

Boyd Appraisal Services

LAND APPRAISAL REPORT

File No. 032504A

SUBJECT

Borrower

Client: Walsh Brothers Investments

Census Tract

0104.19

Map Reference

4819

Property Address

62121 Aberdeen Dr

City

Joshua Tree

County

San Bernardino

State

CA

Zip Code

92252

Legal Description

PARCEL MAP 11963 PARCEL 1

Sale Price \$

N/A

Date of Sale

N/A

Loan Term

N/A

yrs.

Property Rights Appraised

☒ Fee

☐ Leasehold

☐ De Minimis PUD

Actual Real Estate Taxes \$

445/2024

(yr)

Loan charges to be paid by seller \$

n/a

Other sales concessions

n/a

Lender/Client

Walsh Brothers Investments

Address

n/a

Occupant

vacant land

Appraiser

Martha L. Boyd AG006628

Instructions to Appraiser

est current value of property

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

☒ Oversupply

Marketing Time

☐ Under 3 Mos.

☒ 4-6 Mos.

☐ Over 6 Mos.

Present

54 % One-Unit

10 % 2-4 Unit

5 % Apts.

% Condo

1 % Commercial

Land Use

% Industrial

% Vacant

30 %

Change in Present

☐ Not Likely

☒ Likely (*)

☐ Taking Place (*)

Land Use

(*) From

vacant

To

new sfr

Predominant Occupancy

☒ Owner

☐ Tenant

% Vacant

One-Unit Price Range

\$

200

to \$

1,000

Predominant Value \$

600

One-Unit Age Range

1 yrs. to

90 yrs.

Predominant Age

40 yrs.

Employment Stability

☐ Good

☒ Avg.

☐ Fair

☐ Poor

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

☐

☒

☐

☐

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

Joshua Tree National Park is to the South. Area is primarily individually constructed with SFR of various GLA and quality No known HOA or CCR's . Area is well located to Hwy 62 for shopping/services. Joshua Tree has convince services with larger services in Yucca Valley (West) or 29 Palms (East). Copper Mt College, and Hi Desert Med Center a few miles to East.

SITE

Dimensions

see attached plat map

=

1.93 ac

☒ Corner Lot

Zoning Classification

JT/RL Joshua Tree rural living

Present Improvements

☒ Do

☐ Do Not

Conform to Zoning Regulations

Highest and Best Use

☒ Present Use

☐ Other (specify)

Elec.

☒ street

Gas

☐

Water

☒ street

San. Sewer

☐

☐ Underground Elect. & Tel.

OFF SITE IMPROVEMENTS

Street Access

☒ Public

☐ Private

Surface

asphalt (main) dirt (side)

Maintenance

☐ Public

☐ Private

Storm Sewer

☐

Curb/Gutter

☐

Sidewalk

☐

Street Lights

☐

Topo

level

Size

typical for area

Shape

mostly square

View

N;Res;Desert

Drainage

appears adequate

Is the property located in a FEMA Special Flood Hazard Area?

☐ Yes

☒ No

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

No apparent or disclosed adverse encroachments, or special assessments noted during inspection. Subject to easements of record. See attached maps for additional information. Subj/comps on similar utilities. Homes in area are on septic. Not feasible to connect to public sewer as there is none. Homes with gas have propane no natural gas for area.

MARKET DATA ANALYSIS

The undersigned has recited the following recent sales of properties most similar and proximate to subject and has 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 the subject property, a minus (-) adjustment is made, thus reducing the indicated value of 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 PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	62121 Aberdeen Dr Joshua Tree, CA 92252	24 Del Sol Avda Joshua Tree, CA 92252	23 Del Sol Avda Joshua Tree, CA 92252	60786 Lynwood Rd Joshua Tree, CA 92252
Proximity to Subject		0.47 miles NW	0.39 miles NW	1.84 miles NW
Sales Price	\$ N/A	\$ 18,000	\$ 18,000	\$ 50,000
Price \$/Sq. Ft.	\$	\$ n/a	\$ n/a	\$ n/a
Data Source(s)	drive by	Corelogic/MLS JT24217268	Corelogic/MLS JT24217250	Corelogic/MLS RW24003456
ITEM	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Date of Sale/Time Adj.	N/A	02/24/2025 COE	01/08/2025 COE	12/13/2024 COE
Location	N;Res;	N;Res;	N;Res;	N;Res;
Site/View	1.93 ac/N;Res;Des	3.71 ac/N;Res;Des	3.71 ac/N;Res;Des	2.43 ac/N;Res;Des
APN	0599-291-40-0000	0599-261-24	0599-261-23	0599-501-14
Doc	n/a	40622	05168	0297746
DOM/CDOM	n/a	111/111 days	048/48 days	0324/324 days
				Fence/water meter
				-15,000
Sales or Financing Concessions	n/a n/a	Concess \$900	Concess \$900	Concess \$0.00
		-900	-900	0
Net Adj. (Total)		☐ + ☒ - \$ -2,680	☐ + ☒ - \$ -2,680	☐ + ☒ - \$ -15,000
Indicated Value of Subject		Net 14.9 % Gross 14.9 % \$ 15,320	Net 14.9 % Gross 14.9 % \$ 15,320	Net 30.0 % Gross 30.0 % \$ 35,000
Comments on Market Data	All data is in stated boundaries of Border (East) Golden (South) Olympic (West) La Brisa (North). Search of 1 to 5 AC sites.			

Comments and Conditions of Appraisal

Per attached property profile the owner is Hamlet Caan. Per Mr Zweig the client/owner etc is to be Walsh Brothers Investments. This is an "AS IS" current value. The property if listed may or may not sell for the amount noted below. Currently there is a travel trailer, vehicle, building materials and people on site.

Final Reconciliation

Below est value is primarily based on the closed sales, with support from the listings.

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF

03/09/2025

TO BE \$

25,000

Appraiser

Martha L. Boyd AG006628

Supervisory Appraiser (if applicable)

Date of Signature and Report

03/09/2025

Date of Signature

Title

appraiser

Title

State Certification #

AG006628

ST

CA

State Certification #

ST

Or State License #

ST

Or State License #

ST

Expiration Date of State Certification or License

04/06/2025

Expiration Date of State Certification or License

Date of Inspection (if applicable)

03/09/2025

☐ Did ☐ Did Not Inspect Property

Date of Inspection

RECONCILIATION

File No. 032504A

MARKET DATA ANALYSIS

File No. 032504A

MARKET DATA ANALYSIS

Text Addendum					File No. 032504A	
Borrower	Client: Walsh Brothers Investments					
Property Address	62121 Aberdeen Dr					
City	Joshua Tree	County	San Bernardino	State	CA	Zip Code 92252
Lender/Client						

PRIOR SERVICE AT SUBJECT PROPERTY IN LAST 3 YRS

“immediately preceding acceptance of this assignment”

"Unless otherwise indicated, 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"

UTILITIES: water and electric at street

SITE: vacant land

ADJUSTMENTS TAKEN

Listing discount: 10% of price which is a typical area discount on vacant land

Site: \$1000 per AC with significant difference

Other: fully fenced/gated site \$10000 water meter \$5000 house plans \$2500

Concession: if a concession is located the amount is taken

The market approach is considered to give the best indication of subject value, as it reflects the actions between knowledgeable buyers and sellers.The data sources noted on the comparables are the verification sources for each comparable. Other data sources which may have been consulted may include: First American , local real estate agents, local MLS boards, buyers and sellers.

COMMENTS ON CONDITIONS OF APPRAISAL

The appraiser assumes no responsibility for possible presence of radon, molds or other toxic or hazardous materials on or about the subject property. The presence of such substances was not observed by or made known to the appraiser unless noted otherwise in this report. The appraiser is not considered to be qualified to detect such substances.

FEMA ZONE:

The home was found to be in the noted zone however, these maps are continually updated and the appraiser can not certify that the home will or will not experience flooding in the future. The user of this report may wish to seek a flood determination from a qualified flood company prior to or not requiring the property to have flood insurance.

FEDERAL DISASTER ZONE: **To the best of the appraisers knowledge the subject is not located in any recent Federal Disaster zones. The subject is not located anywhere near any of the recent California wild fire, major earthquakes or mud slide areas. No negative impact noted in the area due to Covid 19 at this time.**

RECONCILIATION:

The market approach is considered to give the best indication of subject value as it reflects the attitudes of informed buyers and sellers in the subject market. Cost and income approaches are not used in land reports.

For determination of value and selection of comparables. Comparables are selected based on recent sale date, close proximity to the subject and best matches in site and amenities. Comparables are NOT selected based on sale price, or asking price or any client imposed "spread and or percentages". As the selection of comparables based on price is against standard appraisal practice.

Again, just to go further distance or more time etc does not necessarily make a comparable just for the purpose of matching a certain feature. This would be against standard appraisal practice as comparable selection is primarily based on sale date, proximity and similar living area etc. Any reconsiderations of value must be within the search areas stated in this assignment

Data is presented for lender information and to obtain a valuation for a property. Thus **reports generally contain ranges high and low with the subject falling somewhere in the range.** As data is NOT selected on price there can be data both above and below the appraised value. This is typical with no negative impact. The principle of substitution works well in tracts and when all data is very similar, but not in areas with individual construction. Why would someone pay less and be countered with why someone would pay more. A balance is struck with the appraisal. The area is difficult for data due to individual construction and mix of older/newer homes , lots/acreage sites.

I have considered the relative comparable listings and / or contract offerings in performing this appraisal and any trend indicated by the data is supported by the relevant listing / offering information included in this report.

During the course of this assignment I located no data and or information which would negatively impact the marketability of the subject property. Unless otherwise noted in this report.

CLIENT RELATIONSHIP

File No. 032504A

Borrower	Client: Walsh Brothers Investments						
Property Address	62121 Aberdeen Dr						
City	Joshua Tree	County	San Bernardino	State	CA	Zip Code	92252
Lender/Client							

The client relationship is considered to be terminated when the report is transmitted to the client

INTENDED USE/USER

The intended use is for the clients to obtain a current est of value only. It is not for lending purpose

ELECTRONIC PREPARATION OF APPRAISAL REPORTS

Reports that have been electronically prepared are in compliance with USPAP guidelines which includes a secure digital signature and adequate security measures in place to protect the data produced by the appraiser.

APPRAISER INDEPENDENCE:

No, employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to the party contracting this report..

A review in the State of California can only be conducted by a licensed/certified appraiser with similar geographic competency as the appraiser.

ADDITIONAL ADDENDUM

I certify that, to the best of my knowledge and belief, the reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute (S.S.R. 2-1).

I certify that the use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives. (S.S.R. 2-2).

Definition of Market Value is contained in OCC 12 CFR Part 34.42 and or FDIC 12 CFR Part 323.2

This appraisal has been completed in compliance with the UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP) AND THE OFFICE OF THE COMPTROLLER OF THE CURRENCY'S (OCCUR) minimum appraisal standards.

Other acceptable agencies "minimum appraisal standards are":

OTC: Office of Thrift Supervision NCUA: National Credit Union Association
FDIC: Federal Deposit Insurance Corporation

FIRREA Certification Statement:

The appraiser certifies and agrees that this appraisal 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.

HIGHEST AND BEST USE:

The subject is vacant land. This current use supports the (4) functions of "Highest and best use " both as vacant and as improved. The current use is physically possible, legally permissible, financially feasible and is the most productive use of the site. Any change now or in the foreseeable future is highly unlikely

Q AND C RATINGS:

Please note the appraiser has NO CONTROL over Q and C ratings provided to the client by other appraisers. This is NOT public knowledge and the appraiser is not given access to the lender private files which contain these ratings. The ratings are the opinion only of the signing appraiser and the client can not direct ratings. There is no "public" source available for this information. Some appraisal software is selling the information on Q and C ratings. They are calling it "peer" information. Unless the signing appraiser personally knows and has reviewed the "peer" to determine their competency the data is suspect. Appraiser has noted any difference in their prior uses of data in another assignment. The Q/C rating is the signing appraisers opinion only and not influenced by any non named appraisers. **FNMA only requires that the signing appraiser be consistent with rating and/or explain changes.**

BIAS:

“The purpose of this appraisal is to form an OPINION of the subject's Market Value based on market influences current in the subject's market area. This process involves researching, evaluating and analysis of multiple properties considered to be similar to, or substitutes for, the subject, and are incorporated in this appraisal as the 'comparable' properties.

Consistent with appraisal requirements, the market area is researched based on the subject's location, plus it's physical, legal and economic characteristics. The market area is not confined to specific distances from the subject property, although close proximity is generally considered to be a more accurate indicator of the subject's Market Value. And the development of Market Value can be based on comparable property sales with extended sale dates prior to the report Effective Date without being confined to a specific date range. However, sale dates closer to the Effective Date are generally considered more accurate determinants of the current Market Value. If extended sale date properties are used, the appraiser may have included a 'market value adjustment' to compensate for the extended time period.

Text Addendum

File No. 032504A

Borrower	Client: Walsh Brothers Investments				
Property Address	62121 Aberdeen Dr				
City	Joshua Tree	County	San Bernardino	State	CA Zip Code 92252
Lender/Client					

In no case is the racial component of the market area (such as from Census Tract data), or current or future occupants of the subject property, researched or included in this analysis, or used as a basis to determine the Opinion of Market Value. Secondly, the appraiser has not based the value opinion in this report relative to any protected personal characteristics - per federal, state or local laws or regulations - of any persons connected by any means to this report - unless laws and regulations expressly permit or otherwise allow the consideration of such characteristics, the reliance on such characteristics is essential for credible assignment results, and the consideration is not based on bias, prejudice or stereotype.

The appraiser has reviewed the MLS listing sheets/photos, made drive by observations of the comparable properties and if necessary discussed with unbiased third party sources the condition and characteristics of the comparable sales/listings in this report. These details were used to help analyze quality and condition, and to make a decision about the comparable's applicability to this assignment. Each of these comparables is considered to have appropriate similarities to the subject property, and are presumed to appeal to typical buyers due to their location, design and amenities, from which the subject's Opinion of Market Value can be reported."

Subject Photo Page

Borrower	Client: Walsh Brothers Investments				
Property Address	62121 Aberdeen Dr				
City	Joshua Tree	County	San Bernardino	State	CA
				Zip Code	92252
Lender/Client					



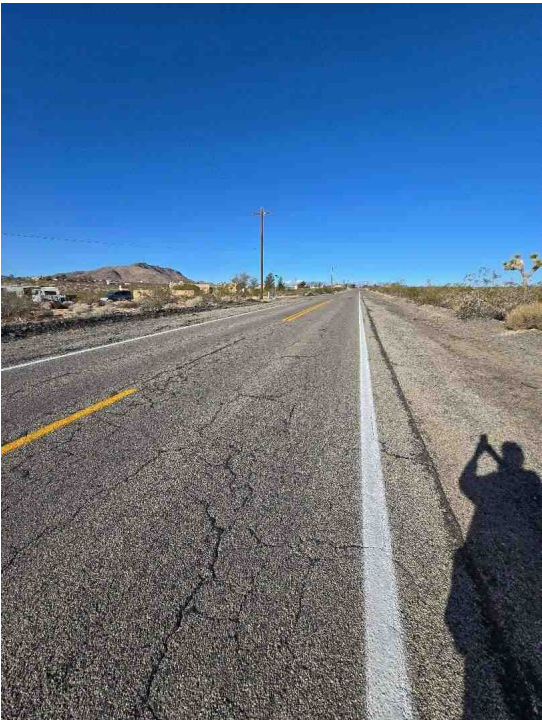
Subject

62121 Aberdeen Dr	
Sales Price	N/A
Gross Living Area	1,700
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	1.93 ac/N;Res;Des
Site	4.63 ac
Quality	Q4
Age	67

looking at the site from
the street
travel trailer in center
of photo



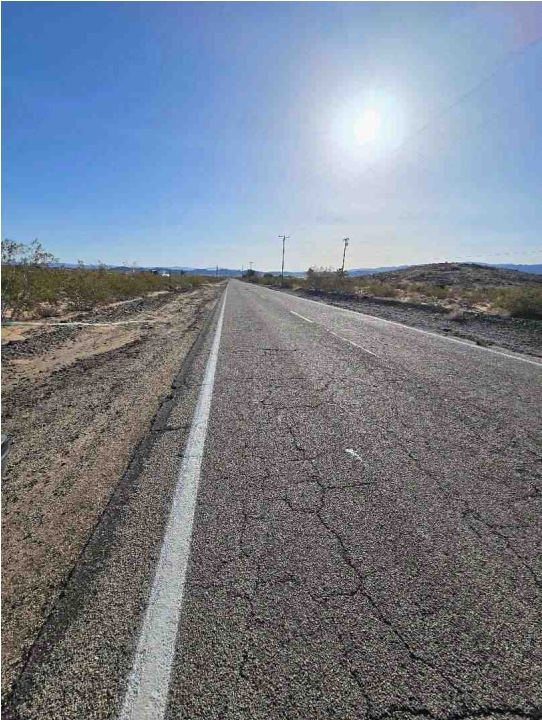
street sign



street

Subject Photo Page

Borrower	Client: Walsh Brothers Investments				
Property Address	62121 Aberdeen Dr				
City	Joshua Tree	County	San Bernardino	State	CA
				Zip Code	92252
Lender/Client					



street other direction

62121 Aberdeen Dr	
Sales Price	N/A
Gross Living Area	1,700
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	1.93 ac/N;Res;Des
Site	4.63 ac
Quality	Q4
Age	67



side street

dirt road

on left /center is a vehicle and travel trailer on the site there are people living in the trailer



Subject Photo Page

Borrower	Client: Walsh Brothers Investments				
Property Address	62121 Aberdeen Dr				
City	Joshua Tree	County	San Bernardino	State	CA
				Zip Code	92252
Lender/Client					



site from Aberdeen

62121 Aberdeen Dr	
Sales Price	N/A
Gross Living Area	1,700
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	1.93 ac/N;Res;Des
Site	4.63 ac
Quality	Q4
Age	67



side street



site with travel

trailer and building
materials on site

comparable Photo Page						
Borrower	Client: Walsh Brothers Investments					
Property Address	62121 Aberdeen Dr					
City	Joshua Tree	County	San Bernardino	State	CA	Zip Code 92252
Lender/Client						



Comparable 1

24 Del Sol Avda	
Prox. to Subject	0.47 miles NW
Sales Price	18,000
Gross Living Area	1,623
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	3.71 ac/N;Res;Des
Site	18000 sf
Quality	Q4
Age	2

all photos taken in field by appraiser, best available. Taken on different dates and with different camera.



Comparable 2

23 Del Sol Avda	
Prox. to Subject	0.39 miles NW
Sales Price	18,000
Gross Living Area	1,923
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	3.71 ac/N;Res;Des
Site	20371 sf
Quality	Q4
Age	34



Comparable 3

60786 Lynwood Rd	
Prox. to Subject	1.84 miles NW
Sales Price	50,000
Gross Living Area	1,909
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	2.43 ac/N;Res;Des
Site	15070 sf
Quality	Q4
Age	16

Comparable Photo Page						
Borrower	Client: Walsh Brothers Investments					
Property Address	62121 Aberdeen Dr					
City	Joshua Tree	County	San Bernardino	State	CA	Zip Code 92252
Lender/Client						



Comparable 4

60812 Drexel Rd
Prox. to Subject 1.65 miles W
Sales Price 32,500
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location N;Res;
View 2.32 ac/N;Res;Des
Site
Quality
Age



Comparable 5

3800 Outpost Rd
Prox. to Subject 1.11 miles SW
Sales Price 25,000
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location N;Res;
View 2.24 ac/N;Res;Des
Site
Quality
Age



Comp 6

3300 Stonehill Ave
Prox. to Subject 0.37 miles E
Sales Price 25,000
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location N;Res;
View 2.66 ac/N;Res;Des
Site
Quality
Age

Comparable Photo Page

Borrower	Client: Walsh Brothers Investments					
Property Address	62121 Aberdeen Dr					
City	Joshua Tree	County	San Bernardino	State	CA	Zip Code 92252
Lender/Client						



Comparable 7

62397 Sunny Sands Dr
Prox. to Subject 0.59 miles NE
Sale Price 29,900
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location N;Res;
View 2.92 ac/N;Res;Des
Site
Quality
Age

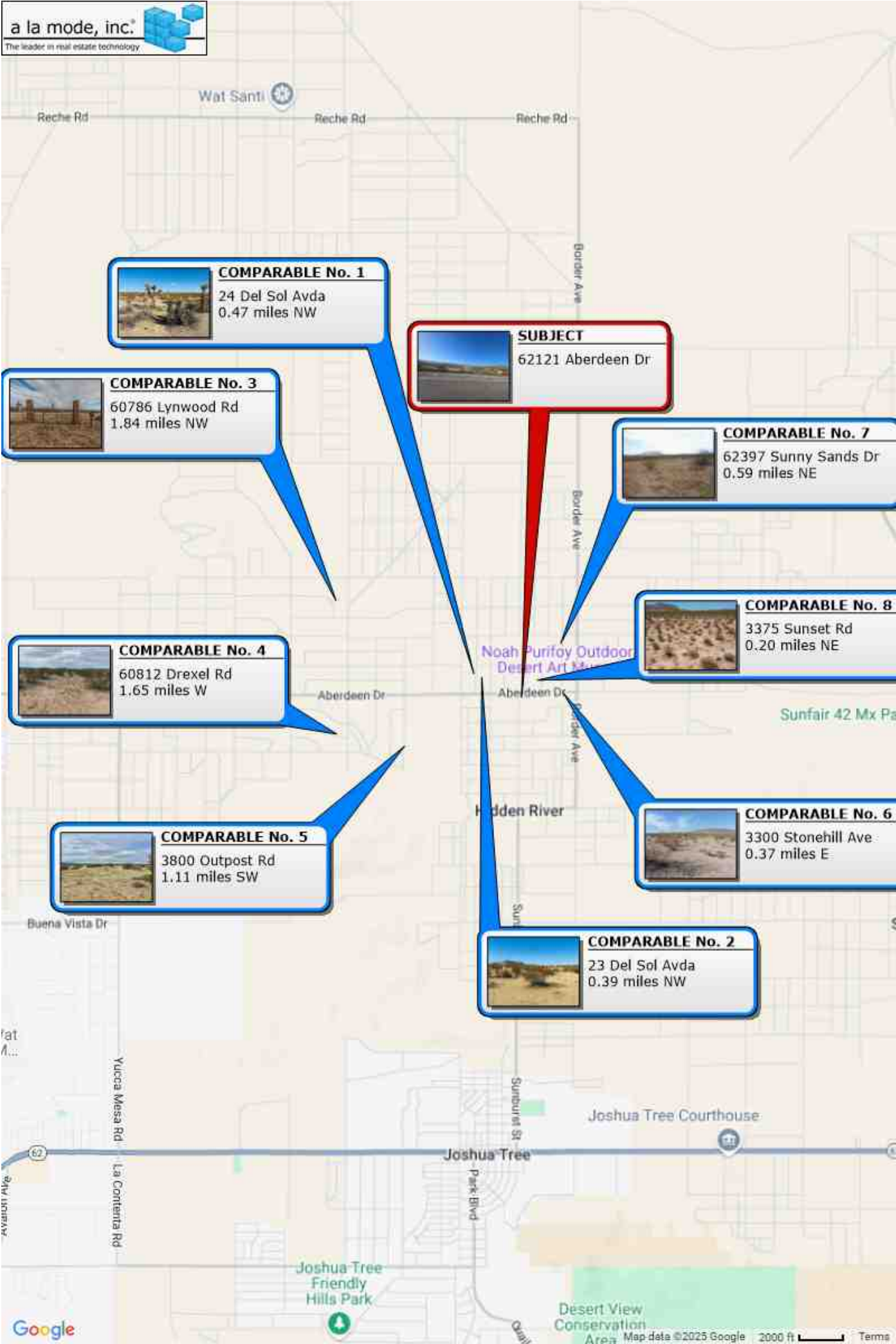
Comparable 8

3375 Sunset Rd
Prox. to Subject 0.20 miles NE
Sale Price 57,000
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location N;Res;
View 2.5 ac/N;Res;Des
Site
Quality
Age

Location Map

Borrower	Client: Walsh Brothers Investments				
Property Address	62121 Aberdeen Dr				
City	Joshua Tree	County	San Bernardino	State	CA
				Zip Code	92252
Lender/Client					

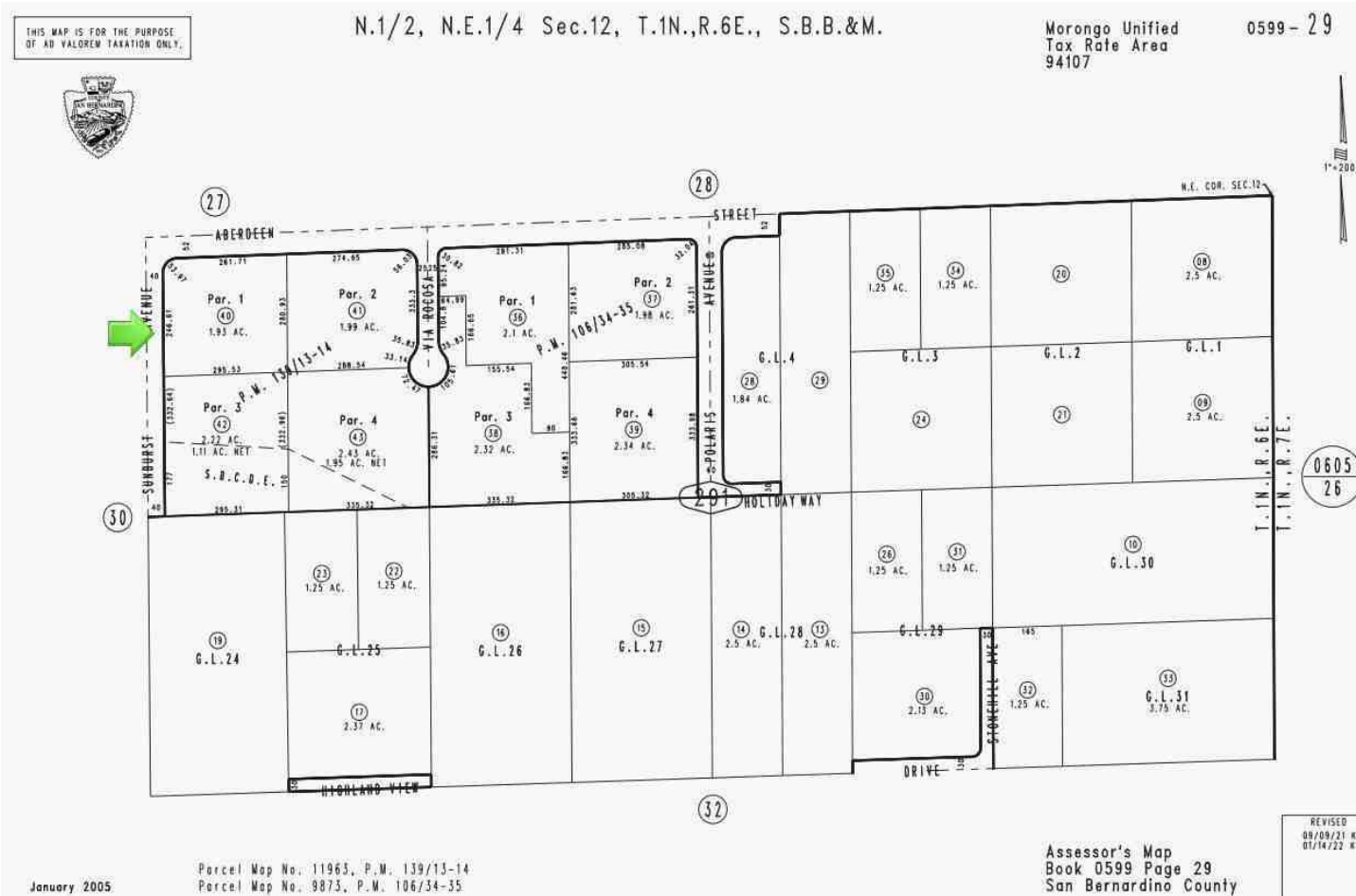
All data is in the same geographic area. No boundaries such as major boundaries were crossed. No negative area influences noted which would negatively impact marketability/value at this time. All data is in the immediate area In boundaries .



Plat Map

Borrower	Client: Walsh Brothers Investments				
Property Address	62121 Aberdeen Dr				
City	Joshua Tree	County	San Bernardino	State	CA
				Zip Code	92252
Lender/Client					

The appraiser does not survey the property and this is beyond the scope of appraisal.



FEMA map home appears to be in flood zone D

Search Results—Products for **SAN BERNARDINO COUNTY**
UNINCORPORATED AREAS

Show ALL Products »

The flood map for the selected area is number **06071C8135H**, effective on **8/28/2008**

DYNAMIC MAP

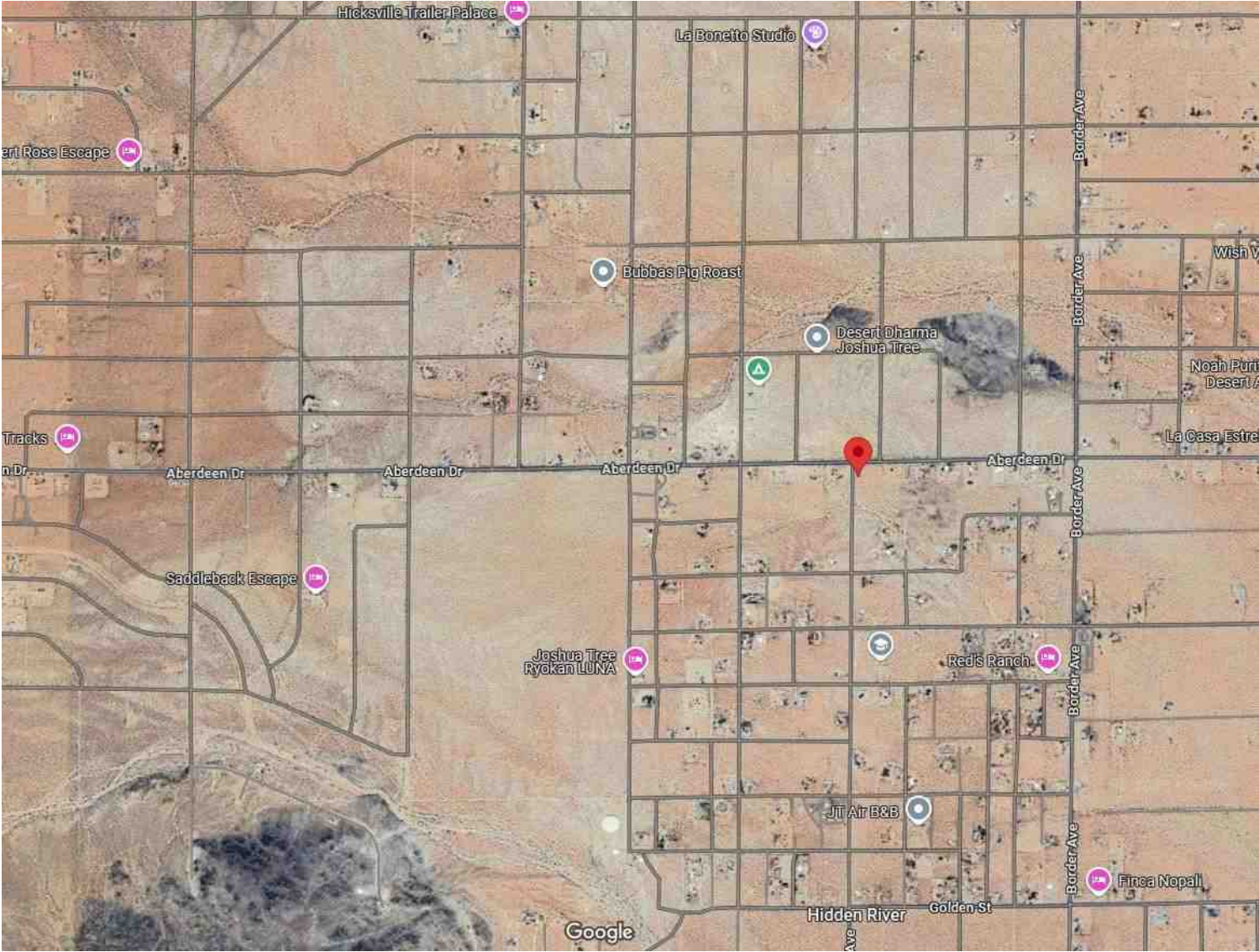


You can choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette.

Go To NFHL Viewer »

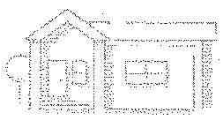


Ariel Map :Area from air - no negative area influences noted.



property profile

62121 Aberdeen Dr, Joshua Tree, CA 92252-1223, San Bernardino County - Pre-foreclosure
APN: 0599-291-40-0000 CLIP: 2524162907

	Beds	Full Baths	Half Baths	Sale Price	Sale Date
	N/A	N/A	N/A	\$6,000	06/12/2003
	Bldg Sq Ft	Lot Sq Ft	Yr Built	Type	
	408	84,070	1959	CABIN	

OWNER INFORMATION			
Owner Name	Hamlet Caan	Tax Billing Zip	92252
Mail Owner Name	Caan Hamlet	Tax Billing Zip+4	2435
Tax Billing Address	61589 Division St	Owner Occupied	No
Tax Billing City & State	Joshua Tree, CA		

COMMUNITY INSIGHTS			
Median Home Value	\$365,961	School District	MORONGO UNIFIED
Median Home Value Rating	5 / 10	Family Friendly Score	38 / 100
Total Crime Risk Score (for the neighborhood, relative to the nation)	35 / 100	Walkable Score	9 / 100
Total Incidents (1 yr)	94	Q1 Home Price Forecast	\$370,443
Standardized Test Rank	22 / 100	Last 2 Yr Home Appreciation	-3%

LOCATION INFORMATION			
Zip Code	92252	Census Tract	104.20
Zoning	JT/RL	Topography	Flat/Level
School District	Morongo	Neighborhood Code	020-020
Comm College District Code	Desert Jt	Within 250 Feet of Multiple Flood Zones	No
Location Influence	Type Unknown		

TAX INFORMATION			
APN	0599-291-40-0000	Lot	1
% Improved	6%	Water Tax Dist	Mojave Imp M
Tax Area	94107	Fire Dept Tax Dist	San Bernardino Co
Tax Appraisal Area	16		
Legal Description	PARCEL MAP 11963 PARCEL 1		

ASSESSMENT & TAX			
Assessment Year	2024	2023	2022
Assessed Value - Total	\$8,750	\$8,578	\$8,409
Assessed Value - Land	\$8,203	\$8,042	\$7,884
Assessed Value - Improved	\$547	\$536	\$525
YOY Assessed Change (\$)	\$172	\$169	
YOY Assessed Change (%)	2.01%	2.01%	

Tax Year	Total Tax	Change (\$)	Change (%)
2022	\$430		
2023	\$437	\$7	1.66%
2024	\$445	\$7	1.65%

Special Assessment	Tax Amount
Joshua Basin Wtr Stby #3	\$58.20
Mojave Wtr Bond Debt #2	\$4.81
Mojave Water Bond Debt #1	\$9.22
Co Land Use-Ehs	\$2.80
Co Ventr Control	\$2.30
Co Land Use - Swmd	\$42.57
Copper Mtn Comm College Bond	\$1.40
Morongo Unified School Bond	\$3.09
Csa 20 Park Maintenance	\$30.30
Csa 70 Tv-5	\$25.30
*sbcofire Fp-5 S Desert Zn	\$177.01

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

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.

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.

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.

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.

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.

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 residence 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM
(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

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

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

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
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
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
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
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
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
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
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
RH	USDA - Rural Housing	Sale or Financing Concessions
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
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
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
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

[illegible]

License

Borrower	Client: Walsh Brothers Investments					
Property Address	62121 Aberdeen Dr					
City	Joshua Tree	County	San Bernardino	State	CA	Zip Code 92252
Lender/Client						

