Uniform Residential Appraisal Report

File No. 3513634 0122003

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.

SUBJECT

Property Address 4747 Sea Crest Dr | City Seaside | State CA | Zip Code 93955
Borrower Nobriga, Glenn J & Nobriga, Mary L | Owner of Public Record Udwadia, Neville V & Udwalia, Paul | County Monterey
Legal Description Seaside Highlands Vol 22 C&T Page 33 Tract #1396 Lot 55
Assessor's Parcel # 031-232-002-000 | Tax Year 2022 | R.E. Taxes $ 8,434
Neighborhood Name Seaside Highlands | Map Reference TB74-C9 | Census Tract 0141.08
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ 0 | [X] PUD | HOA $ 235 [ ] per year [X] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client Wells Fargo Bank NA | Address 2701 Wells Fargo Way, Minneapolis, MN 55467
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? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). DOM 13;DOM 13;Per MLS Listings #81872058 / Orignal List Date And Last Price Change Date: 12/08/2021 / Original And Current List Price: $1,185,888.

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Arms length sale;The Appraiser Has Read The Sales Contract And Found Nothing Which Would Have An Altering Effect On The Indicated Estimate Of Value.
Contract Price $ 1,187,888 | Date of Contract 12/23/2021 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) County Records
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? [ ] Yes [X] No
If Yes, report the total dollar amount and describe the items to be paid. $0;;

NEIGHBORHOOD

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	75 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	1 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	810 Low	17	Multi-Family	1 %
Neighborhood Boundaries	Monterey Rd. North And West, General Jim Moore Blvd. East And Coe Ave. South.							1,450 High	19	Commercial	3 %
								956 Pred.	18	Other Other	20 %

Neighborhood Description The Subject Is Located In A Development Known As Seaside Highlands, Which Is Made Up Of 380 Single And 2 Story Homes That Are Typically In Good Condition. There Are No Other Developments Within A 5 Mile Radius That Is Similar To The Subject's Development. Seaside Highlands Is Located 1 Mile East Of Highway 1 And The Pacific Ocean. Schools, Shopping And
Market Conditions (including support for the above conclusions) See Market Conditions Addendum. There Is A Limited # Of Like Property Comparables That Have Either Sold Or Listed Within The Subject's Market Area Over The Past 12 Months. Therefore, The Market Data Is Limited And Possibly Inaccurate In The Overall Analysis And As A Result, Time Adjustments Were Not Applied To The Sales Comparison Grid.

SITE

Dimensions 51.00 x 90.00 x 51.00 x 90.00 | Area 4590 sf | Shape Rectangular | View B;Greenbelt;Res
Specific Zoning Classification R1 Single Family Res. | Zoning Description 1 SFR Per Buildable Lot
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements? Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X500 | FEMA Map # 06053c0189h | FEMA Map Date 06/21/2017
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.

IMPROVEMENTS

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units [X] One [ ] One with Accessory Unit	[X] Concrete Slab [ ] Crawl Space	Foundation Walls Concrete/Good	Floors Tile/Carpet/Good
# of Stories 2	[ ] Full Basement [ ] Partial Basement	Exterior Walls Stucco/Good	Walls Drywall/RBNC/G
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Tile/Good	Trim/Finish Wood/Good
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 0 %	Gutters & Downspouts Metal/Good	Bath Floor Tile/Carpet/Good
Design (Style) Multi-Level	[ ] Outside Entry/Exit [ ] Sump Pump	Window Type Vinyl/Good	Bath Wainscot Cult. Marble/Goo
Year Built 2004	Evidence of [ ] Infestation	Storm Sash/Insulated Dual Pane/Good	Car Storage [ ] None
Effective Age (Yrs) 6	[ ] Dampness [ ] Settlement	Screens Screens/Good	[X] Driveway # of Cars 2
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) # 0	Driveway Surface Concrete
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel Gas	[X] Fireplace(s) # 1 [X] Fence Perimete	[X] Garage # of Cars 2
[ ] Floor [X] Scuttle	Cooling [ ] Central Air Conditioning	[X] Patio/Deck Patio [X] Porch Cov/Opn	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [X] Other None	[ ] Pool None [ ] Other None	[X] Att. [ ] Det. [ ] Built-in

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [ ] Washer/Dryer [X] Other (describe) Trash Compactor
Finished area above grade contains: 7 Rooms | 4 Bedrooms | 3.0 Bath(s) | 2,502 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). See Supplemental Addendum.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;Subject Is In Overall Good Condition. No Apparent Structural Repairs Needed At The Time Of Inspection. See Additional Comment Addendum.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

Uniform Residential Appraisal Report

3513634
File No. 0122003

There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 1,168,888 to $ 1,168,888 .

There are 8 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 940,000 to $ 1,400,000 .

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	4747 Sea Crest Dr Seaside, CA 93955	4380 Peninsula Point Dr Seaside, CA 93955		4415 Peninsula Point Dr Seaside, CA 93955		4355 Peninsula Point Dr Seaside, CA 93955	
Proximity to Subject		0.32 Miles E		0.28 Miles E		0.31 Miles E	
Sale Price	$ 1,187,888		$ 1,400,000		$ 1,100,000		$ 1,155,000
Sale Price/Gross Liv. Area	$ 474.78 sq. ft.	$ 539.92 sq. ft.		$ 446.25 sq. ft.		$ 468.56 sq. ft.	
Data Source(s)		Mlsl#Ml81861551;DOM 3		Mlsl#Ml81861444;DOM 3		Mlsl#Ml81859640;DOM 8	
Verification Source(s)		County Doc#66054		County Doc#64344		County Doc# 63498	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth PriVAtePty;0		ArmLth Cash;0		ArmLth Cash;0	
Date of Sale/Time		s10/21;c09/21		s09/21;c09/21		s09/21;c09/21	
Location	B;Res;	B;Res;		B;Res;		B;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	4590 sf	5543 sf	0	4850 sf	0	6008 sf	-15,000
View	B;Greenbelt;Res	B;Glfvw;Res	-50,000	B;Res;	+50,000	B;Res;	+50,000
Design (Style)	DT2;Multi-Level	DT2;Multi-Level		DT2;Multi-Level		DT2;Multi-Level	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	18	18		18		18	
Condition	C3	C2	-50,000	C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 4 / 3.0	8 / 5 / 3.0	0	7 / 4 / 3.0		7 / 4 / 3.0	
Gross Living Area	2,502 sq. ft.	2,593 sq. ft.	-9,000	2,465 sq. ft.	0	2,465 sq. ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Fau/None	Fau/None		Fau/None		Fau/None	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Porch / Patio	Porch / Patio		Porch / Patio		Porch / Patio	
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Amenities	Kitchen Built-Ins	Kitchen Built-Ins		Kitchen Built-Ins		Kitchen Built-Ins	
Coe	N/A	10/5/2021	0	09/28/2021	0	09/23/2021	0
Net Adjustment (Total)		[ ] + [X] -	$ -109,000	[X] + [ ] -	$ 50,000	[X] + [ ] -	$ 35,000
Adjusted Sale Price of Comparables		Net Adj. 7.8% Gross Adj. 7.8%	$ 1,291,000	Net Adj. 4.5% Gross Adj. 4.5%	$ 1,150,000	Net Adj. 3.0% Gross Adj. 5.6%	$ 1,190,000

SALES COMPARISON APPROACH

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

My research [ ] did [X] 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) Mlslistings / County Records

My research [ ] did [X] 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) Mlslistings / County Records

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)	County Records	County Records	County Records	County Records
Effective Date of Data Source(s)	01/05/2022	01/05/2022	01/05/2022	01/05/2022

Analysis of prior sale or transfer history of the subject property and comparable sales The Subject Has Not Transferred Title In The Past 36 Months. The Subject Is Currently Listed. The Comparables Used Are Not Again Listed For Sale. See Supplemental Addendum

Summary of Sales Comparison Approach. See Additional Comment Addendum. All Sales Are Considered With The Greatest Emphasis On Sales 1 & 2 Based On Most Similar Overall Market Appeal And They Are The Most Recently Closed Comparable Sales Within The Subject's Market Area. All Of The Adjustments Given Are Based On Market Reaction Derived Through Paired Sales Analysis From The Sales Used And/Or Considered Within The Scope Of This Appraisal Analysis. All Sales Are Confirmed Closed And Considered The Best Indicators Of Value For Like Properties In The Area. The Paired Sales Analysis Report Is Within Subject's Workfile.

The Current Offer For The Subject Has Been Completely Analyzed And Variance Between Contract Price And Market Value Has Been Reconciled To Support The Opinion Of Market Value Derived From The Sales Comparison Approach. Although There Is A Slight

Indicated Value by Sales Comparison Approach $ 1,220,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 1,220,000 Cost Approach (if developed) $ 1,220,371 Income Approach (if developed) $ 1,223,950

The Sales Comparison Approach Is Considered The Most Reliable Indicator Of Value As It Reflects The Actions Of Informed Buyers And Sellers. The Income Approach Was Considered, But Not Utilized As Most SFR Properties Are Owner Occupied And There Is Insufficient Rental Data To Generate A Reliable Income Approach. The Cost Approach Is Not Reliable Due To The Lack Of Vacant Land

This appraisal is made [X] "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 $ 1,220,000 as of 01/05/2022 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File No. 3513634 0122003

ADDITIONAL COMMENTS

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 A Mortgage Finance Transaction, Subject To The Stated Scope Of Work, Purpose Of The Appraisal, Reporting Requirements Of This Appraisal Report Form, And The Definition Of Market Value. No Additional Intended Users Are Identified By The Appraiser.

Uspap 3 Year Disclosure:
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.Ãƒâ€šÃ‚Â

Exposure Time:
Exposure Time Is Always Presumed To Precede The Effective Date Of The Appraisal. It Is The Estimated Length Of Time The Property Would Have Been Offered On The Market, Prior To The Hypothetical Sale, At The Appraised Value, On The Effective Date Of The Appraisal. It Is A Retrospective Estimate Based On An Analysis Of Past Events Assuming A Competitive And Open Market. This Includes Not Only Adequate, Sufficient And Reasonable Time, But Adequate, Sufficient And Reasonable Effort.

It Appears That The Subject's Estimated Exposure Time Is 3-27 Days.

Firrea Certification Statement:
The Appraiser Certifies And Agrees That This Appraisal Report Was Prepared In Accordance With The Requirements Of Title Xi Of The Financial Institutions, Reform, Recovery, And Enforcement Act (Firrea) Of 1989, As Amended (12 U.S.C. 3331 Et Seq.), And Any Applicable Implementing Regulations In Effect At The Time The Appraiser Signs The Appraisal Certification.

See Additional Comment Addendum.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land Value Is Derived Through The Extraction Method Due To The Lack Of Vacant Land Sales Data. High Site To Total Value Ratios Are Typical For The Subject Market Area.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW

Source of cost data Contr, appr exper

Quality rating from cost service Q3 Effective date of cost data 01/05/2022

Comments on Cost Approach (gross living area calculations, depreciation, etc.)
The estimated land value to improvement ratio is typical for the area. Lender client is the only intended user of this report. The use of the cost approach in this report is not appropriate for insurance purposes.

OPINION OF SITE VALUE			= $ 553,000
Dwelling	2,502 Sq. Ft. @ $	195	= $ 487,890
0	Sq. Ft. @ $		= $
Garage/Carport	420 Sq. Ft. @ $	55.45	= $ 23,289
Total Estimate of Cost-New			= $ 511,179
Less Depreciation	Physical $43,808	Functional	External = $ (43,808)
Depreciated Cost of Improvements			= $ 467,371
"As-is" Value of Site Improvements			= $ 200,000
INDICATED VALUE BY COST APPROACH			= $ 1,220,371

Estimated Remaining Economic Life (HUD and VA only) 64 Years

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ 4,550 X Gross Rent Multiplier 269 = $ 1,223,950 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) The Subject Is Vacant And Is Not Currently Rented. The Estimated Monthly Market Rent Appears To Be Accurate For The Subject's Market Area.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? [ ] Yes [X] No Unit type(s) [X] Detached [ ] Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project Seaside Highlands

Total number of phases | Total number of units | Total number of units sold

Total number of units rented | Total number of units for sale | Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? [ ] Yes [ ] No If Yes, date of conversion.

Does the project contain any multi-dwelling units? [ ] Yes [ ] No Data source(s)

Are the units, common elements, and recreation facilities complete? [ ] Yes [ ] No If No, describe the status of completion.

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

Describe common elements and recreational facilities. Development Fencing, Common Area Landscaping, Gardening And Road Maintenance, Management Fees.

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a 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).

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 Rand Ramey
Company Name Ramey Appraisal
Company Address 820 Park Row #422
Salinas, CA 93901
Telephone Number (831) 512-6016
Email Address Rand@Rameyappraisal.Com
Date of Signature and Report 01/14/2022
Effective Date of Appraisal 01/05/2022
State Certification # AR021374
or State License # _____
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 08/29/2022

ADDRESS OF PROPERTY APPRAISED
4747 Sea Crest Dr
Seaside, CA 93955

APPRAISED VALUE OF SUBJECT PROPERTY $ 1,220,000

LENDER/CLIENT
Name No AMC
Company Name Wells Fargo Bank NA
Company Address 2701 Wells Fargo Way
Minneapolis, MN 55467
Email Address N/A

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 _____

Uniform Residential Appraisal Report

File No. 3513634 0122003

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	4747 Sea Crest Dr Seaside, CA 93955	4907 Sea Crest Ct Seaside, CA 93955		4340 Peninsula Point Dr Seaside, CA 93955			
Proximity to Subject		0.13 Miles Se		0.35 Miles E			
Sale Price	$ 1,187,888		$ 1,071,000		$ 1,300,000		$
Sale Price/Gross Liv. Area	$ 474.78 sq. ft.	$ 432.73 sq. ft.		$ 501.35 sq. ft.		$ sq. ft.	
Data Source(s)		MlsI#Ml81851264;DOM 27		MlsI#Ml81873307;DOM 1			
Verification Source(s)		County Doc#55077		County Records - Active Listing			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Cash;0		Listing ;			
Date of Sale/Time		s08/21;c07/21		Active			
Location	B;Res;	B;Res;		B;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	4590 sf	4785 sf	0	5280 sf	0		
View	B;Greenbelt;Res	B;Greenbelt;Res		B;Glfvw;Res	-50,000		
Design (Style)	DT2;Multi-Level	DT2;Multi-Level		DT2;Multi-level			
Quality of Construction	Q3	Q3		Q3			
Actual Age	18	18		18			
Condition	C3	C3		C3			
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 4 / 3.0	7 / 3 / 2.1	+20,000	7 / 4 / 2.1	+20,000	/ /	
Gross Living Area	2,502 sq. ft.	2,475 sq. ft.	0	2,593 sq. ft.	-9,000	sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf			
Functional Utility	Average	Average		Average			
Heating/Cooling	Fau/None	Fau/Central	-2,500	Fau/None			
Energy Efficient Items	None	None		None			
Garage/Carport	2ga2dw	2ga2dw		2ga2dw			
Porch/Patio/Deck	Porch / Patio	Porch / Patio		Porch / Patio			
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace			
Amenities	Kitchen Built-Ins	Kitchen Built-Ins		Kitchen Built-Ins			
Coe	N/A	08/13/2021	0	LD: 01/03/2022	0		
Net Adjustment (Total)		[X] + [ ] -	$ 17,500	[ ] + [X] -	$ -39,000	[ ] + [ ] -	$
Adjusted Sale Price of Comparables		Net Adj. 1.6% Gross Adj. 2.1%	$ 1,088,500	Net Adj. 3.0% Gross Adj. 6.1%	$ 1,261,000	Net Adj. % Gross Adj. %	$

SALES COMPARISON APPROACH

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)	County Records	County Records	County Records	
Effective Date of Data Source(s)	01/05/2022	01/05/2022	01/05/2022	

Summary of Sales Comparison Approach See Supplemental Addendum

See Supplemental Addendum. Comparable 5, Per The Listing Agent, Pat Matuszewski (831-626-1005), Went Into Contract Today (01/13/2022), At The Purchase Price Of $1,300,000. There Were Multi Offers Made, Which Were All Above The List Price Of $1,168,888 .

Uniform Appraisal Dataset Definitions

File No. 3513634 0122003

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.

Uniform Appraisal Dataset Definitions

3513634
File No. 0122003

Abbreviations Used in Data Standardization Text

Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design(Style)
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
BsyRd	Busy Road	Location
cp	Carport	Garage/Carport
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
cv	Covered	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
DT	Detached Structure	Design(Style)
dw	Driveway	Garage/Carport
Estate	Estate Sale	Sale or Financing Concessions
e	Expiration Date	Date of Sale/Time
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Garage - Attached	Garage/Carport
gbi	Garage - Built-in	Garage/Carport
gd	Garage - Detached	Garage/Carport
GR	Garden Structure	Design(Style)
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
HR	High Rise Structure	Design(Style)
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
MR	Mid-Rise Structure	Design(Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
op	Open	Garage/Carport
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design(Style)
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RT	Row or Townhouse	Design(Style)
RH	Rural Housing - USDA	Sale or Financing Concessions
SD	Semi-detached Structure	Design(Style)
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site, Basement
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
w	Withdrawn Date	Date of Sale/Time
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		

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 a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and the definition of market value. No additional intended users are identified by the appraiser.

Predominant Value
The indicated predominant value in the neighborhood section in the body of the appraisal report in considered accurate and is judged to reflect the subject's overall market area. The indicated value of the subject is greater then the predominant value based on the larger GLA of the subject. This is judged to have no adverse reaction on the marketability or market value of the subject as there are many properties of similar size within close proximity to the subject, but have not recently sold.

Present Land Use%
Other - Vacant Land. No negative impact on the subject's value and marketability.

Subject
At the time of inspection, the subject was habitable and it appeared that all appliances, plumbing, electrical were functional and in good working condition. The subject has CO and smoke detectors. In addition, the water heater was double strapped and the utilities were on and functioning with no adverse condition noted.

The subject is vacant. The furniture in the interior photos is for the purpose of staging the home.

Per the sales contract, the refrigerator, washer & dryer, video doorbell are included in the transfer of title. No value is given as they are considered personal property.

Per the Monterey county records, the subject's site size is 4,792 sq.ft. However, per the plat map, the subject's site size measurements are 51' x 90' which calculates to 4,590 sq.ft. It is not uncommon for the county records to have inaccurate GLA, site size, bedroom & bathroom counts. Therefore, although the subject's site size falls slightly below sale 1, 2 & 3 site size, the appraiser is not aware of the accurate site size vs. the county record site size which is computer generated.

HOA/PUD
The comparables used are all located in the same development as the subject. The subject's HOA dues as noted on page #1 is $235 per month. Per the MLS Listings for each comparable, the HOA dues are the same. The HOA fee cover the items noted on page #3 of the appraisal report.

Relevant Improvements
Exterior: Front & rear landscaping w/ automatic irrigation system, patio, finished 2 car garage w/ epoxy flooring. Interior: Kitchen (oak cabinets, corian kitchen counter tops w/ full backsplash, center island, stainless steel appliances, double oven), rounded bullnose drywall corners, gas fireplace, central vac, recessed spot lighting, mirrored closet doors, walk-in closets, 5-fixture master bathroom w/ jetted tub, dual sinks, corian counter tops.

Comments on sales comparison
Although sales 2, 3 & 4 exceed the generally accepted appraisal date of sale/time guidelines of 90 days, they are used due to the lack of recent like property sales of similar characteristics within the subject's market area. No time adjustment is given as there is a lack of comparable data to accurately evaluate if a time adjustment is warranted. See Market Conditions addendum.

No site adjustments are given to sales 1, 2, 4 and comparable 5 as their site size is similar to the subject with no market reaction noted. The site adjustment given to sale 3 is based on a rate per square foot (rounded) considered recoverable within this segment of the market.

The subject, along with sale 4 have greenbelt views. Sale 1 and comparable 5 have golf course views and are considered superior to the subject's greenbelt view. Sales 2 & 3 have local views and are considered inferior to the subject's greenbelt view. The adjustments are based on market reaction within the subject's development.

Condition adjustments reflect the difference in overall condition as per remodeling/updating in relation to the subject's overall condition and are based on information provided by the MLS, and/or listing-sales agents when applicable as well as a drive-by inspection of the property.

No adjustment is given for the difference in bedroom count as it is considered personal preference and not reflected in the market.

The appraiser has made a judgment determination of the condition of the subject property based on a general interior and exterior inspection of the subject property (not a home inspection) and a general comparison to similar properties in the market area. However, the appraiser is not an expert in determining the extent of defects, damage, worn components, or pest infestation that cannot be determined by an inspection that is only meant for determining the general condition of the subject property for appraisal purposes (to estimate a market value by market comparisons). An appraiser is not an expert in making reliable cost estimates of repairs or corrective measures. It is recommended that a licensed general contractor, certified home inspector, and/or specialty professional be consulted for expert inspections, opinions, advice, and recommendations on these matters, as necessary.

Conditions of appraisal
This appraisal is intended to comply with the financial institutions reform, recovery and enforcement act (firrea) guidelines as well as those set forth by fnma, fhlmc and the office of the comptroller of currency (occ).

No preview of subject property profile as deed was not available to appraiser. Therefore this appraisal is performed with the assumption there are no adverse easements, restrictions, etc. And the estate is held fee simple in the name provided by county records and or the persons requesting the appraisal report.

A copy of the appraiser's E&O insurance is on record with the appraisal management company.

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.

Market Conditions Addendum to the Appraisal Report

File No. 3513634 0122003

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 4747 Sea Crest Dr City Seaside State CA Zip Code 93955

Borrower Nobriga, Glenn J & Nobriga, Mary L

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.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	4	4	0	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	0.67	1.33	0.00	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	1	0	1	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.50	0.00	0.00	☐ Declining	☒ Stable	☐ 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	950,000	1,127,500	0	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	19	5	0	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	999,999	0	1,168,888	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	13	0	9	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	99.22%	115.28%	0.00%	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining	☒ Stable	☐ 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 Data Used In The Grid Above Does Not Indicate There Were Any Concessions Associated With The Reported Transactions. However, This Is Not A Mandatory Reporting Field For Agents And There May Be Some Transactions That Do Include Concessions, But Have Not Been Reported. It Is Beyond The Scope Of This Assignment To Confirm Each Sale Used In The Market Conditions Report .

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 MIslistings MLS Was The Data Source Used To Complete The Market Conditions Addendum. Effective Date: Thursday, January 13, 2022.

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.

There Is A Limited # Of Like Property Comparables That Have Either Sold Or Listed Within The Subject's Market Area Over The Past 12 Months. Therefore, The Market Data Is Limited And Possibly Inaccurate In The Overall Analysis And As A Result, Time Adjustments Were Not Applied To The Sales Comparison Grid.

There Is Insufficient Data To Determine The Overall Trend For Median Sale & List Price, Dom, Sale/List %; Therefore, The Overall Trend Has Been Marked As Stable.

CONDO / CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following: N/A Project Name: N/A

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

N/A

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

APPRAISER

APPRAISER

Signature _____
Name Rand Ramey
Company Name Ramey Appraisal
Company Address 820 Park Row #422
Salinas, CA 93901
State License/Certification # AR021374 State CA
Email Address Rand@Rameyappraisal.Com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

Appraiser Independence Certification

File No.:

Borrower:
Property Address: 4747 Sea Crest Dr, Seaside, CA 93955
City: County: State: Zip Code:
Lender/Client: Wells Fargo Bank NA

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:

APPRAISER:

Signature:
Name: Rand Ramey
Date Signed: 01/14/2022
State Certification #: AR021374
or State License #: AR021374
or Other (describe): State #: AR021374
State: CA
Expiration Date of Certification or License: 08/29/2022

SUPERVISORY APPRAISER (only if required):

Signature:
Name:
Date Signed:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:

3513634

USPAP ADDENDUM

File No. 0122003

Borrower: Nobriga, Glenn J & Nobriga, Mary L
Property Address: 4747 Sea Crest Dr
City: Seaside County: Monterey State: CA Zip Code: 93955
Lender/Client: Wells Fargo Bank NA

APPRAISAL AND REPORT IDENTIFICATION

This appraisal report is one of the following types:

- [X] Appraisal Report — This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- [ ] Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

- [X] I have NOT performed 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 subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- [ ] I have NOT made a personal inspection of the property that is the subject of this report.
- [X] I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

Jennifer Ross Has Significantly Assisted Me In The Physical Interior And Exterior Inspection Of The Subject Property And Evaluating The Selection Of Comparables Used.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

N/A

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- [X] A reasonable marketing time for the subject property is 3-27 day(s) utilizing market conditions pertinent to the appraisal assignment.
- [X] A reasonable exposure time for the subject property is 3-27 day(s).

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature:	Signature:
Name: Rand Ramey	Name:
Date Signed: 01/14/2022	Date Signed:
State Certification #: AR021374	State Certification #:
or State License #:	or State License #:
or Other (describe): State #:	State:
State: Ca	Expiration Date of Certification or License:
Expiration Date of Certification or License: 08/29/2022	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: 01/05/2022	[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior

SINGLE FAMILY COMPARABLE RENT SCHEDULE

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property.
Adjustments should be made only for items of significant difference between the comparables and the subject property.

File No.

COMPARABLE RENT SCHEDULE

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	4747 Sea Crest Dr Seaside, CA 93955	4760 Sea Crest Dr Seaside, CA 93955		4355 Peninsula Point Dr Seaside, CA 93955		4890 Peninsula Point Dr Seaside, CA 93955	
Proximity to Subject		0.04 Miles S		0.31 Miles E		0.14 Miles Se	
Date Lease Begins Date Lease Expires	Not Rented N/A	Mo / Mo N/A		Mo / Mo N/A		Mo / Mo N/A	
Monthly Rental	If Currently Rented: $ 0	$ 4,685		$ 4,450		$ 4,000	
Less: Utilities Furniture	$ N/A $ N/A	$ Tenant $ Tenant		$ Tenant $ Tenant		$ Tenant $ Tenant	
Adjusted Monthly Rent	$	$ 4,685		$ 4,450		$ 4,000	
Data Source	Inspection County Records	Internet County Records		Local Real Estate Agent County Records		Mls Listings #81786902 County Records	
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Rent Concessions		None Noted N/A		None Noted N/A		None Noted N/A	
Location/View	B;Res; B;Greenbelt;Res	B;Res; B;Bay;Res	-50	B;Res; B;Res	+50	B;Res; B;Greenbelt;Res	
Design and Appeal	Dt2;Multi-Level	Dt2;Multi-Level		Dt2;Multi-Level		Dt2;Multi-Level	
Age/Condition	18 C3	18 C3	0	18 C3	0	19 C3	0
Above Grade Room Count	Total 7 Bdrms 4 Baths 3.00	Total 7 Bdrms 4 Baths 2.10	+25	Total 7 Bdrms 4 Baths 3.00		Total 7 Bdrms 4 Baths 3.10	-25
Gross Living Area	2,502 Sq. Ft.	2,593 Sq. Ft.	0	2,465 Sq. Ft.		4,572 Sq. Ft.	-200
Other (e.g., basement, etc.)	0sf	0sf		0sf		0sf	
Other:	2 Car Garage	2 Car Garage		2 Car Garage		2 Car Garage	
Net Adj. (total)		☐ + ☒ -	$ -25	☒ + ☐ -	$ 50	☐ + ☒ -	$ -225
Indicated Monthly Market Rent			$ 4,660		$ 4,500		$ 3,775

Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.)

Market Rents For Properties Similar To The Subject Appear To Range From $4,000 - $4,685. The Comparables Are Considered To Be The Best Available Like Rental Properties Within The Subject's Market Area. Currently There Are No Signs Of Rent Control Or Evidence Of Adverse Market Factors Which Might Call For Such Studies. Vacancy Factors Are Currently Ranging From 0-1%And There Is Adequate Demand Levels For Rental Properties For This Area.

Rental Comparables 1 & 2 Are Given The Most Weight As They Are The Most Recently Rented Homes Within The Subject's Market Area.

RECONCILIATION

Final Reconciliation of Market Rent: The Subject Is Not Rented. The Rental Information Provided Is Based On Current Comparable Rentals Within The Subject's Market Area.

I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF 01/05//2022 TO BE $ 4,550

APPRAISER:	SUPERVISORY APPRAISER (ONLY IF REQUIRED):
Signature	Signature
Name Rand Ramey	Name
Date Report Signed	Date Report Signed
State Certification # State	State Certification # State
Or State License # State	Or State License # State
Date Property Inspected	Date Property Inspected

☐ Did ☐ Did Not Inspect Property

Property Profile

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.:	0122003
Property Address: 4747 Sea Crest Dr		Case No.:	3513634
City: Seaside	State: CA	Zip:	93955
Lender: Wells Fargo Bank NA			

4747 Sea Crest Dr, Seaside, CA 93955-6549, Monterey County — Pending Listing



MLS Beds	MLS Baths	MLS List Price	MLS List Date
4	3	$1,185,888	12/08/2021
MLS Sq Ft	**Lot Sq Ft**	**Yr Built**	**Type**
2,465	4,792	2004	SFR

OWNER INFORMATION

Owner Name	Udwadia Neville V	Tax Billing Zip+4	7625
Tax Billing Address	805 Tesoro Ct	Owner Occupied	No
Tax Billing City & State	Monterey, CA	Owner Name 2	Udwadia Paula
Tax Billing Zip	93940		

TAX INFORMATION

APN	031-232-002-000	Tax Area	010033
% Improved	41%	Lot Number	55
Legal Description	SEASIDE HIGHLANDS VOL 22 C& T PAGE 33 TRACT #1396 LOT 55		

CHARACTERISTICS

Land Use - CoreLogic	SFR	Bedrooms	4
Land Use - County	1 Family Resid	Total Baths	3
Lot Acres	0.11	Full Baths	3
Lot Area	4,792	Fireplaces	1
Style	U-Shape	Parking Type	Type Unknown
Year Built	2004	Garage Capacity	MLS: 2
Effective Year Built	2004	No. Parking Spaces	MLS: 2
Building Sq Ft	2,465	Garage Sq Ft	416
Stories	2	Construction	Wood
Basement Type	MLS: Concrete Slab	Quality	Average
Total Rooms	14		

LAST MARKET SALE & SALES HISTORY

Recording Date	12/21/2006	Deed Type	Grant Deed
Settle Date	12/19/2006	Owner Name	Udwadia Neville V
Sale Price	$850,000	Owner Name 2	Udwadia Paula
Price Per Square Feet	$344.83	Seller	Buehner Larry K & Joyce A
Document Number	111847		

Recording Date	12/21/2006	03/22/2004	03/01/2004
Sale Price	$850,000		
Nominal		Y	
Buyer Name	Udwadia Neville V & Paula	Buehner Larry K & Joyce A	Westside Property Management
Buyer Name 2	Udwadia Paula	Buehner Joyce A	
Seller Name	Buehner Larry K & Joyce A	Westside Property Management	K & B Bakewll Seaside Venture
Document Number	111847	25837	18446
Document Type	Grant Deed	Grant Deed	Grant Deed

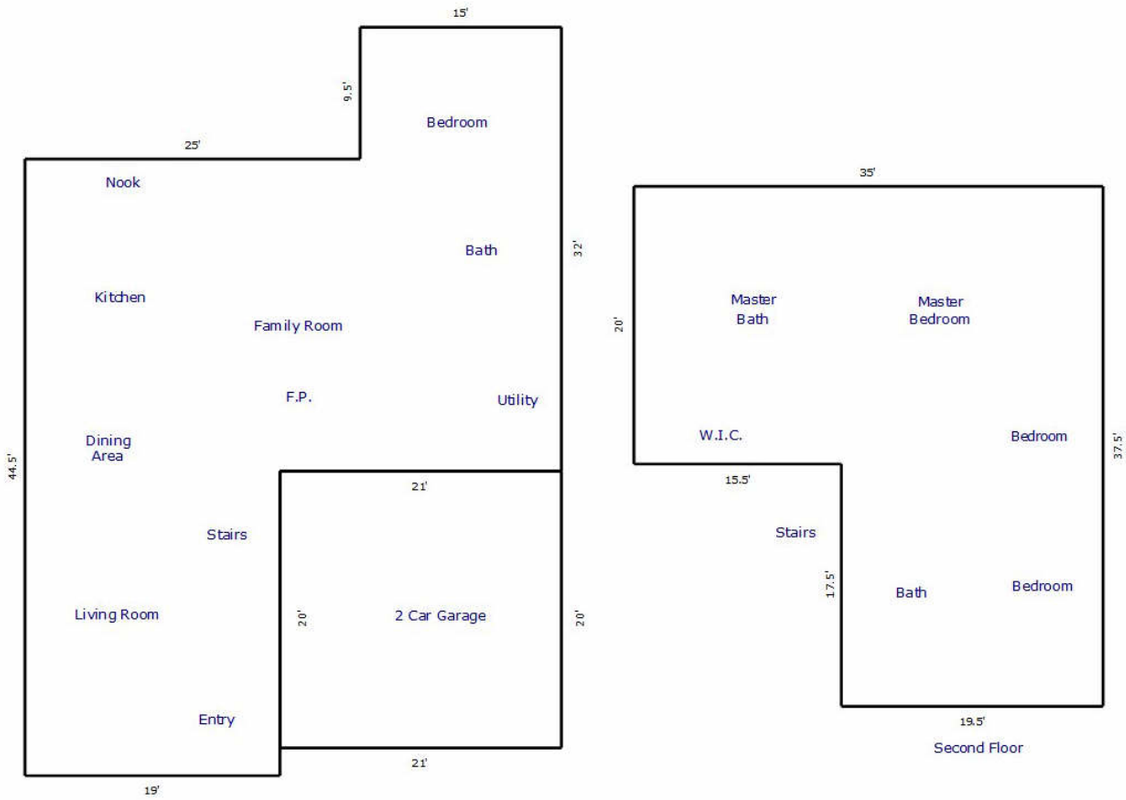
MORTGAGE HISTORY

Mortgage Date	12/21/2006	12/21/2006	07/23/2004
Mortgage Amount	$600,000	$115,000	$250,000
Mortgage Lender	Bank Of America	Private Individual	Bank Of The West
Mortgage Code	Conventional	Private Party Lender	Conventional
Mortgage Type	Resale	Resale	Refi

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

FLOORPLAN SKETCH

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



Sketch by Apex Sketch v6 Standard™

Comments:

AREA CALCULATIONS SUMMARY

Code	Description	Net Size	Net Totals
GLA1	First Floor	1460.50	1460.50
GLA2	Second Floor	1041.25	1041.25
GAR	Garage	420.00	420.00
	Net LIVABLE Area	(rounded)	2502

LIVING AREA BREAKDOWN

Breakdown			Subtotals
First Floor			
22.5	x	40.0	900.00
9.5	x	15.0	142.50
22.0	x	19.0	418.00
Second Floor			
17.5	x	19.5	341.25
20.0	x	35.0	700.00
5 Items		(rounded)	2502

LOCATION MAP

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



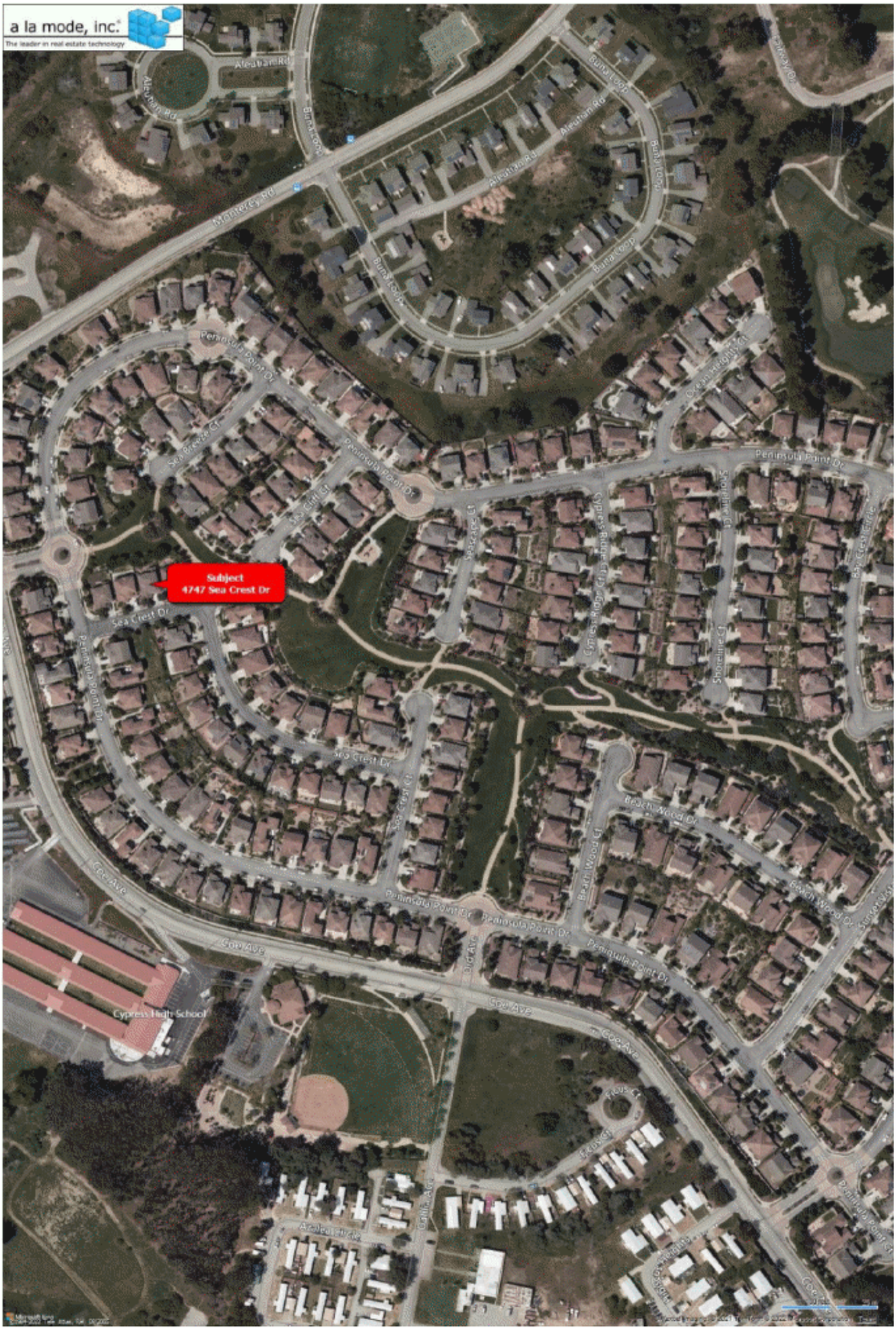
Rental Comparable Map

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



AERIAL MAP

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.:	0122003
Property Address: 4747 Sea Crest Dr		Case No.:	3513634
City: Seaside	State: CA	Zip:	93955
Lender: Wells Fargo Bank NA			



PLAT MAP

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		

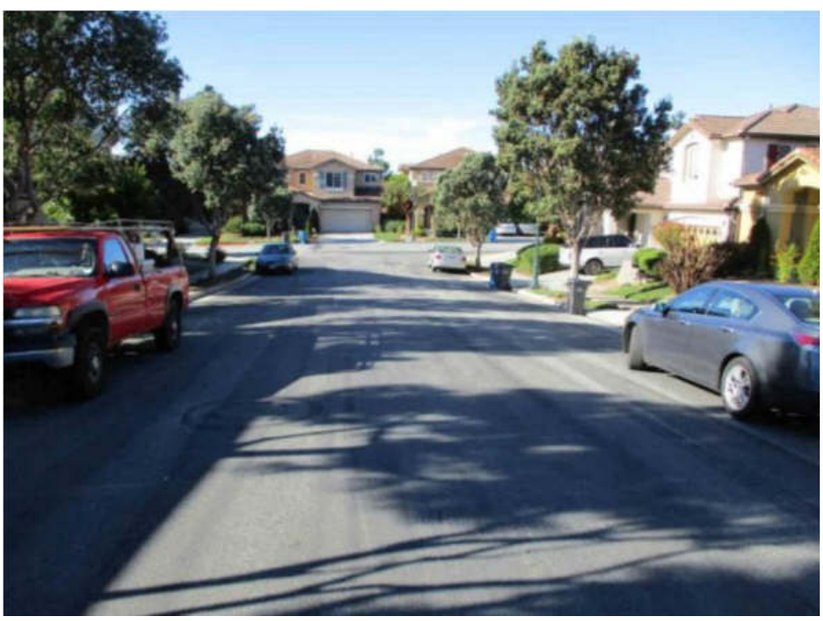


FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date:
Appraised Value: $



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

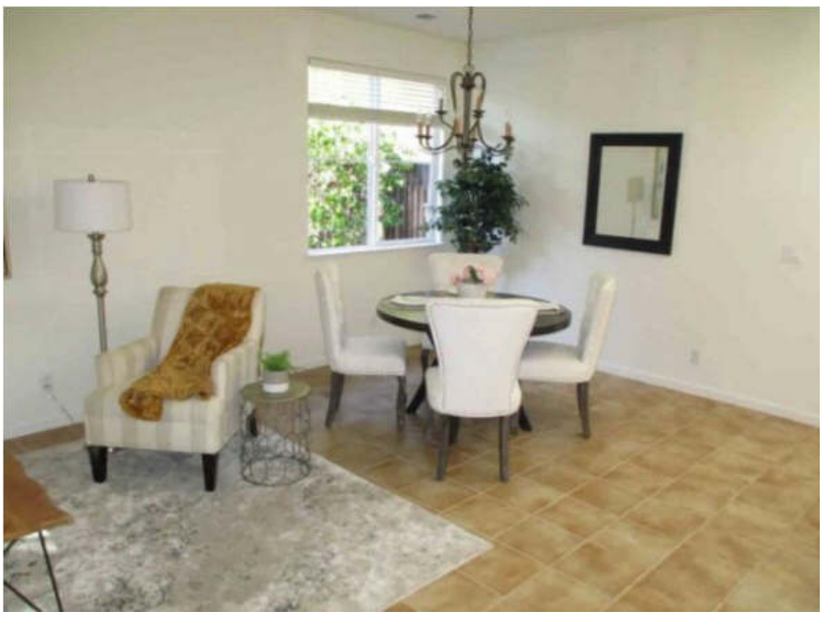
Subject Interior Photo Page

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



Living Room
4747 Sea Crest Dr

Sales Price 1,187,888
Gross Living Area 2,502
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 3.0
Location B;Res;
View B;Greenbelt;Res
Site 4590 Sf
Quality Q3
Age 18



Dining Area



Kitchen

Subject Interior Photo Page

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



Family Room
4747 Sea Crest Dr

Sales Price 1,187,888
Gross Living Area 2,502
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 3.0
Location B;Res;
View B;Greenbelt;Res
Site 4590 Sf
Quality Q3
Age 18



1st Floor Bedroom



1st Floor Bathroom

Subject Interior Photo Page

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



Master Bedroom
4747 Sea Crest Dr

Sales Price 1,187,888
Gross Living Area 2,502
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 3.0
Location B;Res;
View B;Greenbelt;Res
Site 4590 Sf
Quality Q3
Age 18



Master Bathroom



2nd Floor Hallway Bathroom

Subject Interior Photo Page

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



Bedroom
4747 Sea Crest Dr

Sales Price 1,187,888
Gross Living Area 2,502
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 3.0
Location B;Res;
View B;Greenbelt;Res
Site 4590 Sf
Quality Q3
Age 18



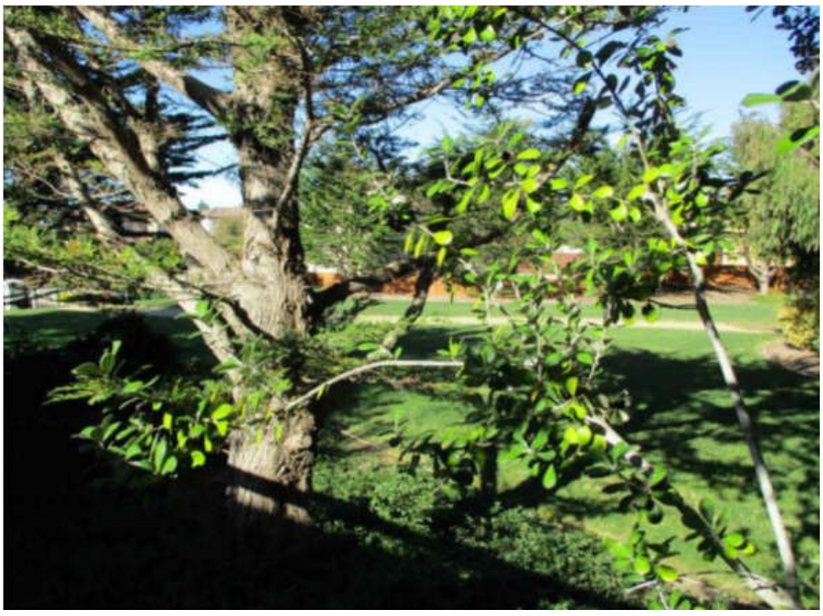
Bedroom



Smoke Detector

Subject Photo Page

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



Subjects View Of Greenbelt
4747 Sea Crest Dr



Subjects Garage



Doubled Strapped Water Heater

Subject Photo Page

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



CO Detector
4747 Sea Crest Dr

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



COMPARABLE SALE #1

4380 Peninsula Point Dr

Sale Date:
Sale Price: $



COMPARABLE SALE #2

4415 Peninsula Point Dr

Sale Date:
Sale Price: $



COMPARABLE SALE #3

4355 Peninsula Point Dr

Sale Date:
Sale Price: $

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



COMPARABLE SALE #4

4907 Sea Crest Ct

Sale Date:
Sale Price: $



COMPARABLE SALE #5

4340 Peninsula Point Dr

Sale Date:
Sale Price: $

COMPARABLE SALE #6

Sale Date:
Sale Price: $

COMPARABLE RENTALS PHOTO ADDENDUM

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



COMPARABLE RENTAL #1

4760 Sea Crest Dr



COMPARABLE RENTAL #2

4355 Peninsula Point Dr



COMPARABLE RENTAL #3

4890 Peninsula Point Dr

Appraisal License

Borrower: Nobriga, Glenn J & Nobriga, Mary L		File No.: 0122003
Property Address: 4747 Sea Crest Dr		Case No.: 3513634
City: Seaside	State: CA	Zip: 93955
Lender: Wells Fargo Bank NA		



Business, Consumer Services & Housing Agency

BUREAU OF REAL ESTATE APPRAISERS

REAL ESTATE APPRAISER LICENSE

Rand C. Ramey

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 021374

Effective Date: August 30, 2020
Date Expires: August 29, 2022

Jim Martin, Bureau Chief, BREA

3052220

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