appraiser assumes the subject property has no mold, mildew, or any termite infestation. The appraiser assumes no responsibility for such conditions or for engineering which might be required to discover such factors. If the client or borrowers have any questions regarding these items, it is their responsibility to order the appropriate inspections by a licensed contractor or home inspector. This report is not a home inspection and the appraiser assumes no responsibility for these items. If any of these items are found to be not true and correct, the appraiser reserves the right to change the appraisal.

Appraiser:

Supervisory Appraiser:

Name: Chris Foglesong

Name:

Market Conditions Addendum to the Appraisal Report

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 \*\*\*\*\* City \*\*\*\*\* State \*\* Zip Code \*\*\*\*\*

Borrower \*\*\*\*\* \*\*\*\*\*

**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)	35	12	20	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	5.8	4.0	6.7	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	19	8	15	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.26	2.00	2.25	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	395,000	385,500	382,500	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Median Comparable Sales Days on Market	14	38	24	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	385,000	392,500	380,000	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Median Comparable Listings Days on Market	42	20	43	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100.00%	99.88%	101.10%	<input checked="" type="checkbox"/> Increasing	<input 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"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

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.). The CRMLS MLS indicates there were 67 closed sales during the past 12 months and 22 of those sales contained seller concessions which is 33% of the total transactions in this market area. Prior Months 7-12: 35 Sales; 8 with concessions; 23% of sales for this period. 4-6: 12 Sales; 6 with concessions; 50% of sales for this period. 0-3: 20 Sales; 8 with concessions; 40% of sales for this period. The concessions ranged between \$750 and \$19,000. The median concession amount is \$5,000.

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). The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information. The CRMLS and Datamaster were the data sources used to complete the Market Conditions Addendum, with search parameters being attached, two bedroom condominiums in The City of Santa Clarita/Canyon Country, 12 months back, 30% GLA difference, 1 mile in distance from the subject and inside of the neighborhood boundaries established on Page 1.

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. The marketing trends above displays both closed sale and actively listed values as decreasing. Typical 12 month marketing times have also increased for the listed properties, reflecting an overall declining market.

If the subject is a unit in a condominium or cooperative project, complete the following: Condominium Project Name: \*\*\*\*\*

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	1	4	2	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.17	1.33	0.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings	1	1	4	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)	5.88	0.75	5.97	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing

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. The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Summarize the above trends and address the impact on the subject unit and project. As with the trends outside of the complex, foreclosures and short sales did not exist.

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

APPRAISER

Signature   
 Name Chris Foglesong  
 Company Name Morning Star Real Estate  
 Company Address 6765 Westminster Blvd STE C171  
Westminster, CA 92683-3760  
 State License/Certification # AL036310 State CA  
 Email Address morningstar.realestate@yahoo.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 State License/Certification # \_\_\_\_\_ State \_\_\_\_\_  
 Email Address \_\_\_\_\_

USPAP ADDENDUM

Borrower: \*\*\*\*\*  
 Property Address: \*\*\*\*\*  
 City: \*\*\*\*\* County: \*\*\*\*\* State: \*\* Zip Code: \*\*\*\*\*  
 Lender: \*\*\*\*\*

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- Appraisal Report** A written report prepared under Standards Rule 2-2(a).
- Restricted Appraisal Report** A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: approximately 30 days or less at the appraised value

This opinion was derived using the actual days on market before agreeing to a final purchase price, which was further supported by the Median Current – 3 months Comparable Sales Days on Market as noted in the 1004MC and supported by the cumulative marketing time of the closed sales supplied in this report.

Additional Certifications

- 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** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

APPRAISER:

SUPERVISORY APPRAISER (only if required):

Signature:   
 Name: Chris Foglesong  
 Date Signed: 04/16/2023  
 State Certification #: \_\_\_\_\_  
 or State License #: AL036310  
 or Other (describe): \_\_\_\_\_ State #: \_\_\_\_\_  
 State: CA  
 Expiration Date of Certification or License: 02/03/2025  
 Effective Date of Appraisal: 04/14/2023

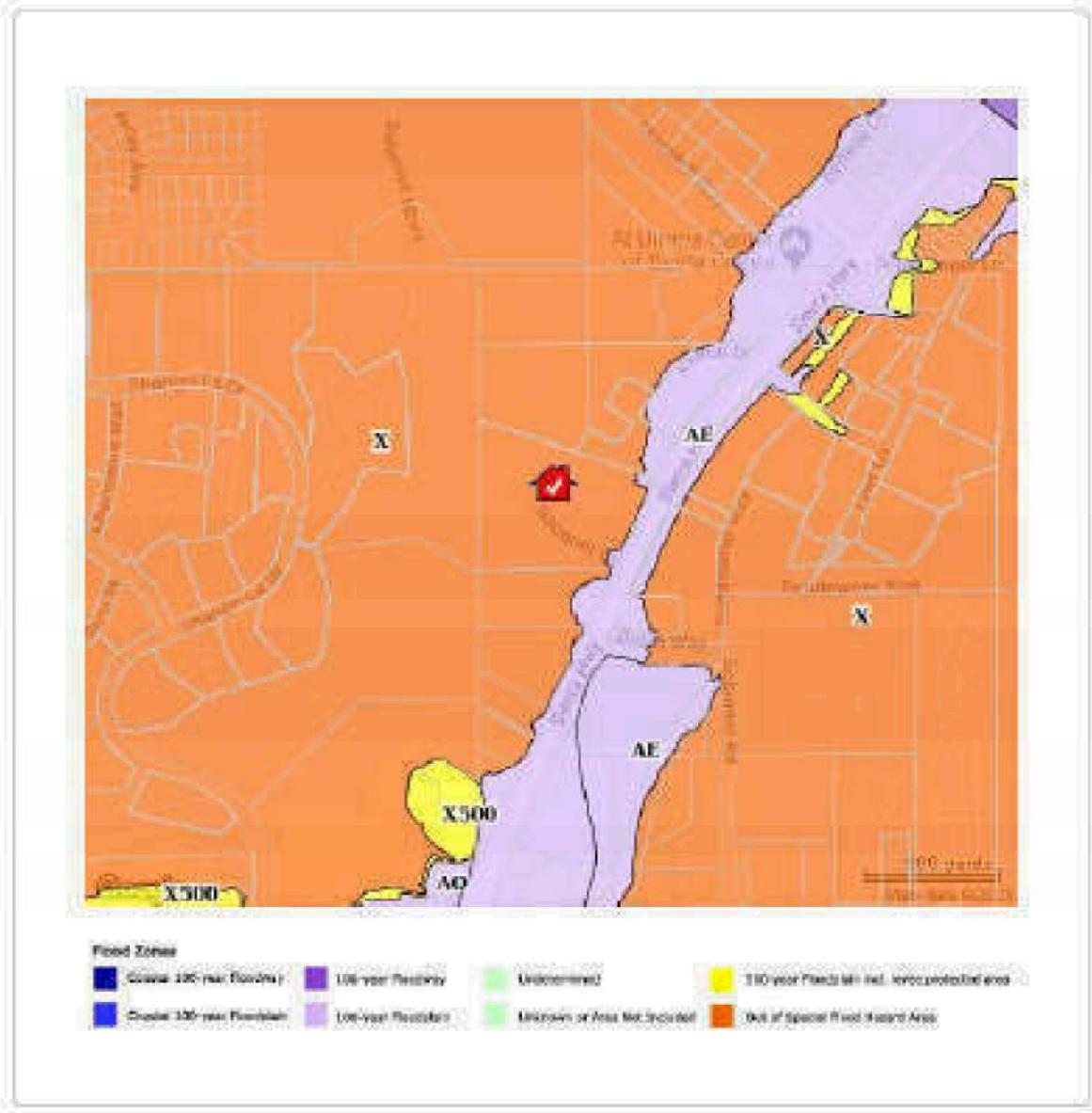
Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Date Signed: \_\_\_\_\_  
 State Certification #: \_\_\_\_\_  
 or State License #: \_\_\_\_\_  
 State: \_\_\_\_\_  
 Expiration Date of Certification or License: \_\_\_\_\_  
 Supervisory Appraiser inspection of Subject Property:  
 Did Not  Exterior-only from street  Interior and Exterior

# FLOOD MAP

Borrower: *****	File No.: CF 1073 Sample
Property Address: *****	Case No.: *****
City: *****	State: **
Lender: *****	Zip: *****

Flood Zone Code	Flood Zone Panel	Panel Date
AE	080728 - 08037C0846G	08/02/2021
Special Flood Hazard Area (SFHA)	Within 250 ft. of multiple flood zones?	Community Name
In	Yes (X,AE)	SANTA CLARITA

**Flood Zone Description:**  
**Zone AE-An area inundated by 100-year flooding**



**Disclaimer of Use**

This map/report was produced using multiple sources. It is provided for informational purposes only. This map/report should not be relied upon by any third parties. It is not intended to satisfy any regulatory guidelines and should not be used for this or any other purpose.



PLAT MAP

Borrower: \*\*\*\*\*

File No.: CF 1073 Sample

Property Address: \*\*\*\*\*

Case No.: \*\*\*\*\*

City: \*\*\*\*\*

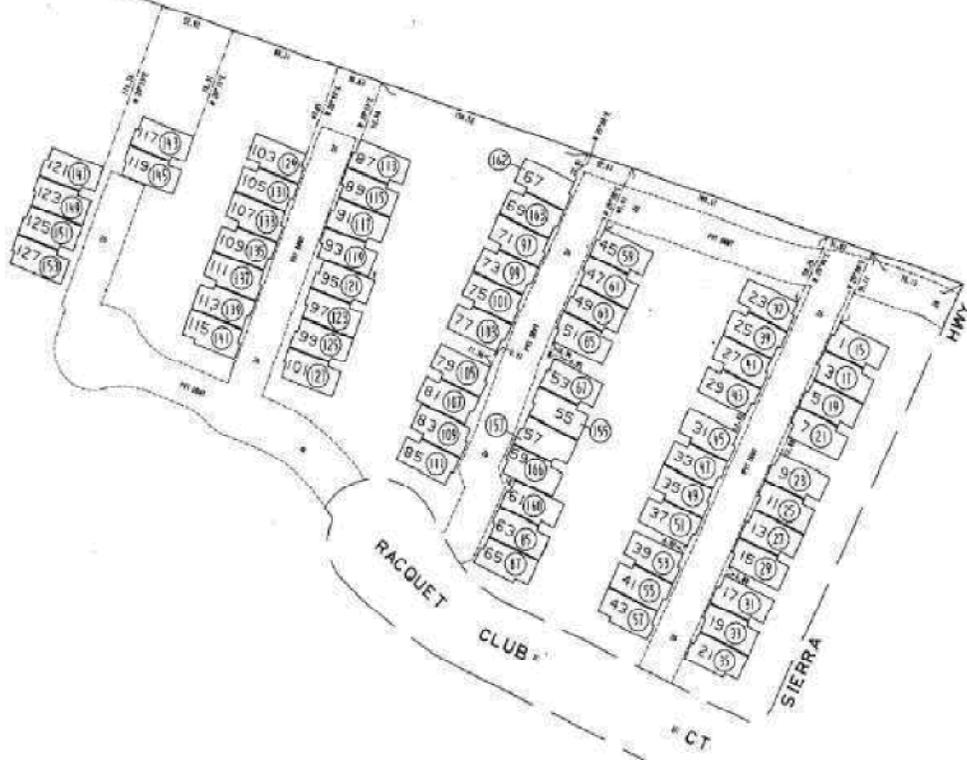
State: \*\*

Zip: \*\*\*\*\*

Lender: \*\*\*\*\*

REVISED 889377 88 10/28/001002	2146203 ECONOMI	OFFICE OF ASSESSOR COUNTY OF LOS ANGELES COPYRIGHT © 1993	SCALE 1" = 50' SHEET 3	2803	25
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2019



SUBJECT AERIAL VIEW

Borrower: \*\*\*\*\*

File No.: CF 1073 Sample

Property Address: \*\*\*\*\*

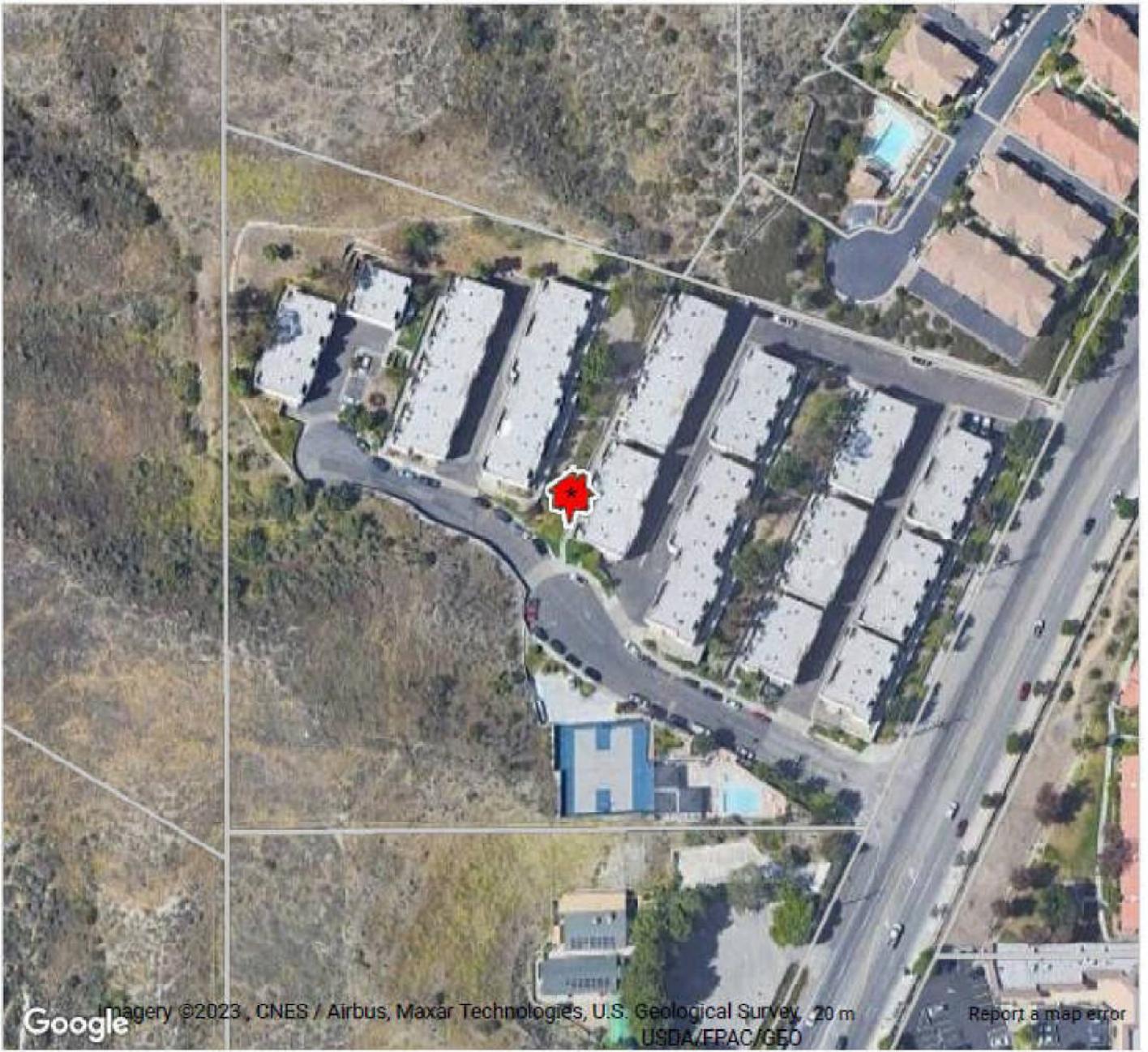
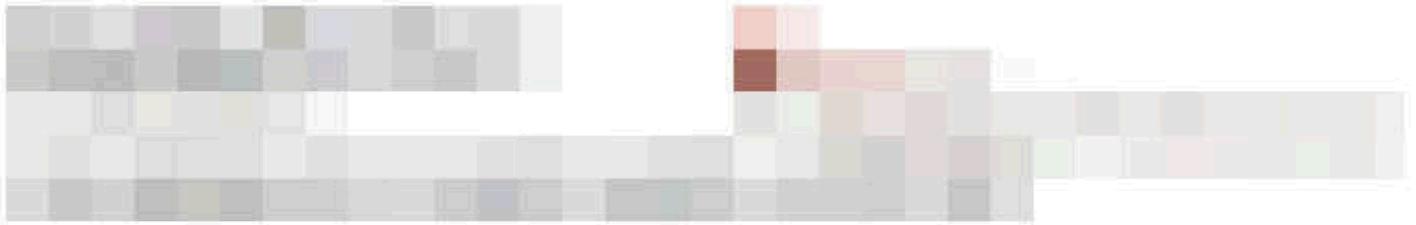
Case No.: \*\*\*\*\*

City: \*\*\*\*\*

State: \*\*

Zip: \*\*\*\*\*

Lender: \*\*\*\*\*



Google

Imagery ©2023, CNES / Airbus, Maxar Technologies, U.S. Geological Survey, 20 m  
USDA/EPAC/GEO

Report a map error

**MORNING STAR**  
REAL ESTATE

Borrower: \*\*\*\*\* File No.: CF 1073 Sample  
 Property Address: \*\*\*\*\* Case No.: \*\*\*\*\*  
 City: \*\*\*\*\* State: \*\* Zip: \*\*\*\*\*  
 Lender: \*\*\*\*\*



<b>Owner Information</b>			
Owner Name:	[REDACTED]		
Mailing Address:	[REDACTED]		
Waiting Codes:	[REDACTED]		
<b>Location Information</b>			
Legal Description:	[REDACTED]		
County:	LOS ANGELES, CA	APN:	[REDACTED]
Census Tract / Block:	9200 34 / 2	Alternate APN:	[REDACTED]
Township-Range-Section:	[REDACTED]	Subdivision:	49518
Legal Book/Page:	[REDACTED]	Map Reference:	125-48 /
Legal Lot:	[REDACTED]	Tract #:	49518
Legal Block:	[REDACTED]	School District:	WILLIAM S HART UN
Market Area:	[REDACTED]	School District Name:	WILLIAM S HART UN
Neighbor Code:	[REDACTED]	Munic/Township:	SANTA CLARI
<b>Owner Transfer Information</b>			
Recording/Sale Date:	[REDACTED]	Deed Type:	[REDACTED]
Sale Price:	[REDACTED]	1st Mtg Document #:	[REDACTED]
Document #:	[REDACTED]		
<b>Last Market Sale Information</b>			
Recording/Sale Date:	[REDACTED]	1st Mtg Amount/Type:	/
Sale Price:	[REDACTED]	1st Mtg Int. Rate/Type:	/
Sale Type:	[REDACTED]	1st Mtg Document #:	[REDACTED]
Document #:	[REDACTED]	2nd Mtg Amount/Type:	/
Deed Type:	[REDACTED]	2nd Mtg Int. Rate/Type:	/
Transfer Document #:	[REDACTED]	Price Per SqFt:	\$124.53
New Construction:	[REDACTED]	Multi/Split Sale:	
Title Company:	[REDACTED]		
Lender:	[REDACTED]		
Seller Name:	[REDACTED]		
<b>Prior Sale Information</b>			
Prior Rec/Sale Date:	[REDACTED]	Prior Lender:	[REDACTED]
Prior Sale Price:	[REDACTED]	Prior 1st Mtg Amt/Type:	/
Prior Doc Number:	[REDACTED]	Prior 1st Mtg Rate/Type:	/
Prior Deed Type:	[REDACTED]		
<b>Property Characteristics</b>			
Gross Area:	[REDACTED]	Parking Type:	[REDACTED]
Living Area:	795	Garage Area:	[REDACTED]
Tot Adj Area:	[REDACTED]	Garage Capacity:	[REDACTED]
Above Grade:	[REDACTED]	Parking Spaces:	[REDACTED]
Total Rooms:	[REDACTED]	Basement Area:	[REDACTED]
Bedrooms:	2	Finish Bsmt Area:	[REDACTED]
Bath(F/H):	2 /	Basement Type:	[REDACTED]
Year Built / Est:	1987 / 1987	Roof Type:	[REDACTED]
Fireplace:	1	Foundation:	[REDACTED]
# of Stories:	[REDACTED]	Roof Material:	[REDACTED]
Other Improvements:	[REDACTED]		
<b>Site Information</b>			
Zoning:	SCUR3	Acres:	7.18
Lot Area:	312,806	Lot Width/Depth:	x
Land Use:	CONDOMINIUM	Res/Comm Units:	1 /
Site Influence:	[REDACTED]	County Use:	CONDOMINIUM (010C)
		State Use:	[REDACTED]
		Water Type:	[REDACTED]
		Sewer Type:	[REDACTED]
<b>Tax Information</b>			
Total Value:	[REDACTED]	Assessed Year:	2022
Land Value:	[REDACTED]	Improved %:	77%
Improvement Value:	[REDACTED]	Tax Year:	2022
Total Taxable Value:	[REDACTED]	Property Tax:	[REDACTED]
		Tax Area:	[REDACTED]
		Tax Exemption:	[REDACTED]



Borrower: *****	File No.: CF 1073 Sample
Property Address: *****	Case No.: *****
City: *****	State: **
Lender: *****	Zip: *****

North on Sierra Hwy just past Soledad Canyon



BED / BATH: 2/2,0,0  
 SQFT(src): 795 (A)  
 PRICE PER SQFT: \$490.57  
 LOT(src): 312,806/7.181 (A)  
 LEVELS: One  
 GARAGE: 2/Attached  
 YEAR BUILT(src): 1987 (ASR)  
 PROP SUB TYPE: CONDO/A  
 DOM / CDOM:  
 SLC: Standard  
 PARCEL #:  
 LISTING ID:

Recent: 04/07/2023 : ACT UC : H->U

[Listing has Supplements](#)

[Submit Offer](#)

**DESCRIPTION**

This spacious 2 Bedroom, 2 Bathroom, Canyon Country Condo is in a great location and ready for a new owner to call home. It offers an open floor plan that opens to the living room with a fireplace, dining and kitchen. The sliding glass doors leads to a private patio, which is a huge bonus and a great space for some patio furniture to enjoy. The home has been fully remodeled with Luxury vinyl wood floor throughout, 4 inch base board, new paint, new recessed LED Lights and Pendant lighting, all new electrical outlets and GFI. The kitchen has been fully remodeled with quartz counter top and extend bar, soft close cabinets and drawers, brand new Stainless steel Bosch Dishwasher and Samsung Range, new plumbing, hardware and garbage disposal. The primary bedroom has its own private en suite that has new vanity with quartz countertop, new mirror, toilet, plumbing and hardware. The full bathroom located in the hall also has a new vanity, mirror, toilet, plumbing and hardware. The laundry is located inside the unit and comes with the Washer and Dryer. The Dryer is brand new LG. The private gated community offers Pool, Spa, Sport Court, a comfortable peaceful lifestyle and a renovated clubhouse. This home is located near plenty of shopping, cafes, movie theater, grocery stores, parks, schools, with easy access to the 14 freeway, the metro link, and the newly constructed Canyon Country Community Center that offers kids programs and a new park. What a Great Santa Clarita Location. Don't miss out on the opportunity to make this your new home.

**EXCLUSIONS:**

**INCLUSIONS: Washer, Dryer**

AREA: CAN1 - Canyon Country 1  
 SUBDIVISION: Canyon Ctry Raquet (CCRQ)/Canyon Ctry Raquet (CCRQ)  
 COUNTY: Los Angeles  
 SENIOR COMMUNITY?: No  
 CERTIFIED 433A?:

LIST \$ ORIGINAL: \$390,000  
 BASEMENT SQFT:  
 COMMON WALLS: 2+ Common Walls  
 PARKING: Garage  
 HORSE:  
 PROBATE AUTHORITY:

ROOM TYPE: Kitchen, Laundry, Living Room, Main Floor Bedroom  
 EATING AREA: Area, Breakfast Counter / Bar

COOLING: Central Air  
 HEATING: Central  
 VIEW: None  
 WATERFRONT:  
 LAUNDRY: In Closet

PROP SUB TYPE:  
**Condominium (Attached)**

STRUCTURE TYPE: Multi Family

COMMON INTEREST: Condominium

**INTERIOR**

INTERIOR: Quartz Counters, Recessed Lighting, Storage  
 MAIN LEVEL BEDROOMS: 2  
 MAIN LEVEL BATHROOMS: 2

ACCESSIBILITY:  
 APPLIANCES: Free-Standing Range, Disposal, Gas Range  
 KITCHEN FEATURES: Quartz Counters, Remodeled Kitchen, Self-closing cabinet doors, Self-closing drawers  
 BATHROOM FEATURES: Low Flow Toilet(s), Shower, Shower in Tub, Exhaust fan(s), Quartz Counters, Remodeled, Walk-in shower

FLOORING: Vinyl  
 ENTRY LOC/ENTRY LVL: /  
 FIREPLACE: Living Room

**EXTERIOR**

EXTERIOR:  
 FENCING:  
 DIRECTION FACES:

SECURITY: Carbon Monoxide Detector(s), Gated Community, Smoke Detector(s)  
 SEWER: Unknown

LOT:  
 POOL: Association, Community

PATIO/PORCH: Concrete, Enclosed, Patio  
 SPA: Association, Community

**BUILDING**

BUILDER NAME:  
 MAKE:  
 BUILD MODEL:  
 TAX MODEL:

ARCH STYLE:  
 DOOR:  
 WINDOW:

ROOF:  
 FOUNDATION DTLS:  
 PROP COND:

CONSTR MTLs:  
 OTHER STRUCT:  
 NEW CONSTRUCTION YN: No

**GARAGE AND PARKING**

ATTACHED GARAGE?: Attached  
 UNCOVERED SPACES:

PARKING TOTAL: 2  
 # REMOTES:

GARAGE SPACES: 2  
 RV PARK DIM:

CARPORT SPACES:

**GREEN**



FLOORPLAN SKETCH

Borrower: \*\*\*\*\*

File No.: CF 1073 Sample

Property Address: \*\*\*\*\*

Case No.: \*\*\*\*\*

City: \*\*\*\*\*

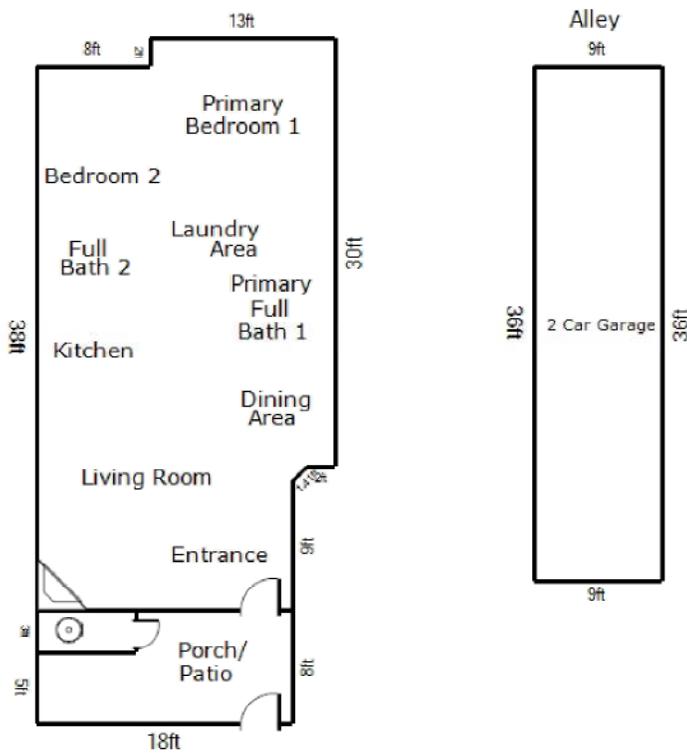
State: \*\*

Zip: \*\*\*\*\*

Lender: \*\*\*\*\*

Sketch

Building sketch is for illustration purposes only. Dimensions and square footage are approximated.



10 ft

Living Area	Area Calculation			
First Floor	794.5 ft <sup>2</sup>	First Floor		x 1.00 = 794.5 ft <sup>2</sup>
<b>Nonliving Area</b>				
Storage	21 ft <sup>2</sup>	2ft x 21ft x	13ft x	1.00 = 26 ft <sup>2</sup>
Porch - Patio	123 ft <sup>2</sup>	1.41ft x	1ft x	0.36 = 0.5 ft <sup>2</sup>
2 Car Attached	324.00 ft <sup>2</sup>	18ft x	10ft x	1.00 = 180 ft <sup>2</sup>
<b>Total Living Area (rounded):</b>	<b>795 ft<sup>2</sup></b>			



**DIMENSION LIST ADDENDUM**

Borrower: *****	File No.: CF 1073 Sample
Property Address: *****	Case No.: *****
City: *****	State: ** Zip: *****

<b>GROSS BUILDING AREA (GBA)</b>		795																	
<b>GROSS LIVING AREA (GLA)</b>		795																	
Area(s)	Area	% of GLA	% of GBA																
Living	795		100.00																
Level 1	0	0.00	0.00																
Level 2	795	100.00	100.00																
Level 3	0	0.00	0.00																
Other	0	0.00	0.00																
<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"></td> <td style="width:10%;">GBA</td> <td style="width:10%;"></td> <td style="width:10%;"></td> </tr> <tr> <td>Basement</td> <td><input type="checkbox"/></td> <td></td> <td></td> </tr> <tr> <td>Garage</td> <td><input type="checkbox"/></td> <td align="right">324</td> <td></td> </tr> <tr> <td>Other</td> <td><input type="checkbox"/></td> <td align="right">144</td> <td></td> </tr> </table>			GBA			Basement	<input type="checkbox"/>			Garage	<input type="checkbox"/>	324		Other	<input type="checkbox"/>	144			
	GBA																		
Basement	<input type="checkbox"/>																		
Garage	<input type="checkbox"/>	324																	
Other	<input type="checkbox"/>	144																	

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
2.00 x 13.00 x 1.00 =		26.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21.00 x 28.00 x 1.00 =		588.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18.00 x 10.00 x 1.00 =		180.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.40 x 1.00 x 0.35 =		0.50		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
36.00 x 9.00 x 1.00 =		324.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: *****	File No.: CF 1073 Sample		
Address: *****	Case No.: *****		
City: *****	St: **	Zip: *****	Lender: *****

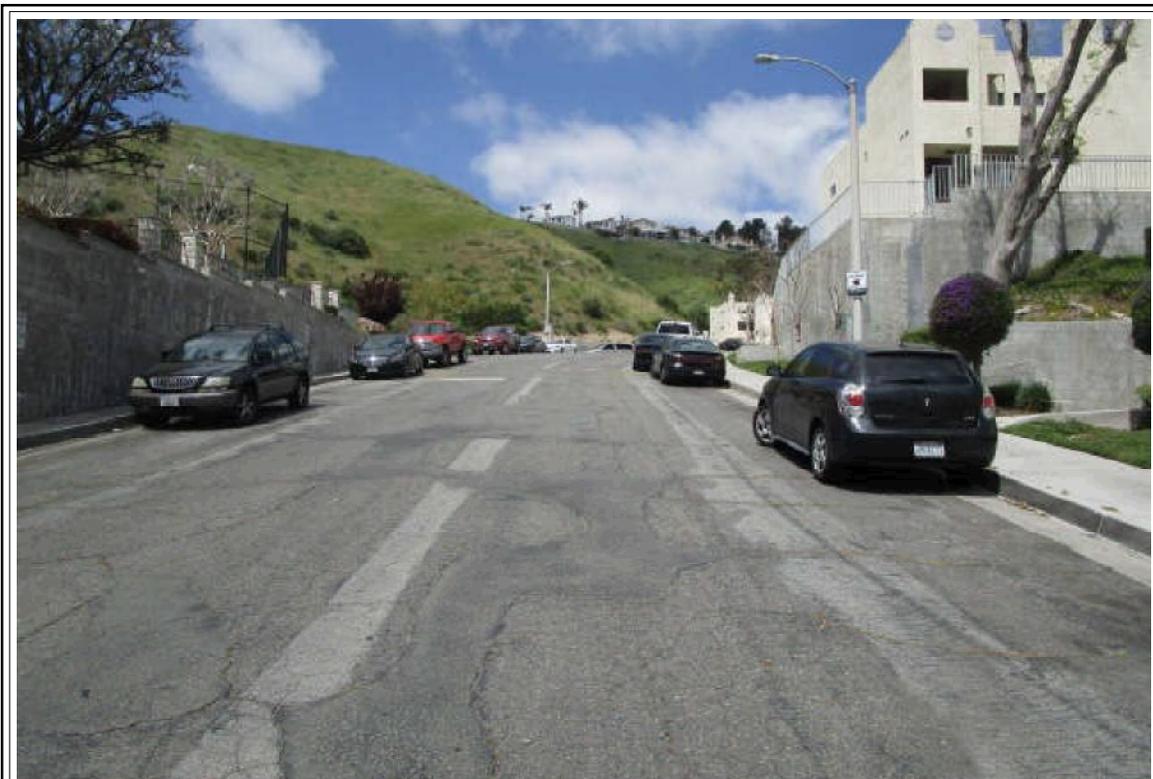


FRONT VIEW OF SUBJECT PROPERTY

Date: April 14, 2023  
Appraised Value: \$ 400,000

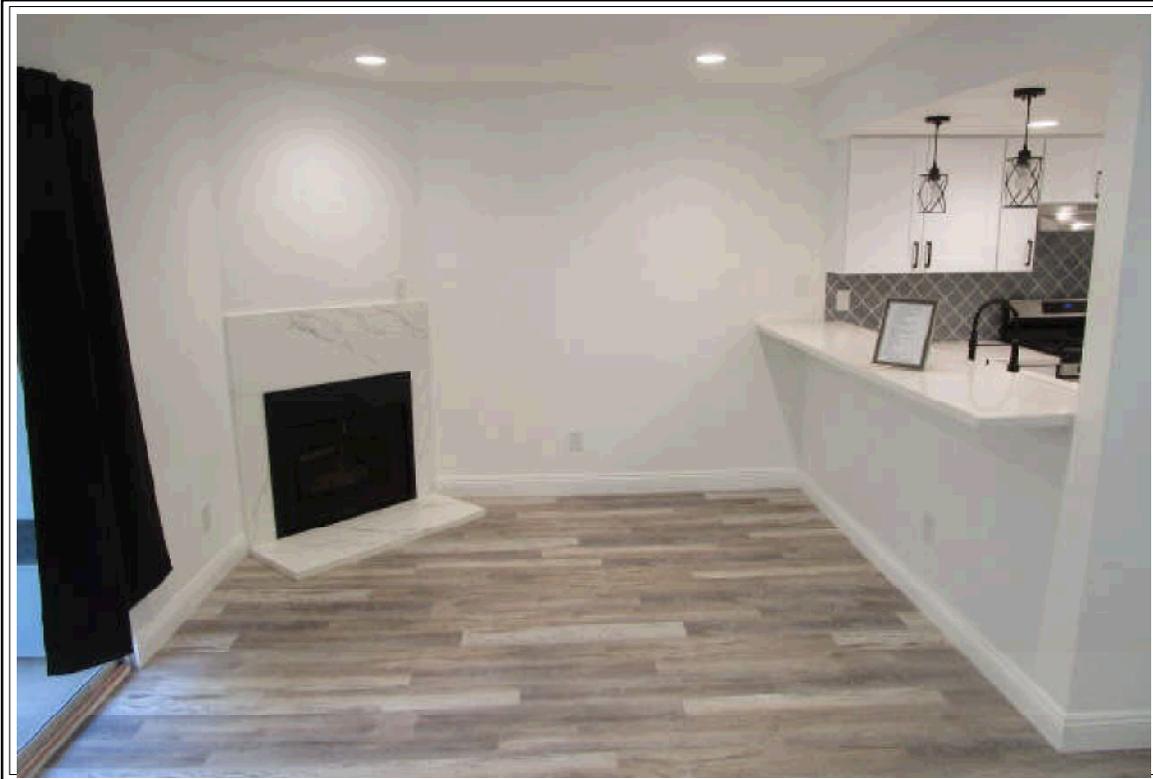


REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

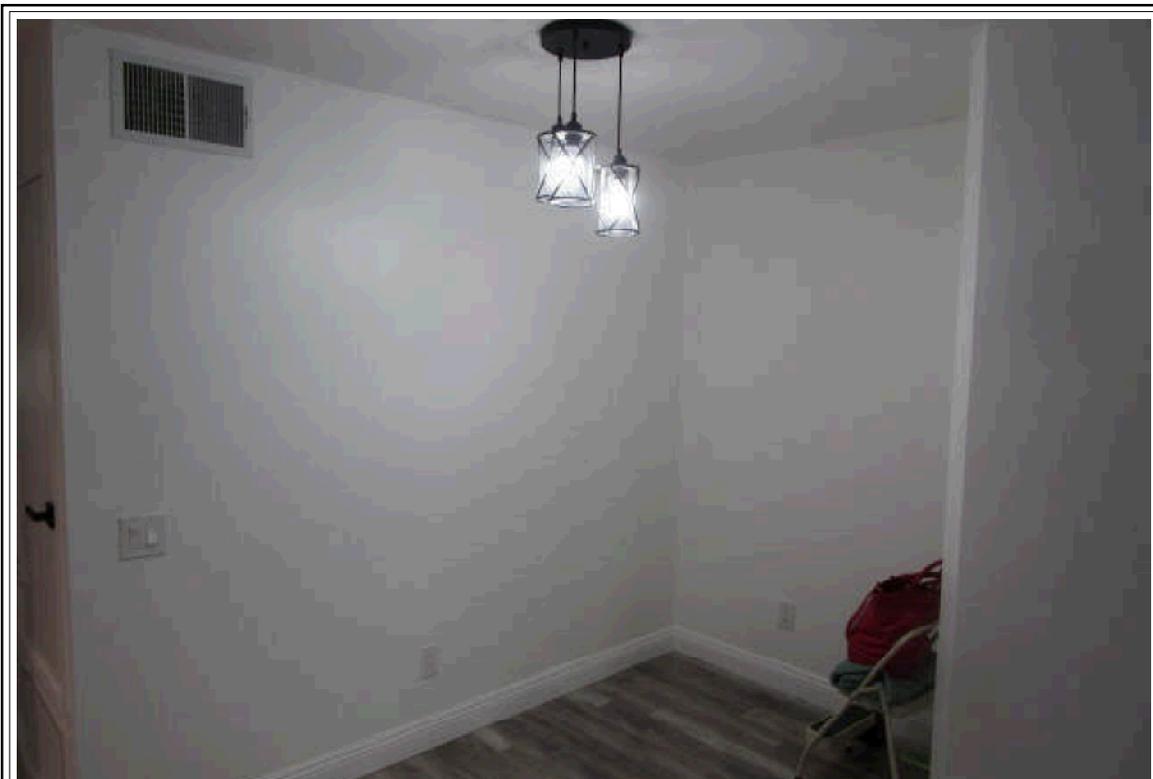
Borrower: *****	File No.: CF 1073 Sample
Address: *****	Case No.: *****
City: ***** St: ** Zip: *****	Lender: *****



LIVING ROOM



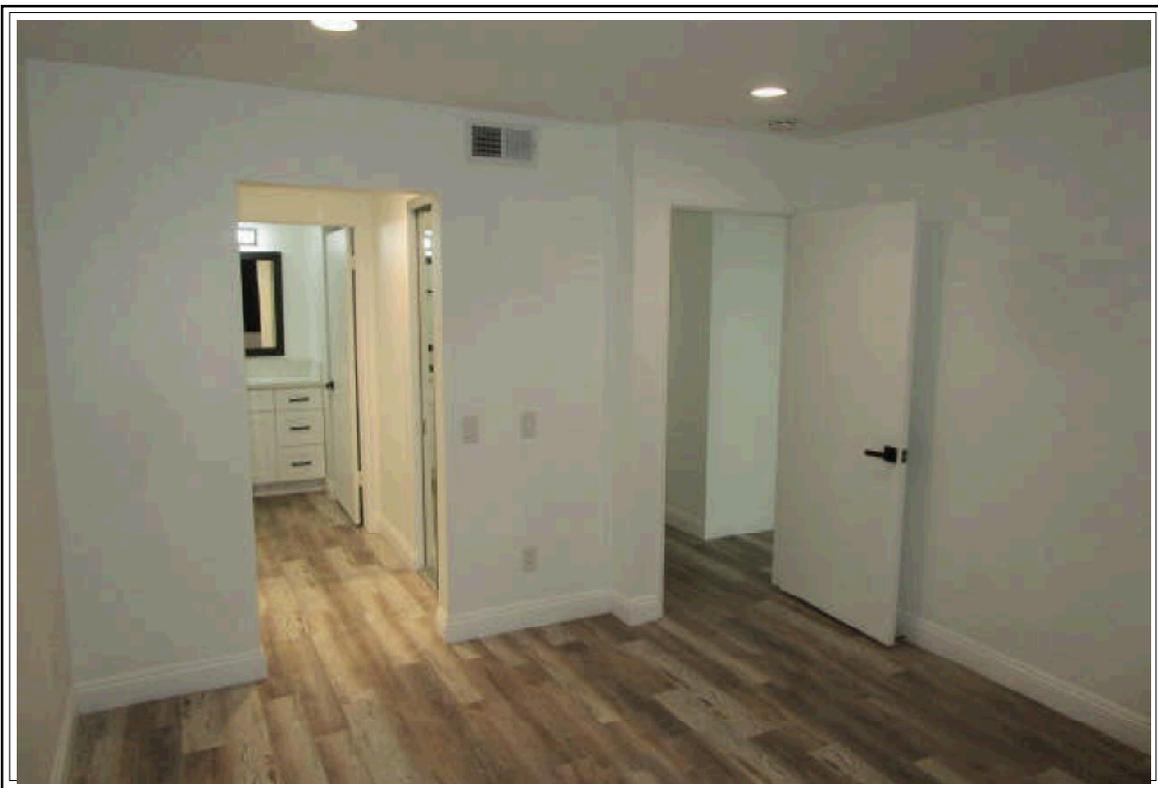
KITCHEN



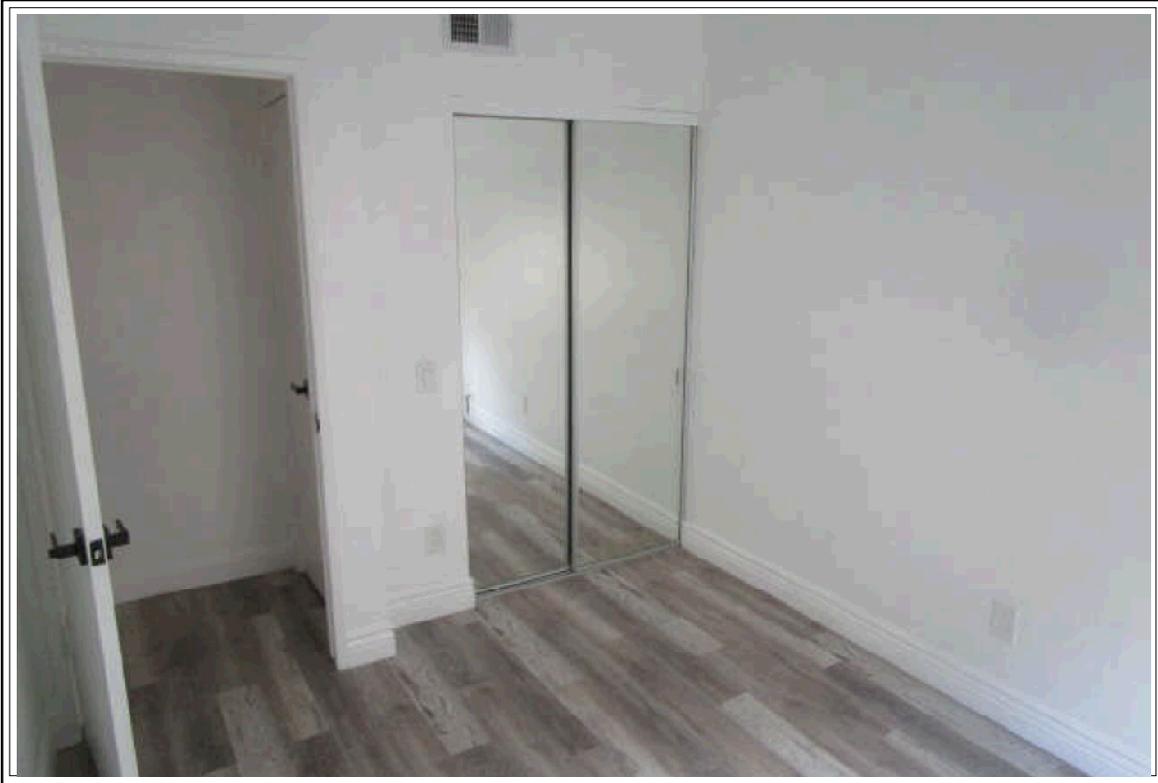
DINING AREA



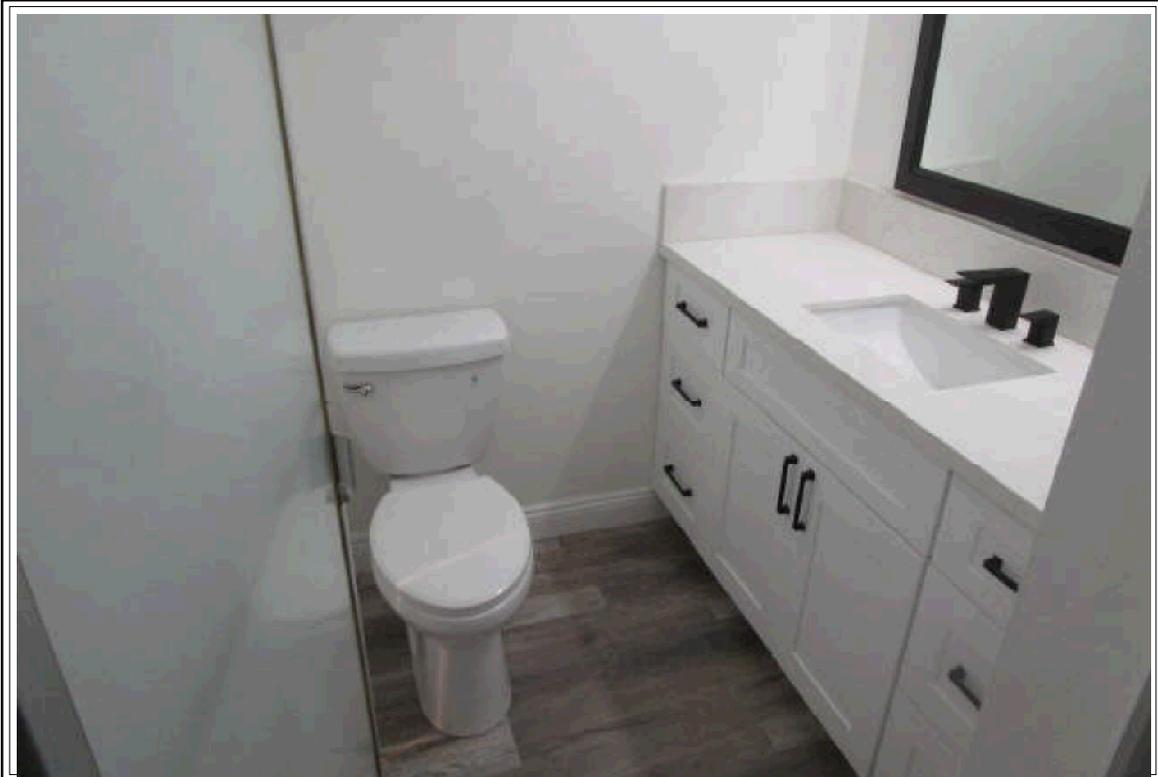
Borrower: *****	File No.: CF 1073 Sample
Address: *****	Case No.: *****
City: ***** St: ** Zip: *****	Lender: *****



PRIMARY BEDROOM 1



BEDROOM 2



PRIMARY FULL BATH 1



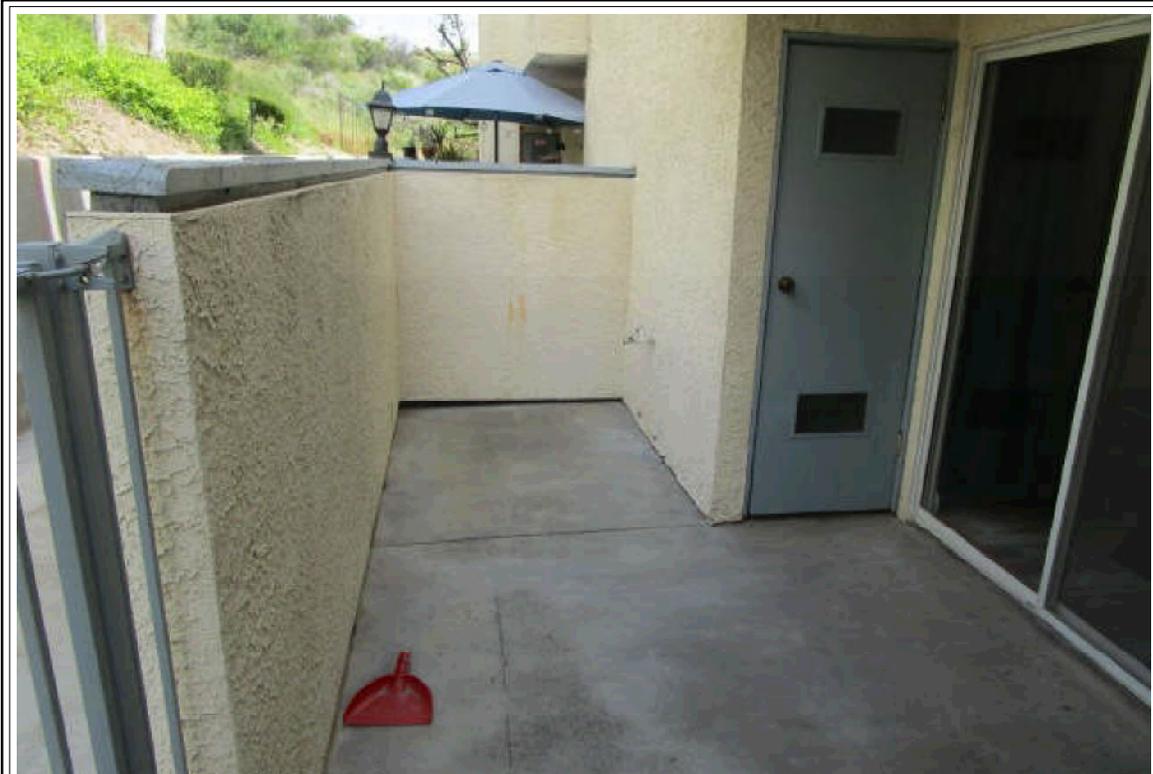
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Address: *****	Case No.: *****
City: ***** St: ** Zip: *****	Lender: *****



FULL BATH 2



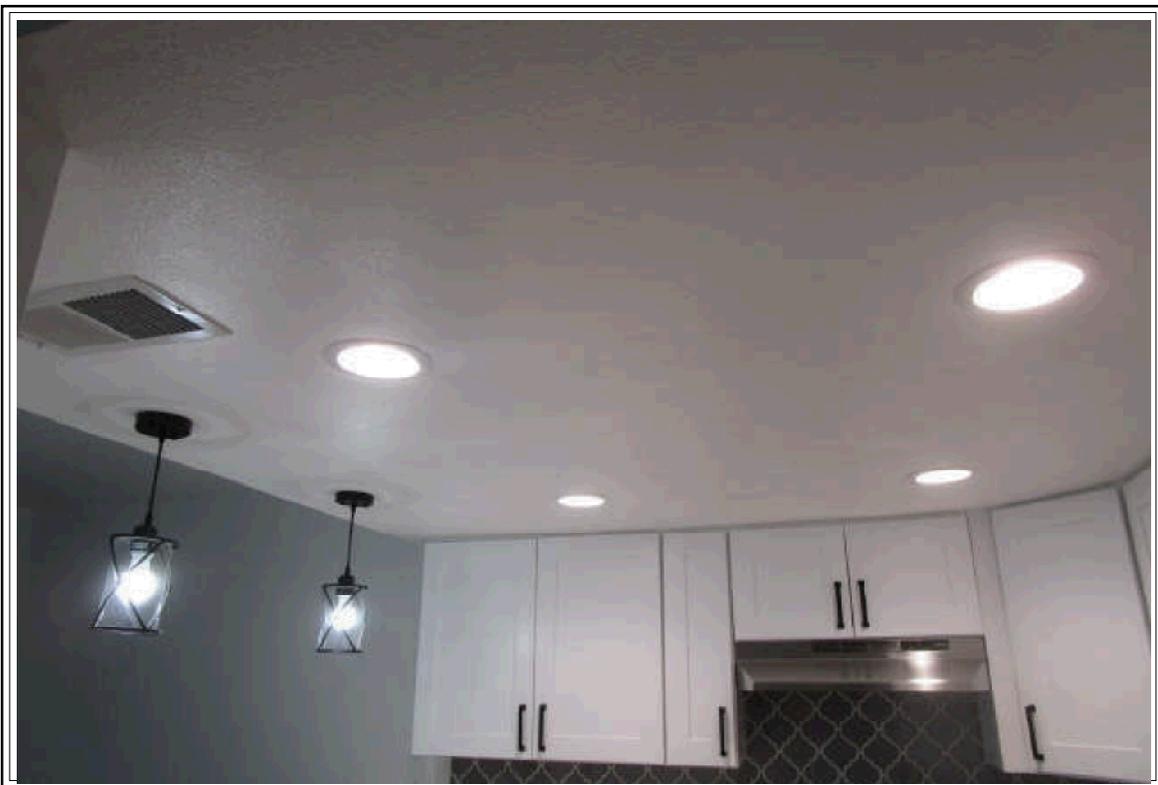
LAUNDRY AREA



PORCH/PATIO



Borrower: *****	File No.: CF 1073 Sample
Address: *****	Case No.: *****
City: ***** St: ** Zip: *****	Lender: *****



FUNCTIONING UTILITIES-  
ELECTRICITY



FUNCTIONING UTILITIES-  
GAS



FUNCTIONING UTILITIES-  
WATER



Borrower: *****	File No.: CF 1073 Sample
Address: *****	Case No.: *****
City: ***** St: ** Zip: *****	Lender: *****



DOUBLE STRAPPED  
WATER HEATER



CARBON MONOXIDE/SMOKE  
ALARM- HALLWAY



TWO SPACE GARAGE



Borrower: *****	File No.: CF 1073 Sample
Address: *****	Case No.: *****
City: ***** St: ** Zip: *****	Lender: *****



GATED ENTRY



COMMON CLUBHOUSE



COMMON POOL AND SPA



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: *****	File No.: CF 1073 Sample
Address: *****	Case No.: *****
City: ***** St: ** Zip: *****	Lender: *****



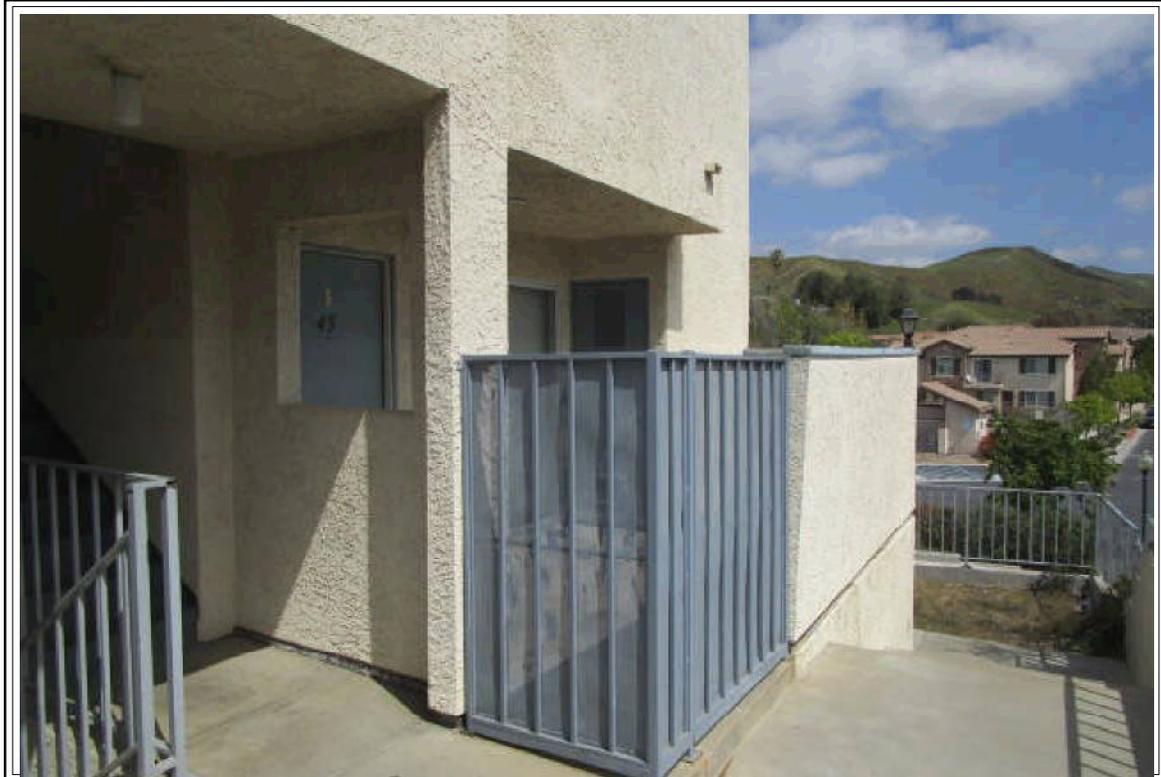
COMPARABLE SALE #1

18164 Sundowner Way  
1007, Canyon Country, CA 91387-4381  
Sale Date: s04/23;c03/23  
Sale Price: \$ 400,000



COMPARABLE SALE #2

18756 Mandan St  
1507, Santa Clarita, CA 91351-3760  
Sale Date: s04/23;c02/23  
Sale Price: \$ 380,000



COMPARABLE SALE #3

18209 Sierra Hwy  
45, Canyon Country, CA 91351-4398  
Sale Date: s03/23;c03/23  
Sale Price: \$ 385,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: *****	File No.: CF 1073 Sample
Address: *****	Case No.: *****
City: ***** St: ** Zip: *****	Lender: *****



COMPARABLE SALE #4

18209 Sierra Hwy  
56, Santa Clarita, CA 91351-4398  
Sale Date: s03/23;c02/23  
Sale Price: \$ 375,000



COMPARABLE SALE #5

18209 Sierra Hwy  
24, Santa Clarita, CA 91351-4396  
Sale Date: c04/23  
Sale Price: \$ 375,000



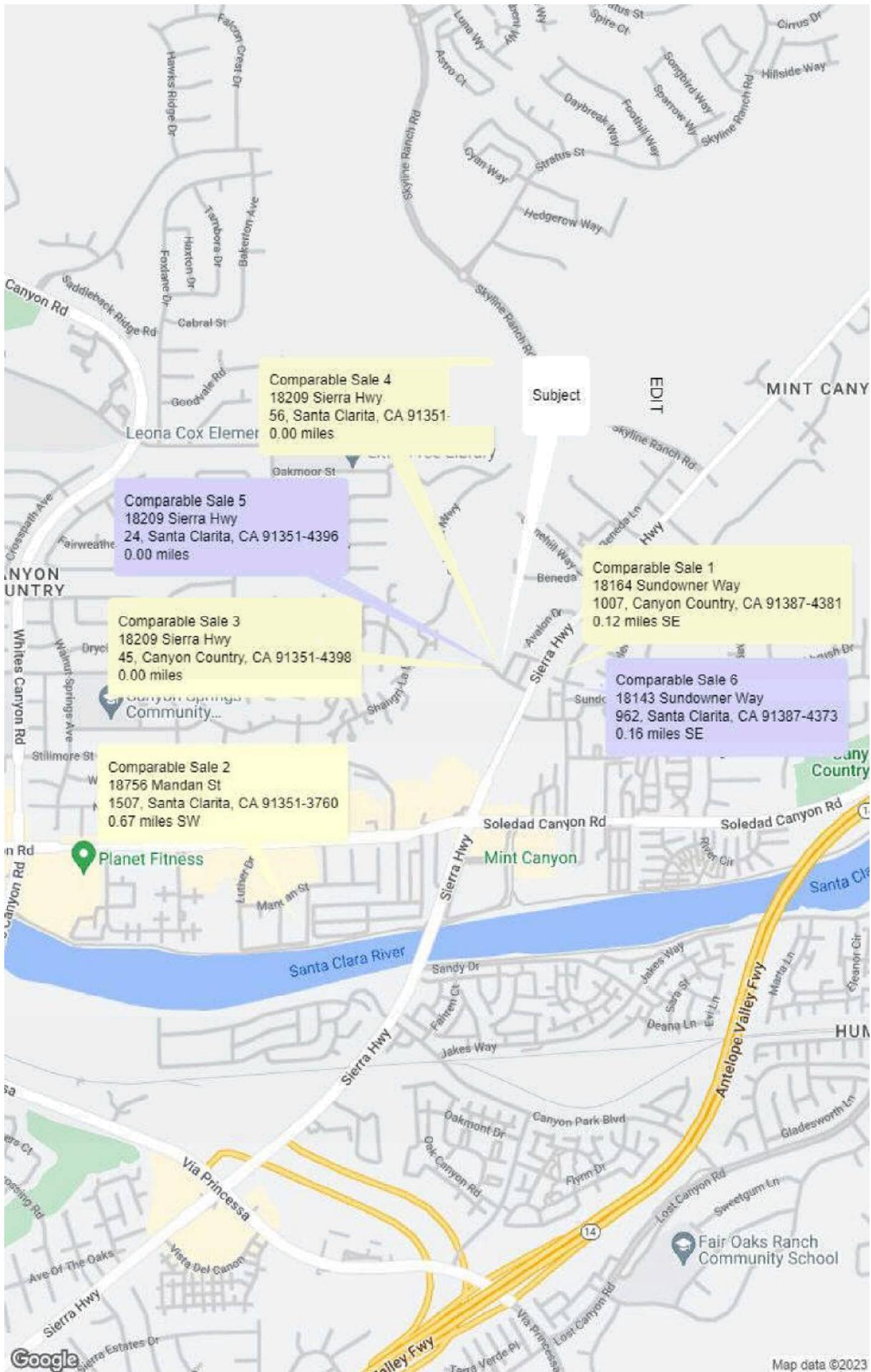
COMPARABLE SALE #6

18143 Sundowner Way  
962, Santa Clarita, CA 91387-4373  
Sale Date: c03/23  
Sale Price: \$ 414,999

LOCATION MAP

Borrower: \*\*\*\*\*  
Property Address: \*\*\*\*\*  
City: \*\*\*\*\*  
Lender: \*\*\*\*\*

File No.: CF 1073 Sample  
Case No.: \*\*\*\*\*  
State: \*\*  
Zip: \*\*\*\*\*



Borrower: *****	File No.: CF 1073 Sample	
Property Address: *****	Case No.: *****	
City: *****	State: **	Zip: *****
Lender: *****		



Borrower: *****	File No.: CF 1073 Sample
Property Address: *****	Case No.: *****
City: *****	State: ** Zip: *****
Lender: *****	



Real Estate Appraisers  
Errors and Omissions Policy

**Declarations**

Agency	Branch	Prefix	Policy Number
078990	969	RIA65258413122	

Insurance is provided by  
Continental Casualty Company,  
151 North Franklin Street, Chicago, IL 60606  
A Stock Insurance Company.

**1. NAMED INSURED AND MAILING ADDRESS:**

Christopher Foglesong  
  
15095 Henley Dr.  
Orange, CA 92683

**NOTICE TO POLICYHOLDERS:**

The Errors and Omissions Liability coverage afforded by this policy is on a Claims Made and Reported basis. Claim Expenses will reduce the Limits of Liability. Please review the policy carefully and discuss this coverage with your insurance agent or broker.

**2. POLICY PERIOD:** Inception: 08/25/2022 Expiration: 08/25/2023  
at 12:01 A.M. Standard time at your address shown above.

**3. ERRORS AND OMISSIONS LIABILITY:**

A. Limits of Liability:	Each Claim:	\$1,000,000	Aggregate:	\$2,000,000
B. Discrimination Limits of Liability:				\$100,000
C. Deductible:	Each Claim:	\$1,000		
D. First Coverage Date:		08/25/2019		
E. Prior Acts Date:		08/25/2005		

**4. PREMIUM**

Total Premium: \$617.00

**5. FORMS AND ENDORSEMENTS ATTACHED AT INCEPTION:**

CNA88632XX	Individual Real Estate Appraisers
CNA90097XX	Vicarious Liability Endorsement
GSL7541CA	Cancellation/Non-Renewal Endorsement - California

CNA90182XX ED 09-2017

I - 1307262 B - 50947

*Kathleen W. Curry*  
Countersigned by Authorized Representative



***Instructional – Items to be addressed for full compliance.***

- UAD Validation Rules successfully processed.