

COMPLETE SUMMARY APPRAISAL REPORT
LAND APPRAISAL REPORT

017-013
File No. Maxwell45270AlbionSt

SUBJECT

Borrower Collin Maxwell

Census Tract 0110.02

Map Reference Mendocino

Property Address 45270 Albion Street

City Mendocino

County Mendocino

State CA

Zip Code 95460

Legal Description See attached legal description, AP# 119-217-06, Mendocino County Records

Sale Price N/A

Date of Sale N/A

Loan Term

yrs.

Property Rights Appraised

☒ Fee

☐ Leasehold

☐ De Minimus PUD

Actual Real Estate Taxes 2,858.00

(yr.)

Loan charges to be paid by seller No sale

Other sale concessions Not a sale; no concessions to report.

Lender/Client Client: Collin Maxwell

Address 205 W Clay St, Ukiah, CA 95482

Occupant Essentially vacant land

Appraiser Maryellen Sheppard

Instructions to Appraiser Estimate market value of subject property as of the valuation date.

NEIGHBORHOOD

Location

☐ Urban

☒ Suburban

☐ Rural

Built Up

☐ Over 75%

☒ 25% to 75%

☐ Under 25%

Growth Rate

☐ Fully Dev.

☐ Rapid

☒ Steady

☐ Slow

Property Values

☐ Increasing

☒ Stable

☐ Declining

Demand/Supply

☐ Shortage

☒ In Balance

☐ Over Supply

Marketing Time

☐ Under 3 Mos.

☐ 4-6 Mos.

☒ Over 6 Mos.

Present 70 % One-Unit

-0- % 2-4 Units

% Apts

% Condo

-0- % Commercial

Land Use -0- % Industrial

20 % Vacant

10 % Public facility

Change in Present Land Use

☐ Not Likely

☒ Likely

☐ Taking Place(*)

(*)From vacant

To SFR

Predominant Occupancy

☒ Owner

☐ Tenant

% Vacant

One-Unit Price Range \$ 510 to \$ 847

Predominant Value \$ 605

One-Unit Age 40 yrs. to 130 yrs.

Predominant Age 100 yrs.

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise)

See Attached Addendum

Good

Avg

Fair

Poor

Employment Stability

☐

☒

☐

☐

Convenience to Employment

☐

☒

☐

☐

Convenience to Shopping

☐

☒

☐

☐

Convenience to Schools

☐

☒

☐

☐

Adequacy of Public Transportation

☐

☒

☐

☐

Recreational Facilities

☒

☐

☐

☐

Adequacy of Utilities

☐

☒

☐

☐

Property Compatibility

☐

☒

☐

☐

Protection from Detrimental Conditions

☐

☒

☐

☐

Police and Fire Protection

☐

☒

☐

☐

General Appearance of Properties

☐

☒

☐

☐

Appeal to Market

☐

☒

☐

☐

SITE

Dimensions 76 X 80

= 6080 Sq.Ft.

☐ Corner Lot

Zoning Classification Mendocino Town Residential

Present Improvements

☐ Do

☐ Do Not Conform to Zoning Regulations

Highest and Best Use

☐ Present Use

☒ Other (specify) Single-family residential

Public

Other (Describe)

Elec.

☒

Gas

☐

Water

☐

San. Sewer

☐

Delivered Propane avail.

dug well, shallow

Available

Underground Elec & Tel

OFF-SITE IMPROVEMENTS

Street Access

☒ Public

☐ Private

Surface Paved

Maintenance

☒ Public

☐ Private

☐ Storm Sewer

☐ Curb/Gutter

☐ Sidewalk

☐ Street Lights

Topo gentle south slope

Size 6080 sf

Shape rectangular

View Blue water - could be obscured with construction on vacant lot

Drainage Appears Adequate

Property located in a HUD identified Special Flood Hazard Area?

☐ Yes

☒ No

Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions)

See attached addenda.

MARKET DATA ANALYSIS

The undersigned has recited three recent sales of properties most similar and proximate to the subject and has to be considered these in the market analysis. The description includes a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or more favorable than subject property, a minus (-) adjustment is made, thus reducing the indicated value of the subject, if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	45270 Albion Street Mendocino, CA 95460	44825 & 44835 Pine St Mendocino, CA 95460	44920 Main Street Mendocino, CA 95460	10820 Palette Drive Mendocino, CA 95460
Proximity to subject		0.41 miles NE	0.31 miles NE	0.52 miles NE
Sales Price	\$ N/A	\$ 300,000	\$ 150,000	\$ 190,000
Price \$/Sq. Ft.		10.44	4.59	8.90
Data Source	Inspection	MLS#24927 & 25120,Doc#6227	MLS#23517, Doc#12392	MLS#24580, Doc#13572
Date of Sale and Time Adjustment	DESCRIPTION 02/01/2017	DESCRIPTION 05/18/2016	DESCRIPTION 10/17/2014	DESCRIPTION 11/14/2014
Location	Village	Village(west)	Village	Village
Site/View	Blue water - could be obscure	28749 sf (2 parcels)	32670 sf/2 tax parcels	21344 sf/sup.ocean
TOPOGRAPHY	Level	Level	Rel. level	rel level
ACCESS	Paved public	Paved public	Paved public	Paved public
SITE IMP.	shallow dug well	well	well	mutual water
STRUCTURAL IMP.	to be razed	None	None	None
Sales or Financing Concessions	Terms Prior sale	Cash 12//94,No\$reptd,#21738	Cash 5/10/10,\$250k,Doc6083	Cash 12/01/92,No\$reptd,28477
Net Adj. (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 225,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 100,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 100,000
Indicated Value of Subject		Gross Adj: 75.0 % Net Adj: -75.0 % \$ 75,000	Gross Adj: 66.7 % Net Adj: -66.7 % \$ 50,000	Gross Adj: 52.6 % Net Adj: -52.6 % \$ 90,000

Comments on Market Data See attached addenda.

Comments and Conditions of Appraisal Appraisal made "as-is".

Final Reconciliation The subject property is unimproved, therefore, the Cost and Income approaches to value were not utilized. Greatest emphasis given Sales Comparison Approach as most relevant value indicator.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF February 1, 2017 TO BE \$ 75,000

APPRaiser

Signature Maryellen Sheppard

Name Maryellen Sheppard

Title

Date Report Signed 03/08/2017

State Certification # AG002980

State CA

State License #

Expiration Date of Certification or License 11/03/2018

Date of Inspection

SUPERVISORY APPRAISER (if applicable)

Signature

Name

Title

Date Report Signed

State Certification #

State

State License #

State

Expiration Date of Certification or License

☐ Did ☐ Did Not Inspect Property

Date of Inspection

RECONCILIATION

ADDENDUM

Borrower: Collin Maxwell		File No.: Maxwell45270AlbionSt	
Property Address: 45270 Albion Street		Case No.: 017-013	
City: Mendocino	State: CA		Zip: 95460
Lender: Client: Collin Maxwell			

Neighborhood Description

The subject property is located in the southwestern portion of the Mendocino of Village. An unincorporated coastal village with a 2012 population of 894. Mendocino attracts thousands of visitors each year. The village offers exceptional views of the Pacific Ocean, distinctive 1880's architecture, dozens of speciality shops and art galleries, and several notable restaurants. Schools, shopping, and services are within walking distance of the subject property.

Development within the village is extremely limited by the permit process governed by the California Coastal Commission, the Mendocino Historical Review Board and the Mendocino County Planning Department. Because of the many historic buildings found in Mendocino, the village has been designated a Historical Preservation District since the early 1970's.

The following summarizes sales of homes in Mendocino Town over the past 7 years:

- 2010: Six homes sold ranging from \$350,000 to \$911,000 with a median price of \$472,900. 2 of these were REO sales.
- 2011: Four homes sold ranging from \$343,000 to \$749,900 with a median price of \$502,500. 1 of these was an REO sale.
- 2012: Four homes sold ranging from \$365,000 to \$589,900 with a median price of \$520,500. 1 of these was an REO sale.
- 2013: Five homes sold ranging from \$260,000 to \$1,000,000 with a median price of \$450,000. 1 of these was an REO sale.
- 2014: Five homes sold ranging from \$371,000 to \$895,000 with a median price of \$600,000. 1 of these was an REO sale.
- 2015: Four homes sold ranging from \$550,000 to \$1,075,000 with a median price of \$725,000. None these was an REO sale.
- 2016: Five homes sold ranging from \$510,000 to \$846,920 with a median price of \$599,000. None these was an REO sale.
- 2017 to date: One home sold for \$745,000. This was not an REO sale.

Site Comments

The subject property is located in an area of development that relies upon private, on-site wells for water and the Mendocino Community Services District for sewage disposal. The appraised property is zoned Mendocino Town Residential with a 12,000 square foot minimum lot size requirement. The subject site was divided prior to current zoning and is considered a legal, non-conforming lot. The subject well is reported to be shallow with limited storage capacity. Potability of on-site ground water is unknown. No water studies were available for this appraisal.

The existing structures on the subject property are of poor quality and are in extremely poor condition. The roof covering on the former residence has rotted through in several places and does not provide any protection from the elements. Many of the wood-frame members exhibit evidence of extreme decay and lack structural integrity. Most of the wood-framing appears damaged far beyond repair.

As noted previously, development in Mendocino Town is governed by the Mendocino Historical Preservation District, the California Coastal Commission and Mendocino County. The development process is time-consuming and complicated. Adding to the complexity of replacing the existing dilapidated structures is the identification of the subject residence as a IIa historic structure "H" (signifying house) in the Inventory of Historic Buildings provided to Mendocino County by Mendocino Historical Research, Inc.; 07/24/1979 and updated 12/8/2015.

Prior to allowing the existing structures to be razed, the property owner would have to provide a replacement plan for construction. It is unlikely that the size and scope of a new structure could exceed what is existing. Most agencies interviewed for this value analysis concurred that a 2 bedroom/1bathroom home on the site. It is likely that the process will be time-consuming and require multiple steps but it is believed, that with, effort a replacement residence may be developed on the subject property.

Based on the foregoing, it is assumed the subject site is a buildable parcel. If for some reason, the site cannot be developed to its highest and best use, i.e. a residential building site, the estimate of market value contained in this report is nullified.

The subject site fronts along the north line of Albion Street, a paved public roadway.

The subject property lies in FEMA Flood Panel: 06045C 1200F, Zone X. Not a FEMA identified flood hazard zone.

County of Mendocino Coastal Element Chapter 4.13 – Mendocino Town Plan

Current residents are concerned that new development could deplete their water supply. A Groundwater Ordinance has been adopted by the Mendocino City Community Services District after enabling legislation was approved by the California legislature. The Groundwater Extraction Permit ordinance allows the District to regulate the amount of naturally occurring groundwater that can be withdrawn from the Town's underlying aquifer on a sustained basis to prevent depletion of the Town's groundwater by not exceeding the aquifer's safe yield.

The hydrogeology and geologic structure underlying the Town limit groundwater availability and make groundwater management extremely important for the Town. The Mendocino Headlands consist of thinly bedded marine terraces overlying Franciscan Complex bedrock which typically has a very low porosity or ability to hold water in rock fractures. Typical groundwater basins contain alluvial sediments surrounded by low permeability bedrock that holds the water in the basin. The Mendocino Headlands aquifer is surrounded by cliffs and the major portion of the aquifer inflow discharges out of the cliffs through springs to the ocean. The fractured Franciscan bedrock retains groundwater for a longer period of time and most of the Town's wells produce water from zones within the fractured bedrock. However, the pattern of fracturing is not consistent with some areas being more highly fractured and thus able to hold more water. This results in significant variability in well water production from lot-to-lot, with wells producing water in the range of 15 to 20 gallons per minute located less than 200 feet from wells which are only capable of producing water at 2 to 3 gallon per minute. As a result of these physical

ADDENDUM

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conditions, groundwater recharge of the aquifer is almost entirely dependent on precipitation and water availability is unique to each lot due to bedrock characteristics.

The current Groundwater Management Plan administered by the MCCSD has been effective in limiting groundwater extraction to help prevent aquifer over-drafting. Applicants for new development are required to prove that there is adequate water from their property for new development and that additional extraction will not adversely impact wells on surrounding properties`

Comments on Sales Comparison

The subject site is difficult to value given the lack of truly comparable sales. Sales of essentially vacant sites in Mendocino town take place infrequently as it was necessary to use dated and somewhat distant sales as comparables. Land sales, in general, are limited due to the absolute number of available lots. Land sales in the village are also limited due to the difficulty of developing vacant tracts. The multiple governing bodies which must approve a Coastal Development Permit add greatly to the time and cost associated with new construction in the village. These include: Mendocino County, Mendocino Historical Review Board, and the California Coastal Commission.

The subject site offers buyers a residential location with blue water views of the Pacific Ocean. The ocean views from the property could be diminished in the future with the development of the vacant site located southwest of the subject property.

All of the sales utilized in this analysis were adjusted downward for estimated cost to clean-up the subject site. Also, the sales were adjusted downward for differences in site size.

Value range indicated by the Sale Comparison Approach is from \$50,000 to \$90,000. It is my opinion that the market value of the subject property as of February 1, 2017, is: 75,000.

Due to the nature of this market, not all of the sales utilized were within immediate proximity of the subject. Due to a lack of sales within one mile, in was necessary to use sales located more than one mile from the subject, but still within the subject's marketing area.

After looking at all the sales available to compare to the subject property, the sales shown on this report are the best available as of the valuation date.

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 considers his 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 LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report 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 the appraisal report whether 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.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to , or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 45270 Albion Street, Mendocino, CA, 95460

APPRAISER:

Signature: Maryellen Sheppard
Name: Maryellen Sheppard
Date Signed: 03/08/2017
State Certification #: AG002980
or State License #: _____
State: CA
Expiration Date of Certification or License: 11/03/2018

SUPERVISORY APPRAISER (only if required)

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

☐ Did ☐ Did Not Inspect Property

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Collin Maxwell		File No.: Maxwell45270AlbionSt	
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FRONT VIEW OF
SUBJECT PROPERTY

Date: February 1, 2017
Appraised Value: \$ 75,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Subject Photographs

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Albion Street looking west.



Albion Street looking east.



Residence, portion of south elevation.



Detail view of roof covering on former residence.



Additional view of roof covering.



South elevation main former residence.



Additional structure



Another view of additional structure



West elevation of a portion of former residence.



South elevation of additional structure and former residence.



Former garage interior



Former garage - deteriorated beyond repair

Subject Photographs

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Ocean view from subject property. Open lot is available for construction which would alter or eliminate view.



Interior former residence.



Interior former residence.



Interior former residence.



Interior former residence. Plant material is growing inside the structure.



Interior view former residence.



Bathroom in former residence.



Caved in roof structure in former residence.



View of hall in former residence.



toilet and water heater



steps



Ceiling detail

Subject Photographs

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Additional ocean view from subject property.



Ceiling detail



Additional ceiling detail - note daylight



Debris in former residence.



Cooking area



wall heater



yard



Building detail - note rot and damaged framing member on detached structure.



Yard debris



Travel trailer - personal property.



South elevation of former residence.



Interior view of on-site structure

Subject Photographs

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Example of window damage.



View of damaged exterior of former residence.



Additional view of damaged siding to former residence.

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COMPARABLE SALE #1

44825 & 44835 Pine St
Mendocino, CA 95460
Sale Date: 05/18/2016
Sale Price: \$ 300,000



COMPARABLE SALE #2

44920 Main Street
Mendocino, CA 95460
Sale Date: 10/17/2014
Sale Price: \$ 150,000



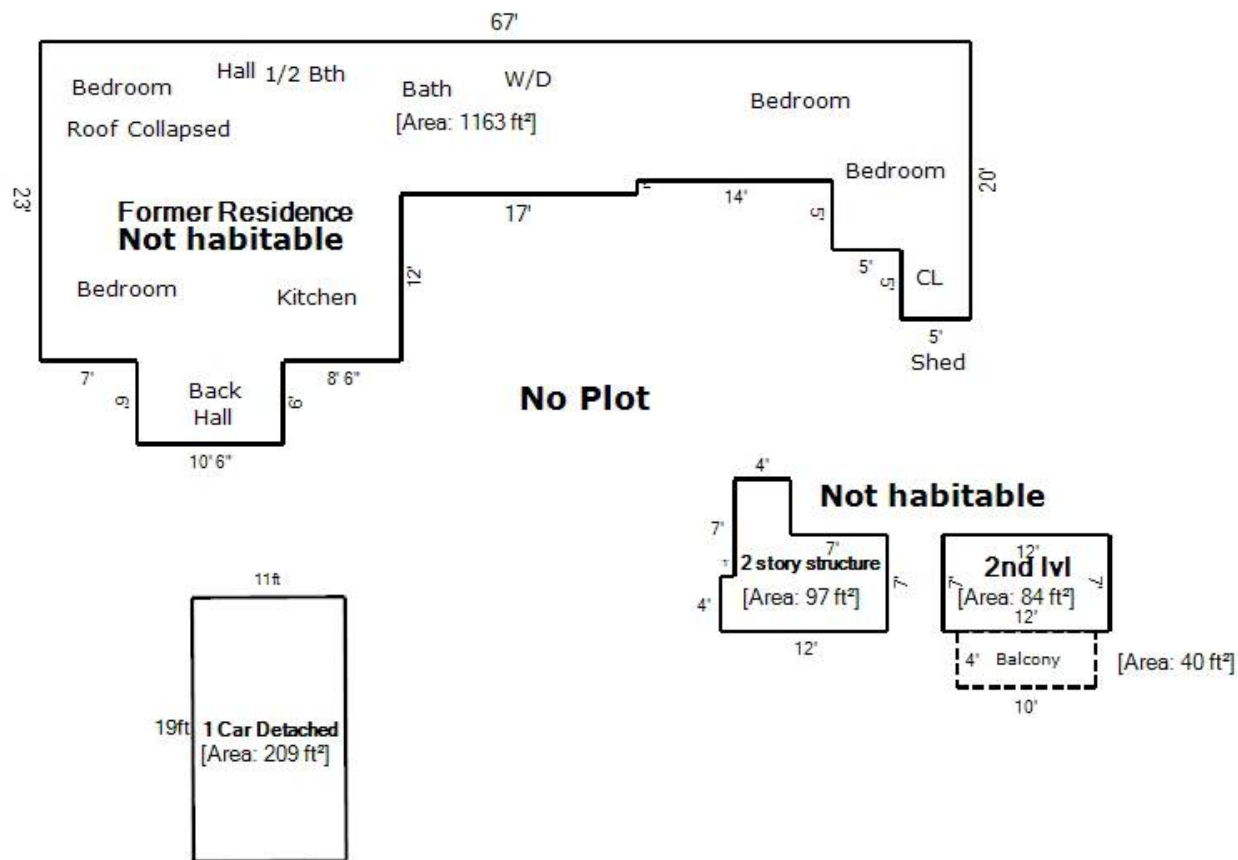
COMPARABLE SALE #3

10820 Pallette Drive
Mendocino, CA 95460
Sale Date: 11/14/2014
Sale Price: \$ 190,000

FLOORPLAN SKETCH

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Sketch

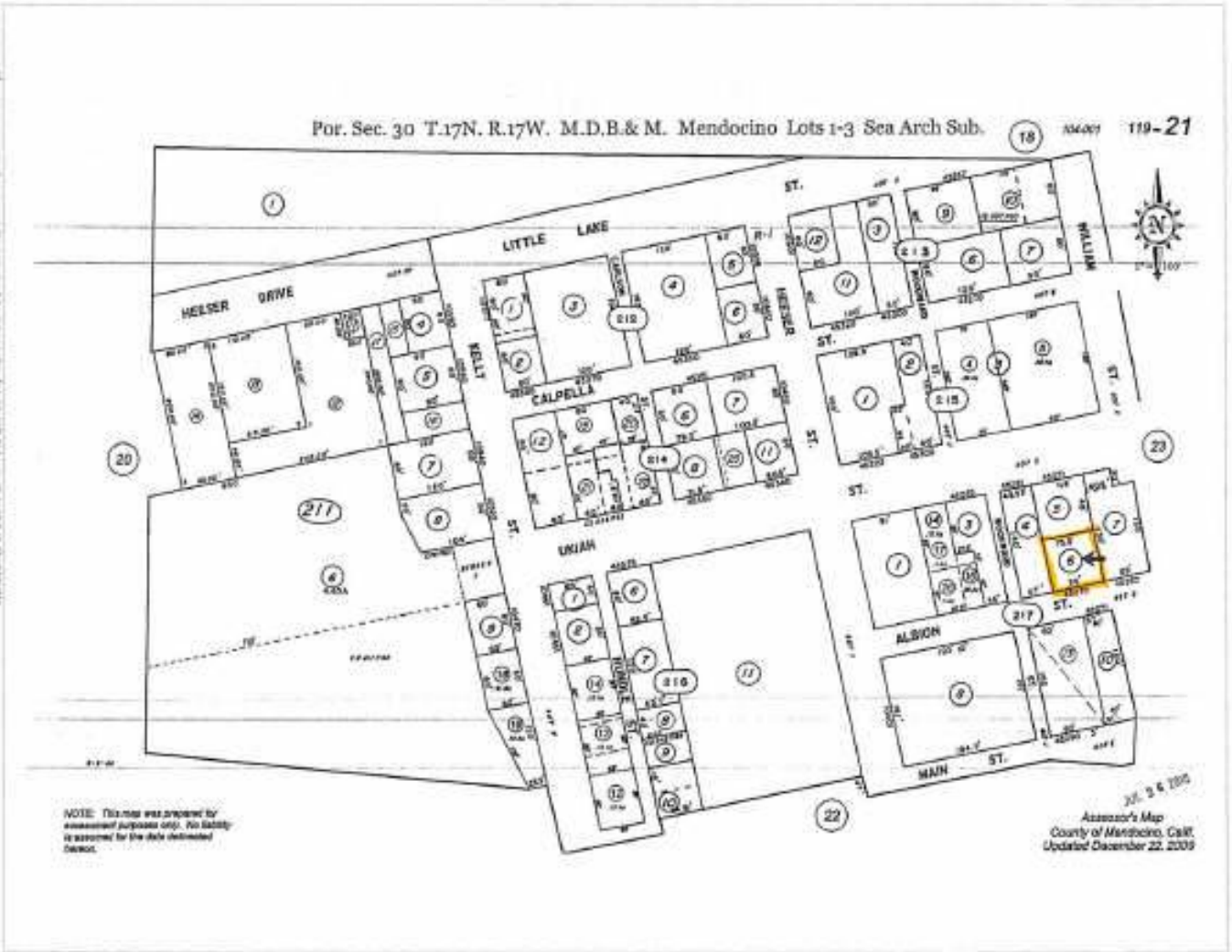


12 ft

Living Area		Area Calculation			
Former Residence		1163 ft² Former Residence		x 1.00 = 1163 ft²	
Nonliving Area		97 ft²	5' x 5' x 1.00 =	25 ft²	
2 story structure		84 ft²	6' x 10' 6" x 1.00 =	63 ft²	
2nd lvl		40 ft²	26' x 23' x 1.00 =	598 ft²	
Wood Deck		209 ft²	17' x 11' x 1.00 =	187 ft²	
1 Car Detached		1163 ft²	15' x 10' x 1.00 =	150 ft²	
Total Living Area (rounded):			14' x 10' x 1.00 =	140 ft²	

PLAT MAP

Borrower: Collin Maxwell	File No.: Maxwell45270AlbionSt
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Legal Description

the following described real property:

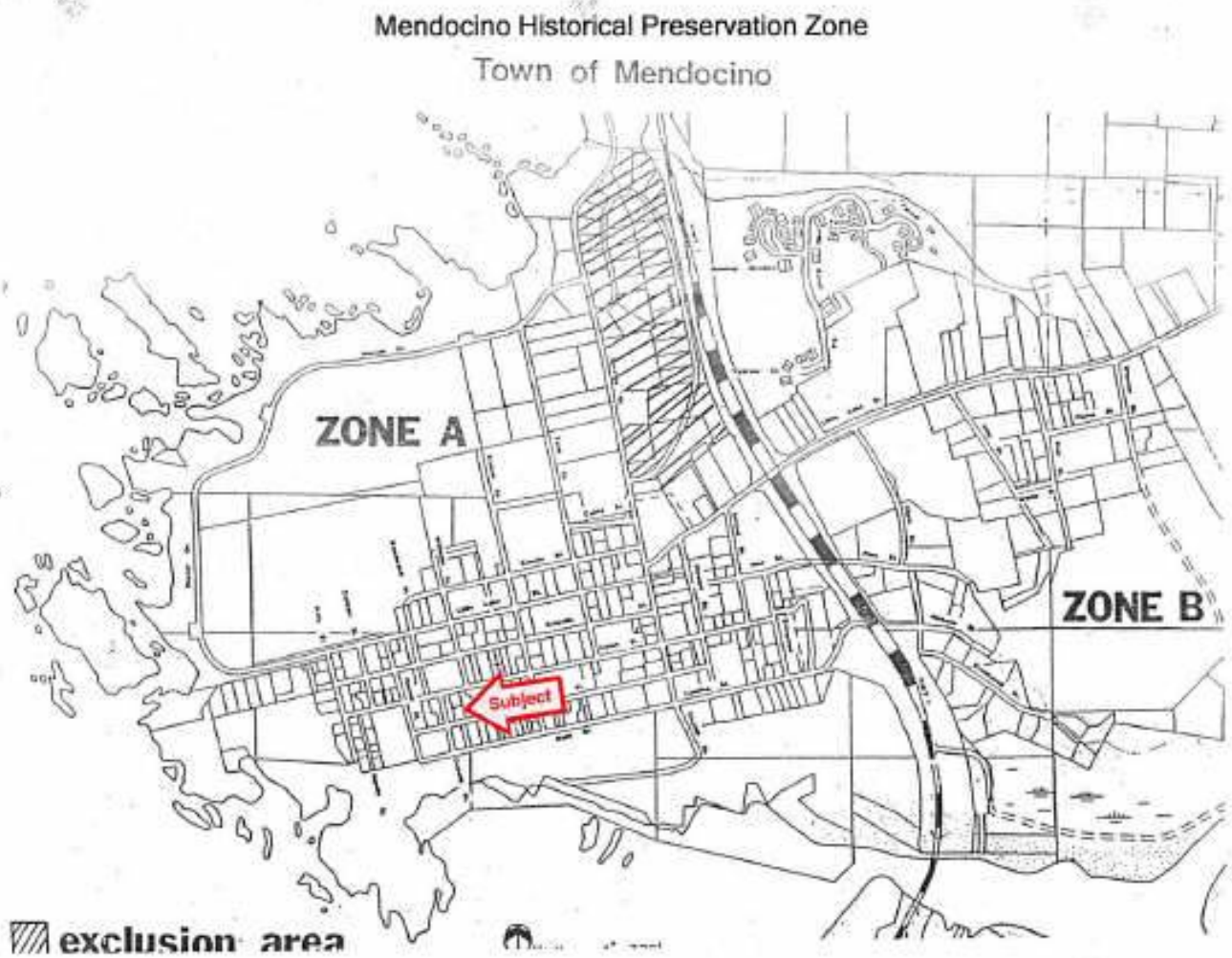
That portion of the real property described in the Judgment to Quiet Title to Real Property recorded January 18, 1991 in Book 1883, Page 73, Mendocino County Records lying Northerly of the northerly line of Albion Street in the town of Mendocino, Westerly of the westerly line of the real property described in the deed recorded November 13, 2013 as 2013-16824, Southerly of the southerly line of the real property described in the deed recorded January 13, 2014 as 2014-00404, and Easterly of the easterly line of the real property described in the deed recorded August 15, 1983 in Book 1415, Page 282, Mendocino County Records.

APN: 119-217-06

Borrower: Collin Maxwell		File No.: Maxwell45270AlbionSt
Property Address: 45270 Albion Street		Case No.: 017-013
City: Mendocino	State: CA	Zip: 95460
Lender: Client: Collin Maxwell		

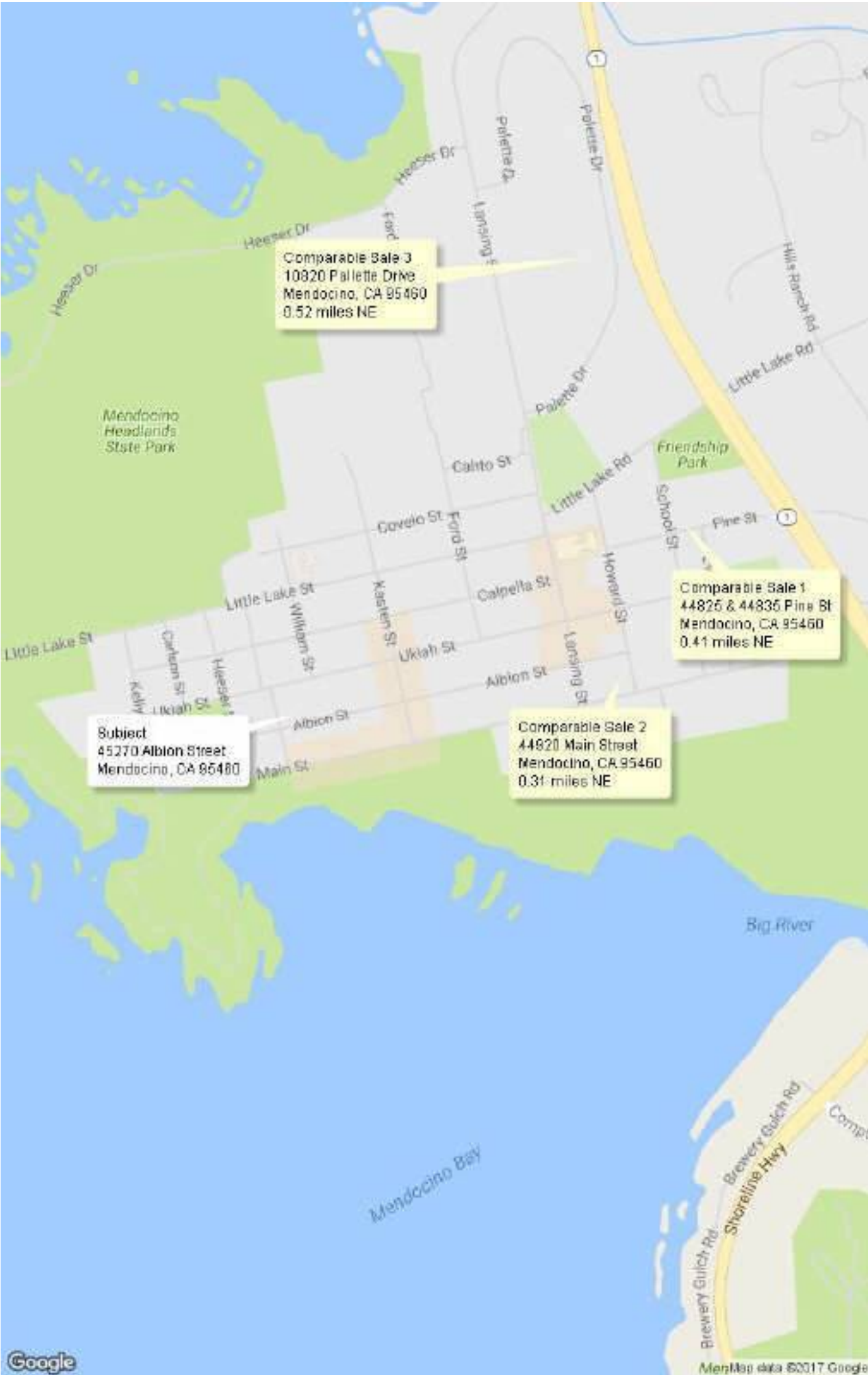


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LOCATION MAP

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