

# INVOICE

**FROM:**

Angelina's Appraisals  
 Angelina's Appraisals  
 18792 Krameria Ave  
 Riverside, CA 92508-9307

Telephone Number: (909) 289-9891 Fax Number: (951) 776-4218

**TO:**

E-Mail:  
 Telephone Number: Fax Number:  
 Alternate Number:

INVOICE NUMBER	
DATES	
Invoice Date:	
Due Date:	
REFERENCE	
Internal Order #:	
Lender Case #:	
Client File #:	
FHA/VA Case #:	
Main File # on form:	37510
Other File # on form:	
Federal Tax ID:	
Employer ID:	

**DESCRIPTION**

Lender: Federal Home Loans Client: Federal Home Loans  
 Purchaser/Borrower: Ana Medrano  
 Property Address: 37510 Oak Mesa Dr  
 City: Yucaipa  
 County: San Bernardino State: CA Zip: 92399  
 Legal Description: TRACT 10931 LOT 20

**FEES**

**AMOUNT**

Single family residence	400.00
<b>SUBTOTAL</b>	
	400.00

**PAYMENTS**

**AMOUNT**

Check #:	Date:	Description:	400.00
Check #:	Date:	Description:	
Check #:	Date:	Description:	
<b>SUBTOTAL</b>			400.00
<b>TOTAL DUE</b>			<b>\$ 0</b>

## SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	37510 Oak Mesa Dr
	Legal Description	TRACT 10931 LOT 20
	City	Yucaipa
	County	San Bernardino
	State	CA
	Zip Code	92399
	Census Tract	87.03
	Map Reference	40140
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower/Client	Ana Medrano
	Lender	Federal Home Loans
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	3,451
	Price per Square Foot	\$
	Location	N;Res;
	Age	2022
	Condition	Good/New
	Total Rooms	11
	Bedrooms	7
	Baths	4.1
APPRAISER	Appraiser	ANGELINA PERRY
	Date of Appraised Value	03/13/2022
VALUE	Final Estimate of Value	\$ 880,000

# RESIDENTIAL APPRAISAL REPORT

File No.: 37510

SUBJECT	Property Address: 37510 Oak Mesa Dr	City: Yucaipa	State: CA	Zip Code: 92399
	County: San Bernardino	Legal Description: TRACT 10931 LOT 20		
	Assessor's Parcel #: 0322-831-04-0000			
	Tax Year: 2021	R.E. Taxes: \$ 1,902.39	Special Assessments: \$ 0	Borrower (if applicable): Ana Medrano
Current Owner of Record: LOMAS,AURORA M LIVING TRUST		Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	<input type="checkbox"/> Manufactured Housing	
Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$ 0	<input type="checkbox"/> per year <input type="checkbox"/> per month	
Market Area Name: Hidden Meadows area		Map Reference: 40140	Census Tract: 87.03	

ASSIGNMENT	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)			
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective			
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input checked="" type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)			
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)			
Intended Use: market value for hard money financing				
Intended User(s) (by name or type): Federal Home Loans				
Client: Federal Home Loans		Address: 3914 Murphy Canyon Rd Ste A250, San Diego, CA 92123		
Appraiser: ANGELINA PERRY		Address: 18792 Krameria Ave, Riverside, Ca 92508		

MARKET AREA DESCRIPTION	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="2">Predominant Occupancy</th> <th colspan="2">One-Unit Housing</th> <th colspan="2">Present Land Use</th> <th colspan="2">Change in Land Use</th> </tr> <tr> <td><input checked="" type="checkbox"/> Owner</td> <td>PRICE \$(000)</td> <td>AGE (yrs)</td> <td>One-Unit 68 %</td> <td><input type="checkbox"/> Not Likely</td> <td colspan="2" rowspan="3">* To: SFR</td> <td><input type="checkbox"/> Likely *</td> </tr> <tr> <td><input type="checkbox"/> Tenant</td> <td>550 Low 0</td> <td></td> <td>2-4 Unit 3 %</td> <td><input checked="" type="checkbox"/> In Process *</td> </tr> <tr> <td><input type="checkbox"/> Vacant (0-5%)</td> <td>1,100 High 66</td> <td></td> <td>Multi-Unit 3 %</td> </tr> <tr> <td><input checked="" type="checkbox"/> Vacant (&gt;5%)</td> <td>850 Pred 22</td> <td></td> <td>Comm'l 4 %</td> <td></td> </tr> </table>	Predominant Occupancy		One-Unit Housing		Present Land Use		Change in Land Use		<input checked="" type="checkbox"/> Owner	PRICE \$(000)	AGE (yrs)	One-Unit 68 %	<input type="checkbox"/> Not Likely	* To: SFR		<input type="checkbox"/> Likely *	<input type="checkbox"/> Tenant	550 Low 0		2-4 Unit 3 %	<input checked="" type="checkbox"/> In Process *	<input type="checkbox"/> Vacant (0-5%)	1,100 High 66		Multi-Unit 3 %	<input checked="" type="checkbox"/> Vacant (>5%)	850 Pred 22		Comm'l 4 %	
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Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%																																
Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow																																
Property values: <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining																																
Demand/supply: <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply																																
Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.																																

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): See mc form, general marketing time appears to be 0-3 months for reasonably priced homes. Primarily conventional and fha financing. Concessions up to 3% noted.

SITE DESCRIPTION	Dimensions: see plat	Site Area: 23,000 sf	
	Zoning Classification: R-1	Description: single family residence	
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning		
	Are CC&Rs applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown	Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Ground Rent (if applicable) \$ /
	Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)		
	Actual Use as of Effective Date: market value with new sfr		Use as appraised in this report: market value for hard money financing

SUMMARY OF HIGHEST & BEST USE	Summary of Highest & Best Use: new single family residence																																																						
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Other site elements: <input type="checkbox"/> Inside Lot <input checked="" type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)																																																							
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 060739/06071C/8765H FEMA Map Date 08/28/2008																																																							
Site Comments: Subject is a average lot in neighborhood.																																																							

DESCRIPTION OF THE IMPROVEMENTS	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>General Description</th> <th>Exterior Description</th> <th>Foundation</th> <th>Basement</th> <th>Heating</th> </tr> <tr> <td># of Units 1 <input type="checkbox"/> Acc. Unit</td> <td>Foundation slab</td> <td>Slab yes</td> <td>Area Sq. Ft. 0</td> <td>Type fau</td> </tr> <tr> <td># of Stories 1</td> <td>Exterior Walls stucco/gd</td> <td>Crawl Space</td> <td>% Finished</td> <td>Fuel electric</td> </tr> <tr> <td>Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/></td> <td>Roof Surface tl/gd</td> <td>Basement</td> <td>Ceiling</td> <td></td> </tr> <tr> <td>Design (Style) Ranch</td> <td>Gutters &amp; Dwnspts. yes/avg</td> <td>Sump Pump <input type="checkbox"/></td> <td>Walls</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input checked="" type="checkbox"/> Und.Cons.</td> <td>Window Type Double/avg</td> <td>Dampness <input type="checkbox"/></td> <td>Floor</td> <td></td> </tr> <tr> <td>Actual Age (Yrs.) 2022</td> <td>Storm/Screens Yes/avg</td> <td>Settlement</td> <td>Outside Entry</td> <td></td> </tr> <tr> <td>Effective Age (Yrs.) 0</td> <td></td> <td>Infestation</td> <td></td> <td></td> </tr> </table>	General Description	Exterior Description	Foundation	Basement	Heating	# of Units 1 <input type="checkbox"/> Acc. Unit	Foundation slab	Slab yes	Area Sq. Ft. 0	Type fau	# of Stories 1	Exterior Walls stucco/gd	Crawl Space	% Finished	Fuel electric	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface tl/gd	Basement	Ceiling		Design (Style) Ranch	Gutters & Dwnspts. yes/avg	Sump Pump <input type="checkbox"/>	Walls		<input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input checked="" type="checkbox"/> Und.Cons.	Window Type Double/avg	Dampness <input type="checkbox"/>	Floor		Actual Age (Yrs.) 2022	Storm/Screens Yes/avg	Settlement	Outside Entry		Effective Age (Yrs.) 0		Infestation			<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Interior Description</th> <th>Appliances</th> <th>Attic <input type="checkbox"/> None</th> <th>Amenities</th> <th>Car Storage <input type="checkbox"/> None</th> </tr> <tr> <td>Floors wd/tl/crpt/gd</td> <td>Refrigerator <input type="checkbox"/></td> <td>Stairs <input type="checkbox"/></td> <td>Fireplace(s) #</td> <td>Garage # of cars ( 14 Tot.)</td> </tr> <tr> <td>Walls Dry wall/avg</td> <td>Range/Oven <input checked="" type="checkbox"/></td> <td>Drop Stair <input type="checkbox"/></td> <td>Woodstove(s) # 0</td> <td>Attach. 6</td> </tr> <tr> <td>Trim/Finish Baseboards/avg</td> <td>Disposal <input checked="" type="checkbox"/></td> <td>Scuttle <input checked="" type="checkbox"/></td> <td>Deck</td> <td>Detach. 2</td> </tr> <tr> <td>Bath Floor tl/gd</td> <td>Dishwasher <input checked="" type="checkbox"/></td> <td>Doorway <input type="checkbox"/></td> <td>Porch cvd</td> <td>Blt.-In</td> </tr> <tr> <td>Bath Wainscot fbq/s/gd</td> <td>Fan/Hood <input checked="" type="checkbox"/></td> <td>Floor <input type="checkbox"/></td> <td>Fence</td> <td>Carport</td> </tr> <tr> <td>Doors wd/gd</td> <td>Microwave <input type="checkbox"/></td> <td>Heated <input type="checkbox"/></td> <td>Pool</td> <td>Driveway 6</td> </tr> <tr> <td></td> <td>Washer/Dryer <input type="checkbox"/></td> <td>Finished <input type="checkbox"/></td> <td></td> <td>Surface concrete</td> </tr> </table>	Interior Description	Appliances	Attic <input type="checkbox"/> None	Amenities	Car Storage <input type="checkbox"/> None	Floors wd/tl/crpt/gd	Refrigerator <input type="checkbox"/>	Stairs <input type="checkbox"/>	Fireplace(s) #	Garage # of cars ( 14 Tot.)	Walls Dry wall/avg	Range/Oven <input checked="" type="checkbox"/>	Drop Stair <input type="checkbox"/>	Woodstove(s) # 0	Attach. 6	Trim/Finish Baseboards/avg	Disposal <input checked="" type="checkbox"/>	Scuttle <input checked="" type="checkbox"/>	Deck	Detach. 2	Bath Floor tl/gd	Dishwasher <input checked="" type="checkbox"/>	Doorway <input type="checkbox"/>	Porch cvd	Blt.-In	Bath Wainscot fbq/s/gd	Fan/Hood <input checked="" type="checkbox"/>	Floor <input type="checkbox"/>	Fence	Carport	Doors wd/gd	Microwave <input type="checkbox"/>	Heated <input type="checkbox"/>	Pool	Driveway 6		Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>		Surface concrete
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Finished area above grade contains: 11 Rooms 7 Bedrooms 4.1 Bath(s) 3,451 Square Feet of Gross Living Area Above Grade																																																																																		
Additional features: none																																																																																		
Describe the condition of the property (including physical, functional and external obsolescence): Subject is in overall good condition with good maintenance.																																																																																		
Brand new construction.																																																																																		

# RESIDENTIAL APPRAISAL REPORT

File No.: 37510

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): Ndc

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: <u>Subject was purchased for land</u>
Date: 09/14/2018	
Price: \$150,000	
Source(s): PQ, DOC# 340572	
2nd Prior Subject Sale/Transfer	
Date:	
Price:	
Source(s):	

**SALES COMPARISON APPROACH TO VALUE (if developed)**  The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	37510 Oak Mesa Dr Yucaipa, CA 92399	36622 Parkview Ter YUCAIPA, CA 92399			37432 Wildwood View Dr YUCAIPA, CA 92399			38782 Pomo Ct Yucaipa, CA 92399		
Proximity to Subject		1.38 miles NW			0.10 miles NW			0.49 miles S		
Sale Price	\$	\$ 820,000			\$ 880,000			\$ 835,000		
Sale Price/GLA	\$ /sq.ft.	\$ 227.52 /sq.ft.			\$ 236.81 /sq.ft.			\$ 251.51 /sq.ft.		
Data Source(s)	NDC,APN	MLS# PW21238935;DOM 47			MLS# SR21194765;DOM 56			MLS# CV21071221;DOM 42		
Verification Source(s)	Inspection	PQ, DOC# 52507			PQ, DOC# 26754			Agent		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions		Arm/Conv 0		Arm/Conv 0		Arm/Conv 0		Arm/Conv 0		
Date of Sale/Time		s02/22;c12/21			s01/22;c12/21			s07/21;c05/21		
Rights Appraised	Fee Simple	Fee simple			Fee simple			Fee Simple		
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Site	23,000 sf	31229 sf			21900 sf			24,829 sf		
View	B, mtn	Mtn/Panor			Mtn			B;valley/mtn		
Design (Style)	Ranch	DT2;Contemp			DT2;Contemp			Contemp		
Quality of Construction	Q4	Q4			Q4			Q4		
Age	2022	33			18			1		
Condition	Good/New	Avg+ +25,000			Avg +50,000			Good		
Above Grade	Total Bdrms Baths	Total Bdrms Baths	+20,000	Total Bdrms Baths	-10,000	Total Bdrms Baths	+5,000	Total Bdrms Baths	+5,000	
Room Count	11 7 4.1	9 4 2.1	0	10 5 5.1	0	8 5 4	0			
Gross Living Area	3,451 sq.ft.	3,604 sq.ft. -11,475			3,716 sq.ft. -19,875			3,320 sq.ft. +9,825		
Basement & Finished Rooms Below Grade	0	0			0			0		
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	Central/central	Central/Central			Central/Central			Central/central		
Energy Efficient Items	none	None			None			None		
Garage/Carport	Garage 6, detache	Garage 3 +20,000			Garage 4 +10,000			Garage 3 +20,000		
Porch/Patio/Deck	Prch	Prch/Bal			Prch/Bal			Prch/cvd/dk		
Fireplace/wd stove/firepit	Fireplace 1	Fireplace 1			Fireplace 2			none		
Pool/spa/bbq/rv/bsktbl	none	RV/P-SPA 0			BBQ -3,000			None		
Upgrades kitchen/baths	kit/bth/flr/pt	kit/bth1/flr/appli			kit/bth1			KIT/BTH/FLR		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 45,296			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 27,125			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 34,825		
Adjusted Sale Price of Comparables		\$ 865,296			\$ 907,125			\$ 869,825		

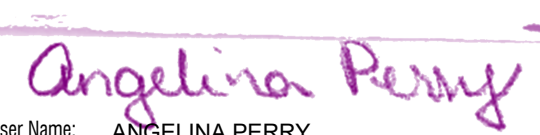
Summary of Sales Comparison Approach All comparables resembled subject. All sales were given consideration in establishing value. All comparables were taken from the same market area and are exposed to similar factors. The adjustments made are the markets reaction to those items of significant difference. Adjustments for gla differences were made at \$75.00/sf for variances that exceed 100 sf. Lot size adjustments were made for differences over 2,000 sq ft. Paired sales analysis, excel and market trends were used for adjustments and these represent the actions of typical buyer's and seller's. Comp 1,2,3 held the most weight and active/pending supported value.

Indicated Value by Sales Comparison Approach \$ 880,000



# RESIDENTIAL APPRAISAL REPORT

File No.: 37510

COST APPROACH	<b>COST APPROACH TO VALUE (if developed)</b> <input type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): <span style="float: right;">Land sales were limited. The land to improvement ratio is typical for the area. Depreciation and cost estimates were taken from building-cost.net and the marshal and swift hand book. Due to the lack of recent land sales, the land was derived by the extraction method.</span>	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = \$ 220,000
	Source of cost data: <u>Building-cost.net</u>	DWELLING 3,451 Sq.Ft. @ \$ 172.00 ..... = \$ 593,572
	Quality rating from cost service: <u>8</u> Effective date of cost data: <u>03/2022</u>	0 Sq.Ft. @ \$ ..... = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ ..... = \$
	Price per square footage for gross living area was calculated using	Sq.Ft. @ \$ ..... = \$
	marshal and swift. Square footage was taken from measuring subject.	Sq.Ft. @ \$ ..... = \$
	Depreciation is calculated with an economic life of 85 years. This is typical for the area. The cost approach is discounted due to its weakness in estimation of depreciation.	Garage/Carport 800 Sq.Ft. Sq.Ft. @ \$ 30.00 ..... = \$ 24,000
	Total Estimate of Cost-New ..... = \$ 617,572	
	Less Physical Functional External	
	Depreciation ..... = \$( )	
	Depreciated Cost of Improvements ..... = \$ 617,572	
	"As-is" Value of Site Improvements ..... = \$ 45,000	
	..... = \$	
	..... = \$	
Estimated Remaining Economic Life (if required): <u>85 Years</u>	<b>INDICATED VALUE BY COST APPROACH</b> ..... = \$ 882,572	
INCOME APPROACH	<b>INCOME APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____	Indicated Value by Income Approach _____
	Summary of Income Approach (including support for market rent and GRM):	
PUD	<b>PROJECT INFORMATION FOR PUDs (if applicable)</b> <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
RECONCILIATION	<b>Indicated Value by: Sales Comparison Approach \$ 880,000 Cost Approach (if developed) \$ 882,572 Income Approach (if developed) \$ _____</b>	
	Final Reconciliation <u>The sales approach was given the most weight, as it reflects the actions and/or typical buyers and sellers in the market place. The income approach is not necessary to develop a credible opinion of value and has not been developed. The cost approach is considered supportive, but in this market place buyers and sellers typically do not buy or sell based on new construction cost to build.</u>	
	This appraisal is made <input type="checkbox"/> "as is", <input checked="" type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	<b>Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 880,000, as of: 03/13/2022, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.</b>	
ATTACHMENTS	A true and complete copy of this report contains <u>17</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	<input checked="" type="checkbox"/> Scope of Work	<input type="checkbox"/> Limiting Cond./Certifications
<input checked="" type="checkbox"/> Map Addenda	<input checked="" type="checkbox"/> Additional Sales	
<input type="checkbox"/> Hypothetical Conditions	<input type="checkbox"/> Extraordinary Assumptions	
	<input type="checkbox"/> Narrative Addendum	
	<input type="checkbox"/> Cost Addendum	
	<input checked="" type="checkbox"/> Photograph Addenda	
	<input type="checkbox"/> Flood Addendum	
	<input checked="" type="checkbox"/> Sketch Addendum	
	<input type="checkbox"/> Manuf. House Addendum	
	<input type="checkbox"/>	
SIGNATURES	Client Contact: _____ Client Name: <u>Federal Home Loans</u>	
	E-Mail: _____ Address: <u>3914 Murphy Canyon Rd Ste A250, San Diego, CA 92123</u>	
	<b>APPRAISER</b>	
		
	Appraiser Name: <u>ANGELINA PERRY</u>	
	Company: <u>ANGELINA'S APPRAISALS</u>	
	Phone: <u>909 289-9891</u> Fax: _____	
	E-Mail: <u>angelinasappraisal@earthlink.net</u>	
	Date of Report (Signature): <u>03/23/2022</u>	
	License or Certification #: <u>AR029894</u> State: <u>CA</u>	
Designation: <u>Appraiser</u>		
Expiration Date of License or Certification: <u>01/26/2023</u>		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: <u>03/13/2022</u>		
	<b>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</b>	
	Supervisory or Co-Appraiser Name: _____	
	Company: _____	
	Phone: _____ Fax: _____	
	E-Mail: _____	
	Date of Report (Signature): _____	
	License or Certification #: _____ State: _____	
	Designation: _____	
	Expiration Date of License or Certification: _____	
	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	
	Date of Inspection: _____	

# ADDITIONAL COMPARABLE SALES

File No.: 37510

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	37510 Oak Mesa Dr Yucaipa, CA 92399	13033 Mesa Grande Dr YUCAIPA, CA 92399			13622 Canyon Crest Rd YUCAIPA, CA 92399			13634 Highland Oaks Dr YUCAIPA, CA 92399		
Proximity to Subject		1.42 miles NW			1.45 miles W			0.89 miles E		
Sale Price	\$	\$ 900,000			\$ 857,000			\$ 999,999		
Sale Price/GLA	\$ /sq.ft.	\$ 317.80 /sq.ft.			\$ 275.74 /sq.ft.			\$ 222.22 /sq.ft.		
Data Source(s)	NDC,APN	MLS# EV21248315;DOM 4			MLS# EV21185628;DOM 9			MLS# NP20203656;DOM 30		
Verification Source(s)	Inspection	PQ, DOC# 575566			PQ, DOC# 458564			PQ, DOC# 503757		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.			
Sales or Financing Concessions		Arm/Conv 0		Arm/Conv 500		ArmLth Conv;0				
Date of Sale/Time		s12/21;c11/21		s10/21;c09/21		s12/20;c11/20				
Rights Appraised	Fee Simple	Fee simple		Fee simple		Fee simple				
Location	N;Res;	N;Res;		N;Res;		N;Res;				
Site	23,000 sf	31229 sf -8,229		10019 sf +12,981		25000 sf				
View	B, mtn	Mtn		Mtn/Canyon		B;Mtn;				
Design (Style)	Ranch	DT1;Ranch		DT2;Contemp		DT1;Ranch				
Quality of Construction	Q4	Q4		Q4		Q4				
Age	2022	22		20		15				
Condition	Good/New	Avg+ +25,000		Avg+ +25,000		Good				
Above Grade	Total Bdrms Baths	Total Bdrms Baths	+20,000	Total Bdrms Baths	+15,000	Total Bdrms Baths	+5,000			
Room Count	11 7 4.1	9 3 2.1	0	10 5 3.0	0	9 4 4.0	0			
Gross Living Area	3,451 sq.ft.	2,832 sq.ft. +46,425		3,108 sq.ft. +25,725		4,500 sq.ft. -78,675				
Basement & Finished Rooms Below Grade	0	0		0		0sf				
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	Central/central	Central/Central		Central/Central		Central/Central				
Energy Efficient Items	none	None		None		None				
Garage/Carport	Garage 6, detache	Garage 3 +20,000		Garage 3 +20,000		3ga3dw +20,000				
Porch/Patio/Deck	Prch	Prch/Cvd Pat		Prch/Deck		Prch/Opn Pat				
Fireplace/wd stove/firepit	Fireplace 1	Fireplace 1		Fplace1/Pit1		Fireplace 2/fpit				
Pool/spa/bbq/rv/bsktbl	none	PL/SPA/RV -35,000		PL/SPA/BBQ -35,000		PL/SPA/BBQ -35,000				
Upgrades kitchen/baths	kit/bth/flr/pt	kit/bth1/flr		kit/bth		Kit/Bth/Flr/ac/lig				
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 68,196	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 63,706	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -88,675			
Adjusted Sale Price of Comparables			\$ 968,196		\$ 920,706		\$ 911,324			
Summary of Sales Comparison Approach										

SALES COMPARISON APPROACH

# Supplemental Addendum

File No. 37510

Borrower/Client	Ana Medrano						
Property Address	37510 Oak Mesa Dr						
City	Yucaipa	County	San Bernardino	State	CA	Zip Code	92399
Lender	Federal Home Loans						

## **Subject**

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 performed this appraisal in accordance with the requirements of Title XI of the Financial Institution Reform, Recovery and Enforcement Act of 1989, (12 U.S.C.3331 et seq.), and any implementing regulations."

Exposure time is 10 to 90 days.

A physical observation of the property was completed on the effective date of this report. The physical observation process is intended to be sufficient to identify the readily apparent attributes of the subject site and improvements within the context of developing an opinion of value and within the typical scope of observation normally employed by appraisers for valuation purposes. It should not be confused with a comprehensive technical property inspection such as, but not limited, to a building inspector, home inspector, engineer or any other technically trained professional. Unless otherwise indicated, the appraiser has not observed areas not viewable from the ground or systems below the ground; such as, but not limited to, the attic and crawl space, septic systems, wells, installation, inside walls, plumbing and electrical. All components physical and mechanical are assumed to be in working order unless otherwise specified. If the client has any questions or concerns regarding such components of the structure, it is the client's responsibility to use due diligence and order the appropriate specific qualified inspector to satisfy any concerns. If the client has any questions or concerns regarding such components of the structure, it is the client's responsibility to use due diligence and order the appropriate specific qualified inspector to satisfy any concerns. The appraiser is not aware of any major repairs or damage. If there are any unknown major repairs later discovered, the value may be affected.

## **The market condition addendum**

At the top of urar page 3, neighborhood sfr comparable properties were exported within 3 mile of subject, within subjects neighborhood within 1 year. These market place comparable properties however still vary in comparable characteristics and represent a large pool of comparables in which the most similar comparables were selected.

The neighborhood ranges found on urar page 1 describe the neighborhood which is a larger range of properties with different characteristics that make of the neighborhood; which may not be best described as similar comparables and therefore more similar comparables were narrowed down and selected from this pool based on sqft size, lot size, unit count, bedroom count, condition and similar characteristics.

Market Condition addendum fields were populated from crmls using the overall trends and conditions in the subject neighborhood, consistent within the boundaries listed on urar page 1 neighborhood section, from crmls data.

The Market area is a mix of size and large sq ft living areas. The market area also consist of a mix of small and larger sized lot parcels. This variance is typical for the neighborhood and accounts for the value range in the neighborhood section and line/ net/ gross adjustments.

the Subject market appeal regarding size is normal for the market place; the subject does not have an averse effect of marketability based on lot size or living sqft size; the subject market appeal is normal for the market place; the subject does not have an averse effect of marketability.

Consequently, There is no adverse effect of prominent value verses final value. The subject is not over improved, and is typical of the market place.

The Market condition addendum represents the neighborhood in general; however, the top of page 2 of the uad form represents similar comparables for the subject specifically; which accounts for the difference between the two forms.

At the top of urar page 2, comparable properties were narrowed down by using 20% of the subjects living sqft, within 1 mile of subject and dated for 1 year. These properties better represent similar comparables; however, still varies in comparable characteristics.

The neighborhood ranges found on urar page 1 describe the neighborhood which is a larger range of properties with different characteristics that make of the neighborhood; which may not be best described as similar comparables and therefore the fields varies between the two sections.

Market Condition addendum fields were populated from crmls using the overall trends and conditions in the subject neighborhood consistent with urar page 1, and will vary from the top of page 2 of the uad form.

The Market area is a mix of size and large sq ft homes. The market area also consist of a mix of small and larger sized lot parcels. This variance is typical for the neighborhood and accounts for the value range in the neighborhood section and line/ net/ gross adjustments.

the Subject market appeal is normal for the market place; the subject does not have an averse effect of marketability.

Consequently, There is no adverse effect of prominent value verses final value. The subject is not under improved, and is typical of the market place.

## **Comparables**

Per Mls listings comparables view may be labeled as trees or woods. Both labels are interchangeable and represent the same view description.

Per Appraisers physical inspection from the street and MLS listings. Below Grade areas/basement areas for comparables were obtained from NDC recorded title records and deemed reliable. Due To limited comparable sales, comparables over 1 mile



# Supplemental Addendum

File No. 37510

Borrower/Client	Ana Medrano						
Property Address	37510 Oak Mesa Dr						
City	Yucaipa	County	San Bernardino	State	CA	Zip Code	92399
Lender	Federal Home Loans						

where used. Comparables available were limited. Comparables available may extend over 6 months.

### Intended Use and User:

The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for this mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of the appraisal report form and definition of market value. No additional intended users are identified by the appraiser; although, the borrower and/or third party may receive a copy of the appraisal, it does not mean that the borrower or third party is an "intended user" as that term is defined in the URAR form.

### Site:

The subject site is typical in terms of size and function. The site has average site improvements. No apparent adverse site adverse conditions were noted.

**Other land use on URAR page 1 refers to government agencies, houses of worship, schools, parks, memorial park, vacant land, bodies of water, etc.** No factors noted to detract from property values.

### Final Reconciliation:

Primary emphasis was placed on the sales comparison approach, as it best reflects the actions of buyers and sellers in the marketplace. The cost approach contributes additional support to the value estimate. The cost approach is not intended for insurance purpose. According to the principal of substitution, a buyer will not pay more for a property than an equally desirable property.

No adjustment was given as to pending sales. Actives may be given a negative adjustment to reflect typical purchase under listing price is at high end of average. All comparables agents were emailed and called for concession if not on MLS listing. Any that didn't respond after several attempts concessions were listed as unknown.

As part of this assignment and scope of work, the appraiser has completed a visual inspection of readily observable areas and has reported any noted deficiencies or health and safety concerns. These are based only on visible and observable conditions at the time of inspection. The appraiser is not a building contractor or licensed building inspector, nor is the appraiser qualified to survey or analyze as such. This appraisal report is not a replacement for a "home inspection" report. Appraiser has conducted an exterior and/ or interior inspection of the subject property for purpose of arriving at an opinion of value. Only matters bearing on value, health and safety conditions apparent at the time of inspection, and items of required disclosure are identified in this report. The appraiser offers no opinion as to whether the subject property is in compliance with all applicable building code; such a determination is beyond the scope of this appraisal. Value may be affected should any information in this report found to be different that stated.

### Not a home inspection

The appraisal report does not guarantee that the property is free of defects. The appraiser is not a home inspector and does not warrant the components of the subject; these items include but are not limited to structural items such as the roof, roofing materials, foundation, concrete, walls, siding, windows, well, septic or sewage system, pool, solar array system, plumbing, heating, air conditioning or appliances.

The Intended user should engage a home inspector or other appropriate, licensed professional to address matters of concern that are beyond the scope of this appraisal. If parties of this transaction have any concerns regarding any mechanical or structural physical problems, conditions, infestation, contamination, or other issues regarding the subject property, it is recommended that a licensed expert, trained in that specific field of concern, be consulted.

The Appraiser cannot rule out the possibility of lead based paint, radon, asbestos, mold or a variety of other environmental hazards and conditions. The appraiser has no knowledge of the existence of such hazard material on or in the property. The presence of hazardous substance may affect subject value if discovered. No responsibility is assumed for adverse conditions that are beyond the scope of work of an appraisal; the intended user should consult a field expert to determine if hazard conditions exist.

Unless Otherwise noted in this report, a title report, environmental report, seismic report, construction or repair estimates or soil report were not submitted to the appraiser for review. Additionally, the expertise of the appraiser does not extend to building, termite or environmental hazard inspection and the appraiser will not be liable nor responsible for any discovery made by any field expert that was undiscovered to the appraiser prior to inspection and any discovery after appraisal inspection.

Subject Square footage for gross living area was obtained by physically measuring the exterior and measurement may be rounded to the nearest foot; the gla square footage may vary from the county measurement of record or mls.

The cost approach may be significantly lower than the as-is opinion of value due to weakness in estimation of depreciation. Depreciation is calculated with an economic life of 85 years. This is typical for the area. The cost approach is discounted due to its weakness in estimation of depreciation. The sales approach was given the most weight, as it reflects the actions and/or typical buyers and sellers in the market place. The cost approach is considered supportive, and is not necessary to develop a credible opinion of value. In this market place buyers and sellers typically do not buy or sell based on new construction cost to build. The Income Approach is not necessary to develop a credible opinion of value and has not been developed.

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.



## Subject Photo Page

Borrower/Client	Ana Medrano						
Property Address	37510 Oak Mesa Dr						
City	Yucaipa	County	San Bernardino	State	CA	Zip Code	92399
Lender	Federal Home Loans						



### Subject Front

37510 Oak Mesa Dr  
Sales Price  
Gross Living Area 3,451  
Total Rooms 11  
Total Bedrooms 7  
Total Bathrooms 4.1  
Location N;Res;  
View B, mtn  
Site 23,000 sf  
Quality Q4  
Age 2022



### Subject Rear



### Subject Street

## Photograph Addendum

Borrower/Client	Ana Medrano				
Property Address	37510 Oak Mesa Dr				
City	Yucaipa	County	San Bernardino	State	CA Zip Code 92399
Lender	Federal Home Loans				





## Comparable Photos #1-#3

Borrower/Client	Ana Medrano				
Property Address	37510 Oak Mesa Dr				
City	Yucaipa	County	San Bernardino	State	CA
Lender	Federal Home Loans			Zip Code	92399



### Comparable 1

36622 Parkview Ter  
 Prox. to Subject 1.38 miles NW  
 Sales Price 820,000  
 Gross Living Area 3,604  
 Total Rooms 9  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View Mtn/Panor  
 Site 31229 sf  
 Quality Q4  
 Age 33



### Comparable 2

37432 Wildwood View Dr  
 Prox. to Subject 0.10 miles NW  
 Sales Price 880,000  
 Gross Living Area 3,716  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 5.1  
 Location N;Res;  
 View Mtn  
 Site 21900 sf  
 Quality Q4  
 Age 18



### Comparable 3

38782 Pomo Ct  
 Prox. to Subject 0.49 miles S  
 Sales Price 835,000  
 Gross Living Area 3,320  
 Total Rooms 8  
 Total Bedrooms 5  
 Total Bathrooms 4  
 Location N;Res;  
 View B;valley/mtn  
 Site 24,829 sf  
 Quality Q4  
 Age 1



## Comparable Photos #4-#6

Borrower/Client	Ana Medrano				
Property Address	37510 Oak Mesa Dr				
City	Yucaipa	County	San Bernardino	State	CA
Lender	Federal Home Loans			Zip Code	92399



### Comparable 4

13033 Mesa Grande Dr  
 Prox. to Subject 1.42 miles NW  
 Sales Price 900,000  
 Gross Living Area 2,832  
 Total Rooms 9  
 Total Bedrooms 3  
 Total Bathrooms 2.1  
 Location N;Res;  
 View Mtn  
 Site 31229 sf  
 Quality Q4  
 Age 22



### Comparable 5

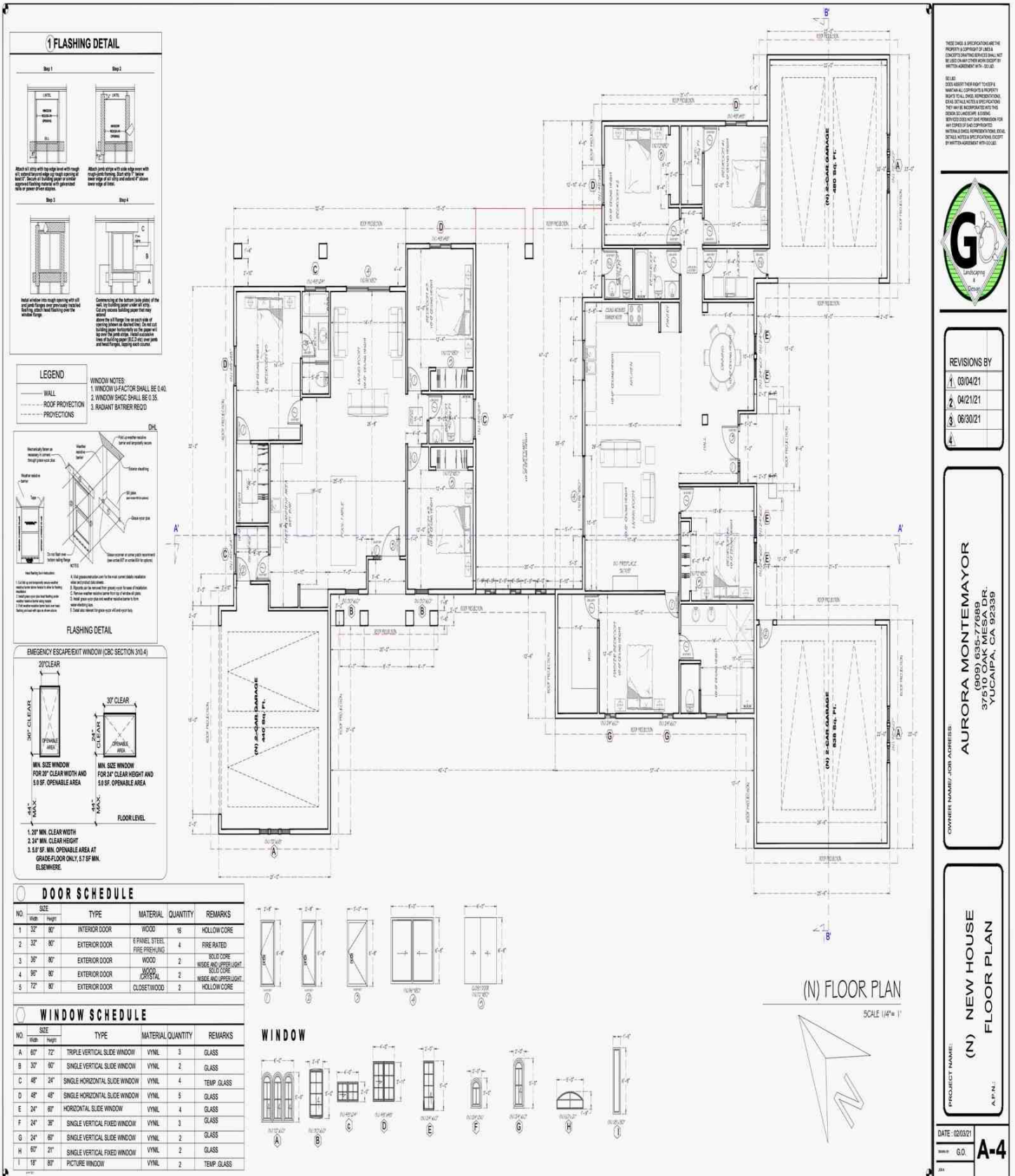
13622 Canyon Crest Rd  
 Prox. to Subject 1.45 miles W  
 Sales Price 857,000  
 Gross Living Area 3,108  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 3.0  
 Location N;Res;  
 View Mtn/Canyon  
 Site 10019 sf  
 Quality Q4  
 Age 20



### Comparable 6

13634 Highland Oaks Dr  
 Prox. to Subject 0.89 miles E  
 Sales Price 999,999  
 Gross Living Area 4,500  
 Total Rooms 9  
 Total Bedrooms 4  
 Total Bathrooms 4.0  
 Location N;Res;  
 View B;Mtn;  
 Site 25000 sf  
 Quality Q4  
 Age 15

# plans



THESE PLANS & SPECIFICATIONS ARE THE PROPERTY OF AURORA MONTEMAYOR ARCHITECTURE INC. AND SHALL NOT BE REPRODUCED OR TRANSMITTED IN ANY FORM OR BY ANY MEANS, ELECTRONIC OR MECHANICAL, INCLUDING PHOTOCOPYING, RECORDING, OR BY ANY INFORMATION STORAGE AND RETRIEVAL SYSTEM, WITHOUT THE WRITTEN PERMISSION OF AURORA MONTEMAYOR ARCHITECTURE INC.



**REVISIONS BY**

1	03/04/21
2	04/21/21
3	06/30/21

**AURORA MONTEMAYOR**  
 (800) 635-7268  
 3700 CALIFORNIA BLVD., SUITE 100  
 YUCCA VALLEY, CA 92339

**(N) NEW HOUSE FLOOR PLAN**

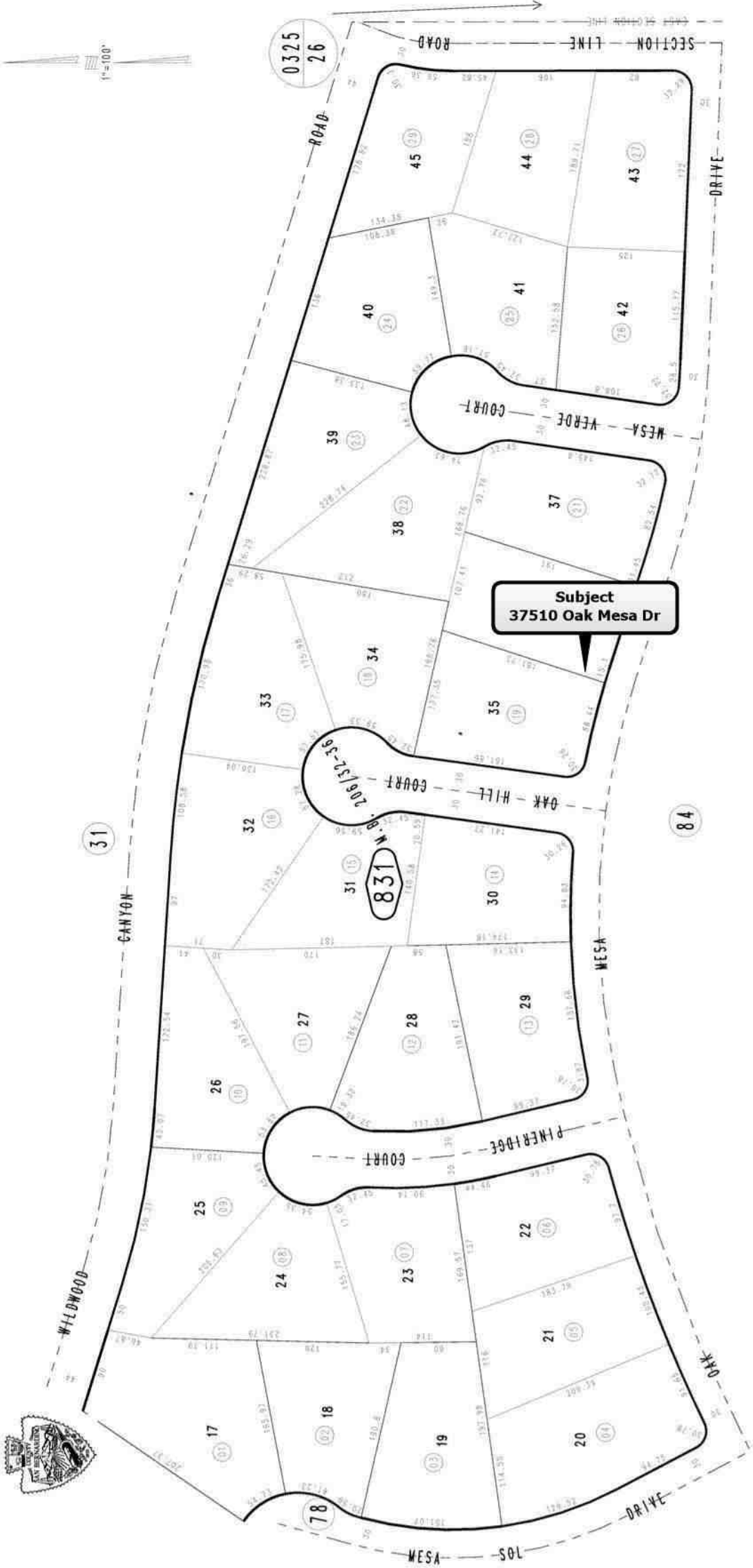
DATE: 02/03/21  
 G.O.  
**A-4**

Ptn. Tract No. 10931, M.B. 206/32-36

City of Yucaipa  
Tax Rate Area  
22008

0322-83

THIS MAP IS FOR THE PURPOSE  
OF AD VALOREM TAXATION ONLY.



plat

REVISED

Assessor's Map  
Book 0322 Page 83  
San Bernardino County

Ptn. S.1/2, Sec. 9  
T.2S., R.1W., S.B.B.&M..

February 2005



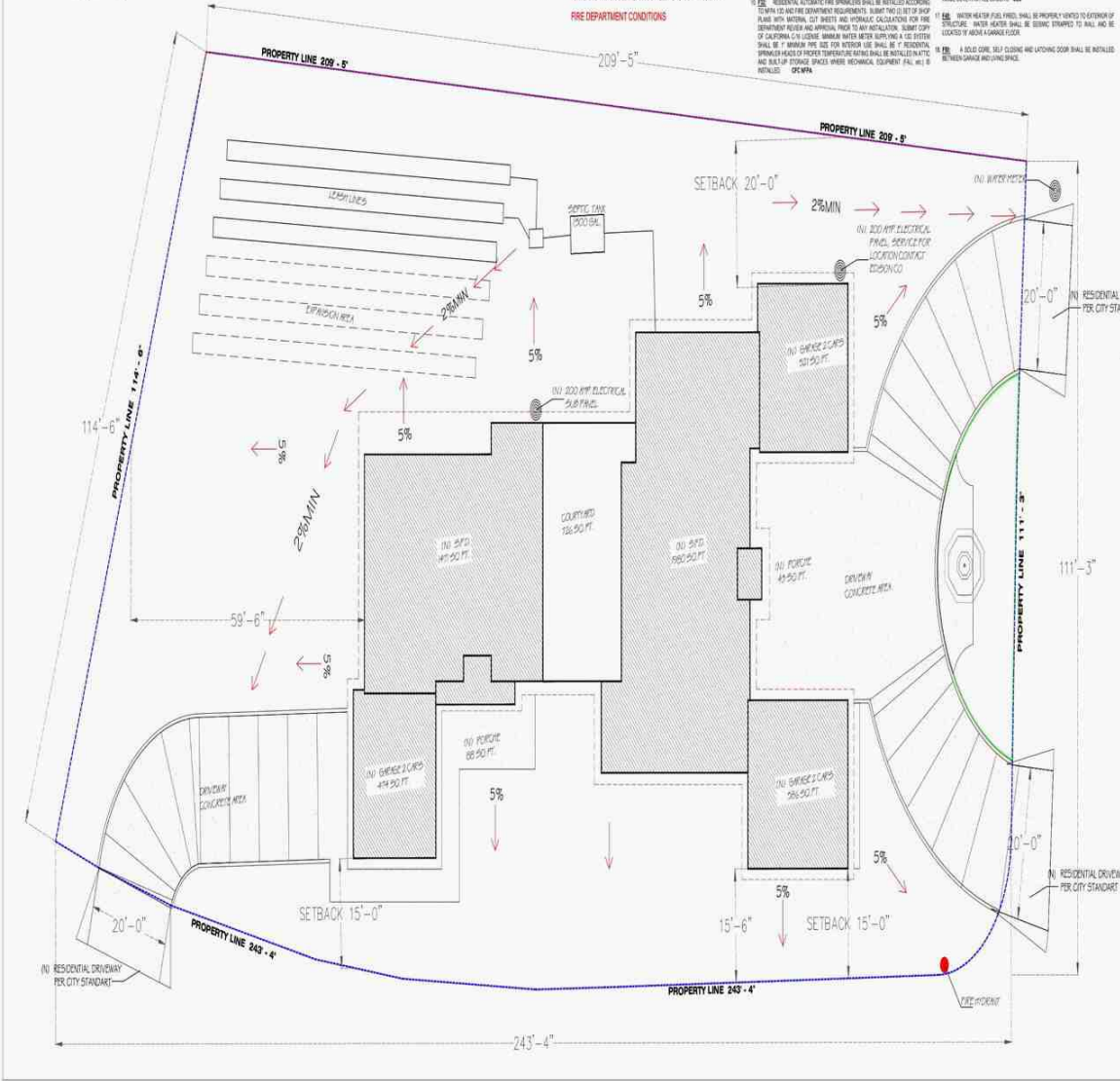
# site plan

A-1  (N) NEW HOUSE  FOR: <b>AURORA MONTEMAYOR</b>  JOB LOCATION: 37510 OAK MESA DR. YUCAIPA, CA 92309 083021	SHEET INDEX	APPLICABLE CODES	GENERAL REQUIREMENTS	SCOPE OF WORK
		<b>BUILDING SUMMARY</b> (N) NEW HOUSE: 3,451.0 SQ. FT. (N) GARAGE: 1,450.0 SQ. FT. (N) PORCH AREA: 131.0 SQ. FT. (N) COURTYARD AREA: 726.0 SQ. FT. LOT COVER AREA: 5,759.00 SQ. FT. = 21.5 % LOT AREA: 26,710.00 SQ. FT. 0.613 ACRES	1. GENERAL CONTRACTOR SHALL VISIT JOB SITE AND VERIFY ALL GRADES, DIMENSIONS AND CONDITIONS PRIOR TO COMMENCING CONSTRUCTION. 2. GENERAL CONTRACTOR SHALL BE RESPONSIBLE FOR THE COORDINATION OF ALL WORK, INCLUDING THAT OF ALL SUB-TRADES. 3. GENERAL CONTRACTOR SHALL NOTIFY DESIGNER IMMEDIATELY OF ANY DISCREPANCIES FOUND WITHIN THE CONTRACT DOCUMENTS. 4. ALL WORK PERFORMED SHALL CONFORM WITH THE REQUIREMENTS OF THE CALIFORNIA BUILDING CODE (LATEST ADOPTED EDITION) OR OTHER APPLICABLE GOVERNING CODES AND BUILDING ORDINANCES. 5. ALL SUBCONTRACTORS SHALL BE RESPONSIBLE FOR REMOVAL OF ALL DEBRIS ACCUMULATED AS A RESULT OF THEIR OPERATION. ALL SCRAP, DEBRIS AND OTHER EXCESS MATERIALS SHALL BE REMOVED FROM THE BUILDING SITE. 6. THE OWNER SHALL HAVE THE RIGHT TO MAKE CERTAIN CHANGES IN THE WORK AND THE CONTRACT AMOUNT SHALL BE ADJUSTED ACCORDINGLY. HOWEVER, THE GENERAL CONTRACTOR SHALL NOT PROCEED WITH ANY CHANGES WITHOUT WRITTEN APPROVAL OF THE OWNER. 7. ALL MATERIAL SHALL BE FURNISHED AS SHOWN ON HEREIN UNLESS EQUAL ALTERNATES ARE APPROVED IN WRITING BY THE OWNER. 8. SEPARATE PERMIT WILL BE REQUIRED FOR PLUMBING, MECHANICAL, AND ELECTRICAL WORK AS APPLICABLE. 9. AN APPROVED JOB SITE TOILET IS REQUIRED TO BE AVAILABLE TO ANYONE INVOLVED IN CONSTRUCTION ACTIVITIES.	1. (N) HOUSE 3,507.0 SQ. FT. (NEW BEDROOM #1, #2, #3, #4, #5, #6 AND MASTER BEDROOM, KITCHEN/BATHROOMS, 2 LIVING ROOM/DINING ROOM, FAMILY ROOM, ENTERTAINMENT AREA). 2. (N) 3 GARAGE (17 PARKING SPACES) 1,450.0 SQFT. 3. (N) COURTYARD 726.0 SQFT. 4. (N) LANDSCAPE AREA 15,000.0 SQFT. 5. (N) HARDSCAPE AREA 600.0 SQFT.
		<b>LEGAL DESCRIPTION</b> PARCEL #: 01150-031-21-0000 DIST: 38 CITY/JURISDICTION: YUCAIPA COUNTY: SAN BERNARDINO STATE: CALIFORNIA	<b>CALGREEN NOTES</b> PER SECTION 301.1.1 CALGREEN AND CIVIL CODE 1101.36(a) ALL NON-COMPLIANT PLUMBING FITURES WITHIN THIS RESIDENCE SHALL BE REPLACED WITH WATER-CONSERVING PLUMBING FITURES. BUILDINGS FINISHED ON OR AFTER 01/01/94 ARE EXEMPT FROM THIS REQUIREMENT. (NOTE TO PERCE: THIS DOES NOT APPLY TO REPAIRS)	<b>VICINITY MAP</b> 
<b>BUILDING ANALYSIS</b> OCCUPANCY: R5-Z0M TYPE OF CONSTRUCTION: SINGLE RESIDENTIAL		SINGLE RESIDENTIAL R2-1 ZONE FIRE SPRINKLERS		

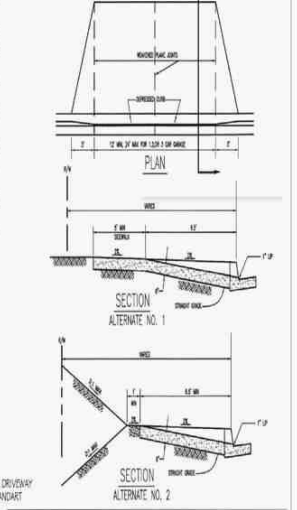
NOTE: 1. THIS PROJECT IS IN A FIRE SAFETY HAZARD AREA 1. THERE IS A HIGH-FIRE RISK IN THE AREA. THE CONTRACTOR SHALL CONTACT THE CITY BUILDING DEPARTMENT FOR A FIRE SAFETY ANALYSIS. THE CONTRACTOR SHALL CONTACT THE CITY BUILDING DEPARTMENT FOR A FIRE SAFETY ANALYSIS. THE CONTRACTOR SHALL CONTACT THE CITY BUILDING DEPARTMENT FOR A FIRE SAFETY ANALYSIS.

## (N) SITE PLAN

SCALE 1" = 10'



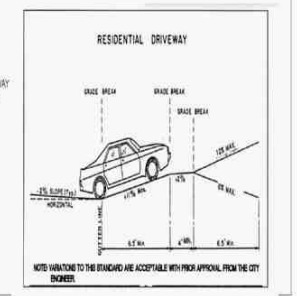
## (N) RESIDENTIAL DRIVEWAY



### RESIDENTIAL DRIVEWAY APPROACH WITH CURB

CITY OF YUCAIPA, CALIFORNIA  
 Department of Public Works  
 Engineering Division  
 Recommended: [Signature] Date: 3/19/16  
 Approved: [Signature] Date: 3/15/16  
 109-2

- NOTES:**
- DRIVEWAY APPROACHES SHALL BE CONSTRUCTED PER SSPAC (GREENBOOK) SECTION 201, 4" THICK, 500'-4"-2500
  - BROOM FINISH IS REQUIRED
  - DRIVEWAY APPROACH CONSTRUCTION IS REQUIRED FOR ALL DEPRESSED CURB OPENINGS.
  - ON A SINGLE LOT WHEN MORE THAN ONE DRIVEWAY APPROACH IS TO BE CONSTRUCTED, THE MINIMUM DISTANCE BETWEEN DRIVEWAY APPROACHES SHALL BE 10 FEET.
  - TO PROVIDE DRIVEWAY APPROACH THROUGH EXISTING CURB & GUTTER AND SIDEWALK, THE EXISTING SIDEWALK AND CURB & GUTTER SHALL BE SAW CUT AND REMOVED FOR THE NECESSARY WIDTH, OR REMOVED AND REBUILT TO THE NEAREST JOINT. NO SAW CUTTING OF CURB ONLY.
  - WHERE NO SIDEWALK IS REQUIRED, SLOPE MAY BE VARIED TO MEET CONDITIONS PROVIDED DRAINAGE IS MAINTAINED AND IS APPROVED BY CITY ENGINEER.
  - REFER TO CITY OF YUCAIPA STANDARD 110-0 WHERE DRIVEWAY APPROACH IS TO BE CONSTRUCTED ADJACENT TO EXISTING STREET.
  - RESIDENTIAL DRIVEWAY SHALL NOT EXCEED 12% MAXIMUM GRADE.





## Location Map

Borrower/Client	Ana Medrano						
Property Address	37510 Oak Mesa Dr						
City	Yucaipa	County	San Bernardino	State	CA	Zip Code	92399
Lender	Federal Home Loans						





**license**



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

**Angelina A. Perry**

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 029894

Effective Date: January 27, 2021  
Date Expires: January 26, 2023

  
Loretta Dillon, Deputy Bureau Chief, BREA

3056057

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

