

# INVOICE

**FROM:**

JOSEPH SHAW  
 1852 CALLE BELLEZA  
 ROWLAND HTS CA 91748

Telephone Number: 626-912-0248

Fax Number:

**TO:**

JMAC LENDING

E-Mail:

Telephone Number:

Fax Number:

Alternate Number:

**INVOICE NUMBER**

13200028

**DATES**

Invoice Date: 02/27/2013

Due Date:

**REFERENCE**

Internal Order #:

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form: 13200028

Other File # on form:

Federal Tax ID:

Employer ID:

**DESCRIPTION**

Lender: FIRST GENERAL BANK Client: FIRST GENERAL BANK  
 Purchaser/Borrower: TA WEI JAO & MEI LING CHEN  
 Property Address: 18480 AGUIRO STREET  
 City: ROWLAND HEIGHTS  
 County: LOS ANGELES State: CA Zip: 91748  
 Legal Description: PLEASE SEE ATTACHED PRELIM TITLE REPORT.

**FEES**

**AMOUNT**

FULL APPRAISAL	375.00
<b>SUBTOTAL</b>	<b>375.00</b>

**PAYMENTS**

**AMOUNT**

Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
<b>SUBTOTAL</b>			
<b>TOTAL DUE</b>			<b>\$ 375.00</b>

## APPRAISAL OF REAL PROPERTY



### LOCATED AT

18480 AGUIRO STREET  
ROWLAND HEIGHTS , CA 91748  
PLEASE SEE ATTACHED PRELIM TITLE REPORT.

### FOR

FIRST GENERAL BANK  
1744 SOUTH NOGALES STREET.  
ROWLAND HTS, CA 91748

### OPINION OF VALUE

435,000

### AS OF

02/27/2013

### BY

JOSEPH J. SHAW/SCREA  
JOSEPH SHAW DBA

626-912-0248  
JSAPPRAISAL@YAHOO.COM



JOSEPH J. SHAW  
APPRAISAL SERVICE  
TEL; (626) 912-0248  
FAX (626) 912-0989

FIRST GENERAL BANK  
1744 SOUTH NOGALES STREET.  
ROWLAND HTS, CA 91748

Re: Property: 18480 AGUIRO STREET  
ROWLAND HEIGHTS , CA 91748  
Borrower: TA WEI JAO & MEI LING CHEN  
File No.: 13200028

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Joseph J. Shaw', with a long, sweeping flourish extending to the right.

JOSEPH J. SHAW/SCREA

Borrower/Client	TA WEI JAO & MEI LING CHEN	File No.	13200028
Property Address	18480 AGUIRO STREET		
City	ROWLAND HEIGHTS	County	LOS ANGELES
		State	CA
		Zip Code	91748
Lender	FIRST GENERAL BANK		

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## SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	18480 AGUIRO STREET
	Legal Description	PLEASE SEE ATTACHED PRELIM TITLE REPORT.
	City	ROWLAND HEIGHTS
	County	LOS ANGELES
	State	CA
	Zip Code	91748
	Census Tract	4087.22
	Map Reference	LA679-A7
SALES PRICE	Sale Price	\$ 435,000
	Date of Sale	02/19/2013
CLIENT	Borrower/Client	TA WEI JAO & MEI LING CHEN
	Lender	FIRST GENERAL BANK
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,200
	Price per Square Foot	\$ 362.50
	Location	N;Res;
	Age	61
	Condition	C3
	Total Rooms	5
	Bedrooms	3
	Baths	2.0
APPRAISER	Appraiser	JOSEPH J. SHAW/SCREA
	Date of Appraised Value	02/27/2013
VALUE	Final Estimate of Value	\$ 435,000

Borrower/Client	TA WEI JAO & MEI LING CHEN	File No. 13200028		
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

**APPRAISAL AND REPORT IDENTIFICATION**

This Appraisal Report is one of the following types:

- Self Contained (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Summary (A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Use (A written report prepared under Standards Rule 2-2(c) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

**Comments on Standards Rule 2-3**

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- 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.
- I have no bias with respect to the property that is the subject of this report 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 that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**Reasonable Exposure Time**

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 3-6 MONTHS

**Comments on Appraisal and Report Identification**

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

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**APPRAISER:**

Signature: 

Name: JOSEPH J. SHAW/SCREA

Designation: SCREA,SRA

Date Signed: 02/27/2013

State Certification #: AG012573

or State License #: \_\_\_\_\_

State: CA

Expiration Date of Certification or License: 11/27/2014

Effective Date of Appraisal: 02/27/2013

**SUPERVISORY APPRAISER (only if required):**

Signature: \_\_\_\_\_

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

Designation: \_\_\_\_\_

Date Signed: \_\_\_\_\_

State Certification #: \_\_\_\_\_

or State License #: \_\_\_\_\_

State: \_\_\_\_\_

Expiration Date of Certification or License: \_\_\_\_\_

Supervisory Appraiser inspection of Subject Property:

Did Not  Exterior-only from street  Interior and Exterior

Borrower/Client	TA WEI JAO & MEI LING CHEN		File No. 13200028	
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA      Zip Code 91748
Lender	FIRST GENERAL BANK			

**APPRAISAL AND REPORT IDENTIFICATION**

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- Restricted Use (A written report prepared under Standards Rule 2-2(c) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

**Comments on Standards Rule 2-3**

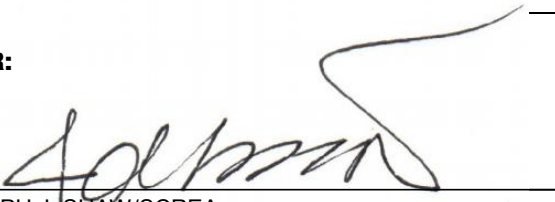
I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- 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.
- I have no bias with respect to the property that is the subject of this report 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 that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**Comments on Appraisal and Report Identification**

Note any USPAP related issues requiring disclosure and any State mandated requirements:


**APPRAISER:**

Signature:   
Name: JOSEPH J. SHAW/SCREA  
Designation: SCREA,SRA  
Date Signed: 02/27/2013  
State Certification #: AG012573  
or State License #: \_\_\_\_\_  
State: CA  
Expiration Date of Certification or License: 11/27/2014  
Effective Date of Appraisal: 02/27/2013

**SUPERVISORY APPRAISER (only if required):**

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



# Uniform Residential Appraisal Report

File # 13200028

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 18480 AGUIRO STREET City ROWLAND HEIGHTS State CA Zip Code 91748  
 Borrower TA WEI JAO & MEI LING CHEN Owner of Public Record DIHUA TRUST County LOS ANGELES  
 Legal Description PLEASE SEE ATTACHED PRELIM TITLE REPORT.  
 Assessor's Parcel # AP# 8258-016-002 Tax Year 2012 R.E. Taxes \$ 3,996  
 Neighborhood Name N/A Map Reference LA679-A7 Census Tract 4087.22  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ 0  PUD HOA \$ 0  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe)  
 Lender/Client FIRST GENERAL BANK Address 1744 SOUTH NOGALES STREET., ROWLAND HTS, CA 91748  
 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?  Yes  No  
 Report data source(s) used, offering price(s), and date(s). DOM 26;PER MLS # TR13010050,SUBJECT PROPERTY LISTED ON 01/25/2013 FOR \$449,000. CURRENT STATUS AS "PENDING SALE"

CONTRACT

I  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;PURCHASE CONTRACT INDICATED, SUBJECT CURRENTLY IN ESCROW FOR \$435,000  
 Contract Price \$ 435,000 Date of Contract 02/19/2013 Is the property seller the owner of public record?  Yes  No Data Source(s) REALQUEST  
 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  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 <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	85 %		
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	360	Low 45	Multi-Family	5 %		
Neighborhood Boundaries SUBJECT IS BOUNDED TO N BY COLIMA ROAD TO E BY NOGALES STREET TO S BY CITY LIMITS TO W BY FULLERTON ROAD.		680	High 65	Commercial	5 %		
		450	Pred. 55	Other	%		

Neighborhood Description THE NEIGHBORHOOD IS A STABLE RESIDENTIAL AREA MADE UP PREDOMINANTLY OF SINGLE FAMILY RESIDENTIAL PROPERTIES. THE LOCATION IS CLOSE TO SCHOOLS, SHOPPING, PUBLIC TRANSPORTAION AND EMPLOYMENT. THE COMMERCIAL ECONOMY OF THE AREA IS STABLE AND OF SUFFICIENT SIZE TO SUPPORT THE NEEDS OF THE COMMUNITY.  
 Market Conditions (including support for the above conclusions) THE SUBJECT IS LOCATED ON AN ESTABLISHING NEIGHBORHOOD. THE INTEREST RATES FOR FIXED AND ADJUSTABLE MORTGAGES ARE VERY FAVORABLE. TYPICAL MARKET TIME FOR HOMES IN THE AREA IS BETWEEN (3) TO (6) MONTHS.

SITE

Dimensions PLEASE SEE PLAT MAP Area 12514 sf Shape RECTANGULAR View N;Res;  
 Specific Zoning Classification LCA16000\* Zoning Description SINGLE FAMILY RESIDENCE  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe  

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/> 100 AMP/UNIT	Water	<input checked="" type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>

 FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone C FEMA Map # 0650430960B FEMA Map Date 02/18/2004  
 Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe  
 NO ADVERSE EASEMENTS, OR ENCORACHMENTS OBSERVED. NO ADVERSE SITE INFLUENCES OBSERVED.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CONCRETE/AVG	Floors	CPT/AVG
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	STUCCO/AVG	Walls	DRYWALL/AVG
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	COMPSHINGL/AVG	Trim/Finish	WOOD/AVG
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	WOOD/AVG	Bath Floor	TILE/AVG
Design (Style) TRADITION	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	ALUM,/AVG	Bath Wainscot	HRDWD/AVG
Year Built 1952	Evidence of <input type="checkbox"/> Infestation UNKNOWN	Storm Sash/Insulated	YES	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 30	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	YES	<input checked="" type="checkbox"/> Driveway # of Cars 2	
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	CONCRETE
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel GAS	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence BLOCK	<input checked="" type="checkbox"/> Garage # of Cars 2	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck SLAB	<input type="checkbox"/> Porch NONE	<input type="checkbox"/> Carport # of Cars 0	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input checked="" type="checkbox"/> Individual WIN <input type="checkbox"/> Other	<input type="checkbox"/> Pool NONE	<input type="checkbox"/> Other NONE	<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)  
 Finished area above grade contains: 5 Rooms 3 Bedrooms 2.0 Bath(s) 1,200 Square Feet of Gross Living Area Above Grade  
 Additional features (special energy efficient items, etc.). PLEASE SEE ATTACHED LISTING INFORMATION.  
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;THE SUBJECT PROPERTY CONFORMS TO NEIGHBORHOOD AND EXHIBITS AVG MAINTENANCES. YARD IMPROVEMENTS ARE IN AVG CONDITION. NO SFD FUNCTIONAL OR PHYSICAL DEFICIENCIES NOTED.  
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe  
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe



# Uniform Residential Appraisal Report

File # 13200028

There are 10 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 460,000 to \$ 550,000 .  
 There are 17 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 420,000 to \$ 480,000 .

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	18480 AGUIRO STREET ROWLAND HEIGHTS, CA 91748	19233 AGUIRO STREET ROWLAND HEIGHTS, CA 91748		18708 BARROSO STREET ROWLAND HEIGHTS, CA 91748		2737 BLAKEMAN AVENUE ROWLAND HEIGHTS, CA 91748	
Proximity to Subject		0.74 miles NE		0.42 miles NE		0.53 miles E	
Sale Price	\$ 435,000	\$ 429,000		\$ 420,000		\$ 440,000	
Sale Price/Gross Liv. Area	\$ 362.50 sq.ft.	\$ 300.63 sq.ft.		\$ 300.21 sq.ft.		\$ 354.84 sq.ft.	
Data Source(s)		MLS# H12122971 ;DOM 7		MLS# P846831 ;DOM 5		MLS# TR12144702 ;DOM 37	
Verification Source(s)		DOC# 1658672		DOC# 186712		DOC# 13218	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	0	ArmLth	0	ArmLth	0
Concessions		Conv;343000	0	Cash;0	+12,600	Conv;378000	0
Date of Sale/Time		s11/12;c10/12	0	s02/13;c01/13	0	s01/13;c12/12	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	12514 sf	7018 sf	+11,000	6350 sf	+12,000	6874 sf	+11,000
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	TRADITION	TRADITION		TRADITION		TRADITION	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	61	50	0	53	0	42	-2,000
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0	Total Bdrms. Baths	0	Total Bdrms. Baths	
Room Count	5 3 2.0	6 3 2.0	0	6 3 2.0	0	5 3 2.0	
Gross Living Area	1,200 sq.ft.	1,427 sq.ft.	-9,100	1,399 sq.ft.	-8,000	1,240 sq.ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	GOOD	GOOD		GOOD		GOOD	
Heating/Cooling	FAU/WINDOW	FAU/WINDOW		FAU/CAC	-2,000	FAU/CAC	-2,000
Energy Efficient Items	NONE	NONE		NONE		NONE	
Garage/Carport	2 CAR GAR	2 CAR GAR		2 CAR GAR		2 CAR GAR	
Porch/Patio/Deck	OPENSLAB	CV.PATIO	0	CV.PORCH	0	CV.PATIO	0
POOL,SPA	NONE	NONE		NONE		NONE	
APN	8258-016-002	8272-022-017	0	8258-003-027	0	8269-012-038	0
Net Adjustment (Total)		⊗ + □ -	\$ 1,900	⊗ + □ -	\$ 14,600	⊗ + □ -	\$ 7,000
Adjusted Sale Price of Comparables		Net Adj. 0.4 % Gross Adj. 4.7 %	\$ 430,900	Net Adj. 3.5 % Gross Adj. 8.2 %	\$ 434,600	Net Adj. 1.6 % Gross Adj. 3.4 %	\$ 447,000

SALES COMPARISON APPROACH

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

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) MLS/DATA

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) MLS/DATA

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 #1		COMPARABLE SALE #2		COMPARABLE SALE #3	
Date of Prior Sale/Transfer	07/20/2011			01/02/2013			
Price of Prior Sale/Transfer	\$415,000			\$303,000			
Data Source(s)	MLS/REALQUEST	REALQUEST		REALQUEST		REALQUEST	
Effective Date of Data Source(s)	02/27/2013	02/27/2013		02/27/2013		02/27/2013	

Analysis of prior sale or transfer history of the subject property and comparable sales **THIS APPRAISER HAS ANALYZED THE SALES TRANSACTION HISTORY FOR THE SUBJECT PROPERTY AND REPORTS NO NEGATIVE IMPACT ON THE VALUE OPINION IN THE APPRAISAL REPORT. THIS APPRISER REVIEWED THE PRIOR SALES AND TRANSFER HISTORY FOR THE SUBJECT PROPERTY AND THE COMPARABLES AND HAS CONFIRMED THEIR ACCURACY AS REFLECTED IN THIS REPORT.**

Summary of Sales Comparison Approach PLEASE SEE ATTACHED ADDENDUM.

Indicated Value by Sales Comparison Approach \$ 435,000

Indicated Value by: Sales Comparison Approach \$ 435,000 Cost Approach (if developed) \$ 440,000 Income Approach (if developed) \$

MARKET ACTIONS OF BUYERS AND SELLERS ARE BEST ANALYZED BY THE SALES COMPARISON APPROACH. THAT APPROACH IS GIVEN GREATEST WEIGHT IN THE RECONCILIATION. THE COST APPROACH PROVIDES CONFIRMATION OF VALUE ONLY. THE INCOME APPROACH WAS NOT DEVELOPED. .

RECONCILIATION

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: **THIS IS A SUMMARY REPORT OF A LIMITED APPRAISAL AS DEFINED BY SR2-2(b) USPAP.**

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 \$ 435,000 , as of 02/27/2013 , which is the date of inspection and the effective date of this appraisal.

# Uniform Residential Appraisal Report

File # 13200028

ADDITIONAL COMMENTS

**HVCC VERIFICATION:**

NO EMPLOYEE, DIRECTOR, OFFICER, OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS 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 OF IN ANY OTHER MANNER. I REPRESENT AND WARRANT THAT, AS OF THE DATE OF THIS REPORT, I HAVE HAD NO CONTACT WITH ANYONE THAT WOULD IN ANY WAY BE CONSTRUED AS A VIOLATION OF THE **HOME VALUATION CODE OF CONDUCT**; THE ONLY INDIVIDUALS WITH WHOM I HAVE HAD ANY CONTACT REGARDING MY PREPARATION OF THIS REPORT HAVE BEEN LIMITED TO REPRESENTATIVES OF FIRST GENERAL BANK AND THE DESIGNATED INDIVIDUAL REQUIRED FOR ENTRY INTO THE SUBJECT PROPERTY FOR PURPOSES OF INSPECTION. NO AGENT OR REPRESENTATIVE OF LENDER/CLIENT WHOSE NAME APPEARS ON THE FIRST PAGE OF THIS REPORT HAS CONTACTED ME DIRECTLY AND I AM OBLIGATED TO AND WOULD REPORT ANY SUCH UNAUTHORIZED CONTACT, WHETHER IN PERSON, BY PHONE, OR ELECTRONICALLY, TO FIRST GENERAL BANK. IMMEDIATELY.

**INDEPENDENT CONTRACTOR FOR :**

I AM AN INDEPENDENT CONTRACTOR ENGAGED BY FIRST FIRST GENERAL BANK TO COMPLETE THIS ASSIGNMENT; I AM NOT AN EMPLOYEE OF, NOR DO I HAVE AN INTEREST IN, FIRST GENERAL BANK.

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 ESTIMATED VIA EXTRACTION METHOD DUE TO A SCARCITY OF COMPARABLE VACANT LAND SALES.	
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....		=\$ 280,000
Source of cost data MARSHALL/SWIFT	DWELLING 1,200 Sq.Ft. @ \$ 110.00 .....		=\$ 132,000
Quality rating from cost service AVG Effective date of cost data 02/12/2013	0 Sq.Ft. @ \$ .....		=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPENSLAB,BUITLIN .....		=\$ 20,000
SEE ATTACHED SKETCH FUNCTION: NONE	Garage/Carport 360 Sq.Ft. @ \$ 55.00 .....		=\$ 19,800
ECONOMIC :NONE	Total Estimate of Cost-New .....		=\$ 171,800
<b>LAND VALUE IS DERIVED BY THE EXTRACTION METHOD. THE LAND TO VALUE RATIO OVER 30% WHICH IS TYPICAL FOR THE AREA.</b>	Less Physical Functional External		
REPRODUCTION COSTS WERE BASED ON MARSHALL/SWIFT & APPRAISER'S OWN OBSERVATION OF MARKET REACTION TO SUCH COST.	Depreciation 31,800 .....		=\$ ( 31,800)
	Depreciated Cost of Improvements .....		=\$ 140,000
	"As-is" Value of Site Improvements .....		=\$ 20,000
Estimated Remaining Economic Life (HUD and VA only) 45 Years	<b>INDICATED VALUE BY COST APPROACH</b> .....		<b>=\$ 440,000</b>

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)		
Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)		

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)		
Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> 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		
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 existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.		
Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source		
Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.		
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.		
Describe common elements and recreational facilities.		

# Uniform Residential Appraisal Report

File # 13200028

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 the 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.

# Uniform Residential Appraisal Report

File # 13200028

**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.

# Uniform Residential Appraisal Report

File # 13200028

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 JOSEPH J. SHAW/SCREA  
 Company Name JOSEPH SHAW DBA  
 Company Address ROWLAND HEIGHTS CA 91748  
 Telephone Number 626-912-0248  
 Email Address JSAPPRAISAL@YAHOO.COM  
 Date of Signature and Report 02/27/2013  
 Effective Date of Appraisal 02/27/2013  
 State Certification # AG012573  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State CA  
 Expiration Date of Certification or License 11/27/2014

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

**ADDRESS OF PROPERTY APPRAISED**  
18480 AGUIRO STREET  
ROWLAND HEIGHTS , CA 91748  
**APPRAISED VALUE OF SUBJECT PROPERTY \$** 435,000  
**LENDER/CLIENT**  
 Name No AMC  
 Company Name FIRST GENERAL BANK  
 Company Address 1744 SOUTH NOGALES STREET. ,  
ROWLAND HTS, CA 91748  
 Email Address VCHANG@FGBUSA.COM

**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 # 13200028

	FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6			
Address	18480 AGUIRO STREET ROWLAND HEIGHTS, CA 91748		3001 BLANDFORD DRIVE ROWLAND HEIGHTS, CA 91748			18652 BELLORITA STREET ROWLAND HEIGHTS, CA 91748						
Proximity to Subject			0.59 miles SE			0.47 miles NE						
Sale Price	\$ 435,000		\$ 438,000			\$ 550,000			\$			
Sale Price/Gross Liv. Area	\$ 362.50 sq.ft.		\$ 349.56 sq.ft.			\$ 278.62 sq.ft.			\$ sq.ft.			
Data Source(s)			MLS# W11145546 ;DOM 434			MLS3 P846639 ;DOM 35						
Verification Source(s)			DOC# 260313			(626) 672-6253						
VALUE ADJUSTMENTS	DESCRIPTION		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		
Sales or Financing			ArmLth	0		ArmLth	0					
Concessions			Conv;301000	0			0					
Date of Sale/Time			s02/13;c01/13	0		c02/13	-16,500					
Location	N;Res;		N;Res;			N;Res;						
Leasehold/Fee Simple	Fee Simple		FEE SIMPLE			FEE SIMPLE						
Site	12514 sf		6966 sf			6111 sf						
View	N;Res;		N;Res;			N;Res;						
Design (Style)	TRADITION		TRADITION			TRADITION						
Quality of Construction	Q3		Q3			Q3						
Actual Age	61		40			53						
Condition	C3		C3			C3						
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
Room Count	5	3	2.0	6	4	2.0	7	4	2.1			
Gross Living Area	1,200 sq.ft.		1,253 sq.ft.			1,974 sq.ft.			sq.ft.			
Basement & Finished Rooms Below Grade	0sf		0sf			0sf						
Functional Utility	GOOD		GOOD			GOOD						
Heating/Cooling	FAU/WINDOW		FAU/CAC			FAU/CAC						
Energy Efficient Items	NONE		NONE			NONE						
Garage/Carport	2 CAR GAR		2 CAR GAR			2 CAR GAR						
Porch/Patio/Deck	OPENSLAB		CV.PORCH			CV.PATIO			0			
POOL,SPA	NONE		NONE			NONE						
APN	8258-016-002		8269-025-033			8253-019-025			0			
Net Adjustment (Total)			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 4,900			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -38,000			<input type="checkbox"/> + <input type="checkbox"/> - \$			
Adjusted Sale Price of Comparables			Net Adj. 1.1 % Gross Adj. 3.9 % \$ 442,900			Net Adj. 6.9 % Gross Adj. 11.6 % \$ 512,000			Net Adj. % Gross Adj. % \$			
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 # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6			
Date of Prior Sale/Transfer	07/20/2011											
Price of Prior Sale/Transfer	\$415,000											
Data Source(s)	MLS/REALQUEST		MLS/REALQUEST			REALQUEST						
Effective Date of Data Source(s)	02/27/2013		02/27/2013			02/27/2013						
Analysis of prior sale or transfer history of the subject property and comparable sales												
Analysis/Comments												

SALES COMPARISON APPROACH

SALE HISTORY

ANALYSIS / COMMENTS

## 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

<b>Abbreviation</b>	<b>Full Name</b>	<b>Fields Where This Abbreviation May Appear</b>
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

<b>Abbreviation</b>	<b>Full Name</b>	<b>Fields Where This Abbreviation May Appear</b>

# Market Conditions Addendum to the Appraisal Report

File No. 13200028

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 **18480 AGUIRO STREET** City **ROWLAND HEIGHTS** State **CA** ZIP Code **91748**

Borrower **TA WEI JAO & MEI LING CHEN**

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	8	5	4	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.33	1.67	1.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	15	12	10	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	11.3	7.2	7.5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	444,200	448,333	448,750	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	99	65	78	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	456,385	461,533	461,487	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	105	95	79	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	97.33%	97.14%	97.24%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **SELLER CONCESSIONS TRENDS FOR THE PAST 12 MONTHS HAVE HELD STABLE FROM 0-3%. CLOSING COSTS TRENDS ARE TYPICAL AT 0-3% AND HAVE ALSO HELD STABLE OVER THE PAST 12 MONTHS. CURRENT OUTLOOK IS PROJECTED TO HOLD STABLE.**

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). **REO SALES ARE PREVELANT IN THE SUBJECT'S MARKET. REO COMPARABLES TEND TO SELL OVER ARMS-LENGTH LISTINGS AS THEY ARE PRICED BELOW CURRENT COMPS FOR A QUICK SALE. CURRENT REO ACTIVITY IS PROJECT TO INCREASE IN 2009 PER DATA QUICK.**

Cite data sources for above information. **THE DATA SOURCES UTILIZED FOR THE ABOVE INFORMATION IS MULTIPLE LISTING SERVICES AND REALQUEST.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. **THE LISTING INVENTORY COMPARED TO THE NUMBER OF CLOSED SALES WITHIN THE PAST YEAR, DECREASE IN REO ACTIVITY, INCREASING POOL OF BUYER'S/BORROWERS, AND THE INCREASE IN THE MEDIAN SALES PRICES ARE A CLEAR INDICATION OF STABILIZING VALUES IN THE SUBJECT NEIGHBORHOOD.**

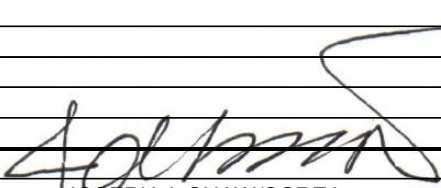
**If the subject is a unit in a condominium or cooperative project, complete the following:**

**Project Name:**

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

Are foreclosure sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

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

Signature 	Signature
Appraiser Name <b>JOSEPH J. SHAW/SCREA</b>	Supervisory Appraiser Name
Company Name <b>JOSEPH SHAW DBA</b>	Company Name
Company Address <b>ROWLAND HEIGHTS CA 91748</b>	Company Address
State License/Certification # <b>AG012573</b> State <b>CA</b>	State License/Certification # State
Email Address <b>JSAPPRAISAL@YAHOO.COM</b>	Email Address

**Supplemental Addendum**

File No. 13200028

Borrower/Client	TA WEI JAO & MEI LING CHEN				
Property Address	18480 AGUIRO STREET				
City	ROWLAND HEIGHTS	County	LOS ANGELES	State	CA Zip Code 91748
Lender	FIRST GENERAL BANK				

**PURPOSE AND ITENDED USE OF THE REPORT:**

The purpose of this appraisal report is to develop an opinion of market value for the subject proeprty. The intended use of this appraisal report is to assist the client in evaluating the subject property as collateral for lending purposes.

**COMMENT IF THE SUBJECT IS LOCATED WITHIN APPRAISER'S NORMAL COVERAGE.**

1nd am confident that I am qualified to conduct this appraisal.

**COMMENTS THE NUMBER OF YEARS THE APPRAISER HAS SERVICED THE SUBJECT MARKET AREA.**

I have been appraising in the greater los angeles area for over 25 years. Most of my experience has been in the area of the subject's market, East San Gabriel Valley, I am familiar the varied neighborhood within the city of Rowland Heights.

**COMMENT ON SALES COMPARISON:**

ALL COMPARABLES WERE VERIFIED CLOSED WITH REAL DATA AND ARE CONSIDERED TO BE THE MOST SIMILAR AVAILABLE AT THE TIME OF INSPECTION. THE REPORTED DATE OF SALE IS THE DATE OF RECORDING. SALES DATA WAS VERIFIED WITH MLS, AND PERSONAL INTERVIEW WITH OWNER, WHENEVER POSSIBLE. IF THE APPRAISER HAD NOTICED ANY DIFFERENCES IN SALE INFORMATION BETWEEN ASSESSOR'S RECORDS AND MLS RECORDS, THE APPRAISER WILL MAKE EVERY EFFORT TO VERIFY THE INFORMATION CONTAINED IN THIS REPORT. HOWEVER, ANY DISCREPANCES, WHICH COULD NOT BE FULLY VERIFIED, THE APPRAISER WOULD RELY ON THE LISTING AGENT'S INFORMATION.

THE DATA USED WERE THE BEST INFORMATION AVAILABLE AT THE TIME OF INSPECTION. THE APPRAISER CONSIDERS THE DATA USED IS BOTH REASONABLE AND SUPPORTABLE FOR THE SUBJECT PROPERTY.

**SALES WERE ADJUSTED BASED ON :**

\$2.00/OF LOT AREA.  
\$40.00/OF GLA

**FINAL RECONCILIATION**

After adjusting for difference, the indicated value for the subject ranges from \$430,900 to \$512,000 the estimated market value for the subject at \$435,000 is bracketed by all comparable sales price and indicated value range appears to be reasonable and is adequately supported by the market data presented here.

## MULTI-PURPOSE SUPPLEMENTAL ADDENDUM FOR FEDERALLY RELATED TRANSACTIONS

13200028

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), the Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal Reserve.

**This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those sections and statements which have been marked by the appraiser apply to the property being appraised.**

**PURPOSE, INTENDED USE & INTENDED USER(S) OF APPRAISAL**

The purpose of the appraisal is to estimate the market value as defined herein, or  \_\_\_\_\_  
 Intended use of the appraisal report: \_\_\_\_\_  
 Intended user(s) of the appraisal report (by name or type): \_\_\_\_\_  
 This is a federally related transaction.

**EXTENT OF APPRAISAL PROCESS**

The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.  
 The Reproduction/Replacement Cost is based on: MARSHALL/SWIFT, supplemented by the appraiser's knowledge of the local market.  
 Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.  
 The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be applicable. For this reason, the Income Approach was not used.  
 The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.  
 For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.

**FEMA FLOOD HAZARD DATA**     Flood map is attached

Subject property is not located in a FEMA Special Flood Hazard Area.  
 Subject property is located in a FEMA Special Flood Hazard Area.

Zone	FEMA Map/Panel #	Map Date	Name of Community
C	0650430960B	02/18/2004	

The community does not participate in the National Flood Insurance Program.  
 The community does participate in the National Flood Insurance Program.  
 It is covered by a regular program.  
 It is covered by an emergency program.  
 Analysis/Comments: \_\_\_\_\_

**CURRENT SALES CONTRACT**

The subject property is currently not under contract.  
 The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section.  
 The contract and/or escrow instructions were reviewed. The following summarizes the contract:

Contract Date	Amendment Date	Contract Price	Seller	Owner of Record
2/19/2013		435,000	DIHUA TRUST	DIHUA TRUST

The contract indicated that personal property was not included in the sale.  
 The contract indicated that personal property was included. It consisted of \_\_\_\_\_ . Estimated contributory value is \$ \_\_\_\_\_  
 Personal property was not included in the final value estimate.  
 Personal property was included in the final value estimate.  
 The contract indicated no financing concessions or other incentives.  
 The contract indicated the following concessions or incentives: \_\_\_\_\_  
 If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.  
 Analysis/Comments: \_\_\_\_\_

**MARKET OVERVIEW** Include an explanation of current market conditions and trends.

3-6 MONTH is considered a reasonable exposure time for the subject property at a value range of \$ 460,000 to \$ 550,000  
 Analysis/Comments: \_\_\_\_\_

26 DAYS is estimated to be the marketing time for the subject property.  
 Analysis/Comments: \_\_\_\_\_

Marketing Factors: \_\_\_\_\_

**SUBJECT PROPERTY OFFERING INFORMATION**

According to MLS/DATA the subject property:

has not been offered for sale in the past:  30 days  1 year  3 years.  
 is currently offered for sale for \$ 435,000.  
 was offered for sale within the past:  30 days  1 year  3 years for \$ \_\_\_\_\_.  
 Offering information was considered in the final reconciliation of value.  
 Offering information was not considered in the final reconciliation of value.  
 Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.

Analysis/Comments: \_\_\_\_\_

**SALE/TRANSFER HISTORY & ANALYSIS OF SUBJECT PROPERTY**

According to the following data source(s): REALQUEST, the subject property:

Has not transferred  in the past one year.  in the past three years.  in the past five years.  
 Has transferred  in the past one year.  in the past three years.  in the past five years.  
 All prior sales or transfers occurring in the past 3 years prior to the Effective Date of Appraisal are listed below.

Date of Sale/Transfer	Price of Sale/Transfer	Seller	Buyer	Data Source(s)	Effective Date of Data Sources
07/20/2011	\$415,000	KANG	LEUNG	MLS/REALQUEST	02/27/2013

Subject Sale/Transfer History Analysis/Comments: \_\_\_\_\_

**SALE/TRANSFER HISTORY & ANALYSIS OF COMPARABLE SALES**

According to the following data source(s): REALQUEST, all prior sales or transfers occurring in the past 3 year prior to the most recent date of sale or transfer are listed below.

PRIOR SALE/TRANSFER #	COMPARABLE # 1	COMPARABLE # 2	COMPARABLE # 3
Date of Sale or Transfer	01/02/2013	NO PRIOR SALE WAS	NO PRIOR SALE WAS
Price of Sale or Transfer	\$303,000	RECORDED IN PST 3 YRS	RECORDED IN PST 3 YRS
Seller			
Buyer			
Data Source(s)			
Effective Date of Data Source(s)			
PRIOR SALE/TRANSFER #	COMPARABLE # 4	COMPARABLE # 5	COMPARABLE # 6
Date of Sale or Transfer	NO PRIOR SALE WAS	NO PRIOR SALE WAS	
Price of Sale or Transfer	RECORDED IN PST 3 YRS	RECORDED IN PST 3 YRS	
Seller			
Buyer			
Data Source(s)			
Effective Date of Data Source(s)			

Comparables Sale/Transfer History Analysis/Comments: \_\_\_\_\_

**ADDITIONAL CERTIFICATIONS****The Appraiser certifies and agrees that:**

- (1) The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP").
- (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- (3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.

 **ENVIRONMENTAL LIMITING CONDITIONS**

The appraiser's opinion of value is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.

 **HIGHEST & BEST USE ANALYSIS**

Analysis/Comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

As Vacant: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

As Improved: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

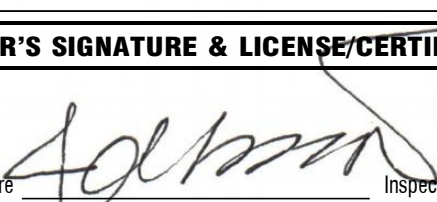
 **EFFECTIVE DATE OF APPRAISAL** (if not current, see comments).

This appraisal report reflects the following value:  Current  Retrospective  Prospective  
 Effective Date of the Appraisal: 02/27/2013  
 Comments on the Effective Date \_\_\_\_\_  
 \_\_\_\_\_

 **ADDITIONAL COMMENTS**

DIGITAL SIGNATURE WAS SECURED BY PASSWORD.  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

 **APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION**

Appraiser's Signature  Inspection Date 02/27/2013 Signed Date 02/27/2013  
 Appraiser's Name JOSEPH J. SHAW/SCREA Phone # 626-912-0248  
 State CA  License or  Certification # AG012573 Exp. 11/27/2014 Tax ID # \_\_\_\_\_  
 Appraiser is certified under the following CE program(s): \_\_\_\_\_

 **CO-SIGNING APPRAISER'S CERTIFICATION**

- The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.
- The co-signing appraiser has not personally inspected the interior of the subject property and:
- has not inspected the exterior of the subject property and all comparable sales listed in the report.
- has inspected the exterior of the subject property and all comparable sales listed in the report.
- The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.
- The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.

 **CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION**

Co-Signing Appraiser's Signature \_\_\_\_\_ Inspection Date \_\_\_\_\_ Signed Date \_\_\_\_\_  
 Co-Signing Appraiser's Name \_\_\_\_\_ Phone # \_\_\_\_\_  
 State \_\_\_\_\_  License or  Certification # \_\_\_\_\_ Exp. \_\_\_\_\_ Tax ID # \_\_\_\_\_  
 Co-Signing Appraiser is certified under the following CE program(s): \_\_\_\_\_



**ADDITIONAL CERTIFICATION**

Borrower/Client	TA WEI JAO & MEI LING CHEN			File No.	13200028
Property Address	18480 AGUIRO STREET				
City	ROWLAND HEIGHTS	County	LOS ANGELES	State	CA Zip Code 91748
Lender	FIRST GENERAL BANK				

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

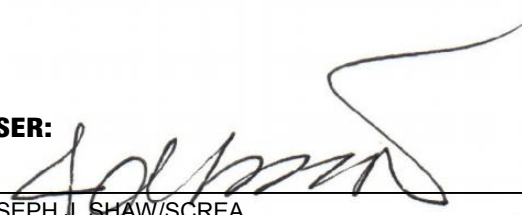
1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items or 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, professional analyses, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form. 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 limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions and conclusions.
4. I have no present or prospective interest in the property that is the subject of this report, and no personal interest with respect to the parties involved. 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 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. 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.
7. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice 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 the 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 made a personal inspection of the property that is the subject of this 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. No one provided significant professional assistance to the person signing this report.

If I relied on significant professional assistance from any 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.

Total Rooms \_\_\_\_\_

Gross Living Area \_\_\_\_\_

**APPRAISER:**

Signature:   
Name: JOSEPH J. SHAW/SCREA  
Date Signed: 02/27/2013  
State Certification #: AG012573  
or State License #: \_\_\_\_\_  
State: CA  
Expiration Date of Certification or License: 11/27/2014

**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

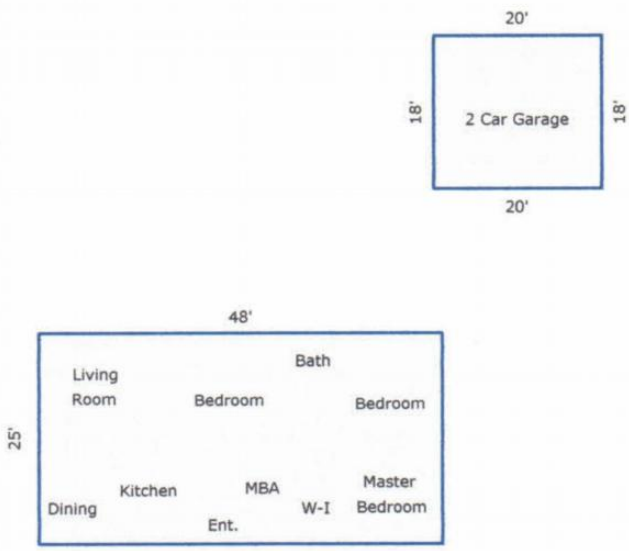
### Building Sketch

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

### SKETCH/AREA TABLE ADDENDUM

SUBJECT	Property Address	18480 AGUIRO STREET		
	City	ROWLAND HTS	State	CA Zip 91748
	Borrower			
	Lender/Client			
Appraiser Name				

IMPROVEMENTS SKETCH



Scale: 1 = 20

AREA CALCULATIONS

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1200.0	1200.0
GAR	Garage	360.0	360.0
Net LIVABLE Area		(rounded)	1200

LIVING AREA BREAKDOWN		
Breakdown	Subtotals	
First Floor	48.0 x 25.0	1200.0
1 Item	(rounded)	1200



**Subject Photo Page**

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

**Subject Front**

18480 AGUIRO STREET  
 Sales Price 435,000  
 Gross Living Area 1,200  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 12514 sf  
 Quality Q3  
 Age 61

**Subject Rear****Subject Street**



**Subject Interior Photo Page**

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

**Garage**

18480 AGUIRO STREET  
Sales Price 435,000  
Gross Living Area 1,200  
Total Rooms 5  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location N;Res;  
View N;Res;  
Site 12514 sf  
Quality Q3  
Age 61

**Site****Excessed Land**

**Subject Interior Photo Page**

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

**Living Room**

18480 AGUIRO STREET  
 Sales Price 435,000  
 Gross Living Area 1,200  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 12514 sf  
 Quality Q3  
 Age 61

**Kitchen****Dining Room**

**Subject Interior Photo Page**

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

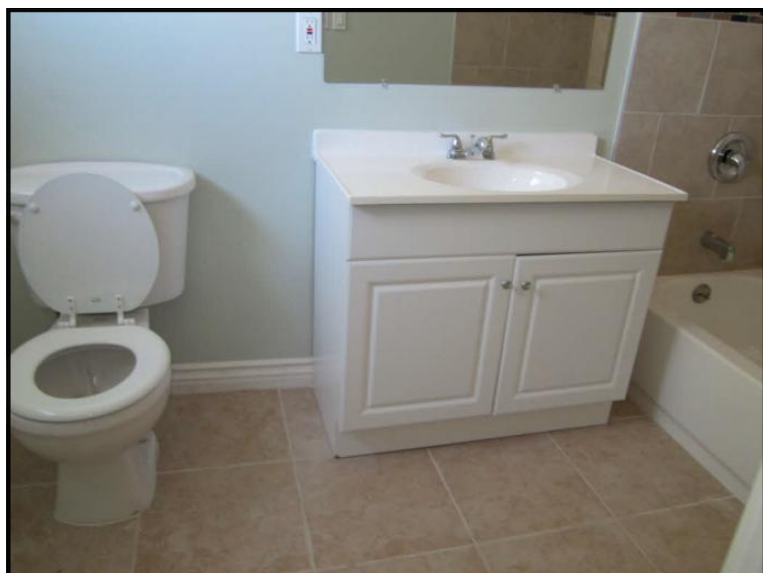


**Bathroom(1)**

18480 AGUIRO STREET  
 Sales Price 435,000  
 Gross Living Area 1,200  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 12514 sf  
 Quality Q3  
 Age 61



**Bedroom**



**Bathroom(2)**



**Comparable Photo Page**

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

**Comparable 1**

19233 AGUIRO STREET  
 Prox. to Subject 0.74 miles NE  
 Sales Price 429,000  
 Gross Living Area 1,427  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 7018 sf  
 Quality Q3  
 Age 50

**Comparable 2**

18708 BARROSO STREET  
 Prox. to Subject 0.42 miles NE  
 Sales Price 420,000  
 Gross Living Area 1,399  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 6350 sf  
 Quality Q3  
 Age 53

**Comparable 3**

2737 BLAKEMAN AVENUE  
 Prox. to Subject 0.53 miles E  
 Sales Price 440,000  
 Gross Living Area 1,240  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 6874 sf  
 Quality Q3  
 Age 42

**Comparable Photo Page**

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

**Comparable 4**

3001 BLANDFORD DRIVE  
 Prox. to Subject 0.59 miles SE  
 Sales Price 438,000  
 Gross Living Area 1,253  
 Total Rooms 6  
 Total Bedrooms 4  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 6966 sf  
 Quality Q3  
 Age 40

**Comparable 5**

18652 BELLORITA STREET  
 Prox. to Subject 0.47 miles NE  
 Sales Price 550,000  
 Gross Living Area 1,974  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View N;Res;  
 Site 6111 sf  
 Quality Q3  
 Age 53


**Comparable 6**

Prox. to Subject  
 Sales Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age



**License**

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			



## REAL ESTATE APPRAISER LICENSE

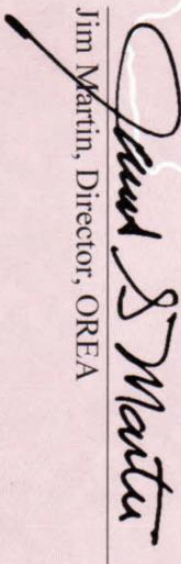
Joseph J. Shaw

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

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

OREA APPRAISER IDENTIFICATION NUMBER: AG 012573

Effective Date: November 28, 2012  
 Date Expires: November 27, 2014

  
 Jim Martin, Director, OREA

3001657

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

**E&O Insurance**

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

**LLOYD'S****CERTIFICATE OF INSURANCE  
Real Estate Appraisers E&O Program**

effected with certain Underwriters at Lloyd's, London  
for the Members of the Five Star Realty, Inc. Purchasing Group

CERTIFICATE NO. 12REALPF-00044

BINDING AUTHORITY: B0702BB013810b

THIS CERTIFICATE OF INSURANCE IS ISSUED AS NOTICE OF INSURANCE FOR THE INDIVIDUAL INSURED REFERENCED HEREIN AND ANY OTHER APPLICABLE INSURED AS DEFINED IN THE MASTER POLICY AND IN ACCORDANCE WITH THE APPLICATION WHICH ATTACHES TO AND FORMS A PART OF THE CONTRACT. THIS CERTIFICATE, THE INSURANCE POLICY ISSUED AS THE MASTER POLICY AND THE APPLICATION FOR THE INDIVIDUAL INSURED FORM THE ENTIRE CONTRACT WITH RESPECT TO THE INDIVIDUAL INSURED AND ANY OTHER APPLICABLE INSURED. THIS CERTIFICATE IS FURNISHED IN ACCORDANCE WITH AND IN ALL RESPECTS IS SUBJECT TO THE TERMS OF THE MASTER POLICY AND, IF APPLICABLE, REPLACES ANY CERTIFICATE PREVIOUSLY ISSUED TO THE INDIVIDUAL REFERENCE HEREIN.

This document is to notify the Members named below (the "Insured") that the following insurance has been effected with certain Underwriters at Lloyd's, London (not incorporated) (The "Underwriters") for the Coverage Period specified below under the Master Policy specified below (the "Master Policy") issued to the Master Policyholder.

The insurance is provided under the Master Policy and is in accordance with the terms of the Master Policy, a copy of which is attached hereto.

- Item 1a. **Insured Member:** Joseph J Shaw SHAW&39;S INVESTMENT CO.  
**Mailing Address:** 1852 Calle Belleza, Rowland Heights, CA 91748
- Item 1b. **Name of Master Policyholder:** Members of the Five Star Realty, Inc. Purchasing Group  
**Mailing Address:** 1230 E. Diehl Road - Suite 350  
Naperville, IL 60563  
**Master Policy Number:** MPREA-2012
- Item 2. **PERIOD OF INSURANCE:** **FROM:** 12/16/2012 **TO:** 12/16/2013  
12:01AM STANDARD TIME AT THE ADDRESS SHOWN IN NUMBER 1 ABOVE.
- Item 3. **LIMIT OF LIABILITY:** a) \$ 1,000,000 **Each Claim, Includes Claims Expenses**  
b) \$ 1,000,000 **Annual Aggregate, Includes Claims Expenses**
- Item 4. **DEDUCTIBLE:** \$ 1,000 **Each Claim deductible - Includes Claims Expenses**
- Item 5. **PREMIUM U. S.:** \$ 586.00 Gross Premium  
\$ 17.58 CA Surplus Lines Tax  
\$ 1.47 CA Stamp Tax  
\$ 50.00 Processing Fee  
\$ 655.05 Total Premium
- Item 6. **RETROACTIVE DATE:** 12/16/2011
- Item 7. **NOTICE OF CLAIM TO:** Premier Claims Management, LLC  
2020B North Tustin Avenue  
Santa Anna, CA 92705  
888-683-2266 (p)  
866-885-4047 (f)  
[www.premierclaimsllc.com](http://www.premierclaimsllc.com)
- In the event of a claim under the Master Policy or any circumstances likely to give rise to a claim, the Insured shall have the duty to immediately give notice to the entity specified above.*
- Item 8. **NOTICE OF ELECTION:** 5 Star Professional Programs  
1230 E. Diehl Road - Suite 350 Naperville, IL 60563  
Tel: 312/855-2045 Fax: 866/720-5003

SPECIAL CONDITIONS: as per attached form list

ARK 2010 Cert Date Typed: 11/16/2012  
V. (09/11)

  
Correspondent



### Subject Listing Information

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

CRMLS Matrix

<http://mrmlsmatrix.com/Matrix/Printing/PrintOptions.aspx?c=AAE...>

#### Residential Agent 1 Page

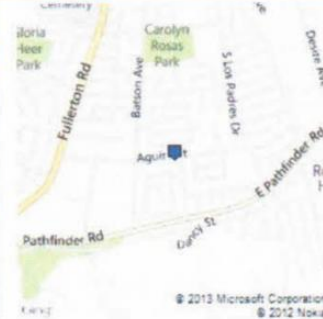
18480 Aguiro ST, Rowland Heights 91748

652 - Rowland Heights

Status:	Pending Sale	ML#:	TR13010050	APN:		List Price:	\$449,000
List Contract:	01/25/2013	PType:	Single Family Residence(D)	\$/Sqft:	\$366.53	Orig. Price:	\$469,000

Br/Ba (F,T,H,Q):	3 / 2, 0, 0, 0
Sqft (Src):	1,225 (Assessor)
Ac/LotSqft (Src):	0.287/12,514 (#
Year Built:	1952(ASR)
DOM/CDOM:	26/26
Map Book:	
Stories:	One Level
Assoc Dues1&2:	
Units in Bldg:	1
Land Free/Lse:	Fee
Garage Spaces:	2
School Dist:	
Sale Type:	Standard
Lse?: N AC: Y 55+: N Patic	
View: N Pool: N FP: N Hors	



#### Description

BIG LOT.....a lot of room for addition..... or.....build your dream home or build your swimming pool and still have a big back yard.....or maybe ask city for addition: freeway, markets and restaurants..... Property ready to move-in. new designer colors paint inside and outside, new carpet, new floor tiles, granite kitchen coun new showers faucets, new baths faucets, new baths sinks, new closet doors, big walkin closet..... All 3 sides have newer block walls with alot of privacy..... this low price while you still can..... very good location!

#### Features

Appliances:		HOA:	
Common Walls:	No Common Walls	Interior Features:	
Construction Mats:		Laundry:	
Cooling:	Wall Window	Other Structures:	
Direction Faces:		Parking:	2 Parking Space(s), 2 Garage Space(s)
Door Features:		Rooms:	All Bedrooms Down
Eat Area:		Utilities:	
Floors:		View:	None
Heating:		Windows:	

#### Office Information

LO:	Pacific Investment
LA: (H69399)	Jenny Leung
LA DRE:	00691797
CoLO:	
CoLA:	
CoLA DRE:	
List Type:	Exclusive Right To Sell
SOC:	2.5%
DVRC:	No
Doc Num:	
SOC Rmrks:	

LP Chng Dt:	02/06/2013
Possession:	
Show Type:	
Show Name:	
Show#:	
Occ Type:	Owner
Owner Name:	
Sign:	
Key Safe:	Supra
Key Sf Loc:	Front Gate
Showing:	Go Direct

#### Contact Information

Off #:	626-810-3371
Off Fax:	
1.LoPh:	626-810-3371
2.LaPager:	
3.LaHome:	626-810-3371
4.LoFax:	
5.LaVmail:	
6.LaEmail:	jennyleung76

#### Showing Remarks:

#### Contingency:

Agent Remarks: Vacant- go direct, MLS updated daily, standard sale, please do not dirty carpet. 2 lockboxes: one supra & one combo, both at side gate. If you don't h: combo code, text or email or call, text: 626-695-3223, jennyLeung7@hotmail.com, office: 626-810-3370, fax: 626-243-4711, thank you for showing.

#### Comparable Information

Purchase Contract:	02/19/2013	CurLstPrc:	\$449,000	Expiration:	
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If you believe there is a violation on this listing, click here to report the problem.

Agent 1 Page - Residential ML#: TR13010050

Printed By Joseph S

© 2013 CRMLS. Information is believed to be accurate, but shall not be relied upon without verification. Accuracy of square footage, lot size and other information is not guaranteed.

#### Search Criteria

Zip Code is '91748'  
Street Number is 18480  
Selected 1 of 8 results.



### Location Map

Borrower/Client	TA WEI JAO & MEI LING CHEN			
Property Address	18480 AGUIRO STREET			
City	ROWLAND HEIGHTS	County	LOS ANGELES	State CA Zip Code 91748
Lender	FIRST GENERAL BANK			

