



SAN FRANCISCO PLANNING DEPARTMENT

Executive Summary Conditional Use Authorization & Variance

HEARING DATE: JULY 23, 2020

CONTINUED FROM: JULY 9, 2020, MAY 21, 2020 & APRIL 2, 2020

Record No.: 2018-009397CUA/VAR
Project Address: 2005 17th STREET
Zoning: RH-2 (Residential, House, Two-Family) Zoning District
45-X Height and Bulk District
Block/Lot: 3977/001J
Property Owner: Erik M Terreri
670 Pennsylvania
San Francisco, CA 94107
Staff Contact: Kimberly Durandet – (415) 575-6816
kimberly.durandet@sfgov.org
Recommendation: Recommend Approval

1650 Mission St.
Suite 400
San Francisco,
CA 94103-2479

Reception:
415.558.6378

Fax:
415.558.6409

Planning
Information:
415.558.6377

PROJECT DESCRIPTION

The Project proposes to remove an Unauthorized Dwelling Unit (UDU) from the ground floor basement/garage level of an existing two-story single-family residence. The Project also includes reconstruction of an unauthorized deck and the addition of a firewall in the required rear yard.

REQUIRED COMMISSION ACTION

In order for the Project to proceed, the Commission must grant a Conditional Use Authorization for the removal of an unauthorized dwelling unit under Planning Code Sections 303 and 317(g)(6).

ISSUES AND OTHER CONSIDERATIONS

- **Cost to Legalize.** The cost to legalize the UDU has been estimated to be \$242,750. The existing UDU does not meet Building Code standards for minimum floor to ceiling height of 7 feet 6 inches (current ceiling heights range from 6'10" to 7'2") and would require excavation and shoring of the foundation. The addition of emergency rescue openings and fire-resistant material on the exterior and ceilings separating the dwelling units would also be required to make the UDU safe for habitation (DBI NOV #201845662). The cost of construction includes \$227,750 of materials and labor, and \$15,000 for architectural, permitting and inspection fees. The construction costs exceed the average cost of legalization per-unit which is approximately \$66,000, but is not as high as the highest cost to legalize which is approximately \$850,000.

- **Appraised Value.** The project sponsor submitted two property appraisal reports, conducted and approved by a California licensed property appraiser, that state the value of the property at \$1,475,000 as is, and \$1,475,000 with a legalized unit at the ground floor. According to the property appraiser, the value as a single-family home with an unwarranted in-law is the same as a legalized 2-unit building due to San Francisco Rent Control restrictions and tenant rights which limits value and marketability. Due to the high cost of real estate and property tax rates, the value of a 2-unit buildings does not increase due to their cash flow potential. The Department is awaiting consultation with a third-party appraisal to verify the appraisal reports provided by the Project Sponsor. Information will become available prior to the public hearing.
- **Financial Feasibility.** The cost to legalize the Unauthorized Unit is estimated to at \$242,750. As noted above, according to the property owner's appraisal reports, the value as a single-family home with an unwarranted in-law is the same as a legalized 2-unit building.
- **Existing Tenant.** The subject unit is currently occupied. The property owner has filed a Declaration of Landlord Regarding Service of Pre-Buyout Negotiations Disclosure Form. The tenant has not agreed to terms at this time.
- **Eviction History.** The subject property has no record for an eviction notice or other records filed under Administrative Code Sections 37.9(a)(9) through 37.9(a)(14) of the Residential Rent Stabilization and Arbitration Ordinance. Therefore, the Planning Commission may allow the merger/removal of the Unauthorized Unit.
- **Project Timeline:**
 - **2006.** The project sponsor purchased and occupied the property with some finished space on the ground floor of the existing building. The property appraisal noted a rear deck at the time of purchase.
 - **2008.** The project sponsor added a bathroom at the ground floor.
 - **2011-2014.** The project sponsor moves out and rents the main level of the house, retaining the ground floor and attic for personal storage.
 - **2014.** Rented lower UDU after Board of Supervisor's passed the first legislation allowing in-law units in the Castro NCD.
 - **2016.** Complaint filed with Planning for short-term rental.
 - **2017.** Planning complaint abated for short-term rental.
 - **2018.** Several DBI complaints filed.
 - **2018.** Filed permit to legalize unauthorized dwelling unit.
 - **2015-2017.** New tenants in UDU unit.
 - **2017-2018.** New tenants in UDU unit.
 - **2018-Present.** New tenants occupy UDU unit.
 - **2019.** Filed Conditional Use Authorization to remove UDU and filed a Variance and building permit to legalize deck and stairs.

- **Variance.** Since the project includes reconstruction of a deck located in the required rear yard and the addition of a fire wall, the Zoning Administrator must grant a variance from the requirements for rear yard (Planning Code Section 134).

BASIS FOR RECOMMENDATION

The Department finds that the Project is, on balance, consistent with the Policies of the General Plan and the Showplace Square/Potrero Area Plan Objectives. The Department also finds the project to be compatible with the surrounding neighborhood, and not to be detrimental to persons or adjacent properties in the vicinity.

ATTACHMENTS:

Draft Motion – Conditional Use Authorization
Exhibit A – Conditions of Approval
Exhibit B – Plans
Exhibit C – Maps and Context Photos
Exhibit D- Project Sponsor Submittals



SAN FRANCISCO PLANNING DEPARTMENT

Planning Commission Draft Motion

HEARING DATE: JULY 23, 2020

1650 Mission St.
Suite 400
San Francisco,
CA 94103-2479

Reception:
415.558.6378

Fax:
415.558.6409

Planning
Information:
415.558.6377

Record No.: **2018-009397CUA**
Project Address: **2005 17th STREET**
Zoning: RH-2 (Residential, House, Two-Family) Zoning District
45-X Height and Bulk District
Block/Lot: 3977/001J
Property Owner: Erik M Terreri
670 Pennsylvania
San Francisco, CA 94107
Staff Contact: Kimberly Durandet – (415) 575-6816
kimberly.durandet@sfgov.org

ADOPTING FINDINGS RELATING TO THE APPROVAL OF CONDITIONAL USE AUTHORIZATION PURSUANT TO PLANNING CODE SECTIONS 303 AND 317 FOR THE REMOVAL OF AN UNAUTHORIZED DWELLING UNIT AT 2005 17th STREET LOCATED ON ASSESSOR'S BLOCK 3977, LOT 001J IN THE RH-2 ZONING DISTRICT, AND A 45-X HEIGHT AND BULK DISTRICT.

PREAMBLE

On May 23, 2019, Erik Terreri (hereinafter "Project Sponsor") filed an application with the Planning Department (hereinafter "Department") for Conditional Use Authorization under Planning Code Sections 303 and 317 to remove an unauthorized dwelling unit at 2005 17th Street within an RH-2 (Residential, House, Two-Family) District and a 45-X Height and Bulk District.

The Planning Department Commission Secretary is the custodian of records; the File for Record No. 2018-009397CUA is located at 1650 Mission Street, Suite 400, San Francisco, California.

The project is not a project under CEQA Guidelines Sections 15060(c) and 15378 because there is no direct or indirect physical change in the environment.

On April 2, 2020, the San Francisco Planning Commission (hereinafter "Commission") conducted a duly noticed public hearing at a regularly scheduled meeting on Conditional Use Application No. 2018-009397CUA. At this public hearing and subsequent hearings, the Project was continued to the public hearings on May 21, 2020, July 9, 2020, and July 23, 2020.

The Commission has heard and considered the testimony presented to it at the public hearing and has further considered written materials and oral testimony presented on behalf of the applicant, Department staff, and other interested parties.

MOVED, that the Commission hereby approves the Conditional Use Authorization as requested in Application No. 2018-009397CUA, and is subject to the conditions contained in “EXHIBIT A” of this motion, based on the following findings:

FINDINGS

Having reviewed the materials identified in the preamble above, and having heard all testimony and arguments, this Commission finds, concludes, and determines as follows:

1. The above recitals are accurate and constitute findings of this Commission.
2. **Project Description.** The project proposes to remove an unauthorized dwelling unit from the ground floor basement/garage level of an existing single-family dwelling. The project includes reconstruction of an unauthorized deck and the addition of a firewall in the required rear yard.
3. **Site Description and Present Use.** The project site is located on the south side of 17th Street, Lot 001J in Assessor’s Block 3977 in the Potrero Hill neighborhood. The project site contains a two-story residential building constructed circa 1906 with one legal dwelling unit and one unauthorized dwelling unit located on the first floor. The project site is 25 feet wide and 98.5 feet deep with approximately 2,308 square feet.
4. **Surrounding Properties and Neighborhood.** The adjacent buildings on the subject block are predominately two to three-story single- and two-family residences with some ground floor commercial. The immediate neighborhood context is mixed with residential, commercial and industrial uses, which are located in either the RH-2, RH-3, MUR, UMU and PDR-1-D Zoning Districts.
5. **Public Outreach and Comments.** The Department has received one inquiry from the existing tenants of the unit to be removed. The tenant is not in support of the Project.
6. **Planning Code Section 303** establishes criteria for the Planning Commission to consider when reviewing applications for Conditional Use approval. On balance, the project complies with said criteria in that:
 - A. The proposed new uses and building, at the size and intensity contemplated and at the proposed location, will provide a development that is necessary or desirable, and compatible with, the neighborhood or the community.

The removal of the unauthorized unit is necessary and desirable, and is compatible with the immediate neighborhood. Although the subject block is characterized by predominately single-family residences with a few two-family and commercial properties, the zoning allows for and encourages two-family dwellings. Nearby, adjacent zoning districts allow for much greater density. The existing building is designed to be in keeping with the existing development pattern and the neighborhood character. No

changes to the exterior are proposed except to legalize an existing rear deck that is subject to a variance hearing by the Zoning Administrator.

- B. The proposed project will not be detrimental to the health, safety, convenience or general welfare of persons residing or working in the vicinity. There are no features of the project that could be detrimental to the health, safety or convenience of those residing or working the area, in that:

- i. Nature of proposed site, including its size and shape, and the proposed size, shape and arrangement of structures;

The Project proposes no changes to the exterior except to legalize an existing rear deck and construct a new fire wall. This new work requires a rear yard variance from the Zoning Administrator. The existing building is consistent with the adjacent residential context.

- ii. The accessibility and traffic patterns for persons and vehicles, the type and volume of such traffic, and the adequacy of proposed off-street parking and loading;

There is no effect on the accessibility and traffic patterns in relation to this proposal.

- iii. The safeguards afforded to prevent noxious or offensive emissions such as noise, glare, dust and odor;

The Project is related to residential uses which is generally not associated with concerns such as noxious or offensive emissions.

- iv. Treatment given, as appropriate, to such aspects as landscaping, screening, open spaces, parking and loading areas, service areas, lighting and signs;

No changes to the exterior are proposed except to legalize an existing rear deck that is subject to a variance hearing by the Zoning Administrator.

- C. That the use as proposed will comply with the applicable provisions of the Planning Code and will not adversely affect the General Plan.

The Project complies with all relevant requirements and standards of the Planning Code; and is overall on balance consistent with the objectives and policies of the General Plan as detailed below.

- D. That the use as proposed would provide development that is in conformity with the purpose of the applicable RH-2 District.

The Project is consistent with the stated purpose of the RH-2 Zoning District where residential use is principally permitted. The project would retain a residential unit.

7. **Planning Code Section 317** establishes additional criteria for the Planning Commission when reviewing applications for the Loss of Residential and Unauthorized Units, Through Demolition, Merger and Conversion. On balance, the project complies with said criteria in that:

- a. **Residential Merger.** Pursuant to Planning Code Section 317(g)(2), the Planning Commission shall consider the following criteria in the review of applications to merge Residential Units or Unauthorized Units:

- i. Removal of the unit(s) would eliminate only owner occupied housing, and if so, for how long the unit(s) proposed to be removed have been owner occupied;

The unauthorized unit is not owner occupied and is currently occupied by two tenants. The removal of the unauthorized unit would displace the current tenants.

- ii. Removal of the unit(s) and the merger with another is intended for owner occupancy;

The owner will not occupy the merged dwelling unit. The space would be additional storage, laundry and bicycle parking for the tenant in the main unit above.

- iii. Removal of the unit(s) will remove an affordable housing unit as defined in Section 401 of this Code or housing subject to the Residential Rent Stabilization and Arbitration Ordinance;

The unauthorized unit is not an affordable housing unit as defined in Section 401. However, the existing residence may be subject to the Residential Rent Stabilization and Arbitration Ordinance.

- iv. Removal of the unit(s) removes an affordable housing unit as defined in Section 401 of this Code or units subject to the Residential Rent Stabilization and Arbitration Ordinance, whether replacement housing will be provided which is equal or greater in size, number of bedrooms, affordability, and suitability to households with children to the units being removed;

The Project does not include replacement housing.

- v. How recently the unit being removed was occupied by a tenant or tenants;

The unauthorized unit is currently occupied by two tenants.

- vi. The number of bedrooms provided in the merged unit will be equal to or greater than the number of bedrooms in the separate units;

The same number of 'bedrooms' will remain in the upper story units. As the rooms at the ground floor do not have the required egress to be considered a bedroom, the number of bedrooms of the merged units would be equal to the number of bedrooms if the units are separate. The kitchen and shower/bath facilities are proposed for removal and would return the space to be used for basement with a half bath, laundry and storage only if the authorization is granted to remove the UDU.

- vii. Removal of the unit(s) is necessary to correct design or functional deficiencies that cannot be corrected through interior alterations;

The UDU has functional deficiencies that can be corrected through interior alterations. The unit is constructed with ceiling heights that do not meet building code requirements. Excavation and new reinforced foundation, ventilation fire resistance materials and emergency rescue openings would be required to legalize the unit per the Department of Building Inspection's legalization checklist dated May 5, 2019.

- viii. The appraised value of the least expensive Residential Unit proposed for merger only when the merger does not involve an Unauthorized Unit.

Not Applicable. The proposal is for removal of an Unauthorized Unit within the basement of an existing single-family residence.

- ix. The Planning Commission shall not approve an application for Residential Merger if any tenant has been evicted pursuant to Administrative Code Sections 37.9(a)(9) through 37.9(a)(14) where the tenant was served with a notice of eviction after December 10, 2013 if the notice was served within 10 years prior to filing the application for merger. Additionally, the Planning Commission shall not approve an application for Residential Merger if any tenant has been evicted pursuant to Administrative Code Section 37.9(a)(8) where the tenant was served with a notice of eviction after December 10, 2013 if the notice was served within five (5) years prior to filing the application for merger. This Subsection (g)(2)(H) shall not apply if the tenant was evicted under Section 37.9(a)(11) or 37.9(a)(14) and the applicant(s) either (A) have certified that the original tenant reoccupied the unit after the temporary eviction or (B) have submitted to the Planning Commission a declaration from the property owner or the tenant certifying that the property owner or the Rent Board notified the tenant of the tenant's right to reoccupy the unit after the temporary eviction and that the tenant chose not to reoccupy it.

The subject property has no record of tenant evictions under the above referenced Sections of the Residential Rent Stabilization and Arbitration Ordinance within the identified timeframes. Therefore, the Planning Commission may allow the merger of the Unauthorized Dwelling Unit.

- b. **Removal of Unauthorized Units.** Pursuant to Planning Code Section 317(g)(6), the Planning Commission shall also consider the following criteria in the review of applications for Removal of Unauthorized Units:

- i. **Cost to Legalize.** The costs to legalize the Unauthorized Unit or Units under the Planning, Building, and other applicable Codes is reasonable based on how such cost compares to the average cost of legalization per unit derived from the cost of projects on the Planning Department's Master List of Additional Dwelling Units Approved required by Section 207.3(k) of this Code;

The cost to legalize the subject Unauthorized Unit has been estimated to be \$242,750 whereas the average cost of legalization per unit is approximately \$66,000 (as of January 2020). The cost to legalize the Unauthorized Unit is approximately four times the average. The existing UDU does not meet Building Code standards for ceiling height and would require excavation and shoring of the foundation, addition of emergency rescue openings and fire resistant material at exterior and ceilings separating the dwelling units to make the unit safe for habitation.

- ii. **Financially Feasibility.** Such determination will be based on the costs to legalize the Unauthorized Unit(s) under the Planning, Building, and other applicable Codes in comparison to the added value that legalizing said Units would provide to the subject property. The gain in the value of the subject property shall be based on the current value of the property with the Unauthorized Unit(s) compared to the value of the property if the Unauthorized Unit(s) is/are legalized. The calculation of the gain in value shall be conducted and approved by a California licensed property appraiser. Legalization would be deemed financially feasible if gain in the value of the subject property is equal to or greater than the cost to legalize the Unauthorized Unit.

The project sponsor submitted two property appraisal reports, conducted and approved by a California licensed property appraiser. The value of the property as a single-family dwelling with unwarranted rooms at the ground level is \$1,475,000. The second appraisal as a two-family dwelling with the legalized unit at the ground floor is \$1,475,000. The appraiser stated that the lack of difference in the value as a single family home with an unwarranted in-law is the same as a legalized 2 unit building due to San Francisco Rent Control restrictions and tenant rights which limits value and marketability. Also, due to

the high cost of real estate and property tax rates, 2 unit buildings do not trade for their cash flow potential.

There is no gain in property value and the estimated cost of construction is \$242,750. Under this criteria, the proposed project is deemed not financially feasible for the property owner.

- iii. If no City funds are available to assist the property owner with the cost of legalization, whether the cost would constitute a financial hardship.

To date, the Planning Department has not found the existence of any City funding sources or programs to assist the property owner with the cost of legalization.

8. **General Plan Compliance.** The Project is, on balance, consistent with the following Objectives and Policies of the General Plan:

HOUSING ELEMENT

OBJECTIVE 2:

RETAIN EXISTING HOUSING UNITS, AND PROMOTE SAFETY AND MAINTENANCE STANDARDS, WITHOUT JEOPARDIZING AFFORDABILITY.

Policy 2.2:

Retain existing housing by controlling the merger of residential units, except where a merger clearly creates new family housing.

Policy 2.4:

Promote improvements and continued maintenance to existing units to ensure long term habitation and safety.

The project does not propose demolition of any residential structures, however, the removal/merger of the Unauthorized Unit is a dwelling unit that is currently occupied.

OBJECTIVE 3:

PROTECT THE AFFORDABILITY OF THE EXISTING HOUSING STOCK, ESPECIALLY RENTAL UNITS.

Policy 3.1:

Preserve rental units, especially rent controlled units, to meet the City's affordable housing needs.

The removal/merger of the Unauthorized Unit is a dwelling unit that is currently occupied. The project will remove an occupied unauthorized unit, which may be subject to Residential Rent Stabilization and Arbitration Ordinance.

COMMUNITY SAFETY ELEMENT

OBJECTIVE 2:

**REDUCE STRUCTURAL AND NON-STRUCTURAL HAZARDS TO LIFE SAFETY,
MINIMIZE PROPERTY DAMAGE AND RESULTING SOCIAL, CULTURAL AND
ECONOMIC DISLOCATIONS RESULTING FROM FUTURE DISASTERS.**

POLICY 2.6:

Reduce the earthquake and fire risks posed by older small wood-frame residential buildings through easily accomplished hazard mitigation measures.

The existing unauthorized unit does not meet Building Code standards for ceiling height and would require excavation and shoring of the foundation, as well as addition of emergency rescue openings and fire resistant material at exterior and ceilings separating the dwelling units to make the unit safe for habitation.

SHOWPLACE SQUARE/POTRERO HILL AREA PLAN

HOUSING

Objectives and Policies

OBJECTIVE 2.2:

RETAIN AND IMPROVE EXISTING HOUSING AFFORDABLE TO PEOPLE OF ALL INCOMES.

Policy 2.2.2

Preserve viability of existing rental units.

The project proposes to remove an unauthorized unit that is currently occupied by two tenants. Although, the unit was marketed and is currently occupied as a rental unit, the unauthorized unit requires significant life-safety and structural upgrades.

9. **Planning Code Section 101.1(b)** establishes eight priority-planning policies and requires review of permits for consistency with said policies. On balance, the project complies with said policies in that:

- A. That existing neighborhood-serving retail uses be preserved and enhanced and future opportunities for resident employment in and ownership of such businesses be enhanced.

The project site does not possess any neighborhood-serving retail uses.

- B. That existing housing and neighborhood character be conserved and protected in order to preserve the cultural and economic diversity of our neighborhoods.

The proposal is to remove an unauthorized dwelling unit and retain a single-family dwelling.

- C. That the City's supply of affordable housing be preserved and enhanced,

The Property does not currently possess any existing affordable housing as defined in Planning Code Sections 401 and 415.

- D. That commuter traffic not impede MUNI transit service or overburden our streets or neighborhood parking.

There is no effect on traffic or transit services by this Project.

- E. That a diverse economic base be maintained by protecting our industrial and service sectors from displacement due to commercial office development, and that future opportunities for resident employment and ownership in these sectors be enhanced.

The Project does not include commercial office development and would not effect industrial or service sectors.

- F. That the City achieve the greatest possible preparedness to protect against injury and loss of life in an earthquake.

The existing unauthorized unit does not meet Building Code standards for ceiling height and would require excavation and shoring of the foundation, as well as addition of emergency rescue openings and fire resistant material at exterior and ceilings separating the dwelling units to make the units safe for habitation.

- G. That landmarks and historic buildings be preserved.

Currently, the Project Site does not contain any City Landmarks or historic buildings.

- H. That our parks and open space and their access to sunlight and vistas be protected from development.

There is no effect on parks or open space by this project

10. On balance the Project to remove an unauthorized dwelling unit is consistent with and would overall promote the general and specific purposes of the Planning Code provided under Section 101.1(b) analyzed above, in that, as designed, the Project would contribute to the character and stability of the neighborhood and would constitute a beneficial development.
11. The Commission hereby finds that approval of the Conditional Use Authorization would promote the health, safety and welfare of the City.

DECISION

That based upon the Record, the submissions by the Applicant, the staff of the Department and other interested parties, the oral testimony presented to this Commission at the public hearings, and all other written materials submitted by all parties, the Commission hereby **APPROVES Conditional Use Authorization Application No. 2018-009397CUA** subject to the following conditions attached hereto as "EXHIBIT A" in general conformance with plans on file, dated **June 1, 2019**, and stamped "EXHIBIT B", which is incorporated herein by reference as though fully set forth.

APPEAL AND EFFECTIVE DATE OF MOTION: Any aggrieved person may appeal this Conditional Use Authorization to the Board of Supervisors within thirty (30) days after the date of this Motion. The effective date of this Motion shall be the date of this Motion if not appealed (after the 30-day period has expired) OR the date of the decision of the Board of Supervisors if appealed to the Board of Supervisors. For further information, please contact the Board of Supervisors at (415) 554-5184, City Hall, Room 244, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102.

Protest of Fee or Exaction: You may protest any fee or exaction subject to Government Code Section 66000 that is imposed as a condition of approval by following the procedures set forth in Government Code Section 66020. The protest must satisfy the requirements of Government Code Section 66020(a) and must be filed within 90 days of the date of the first approval or conditional approval of the development referencing the challenged fee or exaction. For purposes of Government Code Section 66020, the date of imposition of the fee shall be the date of the earliest discretionary approval by the City of the subject development.

If the City has not previously given Notice of an earlier discretionary approval of the project, the Planning Commission's adoption of this Motion, Resolution, Discretionary Review Action or the Zoning Administrator's Variance Decision Letter constitutes the approval or conditional approval of the development and the City hereby gives **NOTICE** that the 90-day protest period under Government Code Section 66020 has begun. If the City has already given Notice that the 90-day approval period has begun for the subject development, then this document does not re-commence the 90-day approval period.

I hereby certify that the Planning Commission ADOPTED the foregoing Motion on July 23, 2020.

Jonas P. Ionin
Commission Secretary

AYES:

NAYS:

ABSENT:

ADOPTED:

EXHIBIT A

AUTHORIZATION

This authorization for conditional use to remove an unauthorized dwelling unit located at 2005 17th Street, Block 3977, Lot 001J pursuant to Planning Code Sections 303 and 317 within the RH-2 Zoning District, and a 45-X Height and Bulk District; in general conformance with plans, dated June 1, 2019, and stamped "EXHIBIT B" included in the docket for Record No. 2018-009397CUA and subject to conditions of approval reviewed and approved by the Commission on JULY 23, 2020 under Motion No. **XXXXXX is APPROVED**. This authorization and the conditions contained herein run with the property and not with a particular Project Sponsor, business, or operator.

RECORDATION OF CONDITIONS OF APPROVAL

Prior to the issuance of the building permit or commencement of use for the Project the Zoning Administrator shall approve and order the recordation of a Notice in the Official Records of the Recorder of the City and County of San Francisco for the subject property. This Notice shall state that the project is subject to the conditions of approval contained herein and reviewed and approved by the Planning Commission on April 2, 2020 under Motion No **XXXXXX**.

PRINTING OF CONDITIONS OF APPROVAL ON PLANS

The conditions of approval under the 'Exhibit A' of this Planning Commission Motion No. **XXXXXX** shall be reproduced on the Index Sheet of construction plans submitted with the site or building permit application for the Project. The Index Sheet of the construction plans shall reference to the Conditional Use authorization and any subsequent amendments or modifications.

SEVERABILITY

The Project shall comply with all applicable City codes and requirements. If any clause, sentence, section or any part of these conditions of approval is for any reason held to be invalid, such invalidity shall not affect or impair other remaining clauses, sentences, or sections of these conditions. This decision conveys no right to construct, or to receive a building permit. "Project Sponsor" shall include any subsequent responsible party.

CHANGES AND MODIFICATIONS

Changes to the approved plans may be approved administratively by the Zoning Administrator. Significant changes and modifications of conditions shall require Planning Commission approval of a new Conditional Use authorization.

Conditions of Approval, Compliance, Monitoring, and Reporting

PERFORMANCE

1. **Validity.** The authorization and right vested by virtue of this action to deny the removal of and require the legalization of the unauthorize dwelling unit is valid for three (3) years from the effective date of the Motion. The Department of Building Inspection shall have issued a Building Permit or Site Permit to construct the project and/or commence the approved use within this five-year period.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

2. **Expiration and Renewal.** Should a Building or Site Permit be sought after the three (3) year period has lapsed, the project sponsor must seek a renewal of this Authorization by filing an application for an amendment to the original Authorization or a new application for Authorization. Should the project sponsor decline to so file, and decline to withdraw the permit application, the Commission shall conduct a public hearing in order to consider the revocation of the Authorization. Should the Commission not revoke the Authorization following the closure of the public hearing, the Commission shall determine the extension of time for the continued validity of the Authorization.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

3. **Diligent Pursuit.** Once a site or Building Permit has been issued, construction must commence within the timeframe required by the Department of Building Inspection and be continued diligently to completion. Failure to do so shall be grounds for the Commission to consider revoking the approval if more than three (3) years have passed since this Authorization was approved.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

4. **Extension.** All time limits in the preceding three paragraphs may be extended at the discretion of the Zoning Administrator where implementation of the project is delayed by a public agency, an appeal or a legal challenge and only by the length of time for which such public agency, appeal or challenge has caused delay.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

5. **Conformity with Current Law.** No application for Building Permit, Site Permit, or other entitlement shall be approved unless it complies with all applicable provisions of City Codes in effect at the time of such approval.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

MONITORING - AFTER ENTITLEMENT

6. **Enforcement.** Violation of any of the Planning Department conditions of approval contained in this Motion or of any other provisions of Planning Code applicable to this Project shall be subject to the enforcement procedures and administrative penalties set forth under Planning Code Section 176 or Section 176.1. The Planning Department may also refer the violation complaints to other city departments and agencies for appropriate enforcement action under their jurisdiction.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

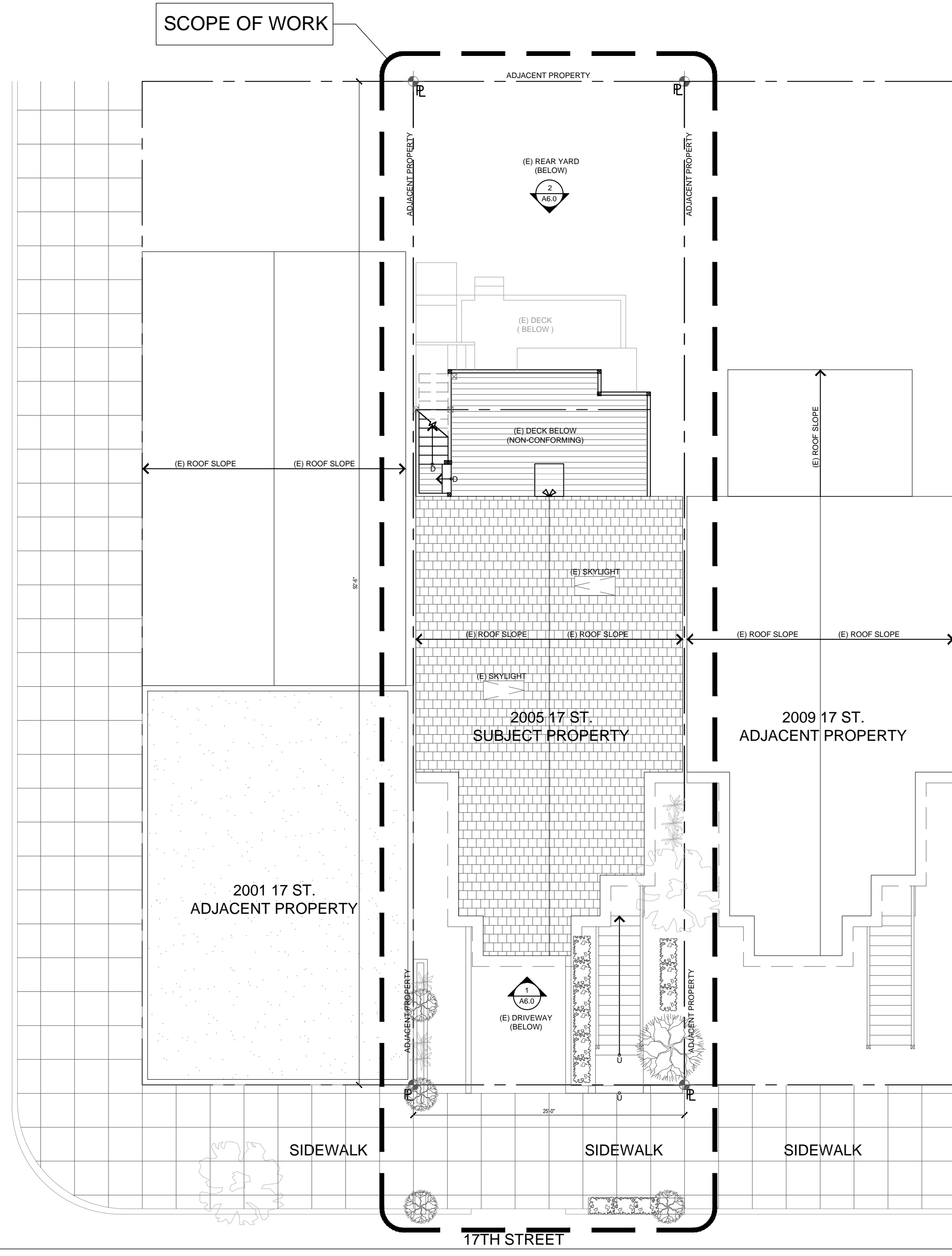
7. **Revocation due to Violation of Conditions.** Should implementation of this Project result in complaints from interested property owners, residents, or commercial lessees which are not resolved by the Project Sponsor and found to be in violation of the Planning Code and/or the specific conditions of approval for the Project as set forth in Exhibit A of this Motion, the Zoning Administrator shall refer such complaints to the Commission, after which it may hold a public hearing on the matter to consider revocation of this authorization.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org

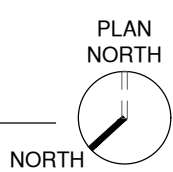
OPERATION

8. **Community Liaison.** Prior to issuance of a building permit to construct the project and implement the approved use, the Project Sponsor shall appoint a community liaison officer to deal with the issues of concern to owners and occupants of nearby properties. The Project Sponsor shall provide the Zoning Administrator and all registered neighborhood groups for the area with written notice of the name, business address, and telephone number of the community liaison. Should the contact information change, the Zoning Administrator and registered neighborhood groups shall be made aware of such change. The community liaison shall report to the Zoning Administrator what issues, if any, are of concern to the community and what issues have not been resolved by the Project Sponsor.

For information about compliance, contact Code Enforcement, Planning Department at 415-575-6863, www.sf-planning.org



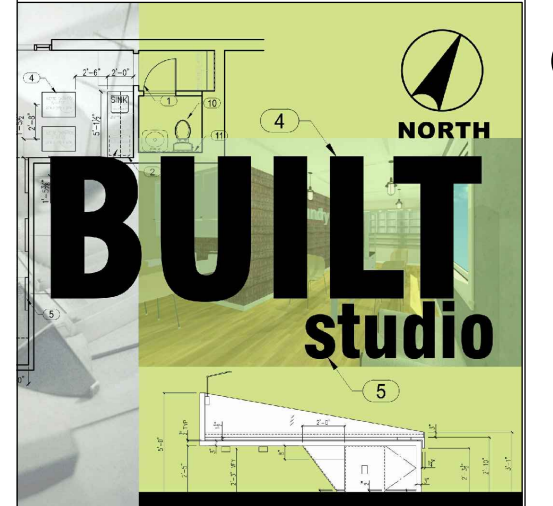
1 EXISTING SITE PLAN
Scale: 1/8"=1'-0"



Tom Can
Construction

1608 Treat Avenue
San Francisco, CA
9 4 1 1 0
LIC # 548615

CONTRACTOR



PROJECT:
2005-17 STREET
SAN FRANCISCO, CA 94107

BLOCK # 3977
LOT # 001J

SCOPE:
ILLEGAL UNIT REMOVAL REQUEST
BASED ON FINANCIAL HARDSHIP.
CONVERT TO
(N) LAUNDRY & STORAGE
(ORIGINAL USAGE)

PROJECT NO.:
DRAWN BY: JC
CHECKED BY: TC
ISSUED DATE: 06-01-2019
REVISION: DATE

Material herein is for use by authorized contractors, bidders and subcontractors in connection with this project only. All dimensions on these drawings shall take precedence over scaled dimensions. Contractors shall be responsible to verify all dimensions and conditions on the job. The Design Professional must be notified of any variations from the dimensions and conditions shown by these drawings.

SHEET TITLE:

PROJECT DATA &
EXISTING SITE /
ROOF PLAN

SCALE: 1/4"=1'-0"

SHEET NO:

A0.0

1 OF 7 SHEETS

SCOPE OF WORK

PER MS. VICTORIA LEWIS - CURRENT PLANNING / PRESERVATION DIVISIONS
ILLEGAL UNIT REMOVAL REQUEST
BASED ON FINANCIAL HARDSHIP.
CONVERT TO (N) LAUNDRY & STORAGE (ORIGINAL USAGE)

INDEX

- ARCHITECTURAL
- A0.0 COVER SHEET; PROJECT DATA, ASSESSORS MAP & VICINITY MAP
 - A1.0 EXISTING GARAGE LEVEL PLAN - ILLEGAL UNIT REMOVAL - DEMOLITION PLAN
 - A2.0 PROPOSED GARAGE LEVEL PLAN - ILLEGAL UNIT REMOVAL - CONVERT TO (N) LAUNDRY STORAGE (ORIGINAL USAGE)
 - A3.0 EXISTING FIRST LEVEL PLAN - FOR REFERENCE (NO WORK)
 - A4.0 EXISTING ATTIC LEVEL PLANS - FOR REFERENCE (NO WORK)
 - A5.0 EXISTING ROOF PLAN - FOR REFERENCE (NO WORK)
 - A6.0 EXISTING ELEVATIONS - FOR REFERENCE (NO WORK)

LEGEND

- EXISTING PARTITION TO REMAIN
- 1 HR. SEPARATION-GA WP 3605 (DEMO) EXISTING TO BE REMOVED
- NEW WALL / BUILDING SECTION
- NEW FLOOR
- EGRESS

ABBREVIATIONS

- (CL) CLOSET
- (D) DRYER
- (DP) DRAIN PIPE
- (E) EXISTING
- (FP) FIRE PLACE
- (N) NEW
- (FURN) FURNACE
- (REF.) REFRIGERATOR
- (MECH.) MECHANICAL
- (PROP.) PROPOSED
- (W) WASHER
- (V.I.F.) VERIFY IN FIELD

PROJECT DATA

OWNER: ERICK TERREIR
CONTACT INFO:
ADDRESS: 2005-17 STREET
SAN FRANCISCO, CA. 94107
BLOCK # 3977
LOT # 001J
TYPE OF CONST. VB
NO OF BASEMENT: 0
ZONING: RH-2
OCCUPANCY: R-2
RH-2- RESIDENTIAL- HOUSE, TWO (2) FAMILY
PRESENT USE: RESIDENTIAL
PROPOSED USE: RESIDENTIAL
MAX HEIGHT: 45-X
LEGISLATIVE SETBACKS: -

APPLICABLE CODES:

JURISDICTION: CITY AND COUNTY OF SAN FRANCISCO BUILDING CODE:
2016 CALIFORNIA BUILDING CODE AMENDMENTS
2016 CALIFORNIA MECHANICAL CODE
2016 CALIFORNIA ELECTRICAL CODE
2016 CALIFORNIA PLUMBING CODE
2016 SAN RAFAEL BUILDING CODE ORDINANCES OF THE CITY & COUNTY OF SAN FRANCISCO, CA.

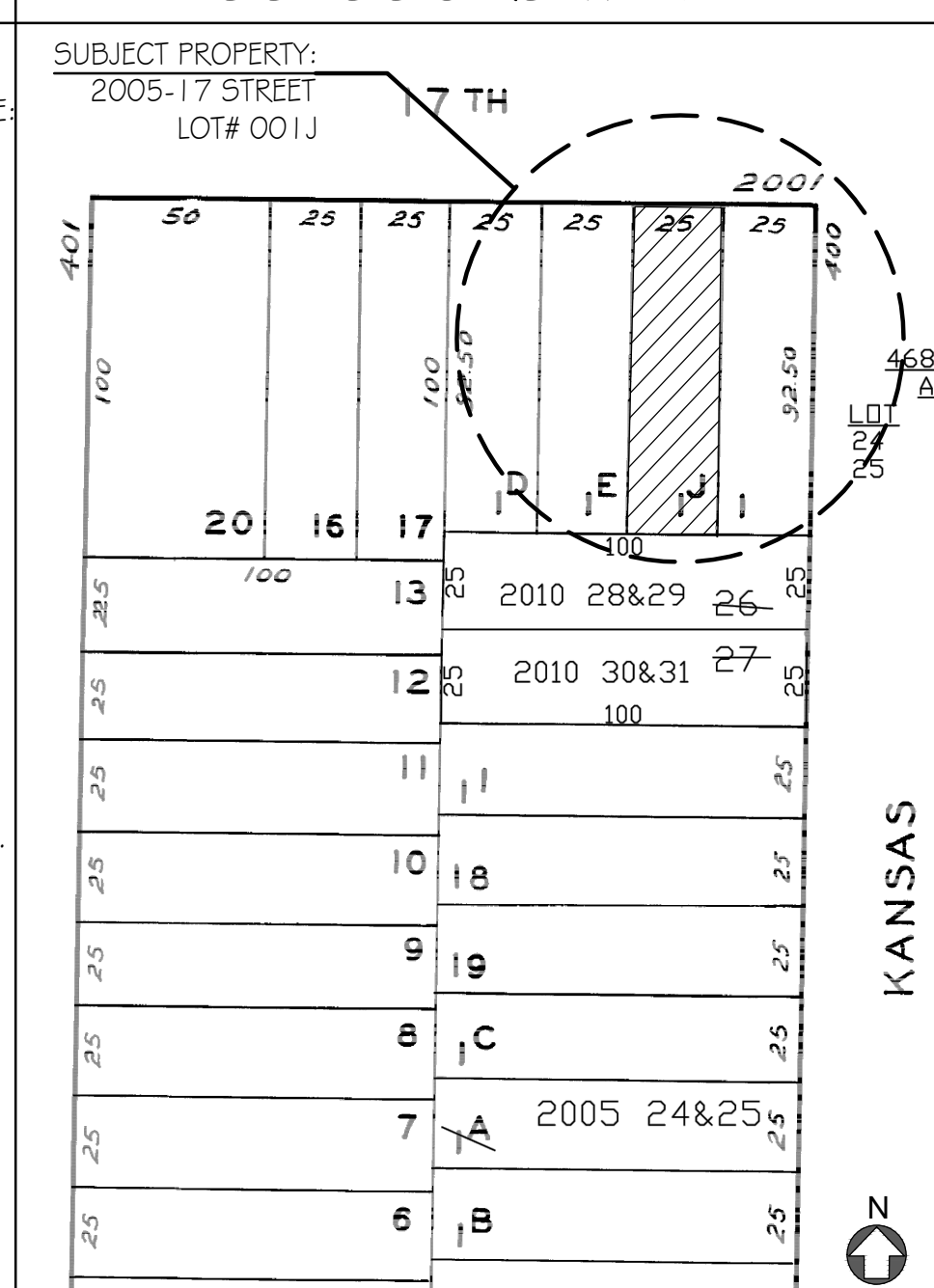
EXISTING STRUCTURE IS NOT SPRINKLERED

FIRE SAFETY NOTES:
ALL EXISTING TO BE MAINTAINED DURING AND AFTER CONSTRUCTION.
ALL FIRE RATINGS TO BE RESTORED AFTER CONSTRUCTION.
ALL PENETRATIONS TO BE REPAIRED
MUST MAINTAIN EXISTING FIRE LIFE SYSTEMS DURING CONSTRUCTION.

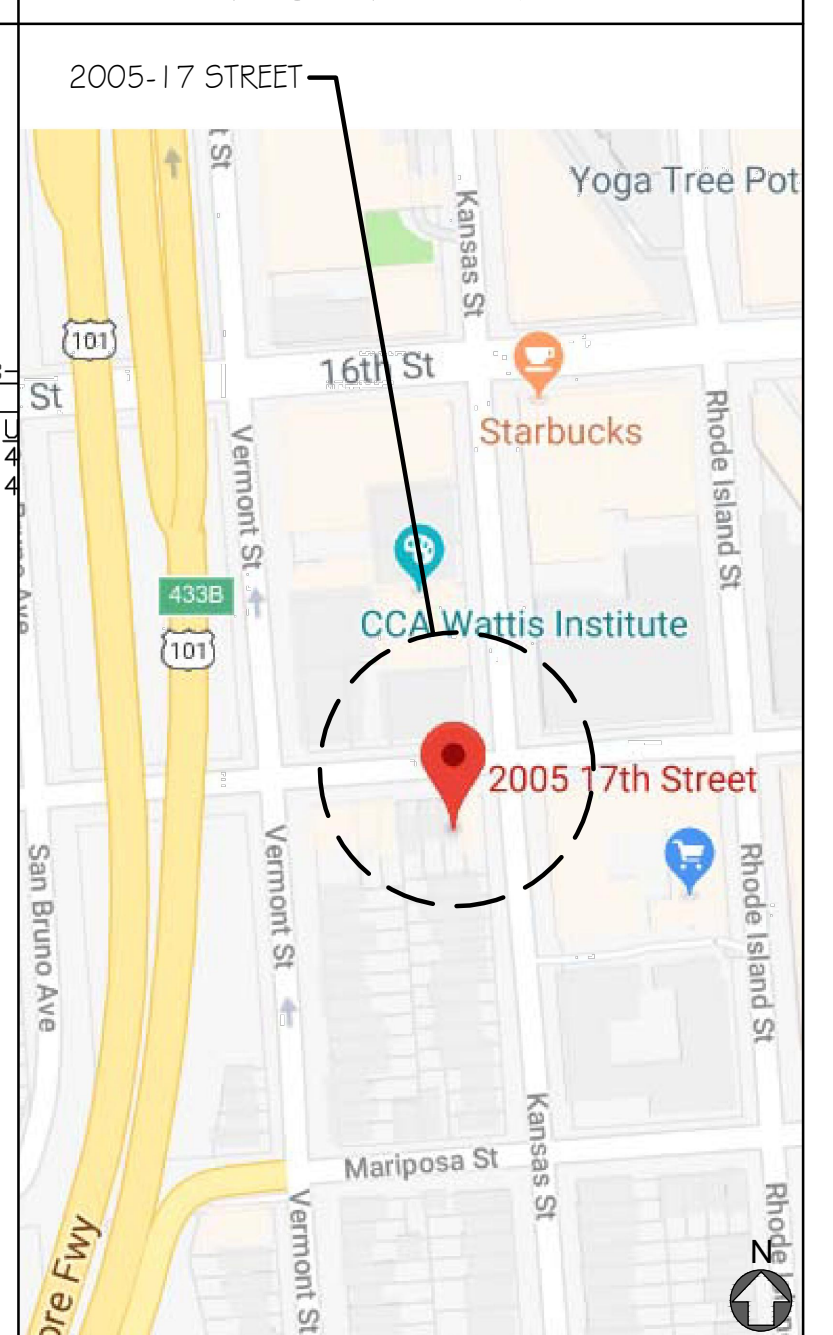


CALL: 811 BEFORE EXCAVATING

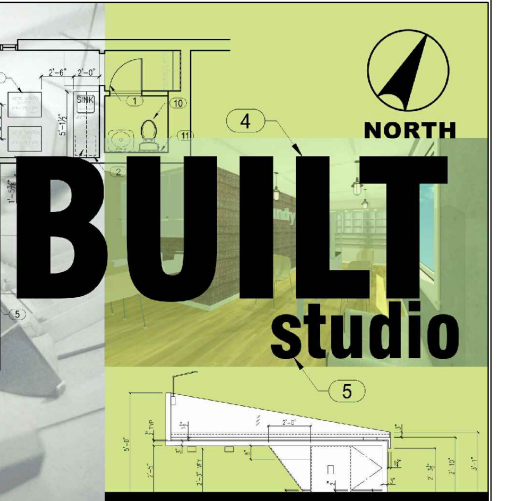
ASSESSORS MAP



VICINITY MAP



2005-17th St. San Francisco, Ca. 94107
SFDBI #2019 -



PROJECT:
2005-17 STREET
SAN FRANCISCO, CA 94107

BLOCK # 3977
LOT # 001J

SCOPE:
ILLEGAL UNIT REMOVAL REQUEST
BASED ON FINANCIAL HARDSHIP.
CONVERT TO
(N) LAUNDRY & STORAGE
(ORIGINAL USAGE)

PROJECT NO.: JC
DRAWN BY: TC
CHECKED BY: TC
ISSUED DATE: 06-01-2019
REVISION: DATE

Material herein is for use by authorized contractors, bidders and subcontractors in connection with this project only. All dimensions on these drawings shall take precedence over scaled dimensions. Contractors shall be responsible to verify all dimensions and conditions on the job. The Design Professional must be notified of any variations from the dimensions and conditions shown by these drawings.

SHEET TITLE:

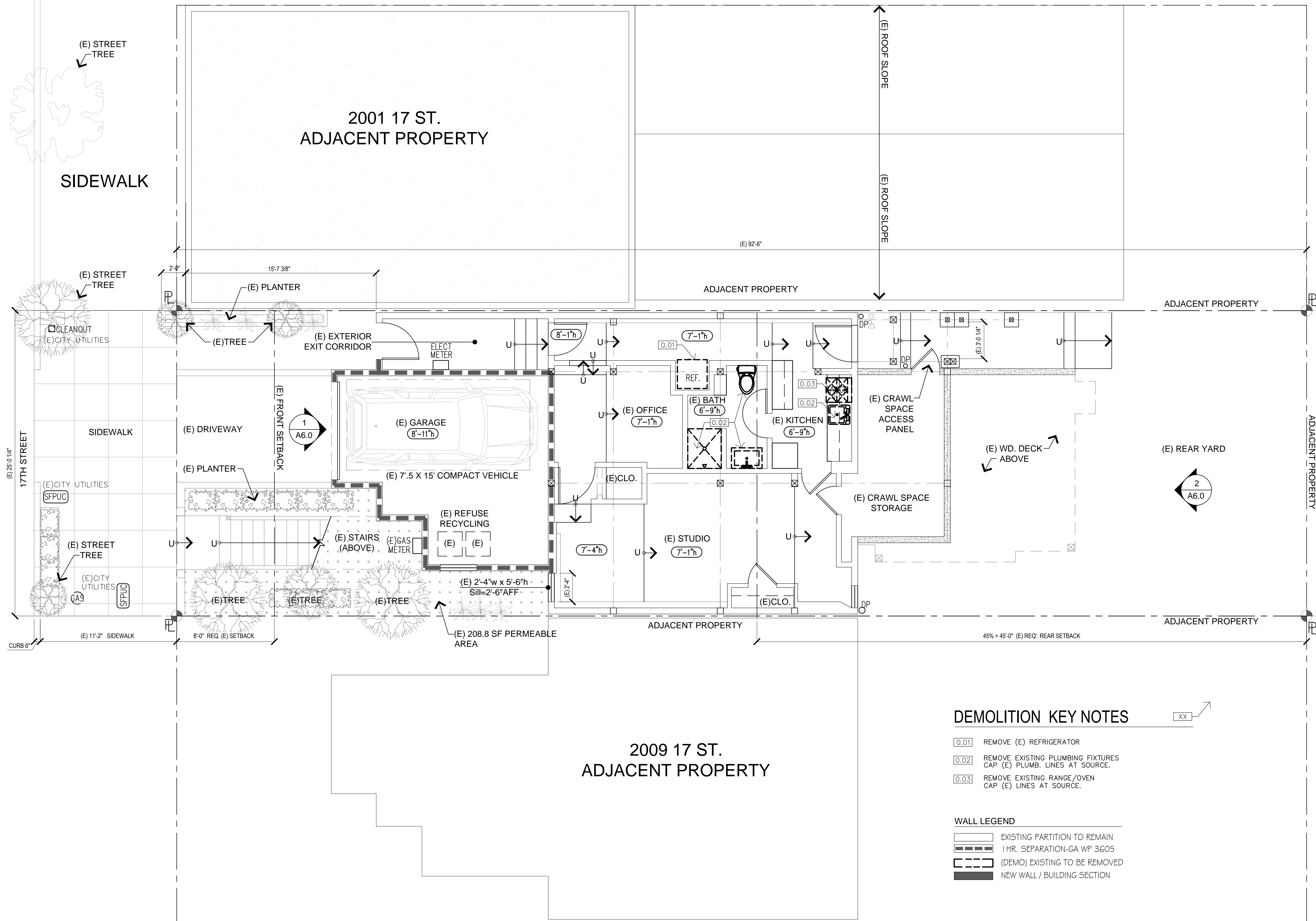
EXISTING
GARAGE LEVEL
PLAN

SCALE: 1/4"=1'-0"

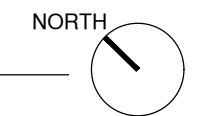
SHEET NO.:

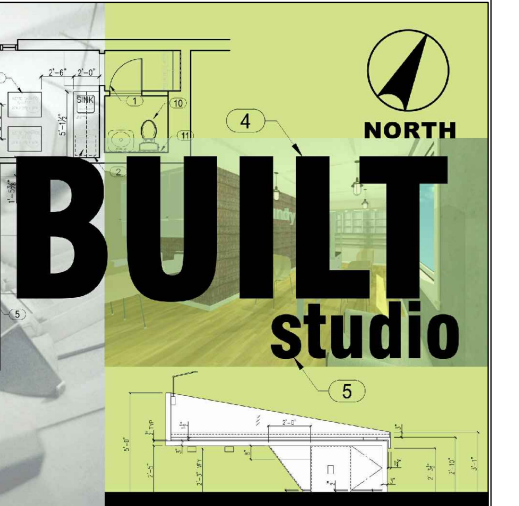
A1.0

2 OF 7 SHEETS



1 EXISTING GARAGE LEVEL - ILLEGAL UNIT REMOVAL- DEMOLITION PLAN
Scale: 1/4" = 1'0"





PROJECT:
2005-17 STREET
SAN FRANCISCO, CA 94107

BLOCK # 3977
LOT # 001J

SCOPE:
ILLEGAL UNIT REMOVAL REQUEST
BASED ON FINANCIAL HARDSHIP.
CONVERT TO
(N) LAUNDRY & STORAGE
(ORIGINAL USAGE)

PROJECT NO.:
DRAWN BY: JC
CHECKED BY: TC
ISSUED DATE: 06-01-2019
REVISION: DATE

Material herein is for use by authorized contractors, bidders and subcontractors in connection with this project only. All dimensions on these drawings shall take precedence over scaled dimensions. Contractors shall be responsible to verify all dimensions and conditions on the job. The Design Professional must be notified of any variations from the dimensions and conditions shown by these drawings.

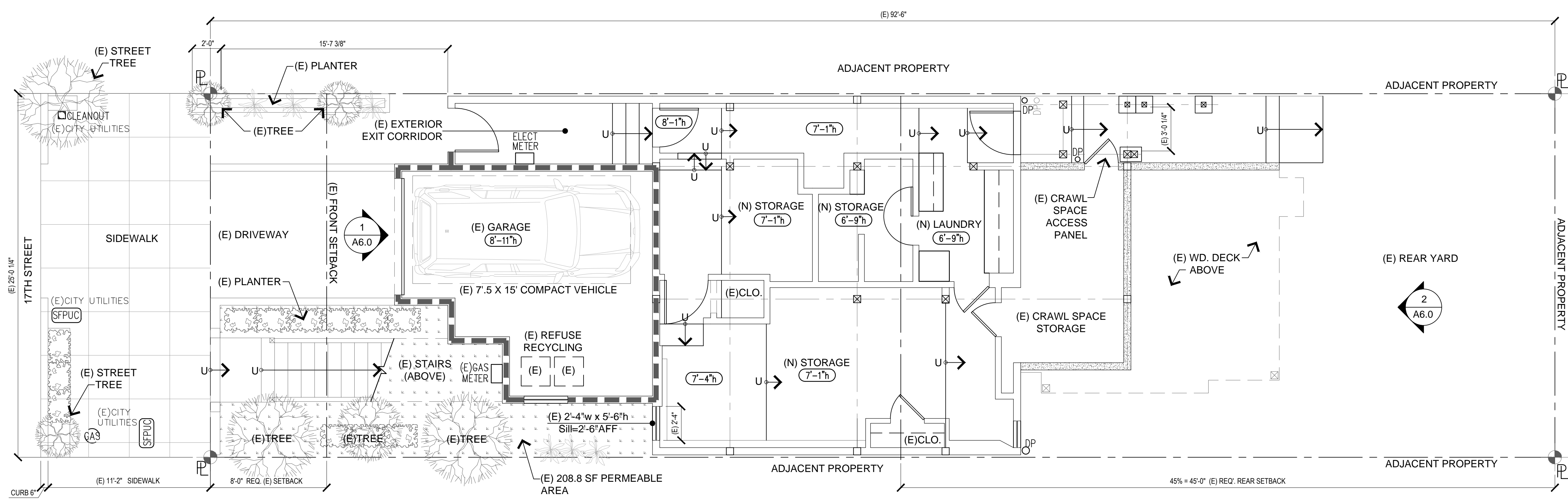
SHEET TITLE:

PROPOSED
GARAGE LEVEL
PLAN

SCALE: 1/4"=1'-0"

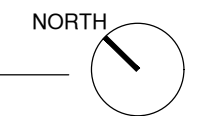
SHEET NO.:

A2.0



WALL LEGEND

	EXISTING PARTITION TO REMAIN
	1 HR. SEPARATION-GA WP 3605
	(DEMO) EXISTING TO BE REMOVED
	NEW WALL / BUILDING SECTION

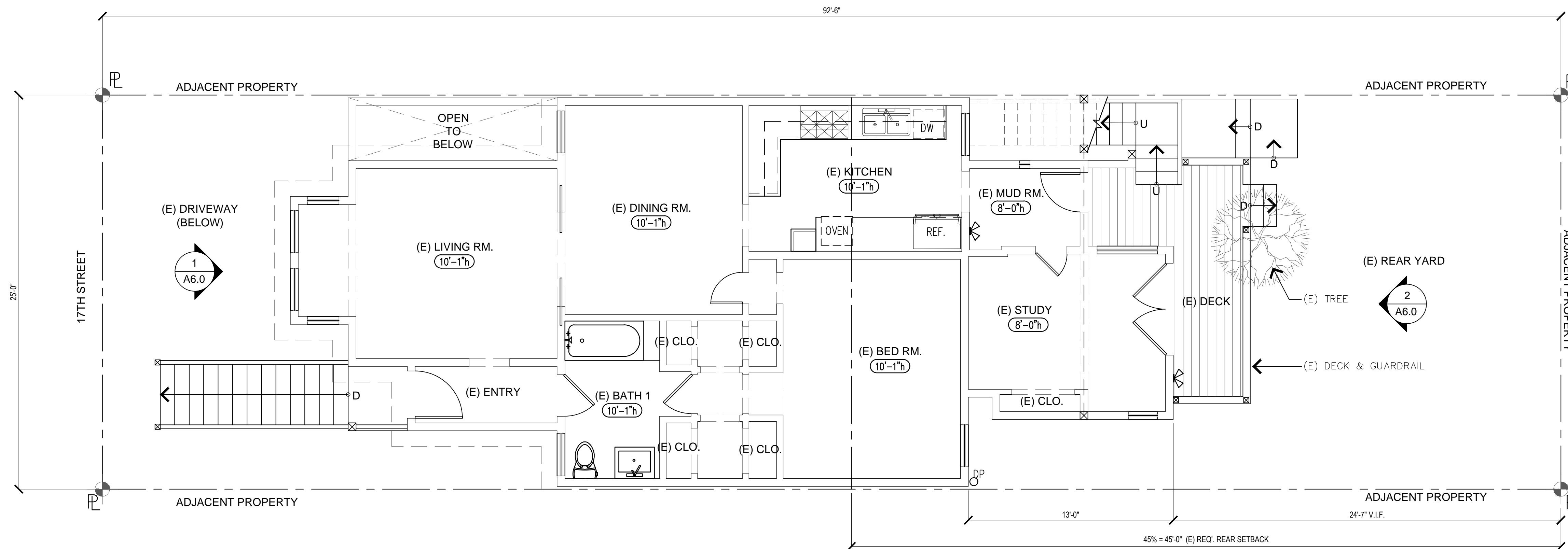
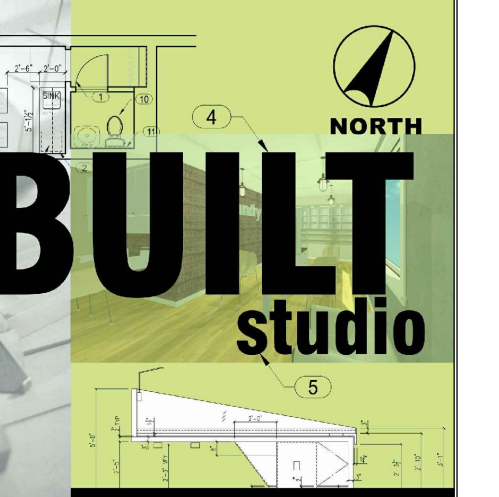


1 PROPOSED GARAGE LEVEL PLAN - ILLEGAL UNIT REMOVAL CONVERT TO (N) LAUNDRY & STORAGE
Scale: 1/4" = 1'-0"

Tom Can
Construction

1608 Treat Avenue
San Francisco, CA
9 4 1 1 0
LIC # 548615

CONTRACTOR



PROJECT:
2005-17 STREET
SAN FRANCISCO, CA 94107

BLOCK # 3977
LOT # 001J

SCOPE:
ILLEGAL UNIT REMOVAL REQUEST
BASED ON FINANCIAL HARDSHIP.
CONVERT TO
(N) LAUNDRY + STORAGE
(ORIGINAL USAGE)

PROJECT NO.:
DRAWN BY: JC
CHECKED BY: TC
ISSUED DATE: 06-01-2019
REVISION DATE

Material herein is for use by authorized contractors, bidders and subcontractors in connection with this project only. All dimensions on these drawings shall take precedence over scaled dimensions. Contractors shall be responsible to verify all dimensions and conditions on the job. The Design Professional must be notified of any variations from the dimensions and conditions shown by these drawings.

SHEET TITLE:
EXISTING
FIRST LEVEL
PLAN

SCALE: 1/4"=1'-0"

SHEET NO:

A3.0

4 OF 7 SHEETS

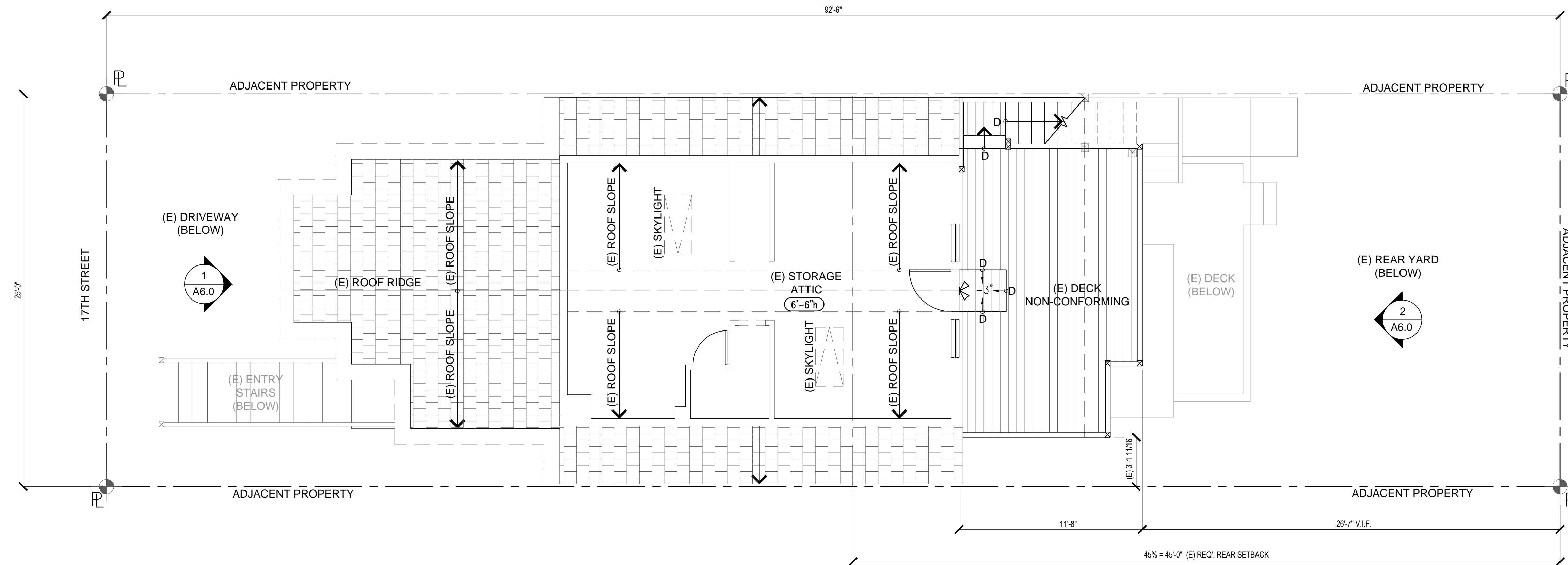
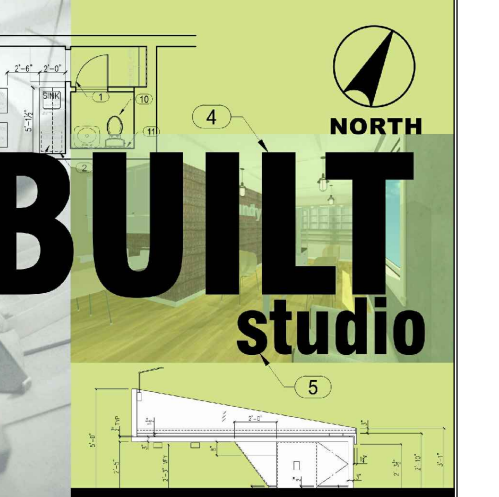
1 EXISTING FIRST LEVEL PLAN (NO WORK)
Scale: 1/4" = 1'-0"



Tom Can
Construction

1608 Treat Avenue
San Francisco, CA
9 4 1 1 0
LIC # 548615

CONTRACTOR



PROJECT:
2005-17 STREET
SAN FRANCISCO, CA 94107

BLOCK # 3977
LOT # 001J

SCOPE:
ILLEGAL UNIT REMOVAL REQUEST
BASED ON FINANCIAL HARDSHIP.
CONVERT TO
(N) LAUNDRY & STORAGE
(ORIGINAL USAGE)

PROJECT NO.:
DRAWN BY: JC
CHECKED BY: TC
ISSUED DATE: 06-01-2019
REVISION: DATE

Material herein is for use by authorized contractors, bidders and subcontractors in connection with this project only. All dimensions on these drawings shall take precedence over scaled dimensions. Contractors shall be responsible to verify all dimensions and conditions on the job. The Design Professional must be notified of any variations from the dimensions and conditions shown by these drawings.

SHEET TITLE:

EXISTING
ATTIC PLAN

SCALE: 1/4" = 1'-0"

SHEET NO.:

A4.0

5 OF 7 SHEETS

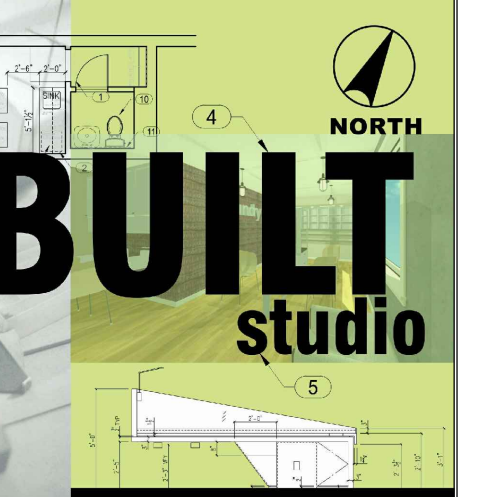
1 EXISTING ATTIC LEVEL PLAN (NO WORK)
Scale: 1/4" = 1'-0"



Tom Can
Construction

1608 Treat Avenue
San Francisco, CA
9 4 1 1 0
LIC # 548615

CONTRACTOR



PROJECT:
2005-17 STREET
SAN FRANCISCO, CA 94107

BLOCK # 3977
LOT # 001J

SCOPE:
ILLEGAL UNIT REMOVAL REQUEST
BASED ON FINANCIAL HARDSHIP.
CONVERT TO
(N) LAUNDRY & STORAGE
(ORIGINAL USAGE)

PROJECT NO.: JC
DRAWN BY: JC
CHECKED BY: TC
ISSUED DATE: 06-01-2019
REVISION: DATE

Material herein is for use by authorized contractors, bidders and subcontractors in connection with this project only. All dimensions on these drawings shall take precedence over scaled dimensions. Contractors shall be responsible to verify all dimensions and conditions on the job. The Design Professional must be notified of any variations from the dimensions and conditions shown by these drawings.

SHEET TITLE:

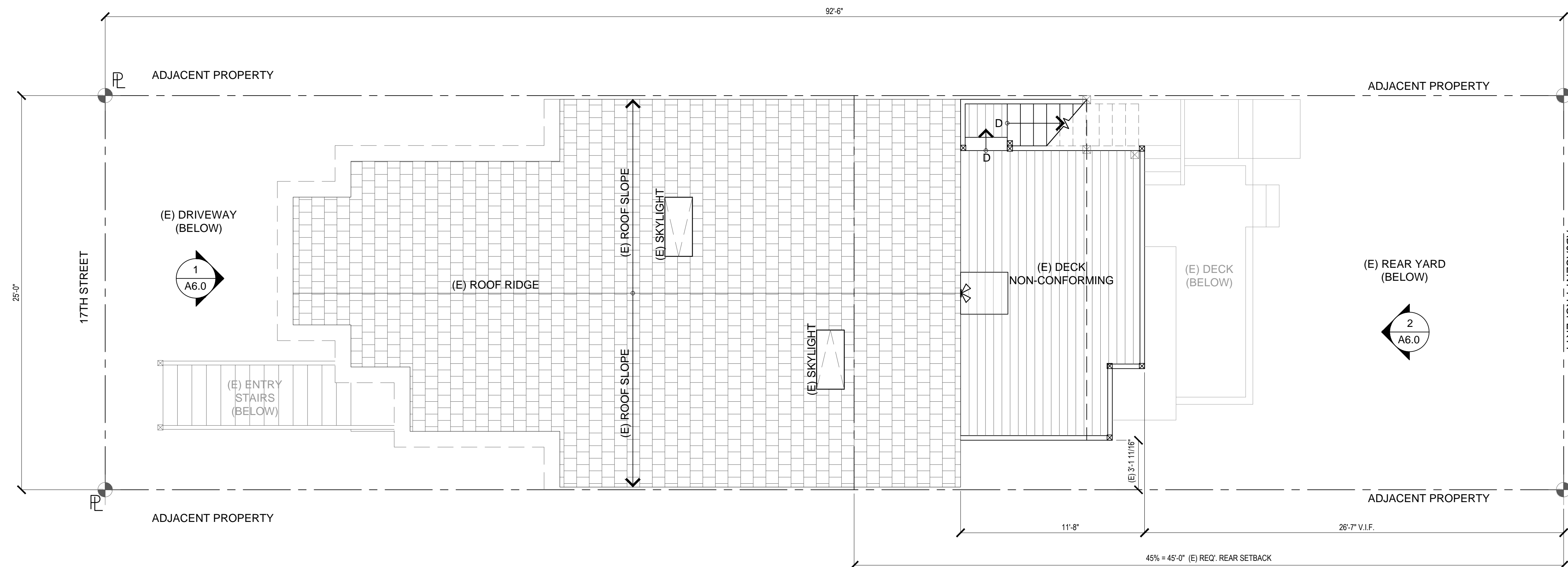
EXISTING ROOF
PLAN

SCALE: 1/4" = 1'-0"

SHEET NO:

A5.0

6 OF 7 SHEETS



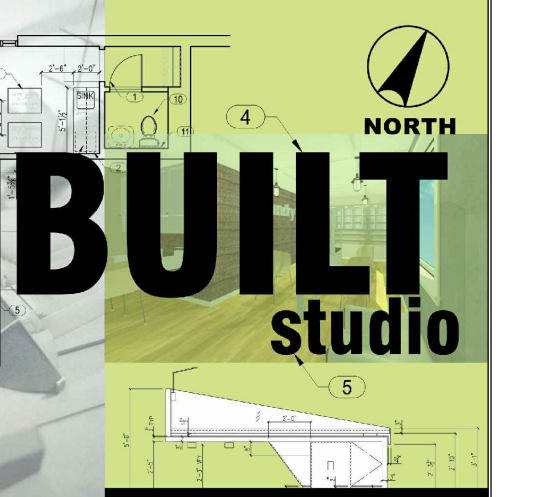
1 EXISTING ROOF PLAN (NO WORK)
Scale: 1/4" = 1'-0"



Tom Can
Construction

1608 Treat Avenue
San Francisco, CA
9 4 1 1 0
LIC # 548615

CONTRACTOR



PROJECT:
2005-17 STREET
SAN FRANCISCO, CA 94107

BLOCK # 3977
LOT # 001J

SCOPE:
ILLEGAL UNIT REMOVAL REQUEST
BASED ON FINANCIAL HARDSHIP.
CONVERT TO
(N) LAUNDRY & STORAGE
(ORIGINAL USAGE)

PROJECT NO.:
DRAWN BY: JC
CHECKED BY: TC
ISSUED DATE: 06-01-2019
REVISION DATE

Material herein is for use by authorized contractors, bidders and subcontractors in connection with this project only. All dimensions on these drawings shall take precedence over scaled dimensions. Contractors shall be responsible to verify all dimensions and conditions on the job. The Design Professional must be notified of any variations from the dimensions and conditions shown by these drawings.

SHEET TITLE:

EXISTING
ELEVATIONS

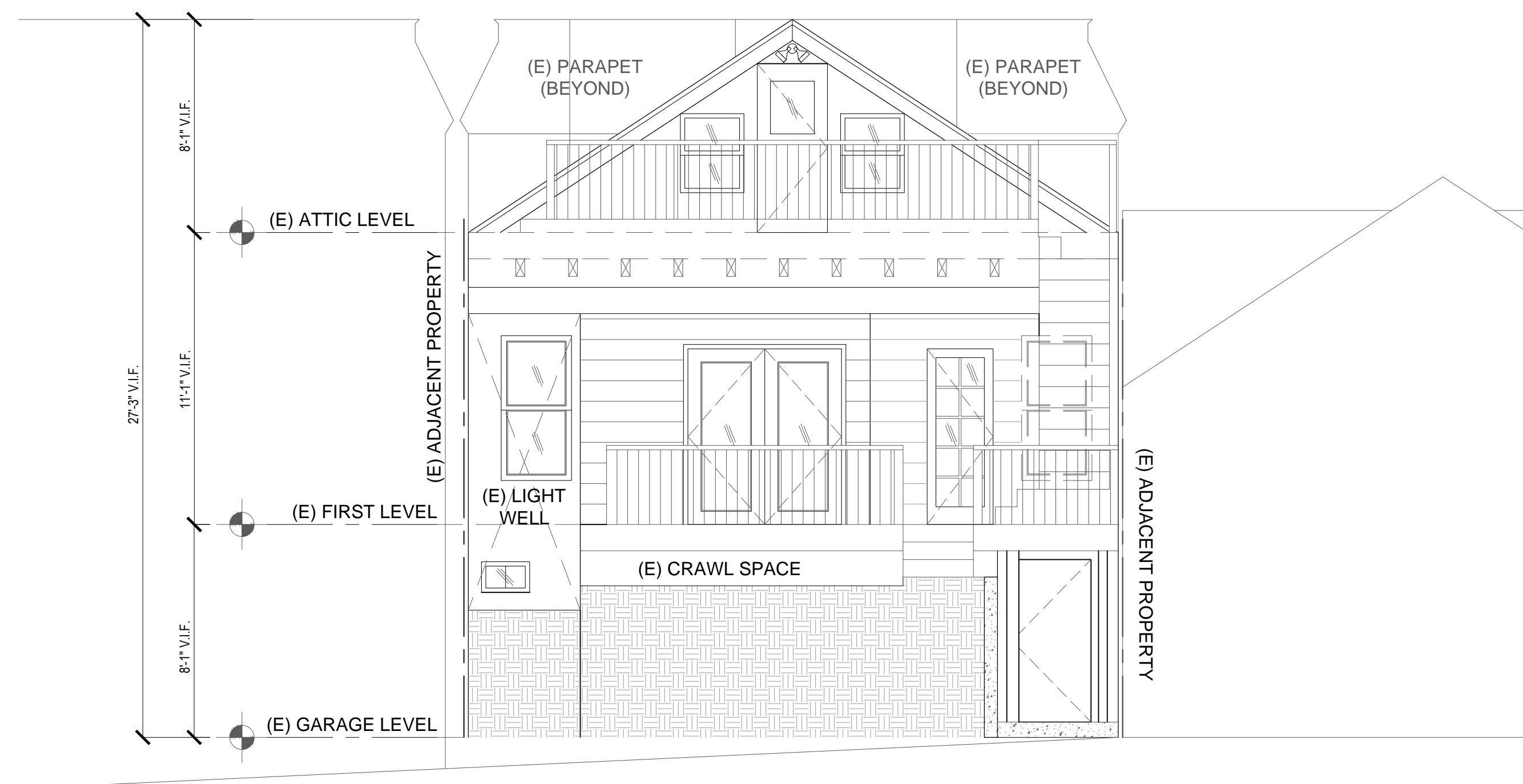
SCALE: 1/4"=1'-0"

SHEET NO.:

A6.0



1 EXISTING NORTH - STREET VIEW ELEVATION (NO WORK)
Scale: 1/4" = 1'0"



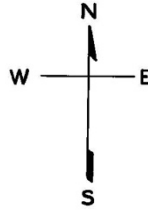
2 EXISTING SOUTH ELEVATION - REAR ELEVATION (NO WORK)
Scale: 1/4" = 1'0"

lot1A into lots24&25 for 2005 roll
lot1G&1H into lots26&27 for 2009 roll
lot26 into lots28&29 for 2010 roll
lot27 into lots30&31 for 2010 roll

3977

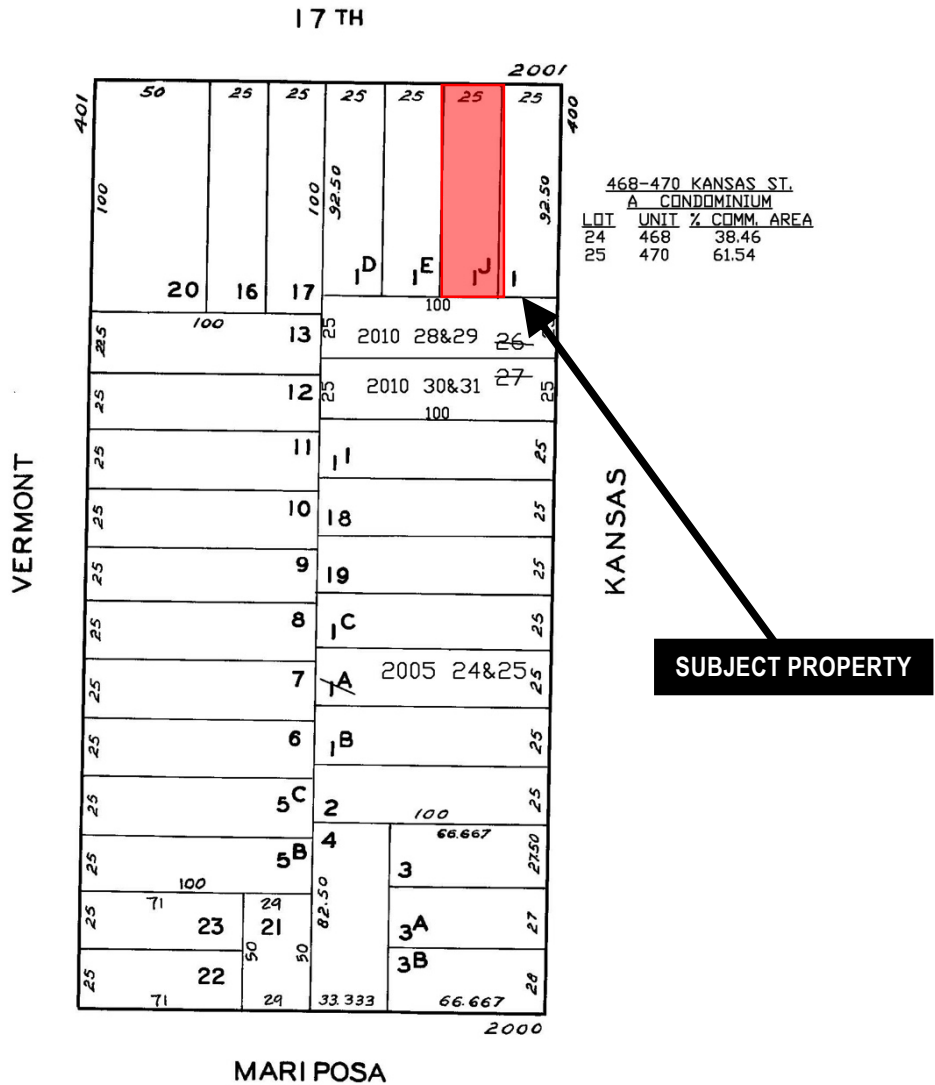
Parcel Map

NEW POTRERO BLK. 129



REVISED '59
" '70
" '93

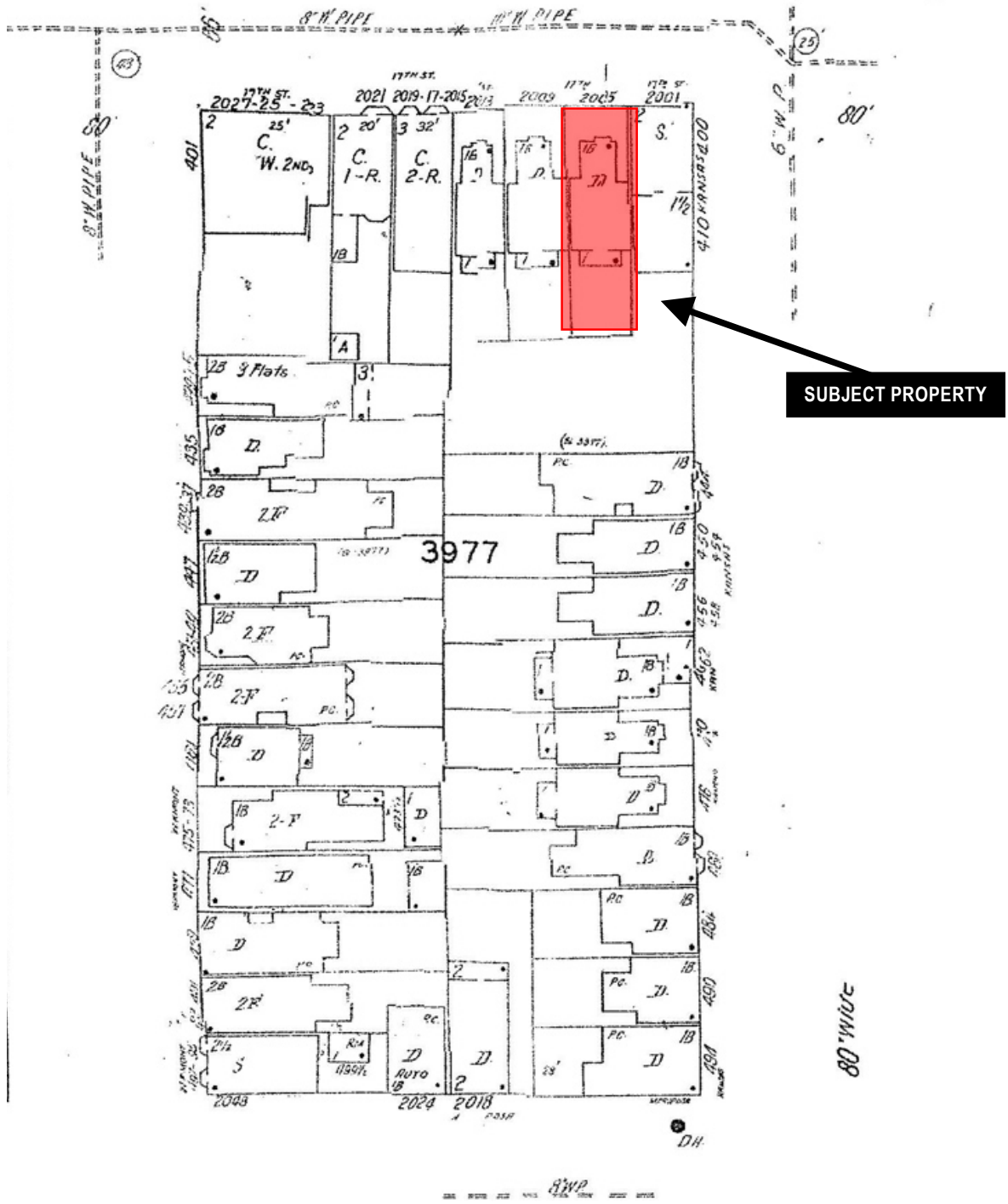
Revised 2005
Revised 2009
Revised 2010



SUBJECT PROPERTY



Sanborn Map*

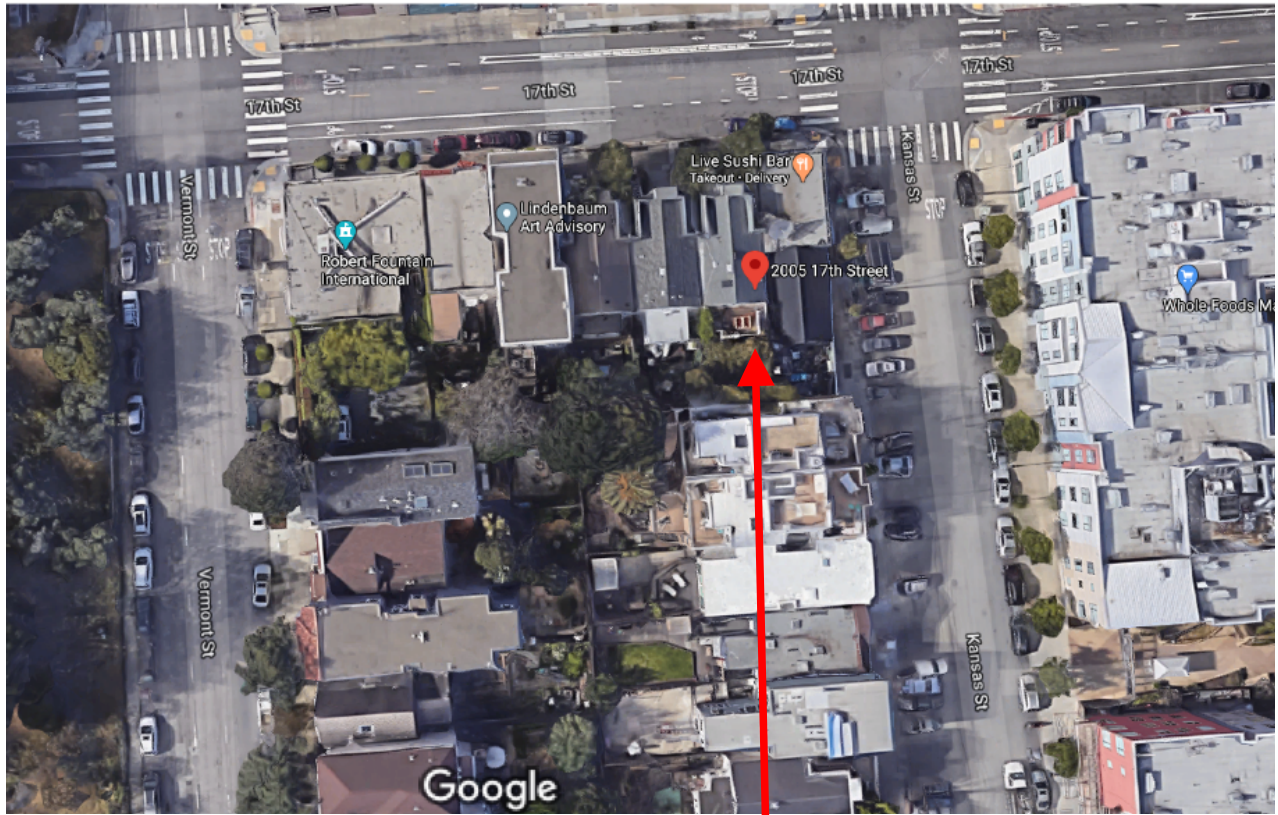


*The Sanborn Maps in San Francisco have not been updated since 1998, and this map may not accurately reflect existing conditions.



Aerial Photo – View 1

2005 17th St



SUBJECT PROPERTY



Street View

Google Maps 2005 17th St



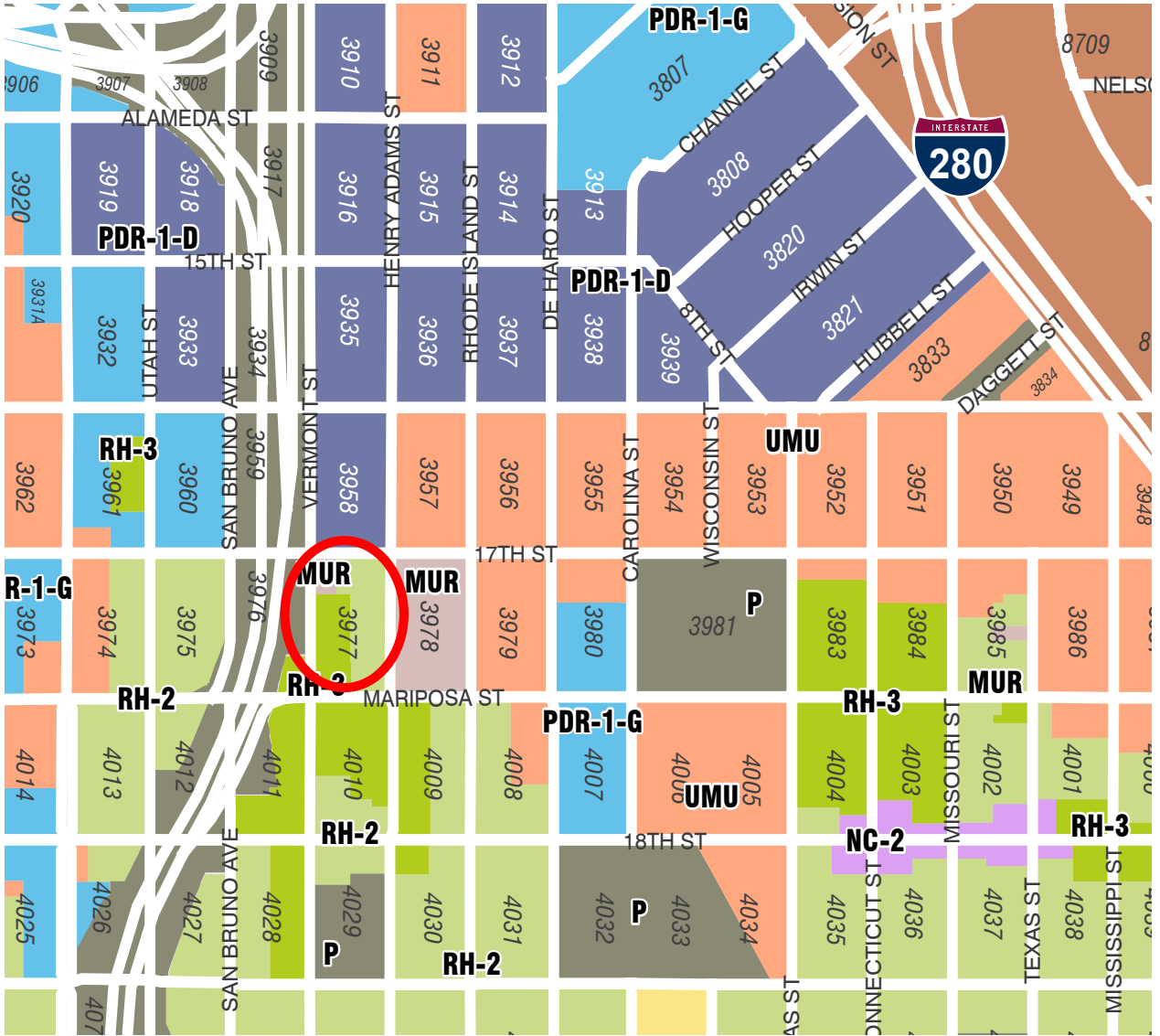
Image capture: Jun 2019 © 2020 Google

San Francisco, California

SUBJECT PROPERTY



Zoning Map



Rent Board Response to Request from Planning Department for Eviction History Documentation

Re: 2005 17th St.

This confirms that the undersigned employee of the San Francisco Rent Board has reviewed its records pertaining to the above-referenced unit(s) to determine whether there is any evidence of evictions on or after the date specified. All searches are based upon the street addresses provided.

No related eviction notices were filed at the Rent Board after:

- 12/10/13
- 03/13/14
- 10 years prior to the following date: _____

Yes, an eviction notice was filed at the Rent Board after:

- 12/10/13
- 03/13/14
- 10 years prior to the following date: _____
 - o See attached documents.

There are no other Rent Board records evidencing an eviction after:

- 12/10/13
- 03/13/14
- 10 years prior to the following date: _____

Yes, there are other Rent Board records evidencing a an eviction after:

- 12/10/13
- 03/13/14
- 10 years prior to the following date: _____
 - o See attached documents.

Signed:



Dated:

8-8-18

Van Lam
Citizens Complaint Officer

The Rent Board is the originating custodian of these records; the applicability of these records to Planning permit decisions resides with the Planning Department.



NOTICE OF VIOLATION

of the San Francisco Municipal Codes Regarding Unsafe, Substandard or Noncomplying Structure or Land or Occupancy

DEPARTMENT OF BUILDING INSPECTION

City and County of San Francisco
1660 Mission St. San Francisco, CA 94103-3414

ADDRESS 2005 17th St

OCCUPANCY/USE R-3

CONST. TYPE 5B

- FIRST NOTICE
- SECOND NOTICE
- OTHER: _____

COMPLAINT NUMBER

201845662

DATE 5/9/2019

BLOCK _____ LOT _____

STORIES 2 BASEMENT

If checked, this information is based upon the owner's information. Furthermore, the complainant agrees that legal use is different. If so, a revised Notice of Violation will be issued.

OWNER / AGENT: _____

PHONE#: _____

MAILING ADDRESS: _____

CITY _____

ZIP _____

PERSON CONTACTED @ SITE _____

PHONE#: _____

VIOLATION DESCRIPTION:

<input checked="" type="checkbox"/> WORK WITHOUT PERMIT (SFBC 103A);	<input type="checkbox"/> ADDITIONAL WORK-PERMIT REQUIRED (SFBC 106A.4.7);	
<input type="checkbox"/> EXPIRED PERMIT (SFBC 106A.4.4)	<input type="checkbox"/> CANCELLED PERMIT (SFBC 106A.3.7)	PA#: _____
<input type="checkbox"/> UNSAFE BUILDING (SFBC 102);	<input type="checkbox"/> SEE ATTACHMENTS	CODE / SECTION #
This is to amend Notice of Violation issued on 4/19/18. installed illegal unit at ground floor		103A
Without a permit. 1) improper height at hallway, bathroom, kitchen, living and bedroom		1208.1CBC
Areas (Ceilings heights ranging from 6'-10" to 7'-2" +/-). 2) No emergency rescue openings		1208.2CBC
At area utilize as bedroom. 3) improper ventilation for cooking area (range hood not connect ed). 3) Improper natural lighting and ventilation. 4) unverifiable fire resistance material at		1205.2CBC
Exterior and ceilings separating unit). 5) Unverifiable working smoke alarms. 6) electrical		1030CBC
And plumbing work without proper permits. 6) Deck at upper level built without permit.		1003.2CBC
2)Monthly Monitoring fee		3401.8.1SFBC
		110A, Table 1A-k

[BC - Building Code]

HC - Housing Code

PC - Plumbing Code

EC - Electrical Code

MC - Mechanical Code

CORRECTIVE ACTION:

STOP ALL WORK SFBC 104A.2.4

- FILE BUILDING PERMIT APPLICATION WITHIN 30 DAYS (WITH PLANS - A Copy of This Notice Must Accompany the Permit Application).
- OBTAIN PERMIT WITHIN 60 DAYS AND COMPLETE ALL WORK WITHIN 90 DAYS, INCLUDING FINAL INSPECTION AND SIGNOFF.
- CORRECT VIOLATIONS WITHIN _____ DAYS NO PERMIT REQUIRED.
- YOU FAILED TO COMPLY WITH THE NOTICE DATED _____, THEREFORE THIS DEPT. HAS INITIATED ABATEMENT PROCEEDINGS.
- FAILURE TO COMPLY WITH THIS NOTICE WILL CAUSE ABATEMENT PROCEEDING TO BEGIN. SEE REVERSE SIDE FOR ADDITIONAL WARNINGS

File and obtain a building permit to legalize the unit pursuant to building code section 106A.3.1.3 and planning code section 207.3. Separately obtain electrical and plumbing permits. Plans must include the legalization of rear deck. Alternatively file and obtain a building permit to revert 1st floor area (illegal unit) to last legal use with city planning approval. Separate plumbing and electrical permits will be required to cap all utilities

INVESTIGATION FEE OR OTHER FEE WILL APPLY

See reverse side for further explanation

9x Fee (Work w/o Permit after 9/1/60)

2x Fee (Work Exceeding Scope of Permit)

OTHER: _____

Re-inspection Fees _____

No penalty (Work w/o permit prior to 9/1/60)

APPROX. DATE OF WORK W/O PERMIT _____

VALUE OF WORK PERFORMED W/O PERMITS **\$20,000**

BY ORDER OF THE DIRECTOR, DEPARTMENT OF BUILDING INSPECTION

CONTACT INSPECTOR Thomas D Keane

OFFICE HOURS 7:30 to 8:30 AM to 3:00 to 4:00 PM

PHONE # **(415) 558-6349**

By: (Inspector's Signature) _____

DISTRICT # _____

CC: DCP EID PID BIC HSS CED CPC DAD SFFD DPH RPC

- Building Inspection Division
3rd Floor, 1660 Mission St. 558-6093
- Housing Inspection Division
6th Floor, 1660 Mission St. 558-6220
- Electrical Inspection Division
3rd Floor, 1660 Mission St. 558-6030
- Plumbing Inspection Division
3rd Floor, 1660 Mission St. 558-6054
- Code Enforcement Division
6th Floor, 1660 Mission St. 558-6454



Legalization of Dwelling Units Installed Without a Permit

SCREENING FORM – No fee to file

The Screening Form shall be completed by a California licensed architect, civil or structural engineer or contractor. Submittal of this Screening Form is to summarize the evaluation performed on the building and to identify code issues related to the legalization of existing unauthorized dwelling units under Ordinance No. 43-14.

Submit the completed Screening Form (with the supporting documents) as a hardcopy in person or by U.S. mail to Department of Building Inspection, 1660 Mission Street, San Francisco, CA 94103

BLOCK / LOT NUMBER 3977/0011

ADDRESS 2005-17th St

CONTACT (OWNER OR AGENT) Tom Corbett

SECTION 1 – ADMINISTRATIVE INFORMATION

Tom Corbett 415-740-7968 tomcan.corbett@hotmail.com
 Contact Name Contact Telephone Contact Email

1608 Treat Ave S.F. Calif. 94110
 Contact Mailing Address

SECTION 2 – DOCUMENTATION OF EXISTING UNAUTHORIZED DWELLING UNITS AND IDENTIFICATION OF RELATED CODE ISSUES

- Attach floor plans for the entire building to demonstrate egress or other code issues
- Attach site (plot) plan showing the location of existing buildings, other structures on the site, property lines and locations of adjacent streets or alleys.
- Assessment/costs prepared by licensed contractor, architect or engineer that outlines compliance plan to meet codes (or any equivalencies subject to approval by DBI, Fire and Planning): Verified with Mauricio and Dominic Keane at site inspection on May 6, 2019. See new NOV. 5/19/19.

Identification of code issues:

Estimated cost for compliance:

Permeability at front of house @ Driveway	15,000
Lowering floors to min. 7'6" ceiling ht. Approx 625 sq ft	30,000
Under pin Approx 110 linear ft of existing footings @	25,000
Replumb after lowering the floors	20,000
Remove Kitchen & Bath and all plumbing	10,000
Dumps	10,000
New Electrical + Gas lines + Meters	10,000
Sprinkler System	15,000
Possible upgrade for water line	10,000
New Kitchen & Bath remodel	30,000
Re-frame Interior walls in unit + dry wall	20,000
Fire rock Ceiling (2) Layers of 5/8"	5,000
Remove planter Box left of Driveway	5,000 to allow 3' clearance
Architect fees + Special Inspections	15,000
Painting	7,000
Heating System	7,500
Need to ADD windows for light + Ventilators	750 per window
New Flooring, Carpet, Tile or wood	5,000
New Landing at front Door + Steps	2,500
Total estimated cost for compliance	= \$ 242,750

Owner also to provide evidence from Water Department, telephone, gas or electric records, written lease agreements, etc. showing dwelling unit to be legalized existed prior to January 1, 2013;

- | | | | |
|--|-------------------------------------|---------------------------------|--------------------------|
| Previously approved Permit Application | <input type="checkbox"/> | Original construction documents | <input type="checkbox"/> |
| Previously approved Plan | <input type="checkbox"/> | Water Department bill | <input type="checkbox"/> |
| Certificate of Final Completion | <input type="checkbox"/> | Telephone bill | <input type="checkbox"/> |
| Written Lease Agreement | <input checked="" type="checkbox"/> | Gas or Electric records | <input type="checkbox"/> |
| | | Other | <input type="checkbox"/> |

SECTION 3 –DESIGN PROFESSIONAL/CONTRACTOR & OWNER AFFIDAVIT

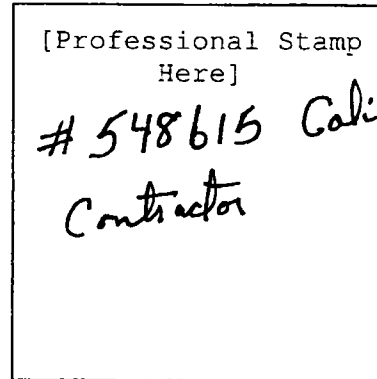
Under penalty of perjury, the Design Professional/Contractor certifies that the information provided and the Owner/Agent certifies that the information provided in Section 1 of this section are correct to the best of their knowledge.

5.1. Design Professional:

5/5/19

Date stamped and signed

(NOTE: In lieu of stamp, Contractor shall provide license number and expiration date)



Tom Can Construction P.C

Firm Name

Tom Corbett

Design Professional
Telephone

tom can corbett@hotmail.com

Design Professional
Email

5.2. Owner / Agent:

[Signature]
Signature

5/5/19
Date

- Owner
- Agent

FOR DBI USE ONLY

DBI has received the materials submitted and filed under "Legalization of dwelling units installed without a permit".

Further discussions on code issues and equivalencies on compliance will be via pre-application meetings or Administrative Bulletin AB-005.

Date received by DBI



ATTACHMENT B
Legalization of Dwelling Units Installed Without a Permit
Checklist

The intent of this Checklist is to provide a general guideline for the legalization of dwelling units installed without a permit. This checklist may not cover all code issues related to the legalization process.

Referenced Codes:

- San Francisco Building Code (SFBC)
- San Francisco Existing Building Code (SFEBC)
- San Francisco Planning Code
- San Francisco Fire Code (SFFC)
- San Francisco Mechanical Code (SFMC)
- San Francisco Plumbing Code
- San Francisco Electrical Code (SFEC)
- San Francisco Energy Code
- California Historical Building Code (CHBC)

* Code section referenced is SFBC unless noted otherwise.

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
1.	Applicable codes shall be SF Building Code (SFBC), San Francisco Existing Building Code (SFEBC), SF Mechanical Code (SFMC), SF Electrical Code (SFEC), SF Plumbing Code, SF Energy Code (SFEC), and SF Planning Code, SF Fire Code (SFFC) and California Historical Building Code (CHBC).	<i>All required</i>		

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
2.	<p>Rent Board Verification. Ordinance No. 43-14 states that the Planning Department must verify that certain no-fault evictions have not occurred within certain time frames. The applicant shall check whether or not they meet those criteria. If such an eviction has occurred within the limited timeframe, the legalization may not be processed, even if the unauthorized unit could otherwise meet the Building Code requirements. The Planning Department will verify that information with the Rent Board during the permit review process.</p>			Yes
3.	<p>A dwelling unit is a room or suite of two or more rooms that is designed for, or is occupied by, one family doing its own cooking therein and having only one kitchen. A housekeeping room as defined in the Housing Code shall be a dwelling unit for purposes of this Code. For the purposes of this Code, a live/work unit shall not be considered a dwelling unit.</p>	<p>Planning Code Sections 102.7 & 102.13</p>		Yes
4.	<p>Landscaping. Pursuant to Planning Code Section 132, 20 percent of the front setback area shall be remain unpaved and devoted to plant material, including the use of climate appropriate plant materials. Please indicate compliance with this requirement on the plans. A link to the Guide to the San Francisco Green Landscaping Ordinance is below: http://www.sf-planning.org/ftp/files/publications reports/Guide to SF Green Landscaping Ordinance.pdf</p>	<p>Planning Code Section 132</p> <p><i>Existing already</i></p>	<p><i>already</i></p>	<p><i>NA</i></p>
5.	<p>Permeability. Pursuant to Planning Code Section 132, the front setback area shall be at least 50 percent permeable so as to increase stormwater infiltration. The permeable surface</p>	<p>Planning Code Section 132</p>	<p><i>will be brought up to code</i></p>	

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
	<p>may be inclusive of the area counted towards the landscaping requirement; provided, however, that turf pavers or similar planted hardscapes shall be counted only toward the permeable surface requirement and not the landscape requirement. Please indicate compliance with this requirement on the plans. A link to the Guide to the San Francisco Green Landscaping Ordinance is below: http://www.sf-planning.org/ftp/files/publications reports/Guide to SF Green Landscaping Ordinance.pdf</p>			<p>YPS</p>
<p>6.</p>	<p>Street Tree. When a dwelling unit is proposed, including legalizing an illegal dwelling unit, the property must comply with the street tree requirements. One tree of 24-inch box size is required for each 20 feet of frontage of the property along each street or alley, with any remaining fraction of 10 feet or more of frontage requiring an additional tree. Such trees shall be located either within a setback area on the lot or within the public right-of-way along such lot. This property is required to provide one street tree. Please indicate compliance with this requirement on the plans.</p>	<p>Planning Code Section 138 <i>Existing</i></p>		<p><i>NA</i></p>
<p>7.</p>	<p>Street Tree Referral. Prior to Planning Department approval, you must obtain a referral form Department of Public Works (DPW). DPW determines whether or not required trees can feasibly be planted. Please bring to the following to DPW: (1) a completed Tree Planting and Protection Checklist, (2) project plans [11"x17" is acceptable] and (3) a DPW tree planting application. Submittals can be made to DPW's offices at 1155 Market St or electronically at www.sfdpw.org -> "Services A-Z" -> "Trees".</p>	<p><i>Existing</i></p>		<p><i>NA</i></p>

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
	<p>After doing their analysis and fieldwork, DPW will provide the applicant with a signed referral form with their determination which should then be provided to Planning staff. Planning staff cannot approve the building permit application without the referral form from DPW. This information may be submitted directly to Kate Conner at the Planning Department, 1650 Mission Street, 4th Floor. The Tree Protection and Planting checklist is linked below: http://sf-planning.org/modules/showdocument.aspx?documentid=8321</p>	<p><i>Existing</i></p>		
8.	<p>Bicycle Parking. When a dwelling unit is proposed, including legalizing an illegal dwelling unit, the property must comply with bicycle parking requirements. In order to legalize an illegal unit per Planning Code Section 207.3, bicycle parking spaces must be provided on-site in a secure, weather protected space meeting dimensions set in Zoning Administrator Bulletin No. 9, easily accessible to residents and not otherwise used for automobile parking or other purposes. Each space is required to be 2'-0" by 6'-0. An area devoted to bicycle parking must be shown on the plans. A link to Zoning Administrator Bulletin No. 9 is below: http://www.sf-planning.org/ftp/files/publications_reports/ZAB_BicycleParking_9-7-13.pdf</p>	<p>Planning Code Section 155</p>		<p><i>Yes will Provide</i></p>
9.	<p>Provide floor plans for the entire building to demonstrate exiting and other issues. The Floor Plans must show all existing rooms adjacent to the dwelling unit to be legalized. Label the use of each room.</p>			<p><i>YES</i></p>

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
10.	<p>Provide Site (Plot) Plan: Show the location of existing buildings, other structures on the site, property lines and locations of adjacent streets or alleys.</p> <ul style="list-style-type: none"> Show dimensions between dwelling unit walls and property lines. Show the direction of true North. 			Yes
11.	Provide evidence from Water Department, telephone, gas or electric records, written lease agreements, etc. Showing dwelling unit to be legalized existed prior to Jan. 1 , 2013			Yes
12.	Minimum ceiling heights. Occupiable spaces, <i>habitable spaces</i> and <i>corridors</i> shall have a ceiling height of not less than 7 feet 6 inches.	1208.2	Have To	lower the floors
13.	Bathrooms, toilet rooms, kitchens, storage rooms and laundry rooms shall be permitted to have a ceiling height of not less than 7 feet.	1208.2	Have to	lower the floors
14.	Ceiling height. The means of egress shall have a ceiling height of not less than 7 feet 6 inches.	1003.2		Yes
15.	Foundation slab needs to be lowered if (12) (13) or (14) are not met.		Need to	lower slab
16.	Minimum room widths. Habitable spaces, other than a kitchen, shall be not less than 7 feet in any plan dimensions. Kitchens shall have a clear passageway of not less than 3 feet between counter fronts and appliances or counter fronts and walls.	1208.1		Yes
17.	Room area. Every dwelling unit shall have no less than one room that shall have not less than	1208.3	will	comply

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
	<p>120 square feet of net floor area. Other habitable rooms shall have a net floor area of not less than 70 square feet.</p> <p>Exception: Kitchens are not required to be of a minimum floor area.</p>			Yes
18.	<p>Efficiency Dwelling Units.</p> <p>Unless modified by local ordinance pursuant to Health and Safety Code Section 17958.1, efficiency dwelling units shall comply with the following:</p> <ol style="list-style-type: none"> 1. The unit shall have a living room of not less than 150 square feet of floor area. An additional 100 square feet of floor area shall be provided for each occupant of such unit in excess of two. 2. The unit shall be provided with a separate closet. 3. The unit shall be provided with a kitchen sink, cooking appliance and refrigeration facilities, each having a clear working space of not less than 30 inches (762 mm) in front. Light and ventilation conforming to this code shall be provided. 4. The unit shall be provided with a separate bathroom containing a water closet, lavatory and bathtub or shower. 	1208.4		NA
19.	<p>Private garages and carports Separation.</p> <p>Separations shall comply with the following:</p> <p>(1) The private garage shall be separate from the dwelling unit and its attic area by means of gypsum board, not less than 5/8-inch in thickness, applied to the garage side. Garages beneath habitable rooms shall be separated from all habitable rooms above by not less than a 5/8-inch (15.9 mm) Type X gypsum board or</p>	406.3.4.		Yes

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
	<p>equivalent and 1/2-inch (12.7 mm) gypsum board applied to structures supporting the separation from habitable rooms above the garage. Door openings between a private garage and the dwelling unit shall be equipped with either solid wood doors or solid or honeycomb core steel doors not less than 1.3/8 inches in thickness or doors in compliance with Section 716.5.3 with a fire protection rating of not less than 20 minutes. Openings from a private garage directly into a room used for sleeping purpose shall not be permitted. Doors shall be self-closing and self-latching.</p> <p>(2) Ducts in a private garage and ducts penetrating the walls or ceiling separating the dwelling unit, including its attic area, from the garage shall be constructed of sheet steel of not less than 0.019 inches, in thickness, and shall have no openings into the garage.</p> <p>(3) A separation is not required between a Group R-3 and U carport, provided the carport is entirely open on two or more sides and there are not enclosed areas above.</p>	<p><i>will comply</i></p>		<p><i>yes</i></p>
20.	<p>Fire-resistance rating. Horizontal assemblies separating dwelling units in the same building and horizontal assemblies separating sleeping units in the same building shall be a minimum of 1-hour fire-resistance-rated construction.</p>	711.3		<p><i>yes</i></p>
21.	<p>Noise Insulation Enforcement Procedures. APPLICABILITY. The noise requirements apply only to residential use buildings for which permits were applied after August 22, 1974, i.e. to Form 1 and 2 applications. They do not apply to buildings constructed before 1974 in which</p>	Administrative Bulletin AB-026		<p><i>NA</i></p>

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
	new units are created through alterations, additions or change of use.			
22.	<p>Section 1030 Emergency Escape and Rescue</p> <p>1030.1 General. In addition to the means of egress required by this chapter, provisions shall be made for emergency escape and rescue openings in Group R occupancies. Basements and sleeping rooms below the fourth story above grade plane shall have at least one exterior emergency escape and rescue opening in accordance with this section. Where basements contain one or more sleeping rooms, emergency escape and rescue openings shall be required in each sleeping room, but shall not be required in adjoining areas of the basement.</p> <p>Such openings shall open directly into a public way or to a yard or court that opens to a public way.</p> <p>Exceptions:</p> <ol style="list-style-type: none"> 1. In Groups R-1 and R-2 occupancies constructed of Type I, Type IIA, Type IIIA or Type IV construction equipped throughout with an approved automatic sprinkler system in accordance with Section 903.3.1.1. 2. Basements with a ceiling height of less than 80 inches (2032 mm) shall not be required to have emergency escape and rescue openings. 3. Emergency escape and rescue openings are not required from basements or sleeping rooms that have an exit door or exit access door that opens directly into a public way or to a yard, court or exterior exit balcony that opens to a public way. 	<p>1030</p> <p>Information Sheet No. EG-03</p> <p><i>Existing window</i></p> <p><i>will need sprinkler system</i></p>		

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
	<p>4. Basements without habitable spaces and having not more than 200 square feet (18.6 m²) in floor area shall not be required to have emergency escape and rescue openings.</p> <p>1030.2 Minimum size. Emergency escape and rescue openings shall have a minimum net clear opening of 5.7 square feet (0.53 m²).</p> <p>Exception: The minimum net clear opening for grade-floor emergency escape and rescue openings shall be 5 square feet (0.46 m²).</p> <p>1030.2.1 Minimum dimensions. The minimum net clear opening height dimension shall be 24 inches (610 mm). The minimum net clear opening width dimension shall be 20 inches (508 mm). The net clear opening dimensions shall be the result of normal operation of the opening.</p> <p>1030.3 Maximum height from floor. Emergency escape and rescue openings shall have the bottom of the clear opening not greater than 44 inches (1118 mm) measured from the floor.</p> <p>(For R3, also see Information Sheet no. EG-03)</p>			<p><i>Existing window OK</i></p> <p><i>Existing window OK</i></p>
23.	<p>Landings shall have a width not less than the width of the stairway or the door, whichever is greater. Doors in the fully open position shall not reduce a required dimension by more than 7 inches (178 mm). Where a landing serves an occupant load of 50 or more, doors in any position shall not reduce the landing less than one-half its required width. Landings shall have a length measured in the direction of travel not less than 44 inches (1118 mm).</p>	1010.1.6		<i>Yes</i>

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
24.	Habitable rooms (excluding kitchens, home offices and media rooms) within a dwelling unit or congregate residence shall be provided with natural light by means of exterior glazed openings in accordance with Section 1205.2.	1205.1 Exception		
				<i>May Need to Add windows for light</i>
25.	Natural light. The minimum net glazed area shall be not less than 8% of the floor area of the room served. Adjoining spaces. For the purpose of natural lighting, any room is permitted to be considered as a portion of an adjoining room where one-half of the area of the common wall is open and unobstructed and provides an opening of not less than one-tenth of the floor area of the interior room or 25 square feet, whichever is greater.	1205.2 1205.2.1		
26.	Stairways within dwelling units and exterior stairways serving a dwelling unit shall have an illumination level on tread runs of not less than 1 foot-candle.	1205.4		<i>yes</i>
27.	The openable area of the openings to the outdoors shall be not less than 4 percent of the floor area being ventilated.	1203.5.1		<i>Will have to add openings to comply</i>
28.	Enclosed attic & enclosed rafter spaces shall have cross ventilation not be less than 1/150 of the area of the ventilated space. A minimum of 1" airspace shall be provided between insulation and the roof sheathing.	1203.2		<i>NA</i>
29.	Garage and carports. Ventilations shall be provided as follows: Natural ventilations shall be required, and such space shall be provided with ventilation outlets	406.3.7		<i>yes</i>

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
	in the walls or exterior doors. The total net area of such ventilation outlets shall be 200 square inches for a space up to 1,000 square feet in area and shall be increased 30 square inches for each additional 200 square feet of floor area up to maximum floor area of 3,000 square feet.			YPS
30.	Indicate the location of attic access.			NA
31.	Sleepers and sills on a concrete or masonry slab that is in direct contact with earth shall be of naturally durable or preservative-treated wood.	2304.12.1.4		Will Comply with new Sills + walls
32.	Wood framing members, including wood sheathing, that are in contact with exterior foundation walls and are less than 8 inches (203 mm) from exposed earth shall be of naturally durable or preservative-treated wood.	2304.12.1.2		will comply New walls installed
33.	Exiting through the garage area shall meet all requirements of Administrative Bulletin AB-020.	AB-020		NA
34.	Fire-resistance rating requirement for exterior walls based on fire separation distance shall meet requirements of Table 602.	Table 602		Egress passage will have to be fire rated
35.	Openings in exterior walls shall comply with Sections 705.8.1 through 705.8.6.	705.8		NA
36.	Approval of New Openings in New and Existing Building Property Line Walls shall meet requirements of Administrative Bulletin AB-009.	AB-009		NA

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
37.	Bathrooms. Rooms containing bathtubs, showers, spa and similar bathing fixtures shall be mechanically ventilated in accordance with the California Mechanical Code.	1203.5.2.1		
38.	Energy Conservation. Qualified historical buildings or properties covered by this part are exempted from compliance with energy conservation standards.	CHBC Section 8-901.5		
39.	Access Compliance. All publicly funded buildings used for congregate residences or for one- or two-family dwelling unit purposes shall conform to the provisions applicable to living accommodations.	1.9.1.1.3 Chapters 11A & 11B		
40.	Carbon monoxide alarms. When a permit is required for alterations, repairs or additions with a total cost or calculated valuation exceeding \$1,000, existing dwellings or sleeping units with a fossil fuel-burning heater or appliance, fireplace or an attached garage shall have a carbon monoxide alarm installed in accordance with Section 420.6.2. Carbon monoxide alarms shall only be required in the specific dwelling unit or sleeping unit for which the permit was obtained.	420.6.2.2		
41.	Smoke alarms: When the valuation of an addition, alteration or repair to a Group R Occupancy exceeds \$1,000 and a permit is required, or when one or more sleeping rooms are added or created in existing Group R Occupancies, smoke alarms shall be installed in accordance with Section 907.	SFBC Section 3401.8.1 or; SFBC Section 401.5		

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
42.	Preliminary review by Plumbing Inspection Division. Call 558-6570 as required.	San Francisco Plumbing Code		<i>Will have an audit + Completed</i>
43.	Preliminary review by Electrical Inspection Division. Call 558-6570 as required.	San Francisco Electrical Code		<i>Will have an audit + Completed</i>
44.	School Impaction Fee Administration. The California State Legislature had amended School Facilities Fees legislation and exempts any residential addition of less than 500 square feet.	Information Sheet No. G-11		<i>Must pay Fee's 625 sq ft</i>
45.	17912. Rules and regulations promulgated pursuant to the provisions of this part and building standards published in the State Building Standards Code, relating to the erection or construction of buildings or structures, shall not apply to existing buildings or structures or to buildings or structures as to which construction is commenced or approved prior to the effective date of the rules, regulations, or building standards, except by act of the Legislature, but rules, regulations, and building standards relating to use, maintenance, and change of occupancy shall apply to all hotels, motels, lodging houses, apartment houses, and dwellings, or portions thereof, and buildings and structures accessory thereto, approved for construction or constructed before or after the effective date of such rules, regulations, or building standards.	California Health and Safety Code Section 17912		<i>Will Comply</i>

	Code Requirements	Code Section	Estimated Cost for Compliance	Remark
46.	<p>Assessor-Recorder's Office: Legalized units shall be reported to the Assessor when completed for applicable property tax assessment. Under State law, the Assessor is responsible for establishing a taxable value on property located in the City & County of San Francisco. A property that legalizes a unit under this program may be subject to an increase in the assessed value depending on whether the building was originally purchased with the existing illegal in-law unit and the extent to which new construction occurs to bring the unit into compliance. Please contact the Assessor's Office with additional questions: call 311 or visit assessor@sfgov.org.</p>	<p><i>Will Comply</i></p>		
47.	Other.			

INVOICE

FROM:

TRAC: The Real Estate Appraisal Co.
 336 Claremont Blvd Ste 3
 San Francisco, CA 94127-1160

Telephone Number: (415) 759-8892 Fax Number: (415) 759-8893

TO:

Erik Terreri

E-Mail:

Telephone Number:

Fax Number:

Alternate Number:

INVOICE NUMBER

25020362

DATES

Invoice Date: 03/03/2020

Due Date: 30 Days

REFERENCE

Internal Order #: 25020362

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form: 25020362

Other File # on form:

Federal Tax ID:

Employer ID:

DESCRIPTION

Lender: Erik Terreri	Client: Erik Terreri
Purchaser/Borrower: N/A	
Property Address: 2005 17th St ("as is" condition)	
City: San Francisco	
County: San Francisco	State: CA
Legal Description: Lot 001J, Block 3977	Zip: 94103

FEES

AMOUNT

Appraisal Services	425.00
SUBTOTAL	425.00

PAYMENTS

AMOUNT

Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			0
TOTAL DUE			\$ 425.00

APPRAISAL OF REAL PROPERTY

Value "As-Is" as a Single family Home



LOCATED AT

2005 17th St ("as is" condition)
San Francisco, CA 94103
Lot 001J, Block 3977

FOR

Erik Terreri

OPINION OF VALUE

1,475,000

AS OF

02/20/2020

BY

Robert V. Singer
TRAC: The Real Estate Appraisal Co.
336 Claremont Blvd Ste 3
San Francisco, CA 94127-1160
(415) 759-8892
orders@tracappraisal.com

TRAC: The Real Estate Appraisal Co.
336 Claremont Blvd Ste 3
San Francisco, CA 94127-1160
(415) 759-8892

03/03/2020

Erik Terreri

Re: Property: 2005 17th St ("as is" condition)
San Francisco, CA 94103
Borrower: N/A
File No.: 25020362

Opinion of Value: \$ 1,475,000
Effective Date: 02/20/2020

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

The purpose of the appraisal is to develop an opinion of market value for 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 opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

Sincerely,



Robert V. Singer
Certification #: AR016094
State: CA Expires: 07/20/2021
orders@tracappraisal.com

RESTRICTED APPRAISAL REPORT

File No.: 25020362

SUBJECT	Property Address: 2005 17th St ("as is" condition)		City: San Francisco		State: CA	Zip Code: 94103
	County: San Francisco		Legal Description: Lot 001J, Block 3977			
	Assessor's Parcel #: 3977-001J					
	Tax Year: 2019	R.E. Taxes: \$ 13,201	Special Assessments: \$ 0		Borrower (if applicable): N/A	
	Current Owner of Record: Terri		Occupant: <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing			
Property Type: <input checked="" type="checkbox"/> SFR <input type="checkbox"/> 2-4 Family <input type="checkbox"/>		# of Units: 1		Ownership Restriction: <input checked="" type="checkbox"/> None <input type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> Coop		
Market Area Name: Potrero Hill		Map Reference: 41884		Census Tract: 0227.04 <input type="checkbox"/> Flood Hazard		

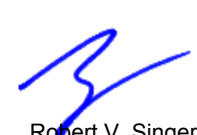
ASSIGNMENT	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)					
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective					
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach <input type="checkbox"/> Other:					
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)					
	Intended Use: To assist the client determining the market value in its current "as-is" condition with the existence of an un-permitted in-law unit.					
	Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.					
Client: Erik Terri			Address:			
Appraiser: Robert V. Singer			Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160			

SALES COMPARISON APPROACH	FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
	Address	2005 17th St San Francisco, CA 94103		574 Mississippi St San Francisco, CA 94107		585 Connecticut St San Francisco, CA 94107		507 Potrero Ave San Francisco, CA 94110
Proximity to Subject			0.62 miles SE		0.54 miles SE		0.21 miles SW	
Sale Price	\$		\$ 1,575,000		\$ 1,680,585		\$ 1,500,000	
Sale Price/GLA	\$ 0 /sq.ft.		\$ 1,050.00 /sq.ft.		\$ 1,352.04 /sq.ft.		\$ 885.48 /sq.ft.	
Data Source(s)	SFMLS/Realquest		SFMLS#490963		SFMLS#490585		SFMLS#489552	
Verification Source(s)	Inspection		Doc#885280/Realquest		Doc#K856682/Realquest		Doc#K856651/Realquest	
VALUE ADJUSTMENTS	DESCRIPTION		DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing Concessions			Conventional		Conventional		Conventional	
			None noted		None noted		None noted	
Date of Sale/Time			COE:12/31/2019	0	COE:11/12/2019	0	COE:11/13/2019	0
Rights Appraised	Fee Simple		Fee Simple		Fee Simple		Fee Simple	
Location	Average		Good	-150,000	Good	-150,000	Average	
Site	2308 SF		2500 SF	0	2495 SF	0	2443 SF	0
View	Average		Average		Bay	-75,000	Average	
Design (Style)	Traditional		Traditional		Traditional		Traditional	
Quality of Construction	Average		Average		Average		Average	
Age	114		93	0	120	0	109	0
Condition	Good		Average	+75,000	Good		Good	
Above Grade	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	5 2 1.0		6 3 1.0		5 2 1.0		6 3 1.1	-10,000
Gross Living Area	1,100 sq.ft.		1500 sq.ft.	-100,000	1243 sq.ft.	-35,500	1694 sq.ft.	-148,500
Basement & Finished Rooms Below Grade	Osf		Osf		Osf		Osf	
Functional Utility	Typical		Typical		Typical		Typical	
Heating/Cooling	Central/None		Central/None		Central/None		Central/None	
Energy Efficient Items	Typical		Typical		Typical		Typical	
Garage/Carport	1-Car Garage		1-Car Garage		1-Car Garage		2-Car Garage	-75,000
Porch/Patio/Deck	Yard		Yard		Yard		Yard	
Bonus Rooms and Bath	In-law Unit		Included in GLA	+75,000	None	+75,000	None	+75,000
Net Adjustment (Total)			<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -100,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -185,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -158,500
Adjusted Sale Price of Comparables				\$ 1,475,000		\$ 1,495,085		\$ 1,341,500

Summary of Sales Comparison Approach See attached addenda.

RESTRICTED APPRAISAL REPORT

File No.: 25020362

TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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): <u>MLS/RealQuest</u>	Analysis of sale/transfer history and/or any current agreement of sale/listing: <u>The subject nor the comparable sales have sold or transferred title according to public record and local MLS within the last 36 months.</u>
	1st Prior Subject Sale/Transfer	
	Date:	
Price:		
Source(s): <u>Public Record</u>		
2nd Prior Subject Sale/Transfer		
Date:		
Price:		
Source(s):		
MARKET	Subject Market Area and Marketability: <u>The marketing and exposure time for the subject property is estimated to be under 3 months.</u>	
SITE	Site Area: <u>2308 SF</u> Site View: <u>Average</u> Topography: <u>Sloped</u> Drainage: <u>Adequate</u>	
	Zoning Classification: <u>RH-2</u> Description: <u>Two dwelling units per lot, up to one unit per 1500 sq.ft.</u>	
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning	
	Highest & Best Use: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)	
	Actual Use as of Effective Date: <u>Single Family Home</u> Use as appraised in this report: <u>Single Family Home</u>	
	Opinion of Highest & Best Use: <u>Single Family Home</u>	
	FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <u>N/A</u> FEMA Map # <u>N/A</u> FEMA Map Date	
	Site Comments: <u>No adverse easements were noted at the time of inspection. No signs of environmental hazards or adverse soil conditions were noted. However, the appraiser is not considered an expert in these fields and it is possible that detection of such conditions could negatively impact the value conclusion. The subject is located on a busy street in a high mixed use area of Potrero Hill.</u>	
IMPROVEMENTS	Improvements Comments: <u>According to public records a the subject is a legal single family home. The lower level was converted to an in-law without permits. The subject is appraise "as-is" in its current configuration. The square footage was provided by the client.</u>	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ <u>1,475,000</u>	
	Indicated Value by: Cost Approach (if developed) \$ <u>N/A</u>	Indicated Value by: Income Approach (if developed) \$ <u>N/A</u>
	Final Reconciliation <u>Primary weight is given to the sales comparison approach as it best reflects the buyer's reaction in this market. The cost approach is not necessary to develop credible results.</u>	
ATTACHMENTS	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: _____	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ <u>1,475,000</u>, as of: <u>02/20/2020</u>, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
SIGNATURES	A true and complete copy of this report contains <u>16</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits: <input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
SIGNATURES	Client Contact: _____ Client Name: <u>Erik Terreri</u>	
	E-Mail: _____ Address: _____	
	APPRaiser	
		
	Appraiser Name: <u>Robert V. Singer</u>	
	Company: <u>TRAC: The Real Estate Appraisal Co.</u>	
	Phone: <u>(415) 759-8892</u> Fax: <u>(415) 759-8893</u>	
	E-Mail: <u>orders@tracappraisal.com</u>	
	Date of Report (Signature): <u>03/03/2020</u>	
	License or Certification #: <u>AR016094</u> State: <u>CA</u>	
Designation: _____		
Expiration Date of License or Certification: <u>07/20/2021</u>		
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: <u>02/20/2020</u>		
SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)		
Supervisory or Co-Appraiser Name: _____		
Company: _____		
Phone: _____ Fax: _____		
E-Mail: _____		
Date of Report (Signature): _____		
License or Certification #: _____ State: _____		
Designation: _____		
Expiration Date of License or Certification: _____		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: _____		

Supplemental Addendum

File No. 25020362

Borrower	N/A						
Property Address	2005 17th St ("as is" condition)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						

Summary of Sales Comparison Approach:

The appraiser has conducted a 12 month search for comparable properties within the subject's immediate neighborhood and in similar and competing neighborhoods. Those comparables utilized in this report are considered the best available at the time of the inspection and most representative of the subject property. Adjustments are based on market data, matched pair analysis, and/or the appraiser's experience in the market area. These adjustments are considered to reflect the typical buyer's reaction based on the principle of substitution.

LOCATION: Comparables #1 and #2 have superior north slope Potrero Hill locations as compared the subject which is located on a busy street in a high density mixed use area. Based on market data, these comparables are adjusted downward \$150,000 for their superior location as compared to the subject property.

VIEWS: Differences in views are based on market data and are made relative to the subject property.

ROOM COUNT: No adjustment is given for differences in bedroom count as this is reflected in the overall square footage adjustment. Per market data, bathrooms are adjusted at \$20,000 each (\$10,000 per 1/2 bathroom).

SQUARE FOOTAGE: According to current market data, differences in living area 100 square feet are adjusted at \$250/soft. (rounded to the nearest \$500).

PARKING: Comparables are adjusted at \$75,000 per garage space difference based on market data and the appraiser's experience in the market area. This adjustment also considers the general lack of street parking as well as expense of adding parking to the lower level.

BONUS ROOMS: Based on market data and matched paired analysis, properties with additional finished bonus rooms are adjusted at \$75,000. Bonus rooms are typical and have good marketability. This adjustment is based on the appraiser's experience in the market area and considers the overall cost to improve.

RECONCILIATION: Greatest weight is given to Comparable #1 due to its most recent date of sale which best reflects current market conditions.

Assumptions, Limiting Conditions & Scope of Work

File No.: 25020362

Property Address: 2005 17th St ("as is" condition)

City: San Francisco

State: CA

Zip Code: 94103

Client: Erik Terreri

Address:

Appraiser: Robert V. Singer

Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Under USPAP Standards Rule 2-2(c), this is a Restricted Use Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.

In developing this appraisal, the appraiser has incorporated only the Sales Comparison Approach. The appraiser has excluded the Cost and Income Approaches to Value, due to being inapplicable given the limited scope of the appraisal. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible, and the client agrees that the limited scope of analysis is appropriate given the intended use.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

File No.: 25020362

Property Address: 2005 17th St ("as is" condition) City: San Francisco State: CA Zip Code: 94103

Client: Erik Terreri Address:

Appraiser: Robert V. Singer Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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 to 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.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- 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.

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions

Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System

(FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS),

and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS,

FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: _____ Client Name: Erik Terreri

E-Mail: _____ Address: _____

APPRAISER

Appraiser Name: Robert V. Singer

Company: TRAC: The Real Estate Appraisal Co.

Phone: (415) 759-8892 Fax: (415) 759-8893

E-Mail: orders@tracappraisal.com

Date Report Signed: 03/03/2020

License or Certification #: AR016094 State: CA

Designation:

Expiration Date of License or Certification: 07/20/2021

Inspection of Subject: Interior & Exterior Exterior Only None

Date of Inspection: 02/20/2020

SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)

Supervisory or Co-Appraiser Name: _____

Company: _____

Phone: _____ Fax: _____

E-Mail: _____

Date Report Signed: _____

License or Certification #: _____ State: _____

Designation: _____

Expiration Date of License or Certification: _____

Inspection of Subject: Interior & Exterior Exterior Only None

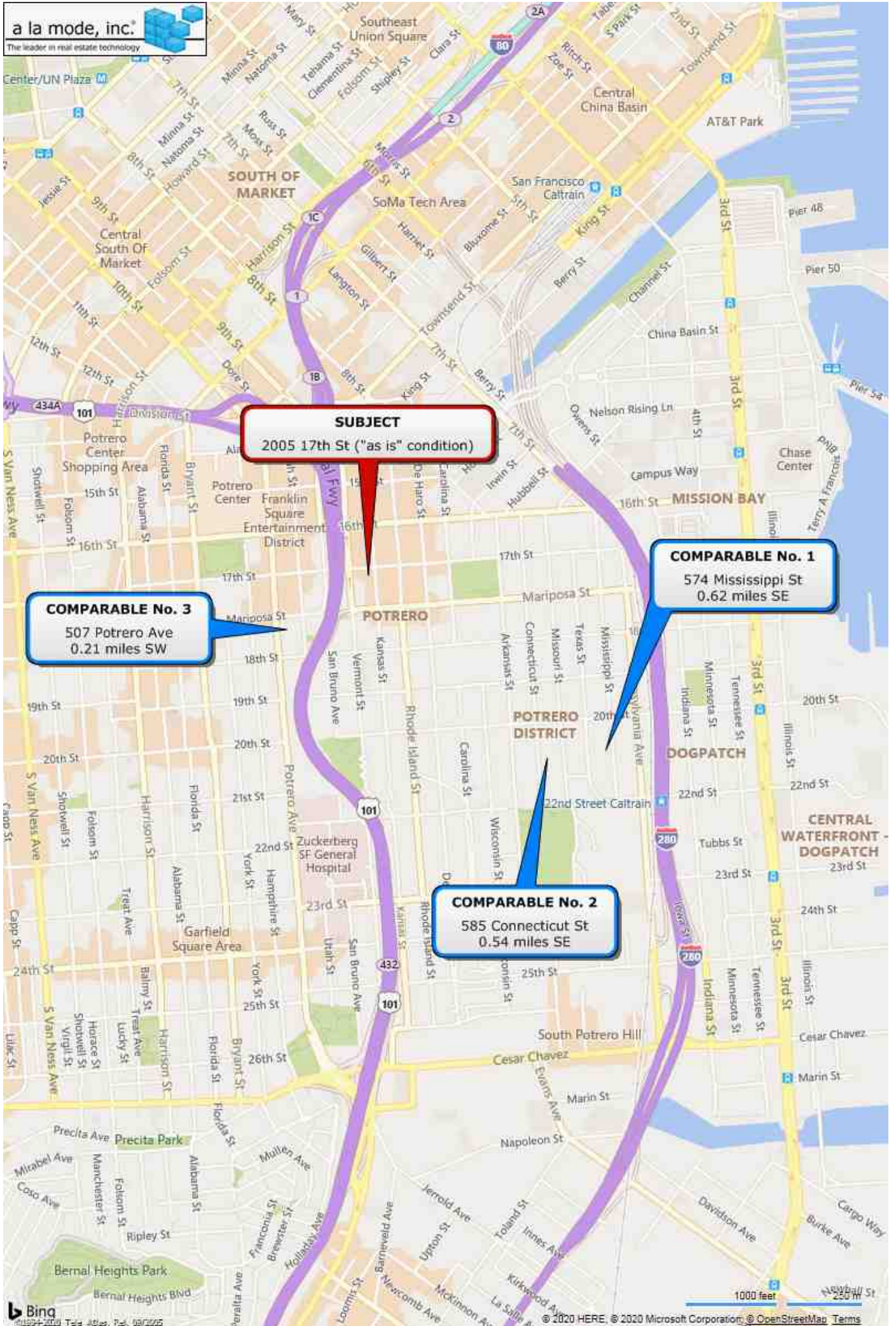
Date of Inspection: _____

SIGNATURES



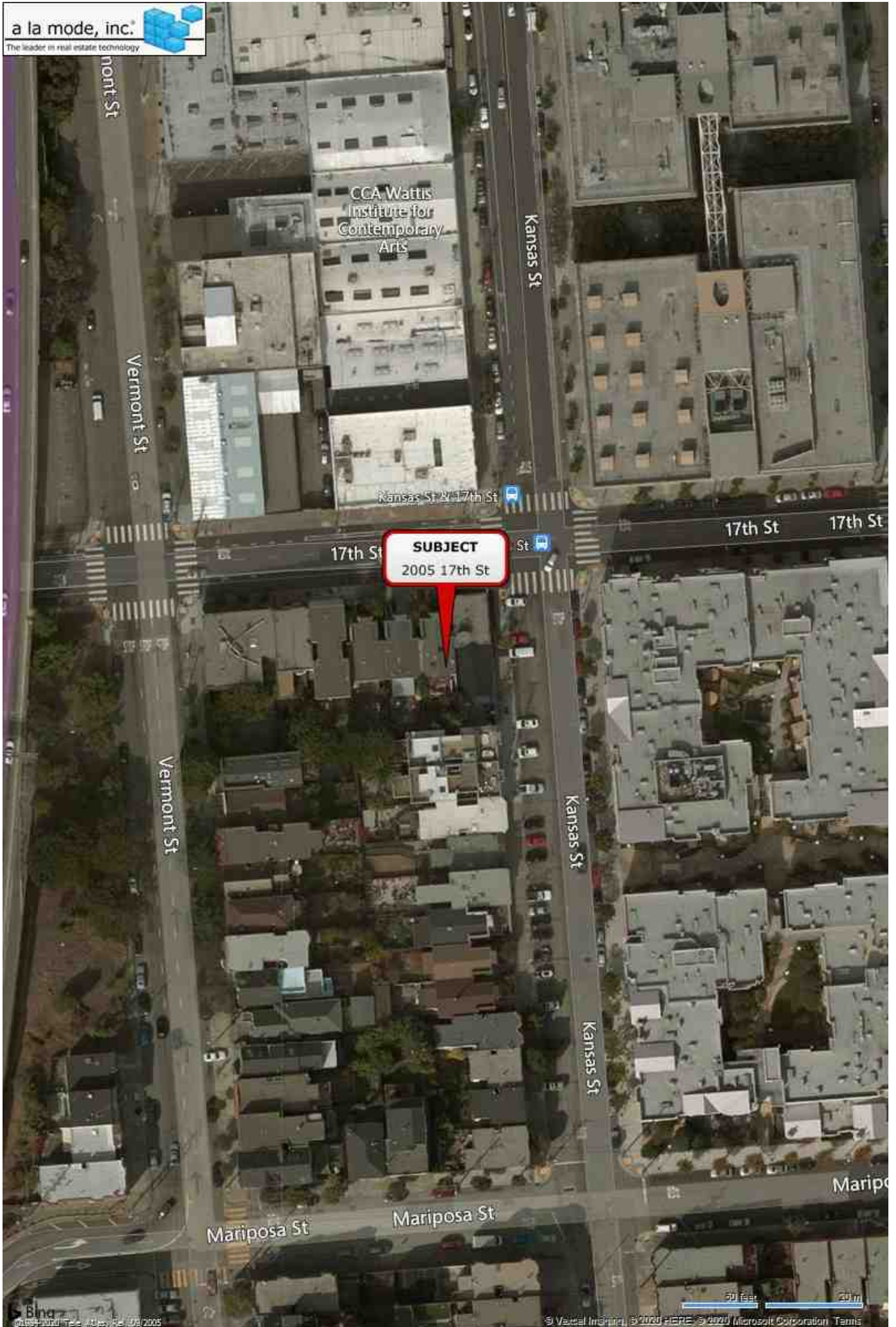
Location Map

Borrower	N/A				
Property Address	2005 17th St ("as is" condition)				
City	San Francisco	County	San Francisco	State	CA
Lender/Client	Erik Terreri	Zip Code	94103		



Location Map

Borrower	N/A				
Property Address	2005 17th St ("as is" condition)				
City	San Francisco	County	San Francisco	State	CA Zip Code 94103
Lender/Client	Erik Terreri				



Plat Map

Borrower	N/A		
Property Address	2005 17th St ("as is" condition)		
City	San Francisco	County San Francisco	State CA Zip Code 94103
Lender/Client	Erik Terreri		

© COPYRIGHT SAN FRANCISCO
CITY & COUNTY ASSESSOR 1995

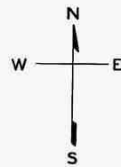
lot1A into lots24&25 for 2005 roll
lot1G&H into lots26&27 for 2009 roll
lot26 into lots28&29 for 2010 roll
lot27 into lots30&31 for 2010 roll

3977

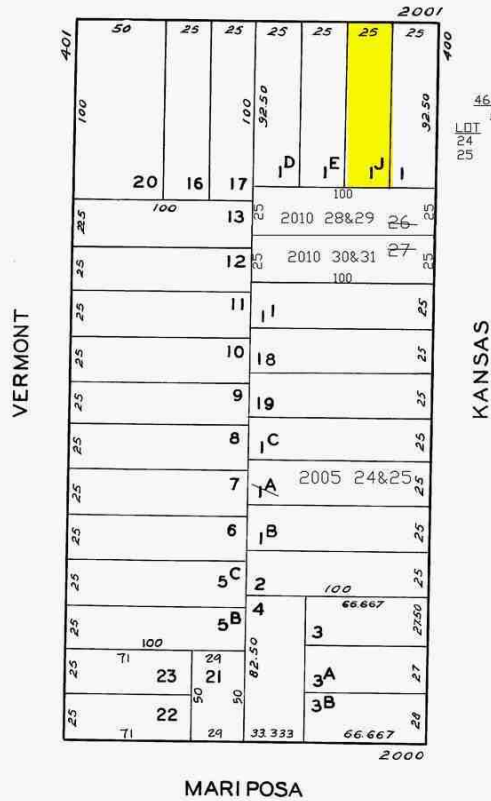
NEW POTRERO BLK. 129

REVISED '59
" '70
" '93

Revised 2005
Revised 2009
Revised 2010



17 TH



468-470 KANSAS ST.
A CONDOMINIUM

LOT	UNIT	% COMM. AREA
24	468	38.46
25	470	61.54

Appraiser's License

Borrower	N/A						
Property Address	2005 17th St ("as is" condition)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						



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

Robert V. Singer

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 016094

Effective Date: July 21, 2019
Date Expires: July 20, 2021


Jim Martin, Bureau Chief, BREA

3048136

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

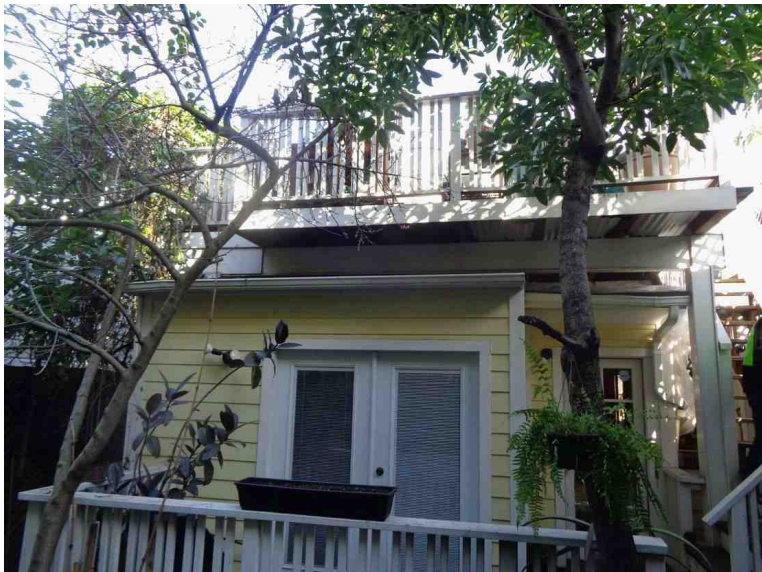
Subject Photos

Borrower	N/A				
Property Address	2005 17th St ("as is" condition)				
City	San Francisco	County	San Francisco	State	CA
Lender/Client	Erik Terreri				
				Zip Code	94103



Subject Front

2005 17th St		
Sales Price		
Gross Living Area		1,100
Total Rooms	5	
Total Bedrooms	2	
Total Bathrooms	1.0	
Location	Average	
View	Average	
Site	2308 SF	
Quality	Average	
Age	114	



Subject Rear

Interior Photos

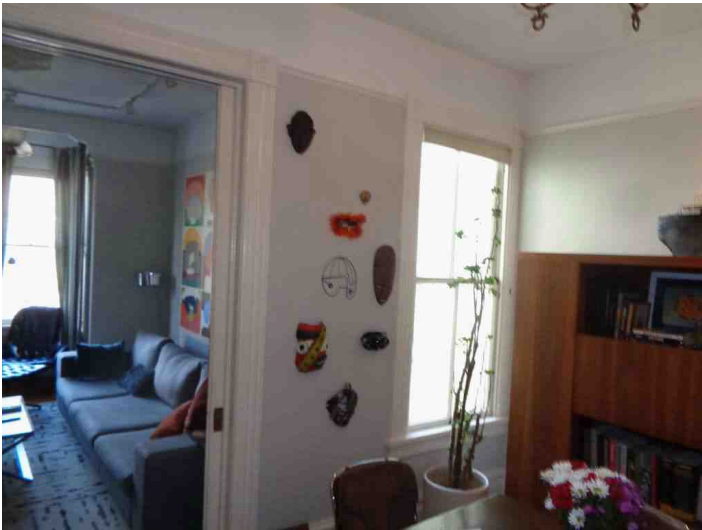
Borrower	N/A						
Property Address	2005 17th St ("as is" condition)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terrier						



Living Room



Kitchen



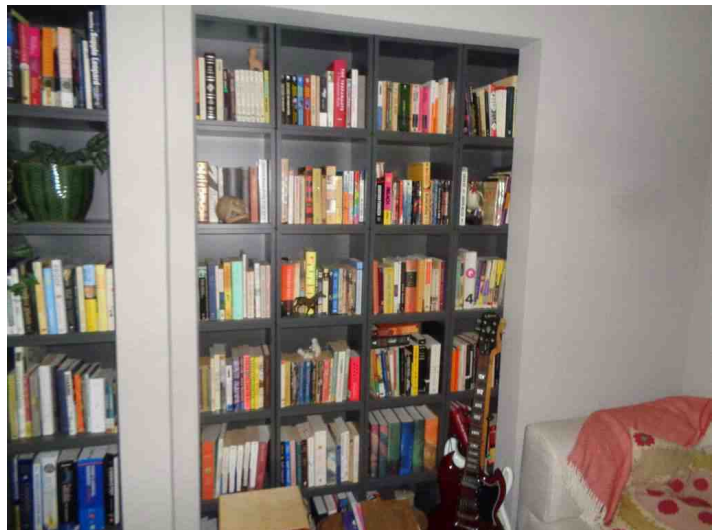
Dining Room



Bathroom



Bedroom



Bedroom

Interior Photos

Borrower	N/A						
Property Address	2005 17th St ("as is" condition)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						



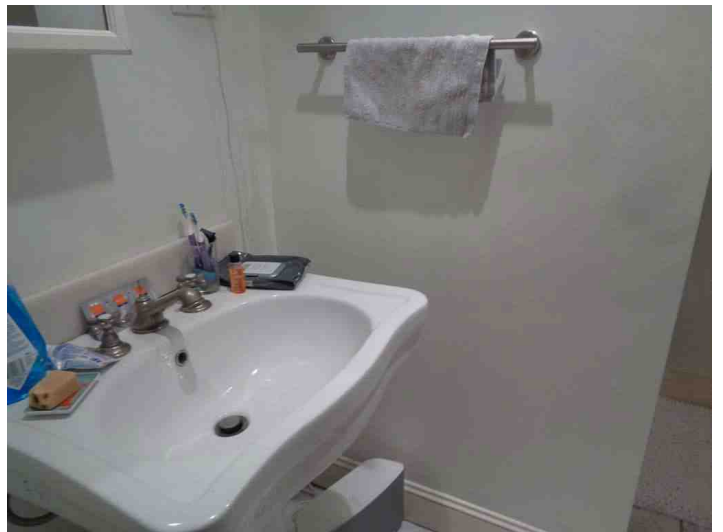
Rear Yard



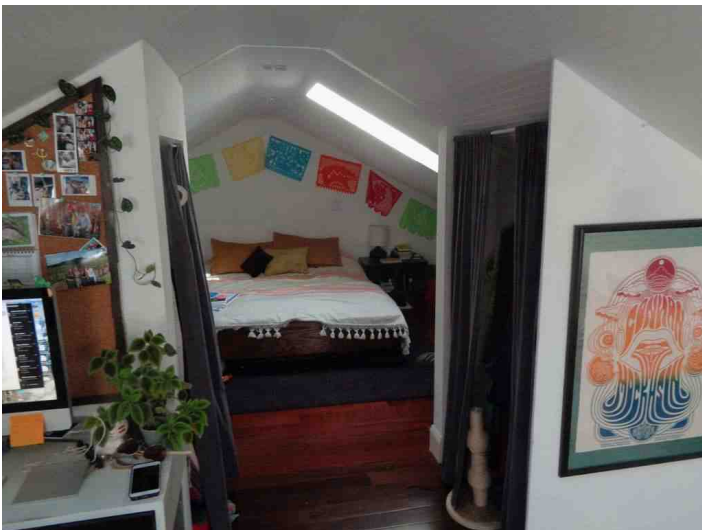
Lower Level In-Law



Lower Level In-Law



Lower Level In-Law



Finished Attic



Laundry Room

Comparable Photos 1-3

Borrower	N/A				
Property Address	2005 17th St ("as is" condition)				
City	San Francisco	County	San Francisco	State	CA
Lender/Client	Erik Terreri	Zip Code	94103		



Comparable 1

574 Mississippi St	
Prox. to Subject	0.62 miles SE
Sales Price	1,575,000
Gross Living Area	1500
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	Good
View	Average
Site	2500 SF
Quality	Average
Age	93



Comparable 2

585 Connecticut St	
Prox. to Subject	0.54 miles SE
Sales Price	1,680,585
Gross Living Area	1243
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	Good
View	Bay
Site	2495 SF
Quality	Average
Age	120



Comparable 3

507 Potrero Ave	
Prox. to Subject	0.21 miles SW
Sales Price	1,500,000
Gross Living Area	1694
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	Average
View	Average
Site	2443 SF
Quality	Average
Age	109

USPAP Compliance Addendum

Loan #
File # 25020362

Borrower	N/A		
Property Address	2005 17th St ("as is" condition)		
City	San Francisco	County	San Francisco
		State	CA
		Zip Code	94103
Lender/Client	Erik Terreri		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

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

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

<p>Signature </p> <p>Name <u>Robert V. Singer</u></p> <p>Date of Signature <u>03/03/2020</u></p> <p>State Certification # <u>AR016094</u></p> <p>or State License # _____</p> <p>State <u>CA</u></p> <p>Expiration Date of Certification or License <u>07/20/2021</u></p> <p>Effective Date of Appraisal <u>02/20/2020</u></p>	<p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior</p>
--	--

INVOICE

FROM:

TRAC: The Real Estate Appraisal Co.
 TRAC: The Real Estate Appraisal Co.
 336 Claremont Blvd Ste 3
 San Francisco, CA 94127-1160

Telephone Number: (415) 759-8892 Fax Number: (415) 759-8893

TO:

Erik Terreri

E-Mail:

Telephone Number:

Fax Number:

Alternate Number:

INVOICE NUMBER

25020372

DATES

Invoice Date: 03/03/2020

Due Date: 30 Days

REFERENCE

Internal Order #: 25020372

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form: 25020372

Other File # on form:

Federal Tax ID:

Employer ID:

DESCRIPTION

Lender: Erik Terreri	Client: Erik Terreri
Purchaser/Borrower: N/A	
Property Address: 2005 17th St (as a 2 Unit Bldg)	
City: San Francisco	
County: San Francisco	State: CA
Legal Description: Lot 001J, Block 3977	Zip: 94103

FEES

AMOUNT

Appraisal Services	425.00
--------------------	--------

SUBTOTAL	425.00
-----------------	--------

PAYMENTS

AMOUNT

Check #:	Date:	Description:
Check #:	Date:	Description:
Check #:	Date:	Description:

SUBTOTAL

TOTAL DUE	\$ 425.00
------------------	------------------

APPRAISAL OF REAL PROPERTY

(as a 2 Unit Bldg)



LOCATED AT

2005 17th St (as a 2 Unit Bldg)
San Francisco, CA 94103
Lot 001J, Block 3977

FOR

Erik Terreri

OPINION OF VALUE

1,475,000

AS OF

02/02/2020

BY

Robert V. Singer
TRAC: The Real Estate Appraisal Co.
336 Claremont Blvd Ste 3
San Francisco, CA 94127-1160
(415) 759-8892
orders@tracappraisal.com

TRAC: The Real Estate Appraisal Co.
336 Claremont Blvd Ste 3
San Francisco, CA 94127-1160
(415) 759-8892

03/03/2020

Erik Terreri

Re: Property: 2005 17th St (as a 2 Unit Bldg)
San Francisco, CA 94103
Borrower: N/A
File No.: 25020372

Opinion of Value: \$ 1,475,000
Effective Date: 02/02/2020

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

The purpose of the appraisal is to develop an opinion of market value for 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 opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

Sincerely,



Robert V. Singer
Certification #: AR016094
State: CA Expires: 07/20/2021
orders@tracappraisal.com

RESTRICTED APPRAISAL REPORT

File No.: 25020372

Property Address: 2005 17th St (as a 2 Unit Bldg)	City: San Francisco	State: CA	Zip Code: 94103
County: San Francisco		Legal Description: Lot 001J, Block 3977	
Assessor's Parcel #: 3977-001J			
Tax Year: 2019	R.E. Taxes: \$ 13,201	Special Assessments: \$ 0	Borrower (if applicable): N/A
Current Owner of Record: Terreri	Occupant: <input checked="" type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing		
Property Type: <input type="checkbox"/> SFR <input checked="" type="checkbox"/> 2-4 Family <input type="checkbox"/>	# of Units: 2	Ownership Restriction: <input checked="" type="checkbox"/> None <input type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> Coop	
Market Area Name: Potrero Hill	Map Reference: 41884	Census Tract: 0227.04	<input type="checkbox"/> Flood Hazard

The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective
Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach <input type="checkbox"/> Other:	
Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)	
Intended Use: To assist the client determining the market value "subject to" the legalization of the lower level in-law unit (2 unit building). Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.	
Client: Erik Terreri	Address:
Appraiser: Robert V. Singer	Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160

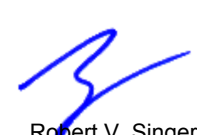
FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	2005 17th St Unit Bldg San Francisco, CA 94103	2109 22nd St San Francisco, CA 94107			2131-2133 24th St San Francisco, CA 94107			1361-1363 Rhode Island St San Francisco, CA 94107		
Proximity to Subject		0.53 miles S			0.80 miles S			0.84 miles S		
Sale Price	\$	\$ 1,048,000			\$ 1,365,000			\$ 1,820,000		
Sale Price/GLA	\$ 0 /sq.ft.	\$ 1,393.62 /sq.ft.			\$ 601.32 /sq.ft.			\$ 610.74 /sq.ft.		
Data Source(s)	SFMLS/Realquest	SFMLS#489578			SFMLS#482105			SFMLS#491584		
Verification Source(s)	Inspection	Doc#K846676/Realquest			Doc#K763680/Realquest			Doc#K889749Realquest		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.			
Sales or Financing Concessions		Conventional None noted		Conventional None noted		Conventional None noted	0			
Date of Sale/Time		COE:10/17/2019	0	COE:05/06/2019	0	COE:01/15/2020	0			
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Location	Average	Average		Average		Average				
Site	2308 SF	1873 SF		2495 SF	0	2500 SF	0			
View	Average	Average		Average-Hills	-50,000	Average-Hills	-50,000			
Design (Style)	Legal 2 Unit	Legal 2 Unit		Legal 2 Unit		Legal 2 Unit				
Quality of Construction	Average	Average		Average		Average				
Age	114	74		110		120				
Condition	Good	Average+	+150,000	Average	+200,000	Good				
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths				
Room Count	7 3 2.0	6 2 2.0	0	10 3 2.0	0	12 4 2.0	0			
Gross Living Area	1,650 sq.ft.	752 sq.ft.	+224,500	2270 sq.ft.	-155,000	2980 sq.ft.	-332,500			
Basement & Finished Rooms Below Grade	Osf	Osf		Osf		Osf				
Functional Utility	Typical	Typical		Average		Typical				
Heating/Cooling	Central/None	Central/None		Central/None		Central/None				
Energy Efficient Items	Typical	Typical		Typical		Typical				
Garage/Carport	1-Car Garage	No Garage	+75,000	None	+75,000	1-Car Garage				
Porch/Patio/Deck	Yard	Yard		Yard		Yard				
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 449,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 70,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -382,500			
Adjusted Sale Price of Comparables			\$ 1,497,500		\$ 1,435,000		\$ 1,437,500			

Summary of Sales Comparison Approach See attached addenda.



RESTRICTED APPRAISAL REPORT

File No.: 25020372

TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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): <u>MLS/RealQuest</u>	Analysis of sale/transfer history and/or any current agreement of sale/listing: <u>The subject nor the comparable sales have sold or transferred title according to public record and local MLS within the last 36 months.</u>
	1st Prior Subject Sale/Transfer	
	Date:	
Price:		
MARKET	Subject Market Area and Marketability: <u>The marketing and exposure time for the subject property is estimated to be under 3 months.</u>	
SITE	Site Area: <u>2308 SF</u> Site View: <u>Average</u> Topography: <u>Sloped</u> Drainage: <u>Adequate</u>	
	Zoning Classification: <u>RH2</u> Description: <u>Two dwelling units per lot, up to one unit per 1500 sq.ft.</u>	
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning	
	Highest & Best Use: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)	
	Actual Use as of Effective Date: <u>Single Family Home</u> Use as appraised in this report: <u>Single Family Home</u>	
	Opinion of Highest & Best Use: <u>Single Family Home</u>	
	FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <u>N/A</u> FEMA Map # <u>N/A</u> FEMA Map Date	
Site Comments: <u>No adverse easements were noted at the time of inspection. No signs of environmental hazards or adverse soil conditions were noted. However, the appraiser is not considered an expert in these fields and it is possible that detection of such conditions could negatively impact the value conclusion. The subject is located on a busy street in a high mixed use area of Potrero Hill.</u>		
IMPROVEMENTS	Improvements Comments: <u>According to public records a the subject is a legal single family home. The lower level was converted to an in-law without permits. The subject is appraise "Subject to" the legal conversion of the lower unit to legal unit.</u>	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ <u>1,475,000</u>	
	Indicated Value by: Cost Approach (if developed) \$ <u>N/A</u>	Indicated Value by: Income Approach (if developed) \$ <u>N/A</u>
	Final Reconciliation <u>Primary weight is given to the sales comparison approach as it best reflects the buyer's reaction in this market. The cost and income approaches to value are not necessary develop credible results.</u>	
ATTACHMENTS	This appraisal is made <input type="checkbox"/> "as is", <input checked="" type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: <u>Value based on the legalization of the lower unit creating a 2 unit building.</u>	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ <u>1,475,000</u>, as of: <u>02/02/2020</u>, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
SIGNATURES	A true and complete copy of this report contains <u>18</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits: <input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input checked="" type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
SIGNATURES	Client Contact: _____ Client Name: <u>Erik Terreri</u>	
	E-Mail: _____ Address: _____	
	APPRaiser	
		
	Supervisory Appraiser (if required) or CO-APPRAISER (if applicable)	
	Appraiser Name: <u>Robert V. Singer</u>	
	Supervisory or Co-Appraiser Name: _____	
	Company: <u>TRAC: The Real Estate Appraisal Co.</u>	
	Company: _____	
	Phone: <u>(415) 759-8892</u> Fax: <u>(415) 759-8893</u>	
Phone: _____ Fax: _____		
E-Mail: <u>orders@tracappraisal.com</u>		
E-Mail: _____		
Date of Report (Signature): <u>03/03/2020</u>		
Date of Report (Signature): _____		
License or Certification #: <u>AR016094</u> State: <u>CA</u>		
License or Certification #: _____ State: _____		
Designation: _____		
Designation: _____		
Expiration Date of License or Certification: <u>07/20/2021</u>		
Expiration Date of License or Certification: _____		
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: <u>02/02/2020</u>		
Date of Inspection: _____		

Supplemental Addendum

File No. 25020372

Borrower	N/A						
Property Address	2005 17th St (as a 2 Unit Bldg)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						

Summary of Sales Comparison Approach:

The appraiser has conducted a 12 month search for comparable properties within the subject's immediate neighborhood and in similar and competing neighborhoods. Those comparables utilized in this report are considered the best available at the time of the inspection and most representative of the subject property. Adjustments are based on market data, matched pair analysis, and/or the appraiser's experience in the market area. These adjustments are considered to reflect the typical buyer's reaction based on the principle of substitution.

VIEWS: Differences in views are based on market data and are made relative to the subject property.

CONDITION: Differences in overall condition are made relative to the subject property. The resulting adjustment reflects the high cost of updating and remodeling older properties.

ROOM COUNT: No adjustment is given for differences in bedroom count as this is reflected in the overall square footage adjustment.

SQUARE FOOTAGE: According to current market data, differences in living area 100 square feet are adjusted at \$250/soft. (rounded to the nearest \$500).

PARKING: Comparables are adjusted at \$75,000 per garage space difference based on market data and the appraiser's experience in the market area. This adjustment also considers the general lack of street parking as well as expense of adding parking to the lower level.

RECONCILIATION: Greatest weight is given to Comparables #1 and #3 due to its most recent date of sale which best reflects current market conditions.

Assumptions, Limiting Conditions & Scope of Work

File No.: 25020372

Property Address: 2005 17th St (as a 2 Unit Bldg)

City: San Francisco

State: CA

Zip Code: 94103

Client: Erik Terreri

Address:

Appraiser: Robert V. Singer

Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Under USPAP Standards Rule 2-2(c), this is a Restricted Use Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.

In developing this appraisal, the appraiser has incorporated only the Sales Comparison Approach. The appraiser has excluded the Cost and Income Approaches to Value, due to being inapplicable given the limited scope of the appraisal. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible, and the client agrees that the limited scope of analysis is appropriate given the intended use.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

File No.: 25020372

Property Address: 2005 17th St (as a 2 Unit Bldg)	City: San Francisco	State: CA	Zip Code: 94103
Client: Erik Terreri	Address:		
Appraiser: Robert V. Singer	Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160		

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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 to 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.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- 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.

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions

Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: _____	Client Name: Erik Terreri
E-Mail: _____	Address: _____

<p>APPRAISER</p>  <p>Appraiser Name: Robert V. Singer</p> <p>Company: TRAC: The Real Estate Appraisal Co.</p> <p>Phone: (415) 759-8892 Fax: (415) 759-8893</p> <p>E-Mail: orders@tracappraisal.com</p> <p>Date Report Signed: 03/03/2020</p> <p>License or Certification #: AR016094 State: CA</p> <p>Designation: _____</p> <p>Expiration Date of License or Certification: 07/20/2021</p> <p>Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None</p> <p>Date of Inspection: 02/02/2020</p>	<p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____</p> <p>Company: _____</p> <p>Phone: _____ Fax: _____</p> <p>E-Mail: _____</p> <p>Date Report Signed: _____</p> <p>License or Certification #: _____ State: _____</p> <p>Designation: _____</p> <p>Expiration Date of License or Certification: _____</p> <p>Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None</p> <p>Date of Inspection: _____</p>
---	---

SIGNATURES

Plat Map

Borrower	N/A		
Property Address	2005 17th St (as a 2 Unit Bldg)		
City	San Francisco	County	San Francisco
		State	CA
		Zip Code	94103
Lender/Client	Erik Terreri		

© COPYRIGHT SAN FRANCISCO
CITY & COUNTY ASSESSOR 1995

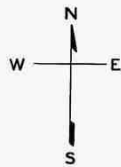
lot1A into lots24&25 for 2005 roll
lot1G&H into lots26&27 for 2009 roll
lot26 into lots28&29 for 2010 roll
lot27 into lots30&31 for 2010 roll

3977

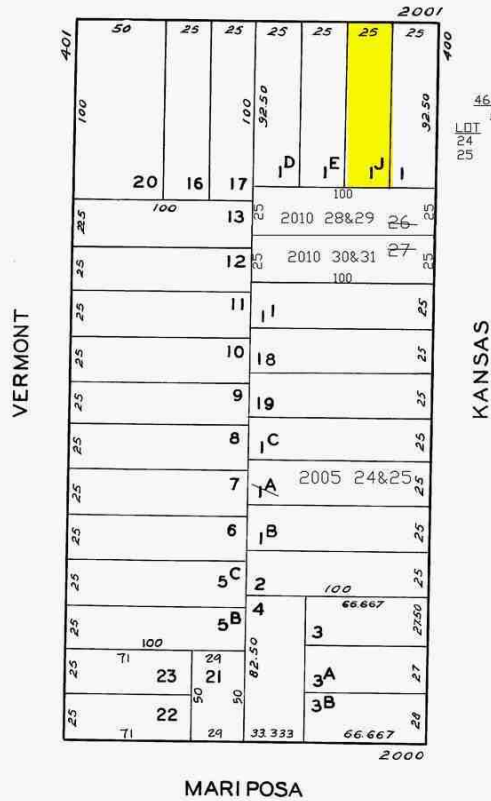
NEW POTRERO BLK. 129

REVISED '59
" '70
" '93

Revised 2005
Revised 2009
Revised 2010



17 TH



468-470 KANSAS ST.
A CONDOMINIUM

LOT	UNIT	% COMM. AREA
24	468	38.46
25	470	61.54

Appraiser's License

Borrower	N/A						
Property Address	2005 17th St (as a 2 Unit Bldg)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						



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

Robert V. Singer

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 016094

Effective Date: July 21, 2019
Date Expires: July 20, 2021


Jim Martin, Bureau Chief, BREAA

3048136

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

USPAP Compliance Addendum

Loan #
File # 25020372

Borrower	N/A		
Property Address	2005 17th St (as a 2 Unit Bldg)		
City	San Francisco	County	San Francisco
		State	CA
		Zip Code	94103
Lender/Client	Erik Terreri		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

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

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

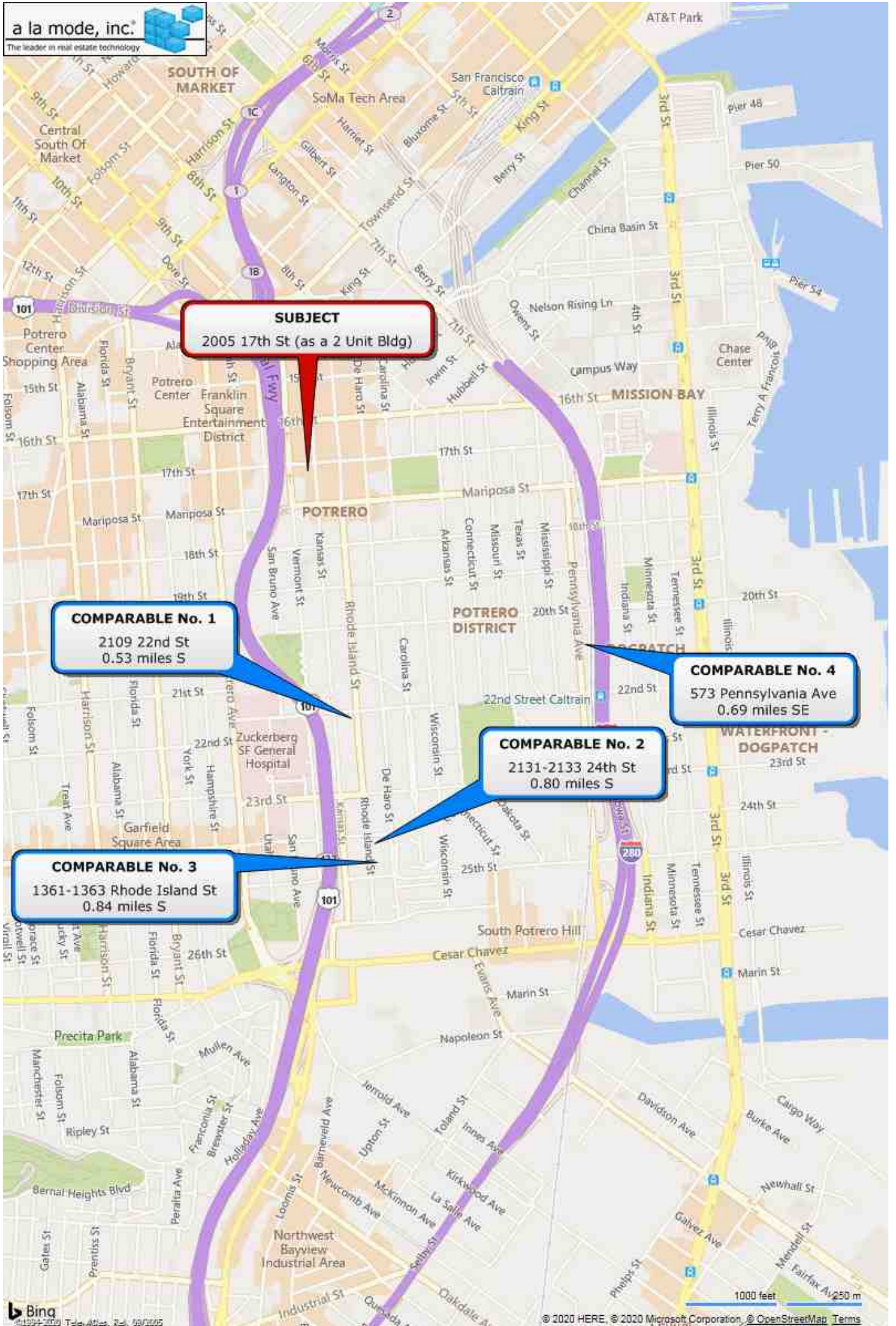
A reasonable exposure time for the subject property is 90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

<p>Signature </p> <p>Name <u>Robert V. Singer</u></p> <p>Date of Signature <u>03/03/2020</u></p> <p>State Certification # <u>AR016094</u></p> <p>or State License # _____</p> <p>State <u>CA</u></p> <p>Expiration Date of Certification or License <u>07/20/2021</u></p> <p>Effective Date of Appraisal <u>02/02/2020</u></p>	<p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior</p>
--	--

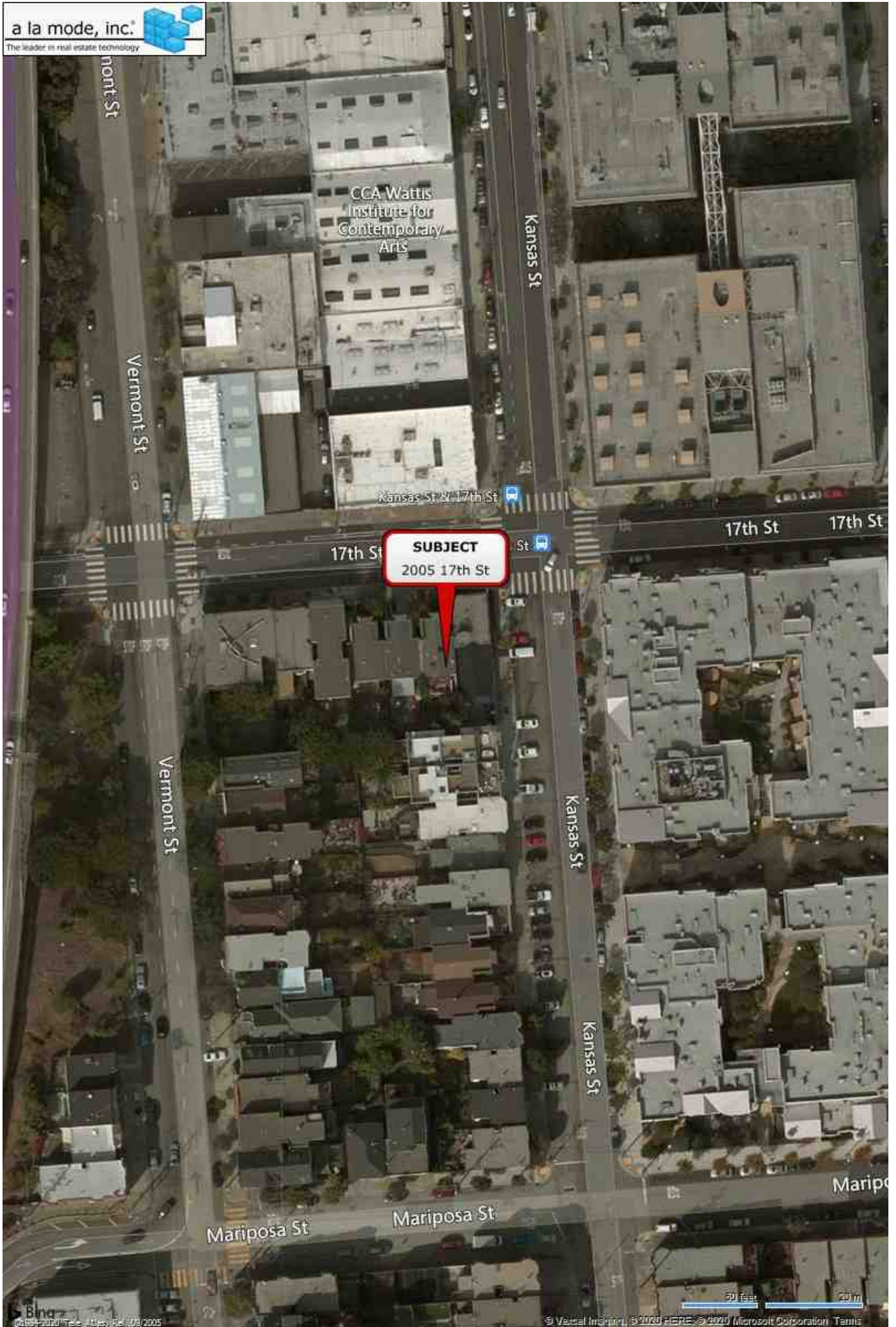
Location Map

Borrower	N/A			
Property Address	2005 17th St (as a 2 Unit Bldg)			
City	San Francisco	County	San Francisco	State CA Zip Code 94103
Lender/Client	Erik Terreri			



Location Map

Borrower	N/A				
Property Address	2005 17th St (as a 2 Unit Bldg)				
City	San Francisco	County	San Francisco	State	CA Zip Code 94103
Lender/Client	Erik Terrerri				



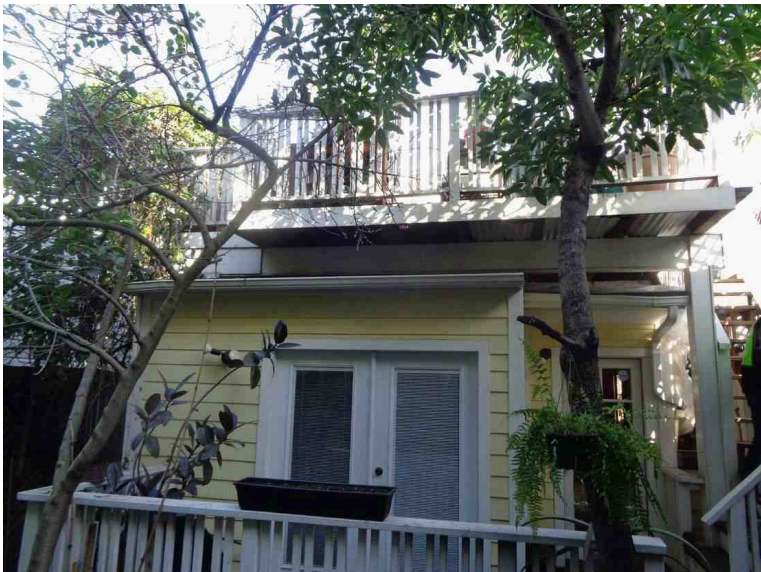
Subject Photos

Borrower	N/A						
Property Address	2005 17th St (as a 2 Unit Bldg)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						



Subject Front

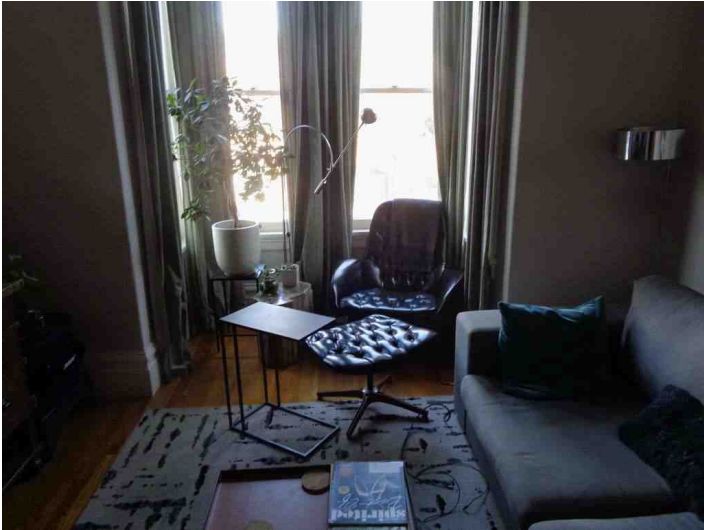
2005 17th St Unit Bldg	
Sales Price	
Gross Living Area	1,650
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	Average
View	Average
Site	2308 SF
Quality	Average
Age	114



Subject Rear

Interior Photos

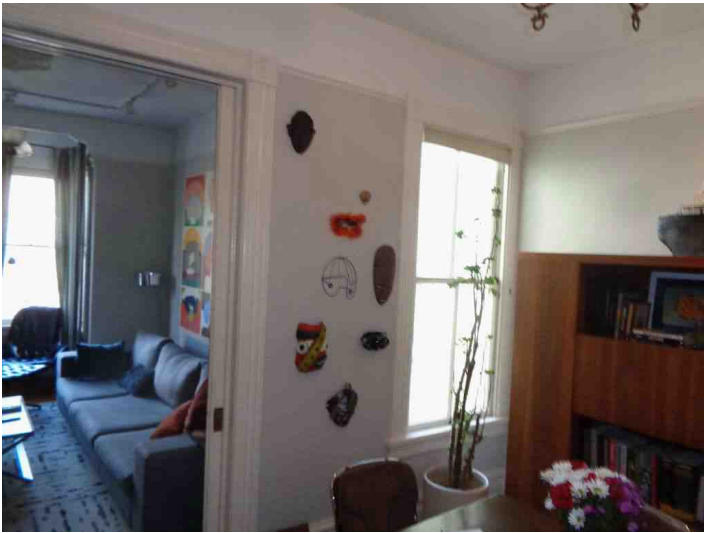
Borrower	N/A						
Property Address	2005 17th St (as a 2 Unit Bldg)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						



Living Room



Kitchen



Dining Room



Bathroom



Bedroom



Bedroom

Interior Photos

Borrower	N/A						
Property Address	2005 17th St (as a 2 Unit Bldg)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						



Rear Yard



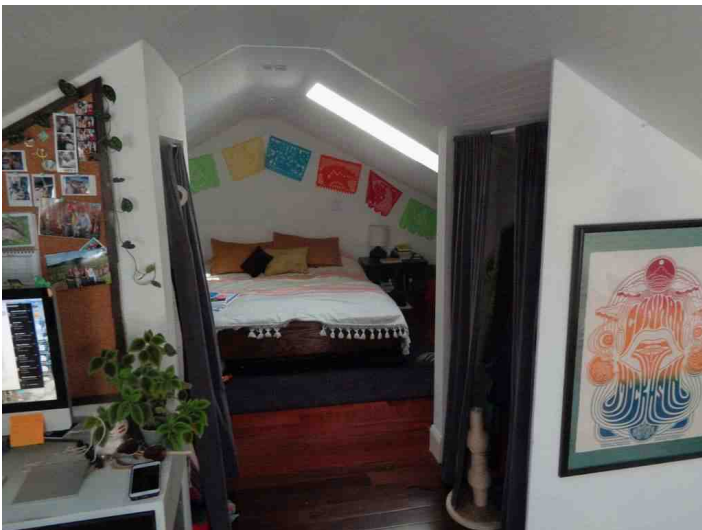
Lower Level In-Law



Lower Level In-Law



Lower Level In-Law



Attic/Bonus Room



laundry Room

Comparable Photos 1-3

Borrower	N/A				
Property Address	2005 17th St (as a 2 Unit Bldg)				
City	San Francisco	County	San Francisco	State	CA
Lender/Client	Erik Terreri	Zip Code	94103		



Comparable 1

2109 22nd St	
Prox. to Subject	0.53 miles S
Sales Price	1,048,000
Gross Living Area	752
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	2.0
Location	Average
View	Average
Site	1873 SF
Quality	Average
Age	74



Comparable 2

2131-2133 24th St	
Prox. to Subject	0.80 miles S
Sales Price	1,365,000
Gross Living Area	2270
Total Rooms	10
Total Bedrooms	3
Total Bathrooms	2.0
Location	Average
View	Average-Hills
Site	2495 SF
Quality	Average
Age	110



Comparable 3

1361-1363 Rhode Island St	
Prox. to Subject	0.84 miles S
Sales Price	1,820,000
Gross Living Area	2980
Total Rooms	12
Total Bedrooms	4
Total Bathrooms	2.0
Location	Average
View	Average-Hills
Site	2500 SF
Quality	Average
Age	120

Comparable Photos 4-6

Borrower	N/A				
Property Address	2005 17th St (as a 2 Unit Bldg)				
City	San Francisco	County	San Francisco	State	CA
Lender/Client	Erik Terreri	Zip Code	94103		



Comparable 4

573 Pennsylvania Ave
 Prox. to Subject 0.69 miles SE
 Sales Price 1,300,000
 Gross Living Area 1995
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location Average
 View Good/Bay
 Site 2748 SF
 Quality Average
 Age 120

Comparable 5

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

Comparable 6

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

1 Herbert L. Terreri (SBN 169815)
2 The Law Offices of Herbert L. Terreri,
3 A Professional Corporation
4 235 Foss Creek Circle
5 Healdsburg, CA 95448
6 Tel: (707) 431-1933
7 Fax: (707) 431-2769

8 Attorney for Erik M. Terreri

9 COUNTY OF SAN FRANCISCO

10 PLANNING COMMISSION

11 In Re the Matter of: 12 2005 17 TH Street, San Francisco, CA)))))))	13 Complaint Nos. 2018-006507ENF and 14 201845662 DECLARATION OF ERIK M. TERRERI
---	---------------------------------	---

15 1. I, Erik M. Terreri, am the applicant herein and am trustee of the trust which holds
16 title, and am the beneficial owner of that certain residential real property located at
17 2005 17th Street, San Francisco, California (hereinafter referred to as “2005 17th St.”).
18 The information contained in this declaration is true of my own personal knowledge,
19 except for that which is stated upon information and belief, and as to that information,
20 I believe it to be true. If called to testify to the following facts, I could and would
21 competently so testify.
22

23 2. I, Erik M. Terreri (hereinafter referred to as “Owner”), request approval to remove the
24 unwarranted “in-law” dwelling unit from housing stock.

25 a. As is further set forth below, I have demonstrated financial infeasibility and
26 am entitled to approval of the Conditional Use Authorization (hereinafter
27 “CUA”) pursuant to *Planning Code* section 317((g)(6)(B)
28

1 b. As is further set forth below, I have also demonstrated significant financial
2 hardship and am entitled to approval of the CUA pursuant to *Planning Code*
3 section 317((g)(6)(C).

4
5 3. On or about March 2, 2018, a neighbor at 2009 17th Street filed a complaint with San
6 Francisco Department of Building Inspection (“DBI”) Code Enforcement, DBI
7 Electrical Department, and SF Fire Department (“SFFD”).

8 a. On or about March 5, 2018, the first Notice of Complaint Investigation by
9 DBI Electrical was posted on the door of 2005 17th St. Complaint #
10 201845662. A true and correct copy of this notice is attached as Exhibit 1.

11
12 b. On or about March 14, 2018, Fire Inspector Greg Cacharelis (415-558-3382;
13 628-228-9483) posted a notice that a fire safety inspection was required. A
14 true and correct copy of this notice is attached as Exhibit 2.

15 c. On or about March 21, 2018, I met Fire Inspector Cacharelis for a fire safety
16 inspection and was told that the in-law unit was deemed to be safe and the
17 SFFD complaint was closed. SFFD Fire Permits Website shows the complaint
18 inspection is completed. A true and correct copy of a printout of the webpage
19 is attached as Exhibit 3.

20
21 d. On or about April 18, 2018, I met DBI Inspector Keane at the downstairs unit
22 for an inspection. Exhibit 4 contains a true and correct copy of summary of
23 the Complaint Data Sheet.

24
25 e. On or about April 19, 2018, the first Notice of Violation (“NOV”) by DBI
26 Inspector Keane was issued. A true and correct copy of this notice is attached
27 as Exhibit 5.
28

- 1 f. On or about January 15, 2019, a Notice of Enforcement (“NOE”) was issued
2 by the Planning Department identifying David Brosky as the staff contact at
3 the Planning Department. A true and correct copy of the NOE is attached as
4 Exhibit 6.
5
- 6 g. On or about April 25, 2019, a NOV was issued by the Planning Department
7 citing the unauthorized dwelling unit (“UADU”) and the requirement to
8 “legalize rear deck and install firewall at property line...”. A true and correct
9 copy of this NOV is attached as Exhibit 7.
10
- 11 h. In April and May 2018, I met with and discussed the NOV and my intent to
12 pursue legalization of the downstairs unit with the tenants. I sent the tenants
13 an agreement summarizing the known issues and informed the tenants that the
14 unit might have to be removed, depending on the process with the City and
15 the costs to legalize the unit. The proposed agreement is attached as Exhibit 8.
16
- 17 i. In May 2018, Matt David, one of the tenants in the downstairs unit, confirmed
18 our discussion about the status of the downstairs unit in a text message and
19 told me that he and his girlfriend “hope everything goes well with the city and
20 they don’t make us vacate. We would like to continue living in the unit. We
21 are very happy with it.” This text is attached as Exhibit 9. Both Matt David
22 and Kayla Hughes, the current occupants in the downstairs tenancy were made
23 aware of the fact that if my attempt at legalization were unsuccessful due to
24 the unknown requirements and associated costs of legalization that they would
25 have to relocate to another apartment. The tenants have known about this
26 since the first notice was posted on the door and I began the process of
27
28

1 legalization over 2 years ago. Exhibit 8 and Exhibit 9 confirm their
2 understanding in the Spring of 2018.

3 j. On or about May 8, 2019, Inspector Keane, Contractor Tom Corbett, Chief
4 Inspector of Code Enforcement Mauricio Hernandez, and I met at the
5 downstairs unit to document and update the NOV per the instructions of
6 Planner Dori Ganetsos. A true and correct copy of the updated NOV is
7 attached as Exhibit 10.
8

9
10 4. 2005 17th St. is presently rented as two separate tenancies which I will refer to as the
11 upstairs tenancy, and the downstairs tenancy.

12 a. The upstairs tenancy provides monthly revenue of \$5,262.10. See Exhibit 11
13 for a true and correct copy of first page of the Lease Agreement for the
14 upstairs tenancy. Effective December 31, 2019 the rent was increased to the
15 current amount.

16 b. The downstairs tenancy provides monthly revenue of \$2,450.00. See Exhibit
17 12 for a true and correct copy of the first page of the lease for the downstairs
18 tenancy, which remains at the same rental amount as when the unit was first
19 leased to the current occupants on March 1, 2018.
20

21 5. There are no issues in this proceeding relating to the legalization of the ADU for the
22 upstairs tenancy aside from the rear deck application that Planning Department
23 consolidated with the CUA. Following is the history of the upstairs tenancies:
24

25 a. I owner occupied 2005 17th Street from February 14, 2006 through July 31,
26 2010.
27
28

- 1 b. On August 1, 2010 through June 30, 2013, the upstairs tenancy began when I
2 rented to two tenants. The attic space, downstairs unit, and the garage were
3 used by me and were excluded from the upstairs tenancy lease. I never raised
4 the rent during this tenant's occupancy.
5
6 c. On July 1, 2013 through November 30, 2017, I rented the 2-bedroom main
7 upstairs unit to a single tenant. Again, the attic space, downstairs unit, and
8 garage were used by me and excluded from the lease. I never raised the rent
9 during this tenant's occupancy.
10
11 d. On or about December 10, 2017, I rented the 2-bedroom upstairs unit,
12 including the attic storage, and garage to four tenants for \$5,050 per month.
13
14 e. On or about December 31, 2019, I increased the rent for the upstairs tenancy
15 to \$5,262.10. Exhibit 11 contains a true and correct copy of the tenants' lease
16 agreement.

17 6. In April 2014, the San Francisco Board of Supervisors passed "in-law" legalization.

- 18 a. The downstairs unit was in existence prior to January 1, 2013.
19 b. Prior to this date, the downstairs unit was not rented to any long-term tenants
20 and I primarily used the unit for personal usage.

21 7. I first began renting the downstairs unit in September 2014. Following is the history
22 of the downstairs tenancies:

- 23
24 a. From February 14, 2006 through September 15, 2014, I used the downstairs
25 unit for personal use.
26
27 b. In September 2014, I offered the downstairs unit for the first time to a long-
28 term tenant and subsequently rented it to two tenants for \$2,350 per month.

1 c. In October 2015, I rented the downstairs unit to another pair of tenants for
2 \$2,400 per month.

3 d. In February 2017, I rented the downstairs unit to a single tenant for \$2,450 per
4 month.

5 e. In February 2018, I rented the downstairs unit to two tenants for \$2,450. A
6 true and correct copy of their initial lease agreement is included as Exhibit 12.
7

8 8. Prior to submitting my CUA application with the Planning Commission to remove the
9 downstairs tenancy from housing stock, my contractor and I applied for legalization,
10 building permit application number 20180625877.

11 a. In August 2016, the San Francisco Board of Supervisors restricted a property
12 owner's ability to remove an UADU from Housing Stock and requires a CUA
13 and a Hearing with The San Francisco Planning Commission. This was not a
14 requirement at the time that I initially offered the downstairs unit for rent
15 based under the 2014 legalization of in-law unit legislation.
16

17 b. Prior to August 2016, I could have pulled an over the counter permit to
18 remove the unit from housing stock if the costs were found to be prohibitive to
19 pursue legalization.
20

21 c. After the neighbor filed the complaint in March 2018, the first notice was
22 placed on the door of the building on March 5, 2018, and the NOV was issued
23 by Inspector Keane in April 2018, I located a contractor willing to perform
24 work in order to pursue legalization of the downstairs unit UADU.
25

26 d. In or about May or June of 2018, TomCan Construction (Tom Corbett)
27 submitted an application, my owner's statement, and plans to legalize the
28

1 downstairs unit to the Planning Department building permit application
2 number 20180625877.

3
4 e. I heard nothing more from the Planning Department until January of the
5 following year and received no notices during that time about the status of my
6 application to legalize the downstairs unit.

7 f. In January 2019, I received a NOE letter from the Planning Department
8 regarding the original NOV. This was the first we heard from the planner after
9 my contractor submitted our legalization application in May/June 2018. (See,
10 Ex. 6).

11
12 g. In January/February 2019, I contacted Dori Ganetsos and David Brosky at the
13 San Francisco Planning Department regarding the Notice of Enforcement
14 letter to inquire why there was a NOE when I had a pending application with
15 the Planning Department to legalize the downstairs unit.

16
17 h. Dori Ganetsos from the Planning Department claimed to have sent notification
18 to me and my contractor in September 2018 regarding the status of the
19 legalization application. Ms. Ganetsos refused to explain what was included in
20 the notification and would not provide me with a copy. I never received any
21 such notice and am informed and believe that my contractor never received
22 any notice.

23
24 i. I am informed and believe that in February and March 2019 my contractor
25 attempted to communicate and get clarification as to what issues needed to be
26 addressed in the initial legalization application but was unable to get any
27 direction from Ms. Ganetsos.
28

1 j. Dori Ganetsos and David Brosky informed me via telephone and email that
2 there were a number of building code violations and Planning Code
3 requirements that would have to be addressed and corrected in order to pursue
4 legalization of the UADU. Exhibit 13 contains portions of our email
5 communication from February to April 2019.
6

7 k. During or about April of 2019 I requested an in-person meeting with Dori
8 Ganetsos and my contractor at the Planning Department due to the refusal by
9 Ms. Ganetsos to address my questions on the phone.
10

11 9. On or about April 30, 2019, TomCan Construction and I met with Dori at the San
12 Francisco Planning Department to review plans and clarify any of the outstanding
13 issues and requirements to legalize the UADU.

14 a. At this meeting Dori informed me that the capital improvement items would
15 need to be completed in order to legalize the UADU, that no variances could
16 be granted by The Planning Commission for building code requirements.
17

18 b. Dori also informed us that my only alternative option was to attempt to submit
19 a CUA application to remove the unit from housing stock based on financial
20 hardship.
21

22 c. Dori told me that she is unaware of any CUA application to remove an UADU
23 from housing stock ever having been granted since the Board of Supervisors
24 passed the legislation in 2016.

25 d. Dori also informed me that she has never processed a CUA application or
26 scheduled a hearing with the Planning Commission for the removal of an
27 UADU since the 2016 legislation was passed. Dori also told me that the
28

1 Planning Department was having a difficult time creating clear guidelines on
2 how to process legalization applications and on how to proceed with
3 scheduling or even how the Planning Department would accept an application
4 for a CUA to remove an UADU from housing stock.
5

6 e. Dori told me and my contractor that in order to document the costs associated
7 with the legalization application, we would need to meet with DBI at the
8 property for a site inspection and an updated verification of code
9 requirements. This process was meant to verify the cost estimates associated
10 with the required capital-intensive code requirements to substantiate a claim
11 of financial hardship under the Planning Code and pursue a CUA hearing.
12

13 f. On or about April 30, 2019, my contractor and I walked next door to DBI and
14 asked to speak with a supervisor at DBI. We spoke with Mauricio Hernandez
15 and he agreed to facilitate a site inspection with us. Exhibit 14 contains a true
16 and correct copy of the email communication confirming the site visit
17 appointment for May 6, 2019. On or about April 30, 2019, during my initial
18 meeting at DBI with Mauricio Hernandez, I asked about this requirement that
19 the Planning Department said DBI needed to schedule a site visit to verify the
20 specific codes that would need to be addressed. Mr. Hernandez informed us
21 that this was the first that he had ever heard of this requirement and said that
22 “Planning Department doesn’t appear to know what they’re doing and is
23 constantly changing things.”
24
25

26 10. On or about May 6, 2019, TomCan Construction, me, the initial DBI Inspector
27 Dominic Kean, and DBI Code Enforcement Supervisor Mauricio Hernandez of DBI
28

1 met at the UADU to inspect and identify specific building code violations as
2 requested by Dori at San Francisco Planning Department. Inspector Kean issued an
3 updated NOV. (See Exhibit 10). From about May 7, 2019 to May 10, 2019, On
4 numerous occasions, I went in person to the Planning Department Intake/Plan Review
5 Desk and asked the Planning Department representatives at the desk about the CUA
6 application and the application for removal of the unit and I was told by more than
7 one person that Planning Department hasn't figured out how they're handing these
8 applications. It was only after multiple attempts at the intake desk that someone
9 understood my frustration and provided me with the email for the supervisor of the
10 South East division, Richard Sucre, at which point I emailed him and continued my
11 attempt at submitting the required materials.
12

13
14 11. From May 10, 2019 to May 16, 2019, I appeared in person several times and
15 attempted to submit my application for CUA and associated application documents
16 and to pay the fees. Each time I appeared in person, Planning refused to accept my
17 application and only after repeated emails to the supervisor and the intake desk was
18 an appointment scheduled to accept my application. Attached hereto as Exhibit 15 are
19 true and correct copies of portions of these email communications.
20

21 12. On or about May 16, 2019, I submitted CUA application to remove the unit from
22 housing stock with a new set of plans, as required by San Francisco Planning
23 Department. This was made necessary, *inter alia*, because of the failure of the
24 Planning Department to provide me with variances for the high cost capital
25 improvements required by the Planning Department for legalization. Those costs
26 created for the me both a) financial infeasibility and b) financial hardship. A true and
27
28

1 correct copy of the email communication confirming intake and acceptance of the
2 application is attached as Exhibit 16.

3
4 13. On or about May 16, 2019, I submitted an application for priority processing with my
5 other CUA application materials. The Planning Department failed, and continues to
6 have failed to respond to my priority processing application and failed to provide me
7 with a hearing date for almost a year after my application was submitted. See Exhibit
8 17 for a true and correct copy of the Priority Processing Form that was submitted with
9 my CUA application on May 16, 2019.

10
11 i. Exhibit 17 contains a true and correct copy of the Priority Processing
12 Form

13 ii. Exhibit 18 contains a true and correct copy of the Project Application

14 iii. Exhibit 19 contains a true and correct copy of the Dwelling Unit
15 Removal Application

16
17 iv. Exhibit 20 contains a true and correct copy of the CUA application.

18 14. In late May 2019, Richard Sucre, a Supervisor in the S.E. Division of the Planning
19 Department informed me that he would not assign a planner to review the CUA
20 application until the completed plans and application for legalizing the existing rear
21 deck had been submitted. There was no reason provided to me and I did not consent
22 to have my CUA application held up.

23
24 15. On or about June 24, 2019, I submitted plans and an application for legalizing the
25 existing rear deck and constructing a firewall on the property line. I received sign off
26 from Planning and Building, and Electrical plan checks, and paid my fees. These
27
28

1 documents and the specific applications are contained in the section below addressing
2 the legalization of the rear deck.

3
4 16. On or about August 4, 2019, I was informed by Richard Sucre that I would be
5 required to submit a variance application for the legalization of the rear deck, as well
6 as complete neighborhood notification. This email correspondence is attached as
7 Exhibit 21.

8
9 17. On September 20, 2019 I received confirmation that the intake of my variance
10 application was completed. Exhibit 22 contains the email string confirming this.

11
12 18. On or about October 8, 2019, I received an email from the senior planner SE division,
13 Richard Sucre, informing me that he had assigned, Kimberly Durandet as the planner
14 on both the CUA and the Variance application. See Exhibit 22 for a true and correct
15 copy of this email string.

16
17 19. On November 22, 2019, I sent Kimberly Durandet and Richard Sucre an email asking
18 for a status update. Kimberly replied on the same date that she has “begun reviewing
19 this project, I will get back to you soon”. See Exhibit 22 for a true and correct copy of
20 this email string.

21
22 20. On or about January 20, 2020, I emailed a letter to Kimberly Durandet and Richard
23 Sucre asking when the hearing would be scheduled and requested in writing that a
24 variance for the capital-intensive items that present both a) financial hardship and b)
25 financial infeasibility to legalization of the UADU. In the absence of a variance
26 being available, I requested that the hearing be scheduled and the CUA be granted to
27 remove the UADU from housing stock. A true and correct copy of the email is part of
28

1 the email string in Exhibit 22. A true and correct copy of the letter is included in
2 Exhibit 23.

3
4 21. On or about January 31, 2020, Kimberly Durandet sent a letter addressing additional
5 requirements prior to a hearing being scheduled, including updated plans and 2
6 appraisal reports. A true and correct copy of the letter is attached hereto as Exhibit 24.
7 Exhibit 25 contains our email communication regarding appraisal reports and
8 scheduling the hearing for April 2, 2020.

9
10 22. Between February and March 2020, I worked with Kimberly in order to comply with
11 the additional requirements identified in her letter and Ms. Durandet provided me
12 with a copy of a sample appraisal that was recently submitted in a similar case before
13 the Planning Commission at a property located at 1041 Alabama Street. These
14 appraisals showed a similar conclusion to the appraisal reports that I submitted on
15 March 3, 2020, that there was no substantial change in value between the appraisal
16 with the unit legalized and the appraisal without the unit legalized. See Exhibit 26 for
17 a true and correct copy of these sample appraisal reports.
18

19 23. On or about February 14, 2020, I met Ms. Durandet at the lower unit for a site visit.
20 We also looked at the rear yard, rear deck and the location for the firewall. At our
21 meeting, Ms. Durandet informed me that the Planning Department would not be
22 making any recommendation to the Planning Commission about whether or not to
23 grant the CUA application. She informed me that there is a lot of political opposition
24 to removing housing units but told me that I have a strong case.
25

26 24. I cannot find any information on any program by the City for funding legalization of
27 ADUs and Planning has been unable to provide any for me. On or about February 20,
28

1 2020, I walked into the San Francisco Mayor's Office Reception and inquired if funds
2 were available to assist landlords in legalizing UADU's. I was informed by a
3 representative in the Mayor's office that "there were no funds available to assist
4 landlords."
5

6 25. I am entitled to approval of the CUA and have submitted appraisal reports in support
7 of the *Planning Code* section 317((g)(6)(B) relating to financial infeasibility of the
8 legalization due to the significant capital improvement costs and the failure of market
9 conditions to allow me to recoup that investment.
10

11 26. On or about February 20, 2020, I submitted two appraisals by independent California
12 licensed property appraisers, pursuant to *San Francisco Planning Code* section
13 317(g)(6)(B). The two appraisals reflect that the cost of the work required to legalize
14 the units is unable to be recovered by any difference in the unit's value after such
15 work has been performed. These 2 appraisal reports are attached as Exhibit 27.
16

17 27. I am entitled to removal of the downstairs unit pursuant to Planning Code Section
18 317(g)(6)(C) based on financial hardship.

19 a. I am married, and own 2005 17th St. as my sole and separate property and I
20 took ownership on or about February 14, 2006.

21 b. On or about March 10, 2015, I transferred 2005 17th St. into a Trust known as
22 the Terreri Driggs Family Trust dated March 10, 2015, (hereinafter referred to
23 as "The Trust"). See Exhibit 28 for a true and correct copy of the Deed
24 reflecting transfer into The Trust. This Deed also shows that I held title as a
25 single man prior to transfer into The Trust.
26
27
28

- 1 c. The trust provides that the property remains my sole and separate property.
2 See Exhibit 29 for a true and correct copy of the Certification of Trust and
3 Exhibit 30 for an excerpt of The Trust, containing the provisions relating to
4 the separate property character of 2005 17th Street.
5
- 6 d. I am presently on Social Security disability and have a monthly benefit of
7 \$2,313.00. I intermittently provide some consulting services, which annual
8 sums are not included above. I received W-2 income in 2018 of
9 approximately \$6,000.00 and in 2019 of approximately \$4,000.00. My total
10 annual pre-tax income from disability and earned income is approximately
11 \$32,756.
12
- 13 e. Based on cost estimates prepared by my contractor, Tom Corbett, the updated
14 NOV from May 2019, and discussions with Kimberly Durandet at the
15 Planning Department about what would be required to legalize the unit, the
16 cost of legalizing the unit is estimated to be between \$478,500 and \$666,500.
17 A true and correct copy of a cost estimate spreadsheet that I created with input
18 from my contractor summarizing the specific building and planning codes is
19 attached as Exhibit 34.
20
- 21 f. In addition to the actual construction costs, my contractor estimates that the
22 work will take from 18 months to 24 months to complete. Due to the
23 foundation work and the resulting instability of the building while the
24 concrete foundation is excavated and re-poured at a lower height, both units
25 will need to be vacated. The lost rent for this period of time is from \$138,818
26 to \$185,090.
27
28

- 1 g. In addition to actual construction costs and loss of rents, pursuant to Rent
2 Board Ordinance 37.9C, 37.9(a)(10), 37.9(a)(11), and 37.9(a)(12) owners are
3 required to pay relocation payments to each tenant in each unit. A true and
4 correct copy of the Relocation Payments for Evictions based on
5 Owner/Relative Move-in OR Demolition/Permanent Removal of Unit from
6 Housing Use OR Temporary Capital Improvement Work OR Substantial
7 Rehabilitation* is attached as Exhibit 35. For the tenants in the downstairs
8 unit, the required payment is \$14,450. For the tenants in the upstairs unit, the
9 required payment is \$21,674. The total Relocation Payments are \$36,124.
10
11 h. The total amount of capital improvement / construction costs, lost rent and
12 relocation payments imposes a significant and undue cost to me, which is
13 estimated to range from \$653,442 to \$887,714.
14
15 i. Even if I were able to secure a loan on the property, I would not be able to
16 recoup the investment if I sold the property in the near future.
17
18 j. As explained below, I have insufficient income and insufficient equity to
19 qualify for a loan on the property to pay for legalization of the downstairs
20 unit.
21
22 k. My monthly debt service on 2005 17th St. is broken down as follows:
23 \$4,665.54.
24
25 i. Liens and encumbrances of \$1,314,850.00, which is comprised of a
26 \$724,798.23 first mortgage and a \$600,000 second lien, the monthly
27 payment of \$3,476.60 is for the first mortgage only.
28

1 ii. Property Taxes, annually of \$13,009, expressed monthly \$1,188.94,
2 included in the mortgage statement impound account.

3
4 I. My monthly property insurance, utilities, repairs, and maintenance expenses
5 are as follows: \$1,230.67.

6 i. Property Insurance paid directly by me outside of the mortgage
7 impound account, annually \$2,648.00, expressed monthly \$220.67.

8 ii. Repair and Maintenance Expenses, annually of \$7,000, expressed
9 monthly \$625. (Note: \$5,185 represents actual year to date expenses
10 incurred due to plumbing clogs and sewage line back-ups paid by me).

11 iii. Water and Garbage Collection Service, annually of \$4,612.00,
12 expressed monthly as \$385.00.

13
14 m. My net monthly operating profit on the building with rental income from both
15 the upstairs and downstairs units is approximately \$1,815., excluding any sum
16 for the 2nd deed of trust of \$600,000.

17
18 n. My net monthly operating loss on the building with rental income from
19 ONLY the upstairs unit is -\$634.00.

20 o. Without having tenants in the building paying rent, I cannot afford to pay my
21 property taxes, mortgage, property insurance and would risk foreclosure.

22
23 28. On or about March 16, 2020 the shelter in place order and other emergency health
24 orders were issued by the San Francisco County Health Director and by the State of
25 California due to the COVID-19 pandemic.

26 29. On or about March 16, 2020 I received an email from Kimberly Durandet that the
27 hearing on April 2, 2020 has been postponed due to the shelter in place order and that
28

1 she would be in touch with a new hearing date. A true and correct copy of this email
2 is attached as Exhibit 36.

3 30. On or about March 26, 2020 I received another email from Kimberly Durandet
4 informing me that the hearing was postponed to May 21, 2020. A true and correct
5 copy of this email is attached as Exhibit 36.
6

7 31. On or about May 12, 2020 Kimberly Durandet and I spoke via Microsoft Teams
8 video conference. On this call, Ms. Durandet informed me about how the hearing
9 would take place due to the stay at home orders that remained in place. She also
10 informed me that due to increased political pressure, The Planning Department was
11 going to make a recommendation to deny my application for a CUA. We discussed
12 the specifics of my case, included my limited income, lack of equity in the property,
13 and inability to obtain a loan on the property. I asked why my financial hardship was
14 less valid than the circumstances of the tenants. In fact, both tenants are working full
15 time and still receiving their paychecks. Whereas I am not. A true and correct copy of
16 the meeting notification is attached as Exhibit 37.
17
18

19 32. On or about May 18, 2020, I received another request from Ms. Durandet to join her
20 on a Microsoft Teams video call. On this call Ms. Durandet informed me that the
21 tenants had requested a postponement of the Planning Commission hearing. I told her
22 that I would not accept a postponement, that my financial circumstances required a
23 decision to be made, and that my due process rights had already been denied by the
24 Planning Department. Ms. Durandet informed me that she could request a shorter
25 postponement if that would be amenable to me. She mentioned either June 4, 2020 or
26
27
28

1 June 11, 2020 as possibilities. A true and correct copy of the meeting notification is
2 attached as Exhibit 38.

3 33. On or about May 18, 2020 I agreed to a postponement of the hearing as long as it was
4 scheduled no later than June 11, 2020. She informed me that it could be scheduled for
5 June 11, 2020 and that June 4, 2020 was unavailable.
6

7 34. On or about May 22, 2020 my representative, Law Offices of Herbert L. Terreri,
8 attended the telephonic conference hearing with the Planning Commission. At that
9 hearing, the Commission continued the hearing until July 9, 2020 with opposition
10 from my representative.
11

12 35. The property has been cited for "Deck at upper level built without permit."

13 a. I am entitled to approval of the permit application to "legalize" the existing
14 rear deck and to construct a firewall as described in the plans submitted to the
15 planning department.
16

17 b. Plan Check approved the plans and building applications for submission at
18 both the Building Department and Planning Department desk. See Exhibit 31
19 for a true and correct copy of the application submitted on or about June 24,
20 2019.
21

22 c. I was asked to submit a variance application, provide neighborhood
23 notification, and to hold a pre-application meeting with neighbors and has
24 complied. See Exhibit 32 for submitted variance application and Exhibit 33
25 for a true and correct copy of the list of neighbors and others to whom notice
26 was provided
27
28

1 i. I held an in-person pre-application meeting as described in the
2 neighborhood notification at the Whole Foods Café on the corner of
3 Rhode Island and 17th Street and none of the neighbors showed up.
4

5 d. None of the neighbors responded to the notice and none of the neighbors have
6 registered any opposition to the existing rear deck.

7 36. I acquired 2005 17th St. on February 14, 2006 and an appraisal report dated
8 November 29, 2006 reflects the existence of the rear decks. The rear deck was in
9 existence prior to the building behind 2005 17th Street being constructed, prior to the
10 restaurant located at 2001 17th Street taking occupancy, and prior to the current
11 owners of 2009 17th Street purchasing their property.
12

13 37. On or about June 24, 2019, I submitted a separate project application and plans for the rear
14 deck and firewall at the counter with sign-off from San Francisco Planning, Electrical
15 Inspection, and DBI. See Exhibit 31.

16 38. On or about August 4, 2019, I was informed that the rear deck firewall would require
17 a pre-application meeting, neighborhood notification, and a variance hearing with the
18 San Francisco Planning Commission. I complied with the new requirements. A true
19 and correct copy of this email is attached as Exhibit 21.
20

21 39. In August 2019, I sent out neighborhood notification for the rear deck and firewall
22 application to my neighbors and other groups as required by the Planning
23 Department.
24

25 40. In September 2019, I held the meeting at a public venue, Whole Foods Café located
26 at the corner of Rhode Island and 17th Street, SF, CA 94107. None of my neighbors or
27 registered groups attended the meeting.
28

1 41. On or about September 16, 2019, I submitted the completed application for the rear
2 deck and firewall with proof of neighborhood notification, pre-application meeting,
3 and paid additional fees. A portion of that submission is attached hereto as Exhibit
4 32. I am unable to locate the remainder of that file; however, Planning has
5 acknowledged that the application and required documentation is complete.
6

7 42. In late September 2019, I inquired when the CUA hearing would be scheduled and
8 was told that the new planner was assigned and that both the CUA and the rear deck
9 firewall would be scheduled for the same hearing date.
10

11 43. These two separate issues were combined by Planning without my consent or
12 approval. The issues relating to the deck are separate, but Planning refused to move
13 forward with my CUA application until the deck application was complete, thereby
14 denying me a prompt hearing on my CUA application.
15

16 44. On or about May 22, 2020, the San Francisco Planning Commission disregarded the
17 agreed to and promised date of June 11, 2020, and postponed the hearing to July 9,
18 2020, against the opposition of my legal representative on the telephonic meeting of
19 May 22, 2020.
20

21 45. On or about June 5, 2020, I contacted Mauricio Hernandez at DBI Code Enforcement
22 and requested information about possible variance(s) being available through the San
23 Francisco Building Commission. I was told DBI Code Enforcement was uncertain if
24 the Building Commission had authority to grant a variance for building code
25 violations and that he would verify on Monday, June 8, 2020. Mr. Hernandez also
26 sent me copies of the new intake form, and the Cover loan program. I followed up
27
28

1 via email and have not heard back from Mauricio. Attached hereto as Exhibit 39 is a
2 true and correct copy of my email communication.

3
4 46. On or about June 19, 2020, I reviewed information on the Cover loan program and
5 determined that there is insufficient equity in the property to assume such a
6 significant amount of additional debt without the ability to recoup that investment
7 when I decide to sell the property in the future. Exhibit 40 contains a true and correct
8 copy of the Cover loan program information sheet. Based on the liens on the property,
9 (total liens and encumbrances of \$1,314,850.) I am not eligible for the Cover loan
10 program because the loan will only be granted up to 105% of the appraised value of
11 the property. The loan required to complete the legalization of the in-law unit would
12 put the total liens and encumbrances on the property to over \$2 million. Not only am I
13 not qualified, but I am unable to afford to take on a loan of this size and I would not
14 be able to pay the mortgage on the property while construction is being completed
15 without receiving rent.
16
17

18 47. On or about February 5, 2020, I sent an email with a market evaluation prepared by
19 my real estate agent in San Francisco, Joe Marko, to Ms. Durandet. I was unaware at
20 the time that the appraisal needed to be by a licensed real estate appraiser and not by a
21 real estate agent or broker. Attached as Exhibit 41 is a true and correct copy of Mr.
22 Marko's market evaluation and the comparable sales that he used in preparing his
23 market evaluation.
24

25 48. On or about February 2020, I did not understand that the appraisal needed to be by a
26 licensed real estate appraiser. My real estate agent Joe Marko prepared the evaluation
27 as if the building were a single-family home without an UADU and as a two-unit
28

1 multi-family building. His professional opinion of was that there is higher demand for
2 single family homes (he estimated that value at \$1.8 million) than for 2-unit buildings
3 due to tenancy and rents. Mr. Marko estimated the value as a 2-unit building at
4 \$1.375 million. (See Exhibit 41).
5

6 49. On or about March 2020, after submitting the appraisals from the licensed real estate
7 appraiser, Mr. Robert Singer, Ms. Durandet asked for me to clarify why the value
8 came in at the same level for the building as-is and for the building with the unit
9 legalized as a 2-unit building. I called the appraiser and asked him why this was the
10 case, and he responded that “The value as a single family home with an unwarranted
11 in-law is the same as a legalized 2 unit building is due to San Francisco Rent Control
12 restrictions and tenant rights which limits value and marketability. Due to the high
13 cost of real estate and property tax rates, 2-unit buildings do not trade for their cash
14 flow potential. This conclusion is supported by the 2 appraisal provided.” This is the
15 same language that he used in his email communication with Ms. Durandet.
16
17


18 50. Ms. Durandet never communicated to me that there remained an issue with the
19 appraisal reports that I submitted, which were prepared by a California licensed real
20 estate appraiser whom I have no control over. In fact, these appraisal reports came to
21 the conclusion that there was no difference in value, which is the same conclusion
22 drawn in the sample appraisal reports that Ms. Durandet forwarded me. (See Ex. 26
23 and Ex. 27). If there remained an issue, Ms. Durandet had sufficient time between
24 March and June 2020 to have an appraiser prepare a second opinion. It appears to me
25 to be another delaying tactic that is consistent with what Ms. Durandet and Ms.
26 Ganetsos told me was the policy of the Planning Department to avoid having the
27
28

1 Planning Commission make a decision on these CUA applications where there is a
2 tenant in the unit.

3
4 51. On or about July 1, 2020, I searched the DBI permit and complaint Website for the
5 original application to legalize the UADU, permit No. 20180625877. It returned the
6 following response: "Sorry, no Permits(Application)/Complaints were found
7 matching your criteria." I am not sure why the initial application to legalize the
8 downstairs unit no longer shows up on the Website because I specifically told Ms.
9 Durandet not to withdraw my initial application until after the hearing with the
10 Planning Commission was completed. (See Ex. 24) See Exhibit 42 for a true and
11 correct copy of my email communication with Kimberly Durandet regarding leaving
12 the application in place until after the hearing with the Planning Commission.
13

14
15 I declare under penalty of perjury under the laws of the State of California that the
16 foregoing is true and correct.

17 Executed at Healdsburg, California on July 2, 2020.

18
19
20 
21 Erik M. Terreri
22

M

Ok cool, thx

Monday, Mar 5 • 17:51

SAN FRANCISCO DEPARTMENT OF BUILDING INSPECTION
City & County of San Francisco
1660 Mission Street
San Francisco, California 94103-2414

NAME Mario Ortiz DATE 3-5-18
PROPERTY ADDRESS 2005 17th St.
TIME 9:25 AM

WHILE YOU WERE OUT a call was made to see you regarding the following:

Permit Inspection Complaint Investigation
 Routine Inspection
 Other

To resolve this matter promptly, please contact the undersigned inspector within 3 days:


Building Inspector _____
at 558-6096
7:30 – 8:30a.m. and 3:00 – 4:00p.m.

Electrical Inspector Mario Ortiz
at 558-6030
7:30 – 8:30a.m. and 3:15 – 4:00p.m.

Housing Inspector _____
at 558-6220
8:00 – 9:00a.m. and 4:00 – 5:00p.m.

Housing Inspector _____
(Lead Abatement Section) at 558-6598
8:00 – 9:00a.m. and 4:00 – 5:00p.m.

Plumbing Inspector _____
at 558-6054
7:30 – 8:30a.m. and 3:00 – 4:00p.m.


MARIO ORTIZ
ELECTRICAL INSPECTOR

CITY AND COUNTY OF SAN FRANCISCO
DEPARTMENT OF BUILDING INSPECTION
SAN FRANCISCO PERMIT CENTER
1660 MISSION STREET, 3RD FLOOR
SAN FRANCISCO, CA 94103-2414

DESK (415) 558-6023
FAX (415) 558-6397
EMAIL MARIO.ORTIZ@SFGOV.ORG

VISIT US AT: WWW.SFDBI.ORG

M

Hey Erik, I found this on our door on when I got home from work today.

I will call them tomorrow and see what

Wednesday, Mar 14 • 17:48



M

This was on the door when I came home today

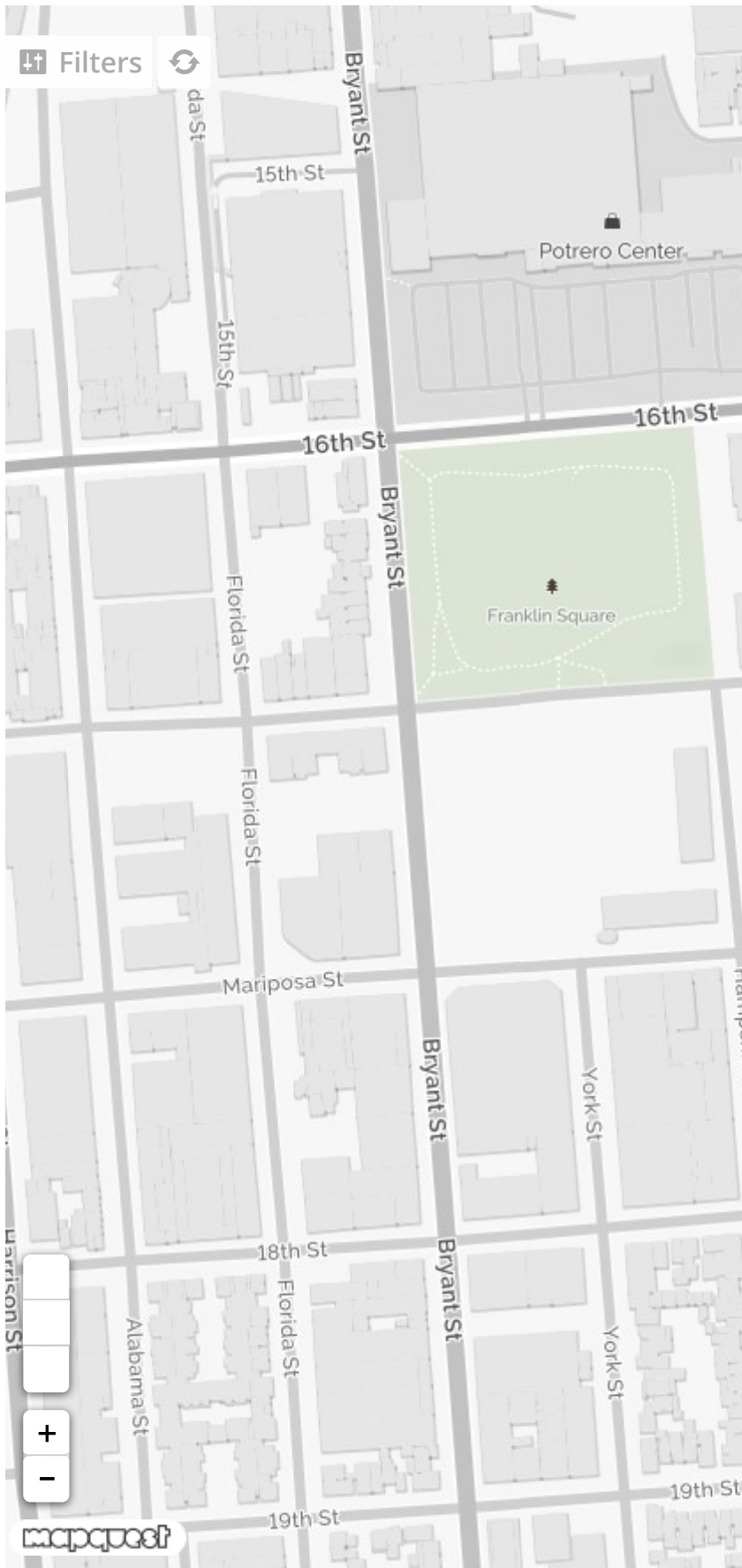
M

Not sure if related to the first or if this is another thing

2 Items Selected



2005 17TH ST



2005 17TH ST, 94107

Business Name:
Not Available

COMPLAINT

Number: 1803-0131
 Date: Mar 09, 2018
 Type: Illegal Occupancy [25]
 Status: No Jurisdiction

INSPECTION

Number: 349099
 Date: Mar 12, 2018
 Type: Complaint Inspection [04]
 Status: Completed



COMPLAINT DATA SHEET

COMPLAINT NUMBER : 201845662

OWNER/AGENT: TERRERI DRIGGS FMY T
 TERRERI DRIGGS FMY T
 TERRERI ERIK M & DRIGGS ROB
 670 PENNSYLVANIA AVE
 SAN FRANCISCO CA
 94107

DATE FILED: 02-MAR-18
 LOCATION: 2005 17TH ST
 BLOCK: 3977 LOT: 001J
 SITE:

OWNER'S PHONE --
 CONTACT NAME
 CONTACT PHONE --

RATING: OCCUPANCY CODE
 RECEIVED BY: Carmen Hasbun DIVISION: INS
 COMPLAINT SOURCE: TELEPHONE

COMPLAINANT: anon

ASSIGNED TO DIVISION: BID

COMPLAINANT'S PHONE --

DESCRIPTION: Complete remodel of ground floor to create a whole new unit. No permits. Deck in the back of property does not look safe or up to code, but can only be accessed through the upstairs unit. Possible plumbing work. Electrical complaint #201845672

INSTRUCTIONS:

INSPECTOR INFORMATION

DIVISION	INSPECTOR	ID	DISTRICT	PRIORITY
BID	KEANE	6288		

REFERRAL INFORMATION

DATE	REFERRED BY	TO	COMMENT
------	-------------	----	---------

COMPLAINT STATUS AND COMMENTS

DATE	TYPE	DIVISION	INSPECTOR	STATUS	COMMENT
02-MAR-18	CASE OPENED	BID	K GONZALEZ	CASE RECEIVED	
05-MAR-18	OTHER BLDG/HOUSING VIC	BID	K GONZALEZ	CASE UPDATE	case reviewed, to be assigned to complaint investigation team. mh
05-MAR-18	OTHER BLDG/HOUSING VIC	BID	T KEANE	NO ENTRY	No entry. Left contact info. tdk.
21-MAR-18	OTHER BLDG/HOUSING VIC	BID	T KEANE	CASE UPDATE	Sent 1st inspection request. tdk. <i>FIRE INSPECTOR CLOSED FIRE COMPLAINT</i>
26-MAR-18	OTHER BLDG/HOUSING VIC	BID	T KEANE	CASE UPDATE	
27-MAR-18	OTHER BLDG/HOUSING VIC	INS	T KEANE	CASE UPDATE	1st Inspection Request mailed ;TTruong
18-APR-18	OTHER BLDG/HOUSING VIC	BID	T KEANE	CASE UPDATE	Gained entry . Illegal unit . NOV to follow. tdk.
19-APR-18	OTHER BLDG/HOUSING VIC	BID	T KEANE	FIRST NOV SENT	Issued nov. tdk.
19-APR-18	OTHER BLDG/HOUSING VIC	INS	T KEANE	CASE UPDATE	First NOV mailed and cc'd to DCP, EID & PID; Ohuang
19-APR-18	OTHER BLDG/HOUSING VIC	BID	T KEANE	CASE UPDATE	Posted 1st. NOV. tdk.



COMPLAINT DATA SHEET

COMPLAINT NUMBER : 201845662

COMPLAINT STATUS AND COMMENTS

DATE	TYPE	DIVISION	INSPECTOR	STATUS	COMMENT
10-DEC-18	OTHER BLDG/HOUSING VIC BID	T	KEANE	CASE UPDATE	Filed permit to comply with complaint on 6/25/18. tdk.
06-MAY-19	OTHER BLDG/HOUSING VIC BID	T	KEANE	CASE UPDATE	Made inspection with contractor and owner to verify ceiling heights . Amended NOV to follow. tdk.
09-MAY-19	OTHER BLDG/HOUSING VIC INS	T	KEANE	ADDENDUM TO NOV	Amended NOV issued per D. Keane /tt
09-MAY-19	OTHER BLDG/HOUSING VIC INS	T	KEANE	CASE UPDATE	Amended NOV mailed per D. Keane /tt

COMPLAINT ACTION BY DIVISION

DIVISION	DATE	DESCRIPTION	ACTION COMMENT
NOV (HIS)	NOV (BID)		
	19-APR-18		
	09-MAY-19		



of the San Francisco Municipal Codes Regarding Unsafe,
Substandard or Noncomplying Structure or Land or Occupancy

DEPARTMENT OF BUILDING INSPECTION

City and County of San Francisco
1660 Mission St. • San Francisco, CA 94103 - 2414

- FIRST NOTICE
 SECOND NOTICE
 OTHER: _____

COMPLAINT NUMBER

ADDRESS 2005 17TH ST.

DATE 4/19/2018

OCCUPANCY / USE R-3

BLOCK 3977 LOT 0015

CONST. TYPE S

STORIES _____ BASEMENT

OWNER / AGENT _____

PHONE # _____

MAILING ADDRESS _____

CITY _____

ZIP _____

PERSON CONTACTED @ SITE _____

PHONE # _____

VIOLATION DESCRIPTION:

WORK WITHOUT PERMIT (SFBC 103A); ADDITIONAL WORK-PERMIT REQUIRED (SFBC 106A.4.7);

EXPIRED PERMIT (SFBC 106A.4.4); CANCELLED PERMIT (SFBC 106A.3.7) PA# _____

UNSAFE BUILDING (SFBC 102A); SEE ATTACHMENTS

CODE SECTION #

INSTALLED ILLEGAL UNIT AT GROUND FLOOR WITHOUT PERMITS. KITCHEN, BATHROOM, LIVING AND BEDROOM. RESEARCH FAILED TO PRODUCE A PERMIT FOR DECK AT UPPER LEVEL AT REAR OF BUILDING

SFBC 103A

SFBC 102A

MONTHLY MONITORING FEE WILL BE ASSESSED. SEC 110A TABLE 1A-K

BC - Building Code HC - Housing Code PC - Plumbing Code EC - Electrical Code MC - Mechanical Code

CORRECTIVE ACTION:

STOP ALL WORK SFBC 104A.2.4

FILE BUILDING PERMIT APPLICATION WITHIN 30 DAYS (WITH PLANS) A Copy of This Notice Must Accompany the Permit Application.

OBTAIN PERMIT WITHIN 60 DAYS AND COMPLETE ALL WORK WITHIN 90 DAYS, INCLUDING FINAL INSPECTION AND SIGNOFF.

CORRECT VIOLATIONS WITHIN _____ DAYS. NO PERMIT REQUIRED.

YOU FAILED TO COMPLY WITH THE NOTICE(S) DATED _____, THEREFORE THIS DEPT. HAS INITIATED ABATEMENT PROCEEDINGS.

FAILURE TO COMPLY WITH THIS NOTICE WILL CAUSE ABATEMENT PROCEEDINGS TO BEGIN. SEE REVERSE SIDE FOR ADDITIONAL WARNINGS.

OBTAIN ALL NECESSARY PLANS AND PERMITS TO LEGALIZE OR REMOVE ALL WORK DONE WITHOUT PERMITS, PER S.F.B.C. ORDINANCE 43-14. IF UNABLE TO PRODUCE DOCUMENTATION FOR UPPER REAR DECK OBTAIN PERMIT WITH PLANS TO LEGALIZE OR REMOVE. INVESTIGATION FEE OR OTHER FEE WILL APPLY See reverse side for further explanation D.C.P. APPROVAL REQ.

9x Permit Fee (Work w/o Permit after 9/1/60) 2x Permit Fee (Work Exceeding Scope of Permit) No penalty (W/ no permit prior to 9/1/60)

Other _____ Reinspection Fee \$ _____ No penalty (W/ no permit prior to 9/1/60)

APPROX. DATE OF WORK W/O PERMIT 2012 VALUE OF WORK PERFORMED WITHOUT PERMITS \$20,000-

BY ORDER OF THE DIRECTOR, DEPARTMENT OF BUILDING INSPECTION

CONTACT INSPECTOR DOMINIC KEANE

(Inspector - Print Name)

OFFICE HOURS 7-30 TO 8-30 AM AND 3 TO 4 PM

PHONE # 415-558-6349

By: (Inspector's Signature) T. Down DISTRICT # _____

CC: DCP EID PID BID HIS CED PAS DAD SFFD DPH PS

- Building Inspection Division
3rd Floor, 1660 Mission St. 558-6096
- Housing Inspection Services
6th Floor, 1660 Mission St. 558-6220
- Electrical Inspection Division
3rd Floor, 1660 Mission St. 558-6030
- Plumbing Inspection Division
3rd Floor, 1660 Mission St. 558-6054
- Code Enforcement Division
3rd Floor, 1660 Mission St. 558-6454



SAN FRANCISCO PLANNING DEPARTMENT

NOTICE OF ENFORCEMENT

January 15, 2019

Property Owner
Terreri Driggs Fmy T
670 Pennsylvania Ave
San Francisco, CA 94107

1650 Mission St.
Suite 400
San Francisco,
CA 94103-2479

Reception:
415.558.6378

Fax:
415.558.6409

Planning
Information:
415.558.6377

Site Address: 2005 17th Street
Assessor's Block/Lot: 3977/ 001J
Zoning District: RH-2, Residential- House, Two Family
Complaint Number: 2018-006507ENF
Code Violation: Section 171; Compliance of Uses
Section 207.3; Unauthorized Dwelling Unit
Administrative Penalty: Up to \$250 Each Day of Violation
Response Due: Within 15 days from the date of this Notice
Staff Contact: David Brosky, (415) 575-8727 / david.brosky@sfgov.org

The Planning Department has received a complaint that a Planning Code violation exists at 2005 17th Street (the "subject property") that needs to be resolved. As the owner of the subject property, you are the responsible party. The purpose of this Notice is to inform you about the Planning Code Enforcement process so you can take appropriate action to bring your property into compliance with the Planning Code. Details of the violation are discussed below:

DESCRIPTION OF VIOLATION

It has been alleged that the subject property contains an unauthorized dwelling unit. Pursuant to Planning Code Section 317, an unauthorized unit is defined as "one or more rooms within a building that have been used, without the benefit of a building permit, as a separate and distinct living or sleeping space independent from residential units on the same property."

Pursuant to Planning Code Section 171 structures and land in any zoning district shall be used only for the purposes listed in this Code as permitted in that district, and in accordance with the regulations established for that district. Further, pursuant to Planning Code Section 174, every condition, stipulation, special restriction, and other limitation under the Planning Code shall be complied with in the development and use of land and structures. Failure to comply with any of Planning Code provisions constitutes a violation of Planning Code and is subject to enforcement process under Code Section 176.

Planner: DORI GANETSOS
415.575.9172

www.sfplanning.org

HOW TO CORRECT THE VIOLATION

The Planning Department requires that you immediately proceed to abate the violation by either obtaining Conditional Use Authorization (CUA) to remove the unauthorized unit OR legalizing the unit through the Unit Legalization Program or the Accessory Dwelling Unit Program.

If you choose to remove the unauthorized unit, you must file a Conditional Use Authorization Application. The CUA Application is available from the Planning Department's website at <http://www.sf-planning.org>. If the Conditional Use Authorization is granted, you will also need to obtain a Building Permit.

If you choose to legalize the unit, you can apply for the Unit Legalization Program. Per Department of Building Inspection (DBI):

- Homeowners must first hire a professional representative (engineer, architect or contractor) who will be responsible for providing the owner with a professional assessment of what legalization may entail.
- Homeowners must provide documentation that the dwelling unit to be legalized existed prior to January 1, 2013.
- Homeowners may visit the ADU Planning Desk at Counter 38 on the 5th Floor of 1660 Mission Street to submit the screening form to be accepted into the Program. Following the screening process the owner may then formally apply for a building permit for legalization with the Planning Department and DBI. Two sets of plans are required to apply.

Owners may receive an estimation of the costs to legalize their units by undergoing an initial screening process. This screening is an informal consultation with DBI staff, non-binding and free of charge. The screening form is available on DBI's Unit Legalization website and more information about the required steps at <http://sfdbi.org/UnitLegalization>.

A second method to legalize the unauthorized dwelling unit is through the Accessory Dwelling Unit Program. Pursuant to Planning Code Section 207(c)(4), on a lot with four or less existing units, one new accessory dwelling unit may be permitted. Please submit a Building Permit application and floor plans for change of use.

The responsible party will need to provide adequate evidence to demonstrate that either no violation exists or that the violation has been abated. Please provide evidence including copies of approved permits, plans or other supporting documents. A site visit may also be required to verify compliance.

You may also need to obtain a building permit for any alterations done at the property. Please contact the Department of Building Inspection (DBI), 1660 Mission Street, San Francisco, CA 94103, telephone: (415) 558-6088, website: www.sfgov.org/dbi, regarding the Building Permit Application process. Please visit the Planning Information Counter located at the first floor of 1660 Mission Street or website: www.sf-planning.org for any questions regarding the planning process.

TIMELINE TO RESPOND

The responsible party has fifteen (15) days from the date of this notice to contact the staff planner noted at the top of this notice and submit evidence to demonstrate that the corrective actions have been taken to bring the subject property into compliance with the Planning Code. A site visit may also be required to verify the authorized use at the above property. The corrective actions shall be taken as early as possible. Any unreasonable delays in abatement of the violation may result in further enforcement action by the Planning Department.

PENALTIES AND APPEAL RIGHTS

Failure to respond to this notice by abating the violation or demonstrating compliance with the Planning Code within fifteen (15) days from the date of this notice will result in issuance of a Notice of Violation by the Zoning Administrator. Administrative penalties of up to \$250 per day will also be assessed to the responsible party for each day the violation continues thereafter. The Notice of Violation provides appeal processes noted below.

- 1) Request for Zoning Administrator Hearing. The Zoning Administrator's decision is appealable to the Board of Appeals.
- 2) Appeal of the Notice of Violation to the Board of Appeals. The Board of Appeals may not reduce the amount of penalty below \$100 per day for each day the violation exists, excluding the period of time the matter has been pending either before the Zoning Administrator or before the Board of Appeals.

ENFORCEMENT TIME AND MATERIALS FEE

Pursuant to Planning Code Section 350(g)(1), the Planning Department shall charge for 'Time and Materials' to recover the cost of correcting Planning Code violations and violations of Planning Commission and Planning Department's Conditions of Approval. Accordingly, the responsible party may be subject to an amount of \$1,395.00 plus any additional accrued time and materials cost for Code Enforcement investigation and abatement of violation. This fee is separate from the administrative penalties as noted above and is not appealable.

OTHER APPLICATIONS UNDER CONSIDERATION

The Planning Department requires that any pending violations be resolved prior to the approval and issuance of any new applications that you may wish to pursue in the future. Therefore, any applications not related to abatement of the violation on the subject property will be placed on hold until the violation is corrected. We want to assist you in ensuring that the subject property is in full compliance with the Planning Code. You may contact the enforcement planner as noted above for any questions.

APPEAL PROCESSES

If the responsible party believes that this order to remove violation of the Planning Code is an abuse of discretion by the Zoning Administrator, the following appeal processes are available **within fifteen (15) days from the date of this notice:**

- 1) The responsible party may request a Zoning Administrator Hearing under Planning Code Section 176 to show cause why this Notice of Violation is issued in error and should be rescinded by submitting the Request for Zoning Administrator Hearing Form and supporting evidence to the Planning Department. The Zoning Administrator shall render a decision on the Notice of Violation within 30 days of such hearing. The responsible party may appeal the Zoning Administrator's decision to the Board of Appeals within 15 days from the date of the decision.
- 2) The responsible or any interested party may waive the right to a Zoning Administrator Hearing and proceed directly to appeal the Notice of Violation to the Board of Appeals located at 1650 Mission Street, Room 304, San Francisco, CA 94103, telephone: (415) 575-6880, website: www.sfgov.org/bdappeal. The Board of Appeals may not reduce the amount of penalty below \$100 per day for each day the violation continues unabated, excluding the period of time the matter has been pending either before the Zoning Administrator or before the Board of Appeals.

ADMINISTRATIVE PENALTIES

If any responsible party does not request any appeal process and does not take corrective action to abate the violation **within the 15-day time limit** as noted above, this Notice of Violation will become final. Beginning on the following day, administrative penalties of up to **\$250 per day** to the responsible party will start to accrue for each day the violation continues unabated. The penalty amount shall be paid **within 30 days** from the issuance date of a Notice of Penalty. After 30 days, the Planning Department may forward the matter to the Bureau of Delinquent Revenue for collection as authorized by Article V, Section 10.39 of the San Francisco Administrative Code. Please be advised that payment of penalty does not excuse failure to correct the violation or bar further enforcement action. Additional penalties will continue to accrue until a corrective action is taken to abate the violation.

ENFORCEMENT TIME AND MATERIALS FEE

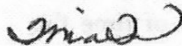
Pursuant to Planning Code Section 350(g)(1), the Planning Department shall charge for 'Time and Materials' to recover the cost of correcting the Planning Code violations. Accordingly, the responsible party is currently subject to a fee of **\$1,395.00** for 'Time and Materials' costs associated with the Code Enforcement investigation. **Please submit a check payable to 'San Francisco Planning Department' for Code Enforcement within 15 days from the date of this notice.** Additional fees will continue to accrue until the violation is abated. This fee is separate from the administrative penalties described above and is not appealable.

OTHER APPLICATIONS UNDER CONSIDERATION

The Planning Department requires that any pending violations be resolved prior to the approval and issuance of any new applications that you may wish to pursue in the future. Therefore, any applications not related to abatement of the violation on the subject property will be placed on hold until the violation is corrected. We want to assist you in ensuring that the subject property is in full compliance with the Planning Code.

Please contact the enforcement planner noted above if you have any questions or wish to review the enforcement file related to the above matter. The enforcement file is available for public inspection at the Planning Department during normal office hours (Monday to Friday, 8:00 a.m. to 5:00 p.m., 1650 Mission Street, Room 400) and in the hearing room on the date the matter is scheduled to be heard upon receipt of a request for a hearing.

Sincerely,



Tina Tam
Acting Zoning Administrator

Enc.: Notice of Enforcement, dated January 15, 2019

cc: Dori Ganetsos, Planning Department



SAN FRANCISCO PLANNING DEPARTMENT

NOTICE OF VIOLATION

April 25, 2019

Property Owner

Terreri Driggs Family Trust
670 Pennsylvania Avenue
San Francisco, CA 94107

Site Address: 2005 17th Street
Assessor's Block/Lot: 3977/001J
Zoning District: RH-2, Residential, House, Two-Family
Complaint Number: 2018-006507ENF
Code Violation: Section 174 (Unpermitted Expansion and Alterations)
Section 207.3; Unauthorized Dwelling Unit
Administrative Penalty: Up to \$250 Each Day of Violation
Response Due: Within 15 days from the date of this Notice
Staff Contact: David Brosky, (415) 575-8727 / david.brosky@sfgov.org

1650 Mission St.
Suite 400
San Francisco,
CA 94103-2479

Reception:
415.558.6378

Fax:
415.558.6409

Planning
Information:
415.558.6377

The Planning Department has determined that 2005 17th Street (the subject property) is in violation of the Planning Code. As the owner of the subject property, you are responsible for bringing the subject property into compliance with the Planning Code. Details of the violation are discussed below:

DESCRIPTION OF VIOLATION

The violation pertains to the unauthorized dwelling unit¹ and unpermitted rear deck at the subject property. Building Permit Application No. 201806252877, was filed to "legalize illegal unit at garage level per Ordinance 43-14 and legalize rear deck and install firewall at property line for egress."

Pursuant to Planning Code Section 171, structures and land in any zoning district shall be used only for the purposes listed in the Planning Code as permitted in that district, and in accordance with the regulations established for that district. Further, pursuant to Planning Code Section 174, every condition, stipulation, special restriction, and other limitation under the Planning Code shall be complied with in the development and use of land and structures. Failure to comply with any Planning Code provision constitutes a violation of the Planning Code and is subject to an enforcement process under Code Section 176.

¹ Planning Code Section 317, defines an unauthorized dwelling unit as "one or more rooms within a building that have been used, without the benefit of a building permit, as a separate and distinct living or sleeping space independent from residential units on the same property."

TIMELINE OF INVESTIGATION

On January 15, 2019, the Planning Department sent you a Notice of Enforcement informing you about the violation and the abatement process. In that notice, you were advised to take corrective actions and provide evidence of compliance to the Planning Department within fifteen (15) days.

You have not diligently pursued completion of the permit. Moreover, you have failed to respond to the Planning Department's Notice of Incomplete Application (NIA) within 90 days. The NIA was issued on August 20, 2018.

To date, you have not contacted the Planning Department to demonstrate how you intend to bring the subject property into compliance with the Planning Code.

HOW TO CORRECT THE VIOLATION

The Planning Department requires that you immediately proceed to abate the violation by completing Building Permit Application No. 20180625877, or filing a Conditional Use Application to remove the unauthorized dwelling unit and obtaining a new Building Permit Application to remove the unpermitted rear yard deck.

The Conditional Use Authorization Application is available from the Planning Department's website at <http://www.sf-planning.org>. If the Conditional Use Authorization is granted, you will also need to obtain a Building Permit.

The responsible party will need to provide adequate evidence to demonstrate that either no violation exists or that the violation has been abated. Please provide evidence including approved plans. A site visit may also be required to verify compliance.

Please contact the Department of Building Inspection (DBI), 1660 Mission Street, San Francisco, CA 94103, telephone: (415) 558-6088, website: www.sfgov.org/dbi, regarding the Building Permit Application process. Please visit the Planning Information Counter located at the first floor of 1660 Mission Street or website: www.sf-planning.org for any questions regarding the planning process.

TIMELINE TO RESPOND

The responsible party has fifteen (15) days from the date of this notice to either;

- 1) Correct the violation as noted above; or
- 2) Appeal this Notice of Violation as noted below.

The corrective actions shall be taken as early as possible. Please contact the enforcement staff as noted above to submit evidence of correction. Any unreasonable delays in abatement of the violation in the timeline set forth above will result in both the accrual of administrative penalties and further enforcement action by the Planning Department.

APPEAL PROCESSES

If the responsible party believes that this order to remove violation of the Planning Code is an abuse of discretion by the Zoning Administrator, the following appeal processes are available **within fifteen (15) days from the date of this notice:**

- 1) The responsible party may request a Zoning Administrator Hearing under Planning Code Section 176 to show cause why this Notice of Violation is issued in error and should be rescinded by submitting the Request for Zoning Administrator Hearing Form and supporting evidence to the Planning Department. The Zoning Administrator shall render a decision on the Notice of Violation within 30 days of such hearing. The responsible party may appeal the Zoning Administrator's decision to the Board of Appeals within 15 days from the date of the decision.
- 2) The responsible or any interested party may waive the right to a Zoning Administrator Hearing and proceed directly to appeal the Notice of Violation to the Board of Appeals located at 1650 Mission Street, Room 304, San Francisco, CA 94103, telephone: (415) 575-6880, website: www.sfgov.org/bdappeal. The Board of Appeals may not reduce the amount of penalty below \$100 per day for each day the violation continues unabated, excluding the period of time the matter has been pending either before the Zoning Administrator or before the Board of Appeals.

ADMINISTRATIVE PENALTIES

If any responsible party does not request any appeal process and does not take corrective action to abate the violation **within the 15-day time limit** as noted above, this Notice of Violation will become final. Beginning on the following day, administrative penalties of up to **\$250 per day** to the responsible party will start to accrue for each day the violation continues unabated. The penalty amount shall be paid **within 30 days** from the issuance date of a Notice of Penalty. After 30 days, the Planning Department may forward the matter to the Bureau of Delinquent Revenue for collection as authorized by Article V, Section 10.39 of the San Francisco Administrative Code. Please be advised that payment of penalty does not excuse failure to correct the violation or bar further enforcement action. Additional penalties will continue to accrue until a corrective action is taken to abate the violation.

ENFORCEMENT TIME AND MATERIALS FEE

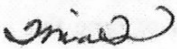
Pursuant to Planning Code Section 350(g)(1), the Planning Department shall charge for 'Time and Materials' to recover the cost of correcting the Planning Code violations. Accordingly, the responsible party is currently subject to a fee of **\$1,395.00** for 'Time and Materials' costs associated with the Code Enforcement investigation. **Please submit a check payable to 'San Francisco Planning Department' for Code Enforcement within 15 days from the date of this notice.** Additional fees will continue to accrue until the violation is abated. This fee is separate from the administrative penalties described above and is not appealable.

OTHER APPLICATIONS UNDER CONSIDERATION

The Planning Department requires that any pending violations be resolved prior to the approval and issuance of any new applications that you may wish to pursue in the future. Therefore, any applications not related to abatement of the violation on the subject property will be placed on hold until the violation is corrected. We want to assist you in ensuring that the subject property is in full compliance with the Planning Code.

Please contact the enforcement planner noted above if you have any questions or wish to review the enforcement file related to the above matter. The enforcement file is available for public inspection at the Planning Department during normal office hours (Monday to Friday, 8:00 a.m. to 5:00 p.m., 1650 Mission Street, Room 400) and in the hearing room on the date the matter is scheduled to be heard upon receipt of a request for a hearing.

Sincerely,



Tina Tam
Acting Zoning Administrator

Enc.: Notice of Enforcement, dated January 15, 2019

cc: Dori Ganetsos, Planning Department

Initial Lease Period: March 1, 2018 through February 28, 2019

May 14, 2018

Terreri Properties / Erik Terreri
670 Pennsylvania Ave
San Francisco, CA 94107

Matt David and Kayla Hughes
2005 17th Street / (In-Law / Lower Unit)
San Francisco, CA 94103

IN-LAW UNIT (UNWARRANTED STATUS) ACKNOWLEDGMENT

This acknowledgment is to the lease for the in-law unit rental property located at 2005 17th Street, San Francisco, CA 94103 between Erik Terreri, Landlord -- AND -- Matt David and Kayla Hughes, Tenants.

We, the undersigned tenants acknowledge that the following conditions were disclosed to us prior to leasing the aforementioned apartment:

1. This in-law unit is an unregistered unit with the City and County of San Francisco – which means that the apartment is an “illegal” dwelling unit.
2. The landlord will be seeking to “legalize” the unit at some point during our tenancy.
3. There is no heat source in the unit (One ceramic space heater to be provided upon request).
4. There is only one address for the entire building – and USPS mail must not include any identifier of a separate address.

After taking occupancy of the unit, it has come to our attention that a complaint about the in-law unit has been filed with the City – and that a Notice of Violation has been issued by the department of building inspection. Mr. Terreri has started the process of ‘legalizing’ the unit and has offered us the option of terminating our lease early, with no penalty.

We are happy and comfortable living in the in-law unit, wish to stay in the unit under the original lease terms, and will work with the landlord in order to facilitate/accommodate the “legalization” process.



Erik M. Terreri - Landlord

Tenant – Matt David

Tenant – Kayla Hughes

M

Hey Erik both of the lights in the kitchen just went out. Should we wait until u send an electrician to check things or should we just go ahead and start replacing bulbs

Swap out the bulbs for now. The plans have been completed and the contractor should be submitting them soon. Then permits can be pulled. It will probably be another month or two depending on the City's backlog.

M

Ok

Friday, Jun 29 • 14:50

Matt, I dropped off some replacement bulbs for you. 18 of them.



M

Thank you!

I just wanted to memorialize our discussion yesterday when I was at the house. As you are aware, the legalization paperwork has been submitted to the City. It will take 30 to 90 days to hear back regarding what the City might require to legalize your in law unit. Just to confirm, as we discussed, you were aware of the fact that the unit wasn't a legal separate unit per City building department prior to you and Kayla moving in.

I will be at the house on Monday afternoon with the door contractor, but this work shouldn't affect you.

Ok, sounds good. I hope everything goes well with the city and they don't make us vacate. We would like to continue living in the unit. We are very happy with it.

M



NOTICE OF VIOLATION

of the San Francisco Municipal Codes Regarding Unsafe, Substandard or Noncomplying Structure or Land or Occupancy

this to amend 1st NOV

DEPARTMENT OF BUILDING INSPECTION

City and County of San Francisco
1660 Mission St. San Francisco, CA 94103-2414

- FIRST NOTICE
- SECOND NOTICE
- OTHER: _____

COMPLAINT NUMBER

201845662

ADDRESS 2005 17th St

DATE 5/9/2019

OCCUPANCY/USE R-3

BLOCK _____ LOT _____

CONST. TYPE 5B

STORIES 2 BASEMENT

If checked, this information is based upon site-observation only. Further research may indicate that legal use is different. If so, a revised Notice of Violation will be issued.

OWNER / AGENT: _____ PHONE#: _____

MAILING ADDRESS: _____ CITY _____ ZIP _____

PERSON CONTACTED @ SITE _____ PHONE#: _____

VIOLATION DESCRIPTION:

- WORK WITHOUT PERMIT (SFBC 103A); ADDITIONAL WORK-PERMIT REQUIRED (SFBC 106A.4.7);
- EXPIRED PERMIT (SFBC 106A.4.4) CANCELLED PERMIT (SFBC 106A.3.7) PA#: _____
- UNSAFE BUILDING (SFBC 102); SEE ATTACHMENTS

This is to amend Notice of Violation issued on 4/19/18. Installed illegal unit at ground floor	CODE / SECTION #
Without a permit. 1) improper height at hallway, bathroom, kitchen, living and bedroom	103A
Areas (Ceilings heights ranging from 6'-10" to 7'-2" +-). 2) No emergency rescue openings	1208.1CBC
At area utilize as bedroom. 3) improper ventilation for cooking area (range hood not connect ed). 4) Improper natural lighting and ventilation. 4) unverifiable fire resistance material at	1208.2CBC
Exterior and ceilings separating unit). 6) Unverifiable working smoke alarms. 8) electrical	1205.2CBC
And plumbing work without proper permits. 8) Deck at upper level built without permit.	1030CBC
2) Monthly Monitoring fee	1003.2CBC
	3401.8.1SFBC
	110A, Table 1A-k

BC - Building Code HC - Housing Code PC - Plumbing Code EC - Electrical Code MC - Mechanical Code

CORRECTIVE ACTION:

STOP ALL WORK SFBC 104A.2.4

- FILE BUILDING PERMIT APPLICATION WITHIN 30 DAYS (WITH PLANS) A Copy of This Notice Must Accompany the Permit Application.
- OBTAIN PERMIT WITHIN 60 DAYS AND COMPLETE ALL WORK WITHIN 90 DAYS, INCLUDING FINAL INSPECTION AND SIGNOFF.
- CORRECT VIOLATIONS WITHIN _____ DAYS. NO PERMIT REQUIRED.
- YOU FAILED TO COMPLY WITH THE NOTICE(S) DATED _____, THEREFORE THIS DEPT. HAS INITIATED ABATEMENT PROCEEDINGS.
- FAILURE TO COMPLY WITH THIS NOTICE WILL CAUSE ABATEMENT PROCEEDING TO BEGIN. SEE REVERSE SIDE FOR ADDITIONAL WARNINGS

File and obtain a building permit to legalize the unit pursuant to building code section 106A.3.1.3 and planning code section 207.3. Separately obtain electrical and plumbing permits. Plans must include the legalization of rear deck. Alternatively file and obtain a building permit to revert 1st floor area (illegal unit) to last legal use with city planning approval. Separate plumbing and electrical permits will be required to cap all utilities

INVESTIGATION FEE OR OTHER FEE WILL APPLY See reverse side for further explanation

- 9x Fee (Work w/o Permit after 9/1/60)
- OTHER: _____
- 2x Fee (Work Exceeding Scope of Permit)
- Re-inspection Fee \$ _____
- No penalty (Work w/o permit prior to 9/1/60)

APPROX. DATE OF WORK W/O PERMIT _____ VALUE OF WORK PERFORMED W/O PERMITS \$20,000

BY ORDER OF THE DIRECTOR, DEPARTMENT OF BUILDING INSPECTION

CONTACT INSPECTOR Thomas D Keane

OFFICE HOURS 7:30 to 8:30 AM to 3:00 to 4:00 PM

PHONE # (415) 558-6349

Signature: T. Dominic Kearney DISTRICT # _____

CONTACT: DCP EID PID BID HIS CED CPC DAD SFFD DPH RPC

- Building Inspection Division
3rd Floor, 1660 Mission St. 558-6096
- Housing Inspection Division
6th Floor, 1660 Mission St. 558-6220
- Electrical Inspection Division
3rd Floor, 1660 Mission St. 558-6030
- Plumbing Inspection Division
3rd Floor, 1660 Mission St. 558-6054
- Code Enforcement Division
6th Floor, 1660 Mission St. 558-6454

Pursuant to SFBC 107.5 and 106.4.7 investigation fees are charged for work begun or performed without permits or for work exceeding the scope of permits. Such fees may be appealed to the Board of Permit Appeals within 15 days of permit issuance, at 875 Stevenson St., 4th floor. 554-6720

WARNING: Failure to take immediate action as required to correct the above violations will result in abatement proceedings by the Department of Building Inspection. If an Order of Abatement is recorded against this property, the owner will be billed or the property will be liened for all costs incurred in the code enforcement process from the posting of the first "Notice of Violation" until all costs are paid. SFBC 102.2 & 110.

WARNING: Section 204 of the San Francisco Housing Code provides for immediate fines of \$100 for each instance of initial non-compliance, followed by \$200 fines per violation for the second instance of non-compliance, up to a maximum of \$7,500 per building. This section also provides for issuance of a criminal charge as a misdemeanor for each violation, resulting in fines of not less than \$1,000 per day or six months' imprisonment or both.

WARNING: Anyone who derives rental income from housing determined by the Department of Building Inspection to be substandard cannot deduct from state personal income tax and bank and corporate income tax interest, depreciation or taxes attributable to such substandard structure. If correction work is not completed or being diligently, expeditiously and continuously prosecuted after six (6) months from the date of this notice, notification will be sent to the Franchise Tax Board as provided in Section 17264(c) of the Revenue and Taxation Code.

WARNING: Section 103 of the San Francisco Building Code provides for civil fines of up to \$500 per day for any person who violates, disobeys, omits, neglects or refuses to comply with or opposes the execution of any provisions of this code. This section also provides for misdemeanor fines, if convicted, of up to \$500 and/or imprisonment up to six months for each separate offense for every day such offense occurs.

De acuerdo a las Secciones 107.5 y 106.4.7 de el Código de Construcción de Edificios de San Francisco, gastos de investigación serán cobrados por trabajo empezado o realizado sin los debidos permisos o por trabajo que exceda el límite estipulado en los permisos. Dichos cobros pueden ser apelados ante la Junta de Apelaciones de Permisos (Board of Permit Appeals) dentro de los primeros quince días de haberse obtenido el permiso. Las apelaciones se hacen en el 875 de la calle Stevenson, cuarto piso, teléfono 554-6720.

ADVERTENCIA: Si no cumple con las acciones inmediatas requeridas para corregir las infracciones, el Departamento de Inspección de Edificios tendrá el derecho de iniciar el proceso de mitigación. Si una Orden de Mitigación es registrada contra dicha propiedad, los gastos incurridos durante el proceso de aplicación del código, desde la primera puesta del Aviso de Infracción hasta que todos los gastos estén pagados, se le cobrarán al dueño del edificio o la propiedad sera embargada para recuperar dichos gastos. Referencia a la Sección 102.2 y 110 de el Código de Construcción de Edificios.

ADVERTENCIA: La Sección 204 de el Código de Vivienda de San Francisco permite que se multe inmediatamente \$100 por cada primer caso de inconformidad, seguida por una multa de \$200 por cada segunda infracción de inconformidad, aumentando hasta un máximo de \$7,500 por cada edificio. Esta Sección también permite obtener cargos criminales como delito menor, resultando en multas de no menos de \$1,000 diarios ó 6 meses de encarcelamiento o ambas sanciones.

ADVERTENCIA: Cualquier persona que reciba renta por una vivienda que haya sido declarada que no satisface las normas requeridas por el Departamento de Inspección de Edificios, no puede deducir del estado intereses personales, de banco o empresa, depreciación o taxes atribuidos sobre dicha estructura. Si el trabajo de reparación no se termina o está diligentemente, rápidamente y contuamente acusado después de seis (6) meses de la fecha de este aviso, se le enviará una notificación a la Junta de Concesión de Impuestos (Franchise Tax Board) de acuerdo a la Sección 1264(c) del Código de Ingresos e Impuestos (Revenue and Taxation Code).

ADVERTENCIA: La Sección 103 de el Código de Edificios de San Francisco impone multas civiles hasta de \$500 por cada día a cualquier persona que infrinja, desobedezca, omite, descuide, rehusa cumplir, resiste o se opone a la ejecución de las provisiones de este código. Esta sección también impone multas por delito menor, si es declarado culpable, de hasta \$500 o encarcelamiento de hasta 6 meses, o ambas sanciones, por cada una de las ofensas y por cada día que dicha ofensa ocurra.

根據《三藩市建築法規》(簡稱 SFBC) 第 107.5 項和第 106.4.7 項條款的規定，對沒有許可證便已開始的工程和或正在進行的工程、或者超越許可範圍的工程，將收取調查費。當事人可以在許可證發出日起 15 天之內，調查費可以向許可上訴委員會提出上訴。該委員會地址在 Stevenson 街 875 號 4 樓，電話：554-6720。

警告：如不按照要求立即採取行動、以糾正上述違章行為，將導致建築檢查局付諸強制糾正程序的執行。倘對此房地產頒發的強制糾正程序令一經在市府備案，則自通知張貼日起的各項與此糾正程序令有關的費用，將向房地產主索取，或將房地產扣押，直至付清各項費用。請參閱《三藩市建築法規》第 102.2 項和第 110 項條款。

警告：《三藩市房屋法規》(即 SFHC) 第 204(b) 項條款規定：對每一違章初犯者立即將被罰款 100 元，二次違犯者罰款 200 元，每幢樓宇的最高罰款可達 7,500 元。此項法規還規定對每一違章輕罪者可提出刑事控告，每日最高罰款可達 1,000 元，或/和監禁六個月。

警告：任何人通過出租房屋獲得收入、而該房屋已被建築審查局定為低於規定標準者，不能從加州個人所得稅、銀行和公司所得稅利息、以及與該低於規定標準的建築有關的折舊或稅款中扣除稅費。如果在此通告公布六個月後，改正工程沒有完成，或者沒有積極、迅速有效地繼續進行，我們將根據《國家稅收法規》(即 Revenue & Taxation Code) 第 1264(c) 項條款，通知加州稅務委員會 (The Franchise Tax Board)。

警告：《三藩市建築法規》第 103 項條款規定：對於任何違反、不服從、疏忽、忽視、或拒絕遵照此法規者，或者抵制、反對實施此法規中的任何條款的個人，將付最高 500 元的民事罰款。此法規還規定對違法者，如果被定罪，對每天所發生的、每一單獨的犯法行為，將付予高達 500 元的罰款，和/或者監禁六個月。

SFAA RESIDENTIAL TENANCY AGREEMENT

1. **INTRODUCTION:** ERIK TERRERI (TERRERI PROPERTIES)
 ("Owner") rents to DOUGLAS BOYLE, BRITANY CARRICO, FRANK COOKS, AND LEIGH PARKER
 ("Tenant") and Tenant agrees to rent 2005 17TH ST, SF 94103
MAIN LEVEL, FINISHED ATTIC, AND 1 SIDE GARAGE

Security Deposit:	\$ <u>6,000.-</u>
1 Month Rent:	\$ _____
Other:	\$ _____
TOTAL DUE AT LEASE SIGNING:	\$ <u>6,000.-</u>

California, (the "Premises"). No other portion of the building (the "Building") where the Premises is located is included for lease unless expressly provided for in this Residential Tenancy Agreement (the "Agreement"). The Premises is provided as Unfurnished or Furnished (see attached Furniture Inventory). The appliances provided at inception of the tenancy are described as: MIDGE DBL OVEN, DCS COOKTOP, KA DISHWASHER, KENMORE FRIDGE, FAV, AND STAIRS WASHER/DRYER.
 The Premises is a 2 BR unit. No conversion of, nor any attempt to convert any other room to a bedroom is permitted, nor will any such conversion change the definition of the unit for purposes of establishing the type of unit under the provisions of the Rent Ordinance, despite or regardless of the Owner's inaction or consent to such conversion.

2. **TERM:** The term of this rental shall begin on 12/08/2017 and end on 12/07/2018. This Agreement shall be effective on the last date executed by all parties, or on the date that Owner delivers possession of the Premises to Tenant, whichever occurs first.

3. **PHYSICAL POSSESSION:** If Owner is unable to deliver possession of the Premises at the commencement of the term, Owner shall not be liable for any damage caused thereby, nor shall this Agreement be void or voidable, but Tenant shall not be liable for any rent until possession is delivered.

4. **RENT:** The initial monthly base rent for the Premises shall be US \$ 5,050.-. All rent is due and payable in advance on the 1ST day of each and every month (the "Due Date") without offsets, deductions or credits. All rent shall be payable to Owner, or Owner's designated representative. Tenant agrees always to pay rent by personal check, cashier's check, money order or online if online payments are made available by Owner, and not use cash unless specifically requested by Owner. Rent shall be paid to Owner, or Owner's designated representative, at the following address: 670 PENNSYLVANIA AVE, SF, CA 94107 during normal business hours, or at such other place designated by Owner. Rent for any partial month shall be pro-rated at the rate of 1/30th of the monthly rent per day.

The tenancy did not start on the first day of the month; therefore Tenant shall pay the following during the first months of the tenancy:
 One month's rent at move-in: \$ 5,050.-. Prorated rent of \$ 3,909.68 will be due on 01/01/2018.
Thereafter Tenant shall pay the full monthly rent on the 1st day of each month.

In the event of roommates, or another form of multiple occupancy, Tenant understands and agrees that rent shall be paid with a single payment and that it is up to Tenant to collect individual checks independently in order to submit a combined single payment. Tenant bears the risk of loss or delay of any payment made by mail. Owner must receive mailed rent payments on or before the Due Date. Owner may apply any payment made by Tenant to any obligation of Tenant to Owner notwithstanding any dates or other direction from Tenant that accompanies such payment. Any attempt by Tenant to allocate a payment in any other way shall be null and void, including the use or application of a restrictive endorsement on the face of any check. Owner will accept rent payments only from the actual Tenant(s). No third party checks will be accepted, nor shall Owner be liable to Tenant in any way as a result of refusing any third party check. Should Owner elect to accept a third party check such acceptance shall not be construed as a waiver of this provision, nor shall acceptance of the third party payment be deemed as acceptance or acknowledgment of any third party or roommate as a tenant of Owner. Acceptance of rent by Owner or Owner's agent from anyone other than Tenant shall not create or establish a relationship between Owner and that third party. Rent tendered by a third party shall be deemed rent tendered on behalf of Tenant only and not on behalf of the third party, regardless of whether it contains a restrictive endorsement. If Tenant pays online or by direct deposit, such payment shall be deemed to come from Tenant regardless of the source of the payment. In addition, payment online or by direct deposit may be rejected or returned by Owner during the pendency of any legal action, or in anticipation of a legal action. Failure or refusal by Tenant to cash Owner's rent refund check shall not defeat Owner's rejection of the rent being refunded.

5. **SECURITY DEPOSIT:** Before the commencement of the term, Tenant shall pay a security deposit of US \$ 5,500.- (the "Security Deposit") for the purposes set forth in Civil Code Section 1950.5. No trust relationship between Owner and Tenant is created because of the Security Deposit and Owner may commingle the Security Deposit with other funds of Owner. Owner may retain such amounts of the Security Deposit as allowed by law including, but not limited to, amounts required to remedy future defaults by Tenant in any obligation under this Agreement to restore, replace, repair or return personal property or appurtenances, exclusive of ordinary wear and tear. Owner shall, within the time period allotted by law, refund any balance after such deductions to Tenant after Tenant has vacated the Premises. Tenant shall not be deemed to have vacated the Premises for purposes of this Paragraph until a) Tenant returns to Owner all keys to the Premises, and b) Tenant has surrendered the Premises to Owner free and empty of all persons claiming any right to possess the Premises. Any balance of the Security Deposit and an accounting of any deductions therefrom will be mailed to Tenant at the Premises unless Tenant provides, in writing to Owner, a mailing address to which the balance, if any, of the Security Deposit and the accounting should be sent. Owner's check or other payment refunding any balance of the Security Deposit may be made in the name of any or all of the original Tenants regardless of the party who in fact made the deposit and regardless of the identity of the persons then occupying the Premises. Tenant may not apply the Security Deposit, or any portion thereof, to the last month's rent.

SFAA RESIDENTIAL TENANCY AGREEMENT

1. INTRODUCTION: ERIK TERRERI -
TERRERI PROPERTIES

("Owner") rents to MATHEW DAVID -AND-
KAYLA HUGHES

("Tenant") and Tenant agrees to rent 2005 17TH STREET,
LOWER UNIT, SAN FRANCISCO, CA 94103

Security Deposit:	\$	<u>3,500.</u>
1 Month Rent:	\$	
Other:	\$	
TOTAL DUE AT LEASE SIGNING:	\$	<u>3,500.</u>

California, (the "Premises"). No other portion of the building (the "Building") where the Premises is located is included for lease unless expressly provided for in this Residential Tenancy Agreement (the "Agreement"). The Premises is provided as Unfurnished or Furnished (see attached Furniture Inventory). The appliances provided at inception of the tenancy are described as: FRIDGE, GAS STOVE/OVEN, MICROWAVE
AND SHARED WASHER & DRYER

The Premises is a STUDIO unit. No conversion of, nor any attempt to convert any other room to a bedroom is permitted, nor will any such conversion change the definition of the unit for purposes of establishing the type of unit under the provisions of the Rent Ordinance, despite or regardless of the Owner's inaction or consent to such conversion.

2. TERM: The term of this rental shall begin on MARCH 1, 2018 and end on FEBRUARY 28, 2019. This Agreement shall be effective on the last date executed by all parties, or on the date that Owner delivers possession of the Premises to Tenant, whichever occurs first.

3. PHYSICAL POSSESSION: If Owner is unable to deliver possession of the Premises at the commencement of the term, Owner shall not be liable for any damage caused thereby, nor shall this Agreement be void or voidable, but Tenant shall not be liable for any rent until possession is delivered.

4. RENT: The initial monthly base rent for the Premises shall be US \$ 2,450.. All rent is due and payable in advance on the 1ST day of each and every month (the "Due Date") without offsets, deductions or credits. All rent shall be payable to Owner, or Owner's designated representative. Tenant agrees always to pay rent by personal check, cashier's check, money order or online if online payments are made available by Owner, and not use cash unless specifically requested by Owner. Rent shall be paid to Owner, or Owner's designated representative, at the following address: 670 PENNSYLVANIA AVE. SF, CA 94107 during normal business hours, or at such other place designated by Owner. Rent for any partial month shall be pro-rated at the rate of 1/30th of the monthly rent per day.

The tenancy did not start on the first day of the month; therefore Tenant shall pay the following during the first months of the tenancy:

One month's rent at move-in: \$ 2,450.. Prorated rent of \$ 0 will be due on 2/28/2018.
Thereafter Tenant shall pay the full monthly rent on the 1st day of each month.

In the event of roommates, or another form of multiple occupancy, Tenant understands and agrees that rent shall be paid with a single payment and that it is up to Tenant to collect individual checks independently in order to submit a combined single payment. Tenant bears the risk of loss or delay of any payment made by mail. Owner must receive mailed rent payments on or before the Due Date. Owner may apply any payment made by Tenant to any obligation of Tenant to Owner notwithstanding any dates or other direction from Tenant that accompanies such payment. Any attempt by Tenant to allocate a payment in any other way shall be null and void, including the use or application of a restrictive endorsement on the face of any check. Owner will accept rent payments only from the actual Tenant(s). No third party checks will be accepted, nor shall Owner be liable to Tenant in any way as a result of refusing any third party check. Should Owner elect to accept a third party check such acceptance shall not be construed as a waiver of this provision, nor shall acceptance of the third party payment be deemed as acceptance or acknowledgment of any third party or roommate as a tenant of Owner. Acceptance of rent by Owner or Owner's agent from anyone other than Tenant shall not create or establish a relationship between Owner and that third party. Rent tendered by a third party shall be deemed rent tendered on behalf of Tenant only and not on behalf of the third party, regardless of whether it contains a restrictive endorsement. If Tenant pays online or by direct deposit, such payment shall be deemed to come from Tenant regardless of the source of the payment. In addition, payment online or by direct deposit may be rejected or returned by Owner during the pendency of any legal action, or in anticipation of a legal action. Failure or refusal by Tenant to cash Owner's rent refund check shall not defeat Owner's rejection of the rent being refunded.

5. SECURITY DEPOSIT: Before the commencement of the term, Tenant shall pay a security deposit of US \$ 3,500. (the "Security Deposit") for the purposes set forth in Civil Code Section 1950.5. No trust relationship between Owner and Tenant is created because of the Security Deposit and Owner may commingle the Security Deposit with other funds of Owner. Owner may retain such amounts of the Security Deposit as allowed by law including, but not limited to, amounts required to remedy future defaults by Tenant in any obligation under this Agreement to restore, replace, repair or return personal property or appurtenances, exclusive of ordinary wear and tear. Owner shall, within the time period allotted by law, refund any balance after such deductions to Tenant after Tenant has vacated the Premises. Tenant shall not be deemed to have vacated the Premises for purposes of this Paragraph until a) Tenant returns to Owner all keys to the Premises, and b) Tenant has surrendered the Premises to Owner free and empty of all persons claiming any right to possess the Premises. Any balance of the Security Deposit and an accounting of any deductions therefrom will be mailed to Tenant at the Premises unless Tenant provides, in writing to Owner, a mailing address to which the balance, if any, of the Security Deposit and the accounting should be sent. Owner's check or other payment refunding any balance of the Security Deposit may be made in the name of any or all of the original Tenants regardless of the party who in fact made the deposit and regardless of the identity of the persons then occupying the Premises. Tenant may not apply the Security Deposit, or any portion thereof, to the last month's rent.



Erik Terreri <erikterreri@gmail.com>

2005 17th Street - Response to NOV and NOE received 4/27/20192 messages

Erik Terreri <erikterreri@gmail.com>

Tue, Apr 30, 2019 at 4:49 PM

To: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Brosky, David (CPC)" <david.brosky@sfgov.org>

Cc: Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <erikterreri@gmail.com>

David / Dori –

I wanted to update you both and let you know that we are working at resolving the Notice of Violation and the Notice of Enforcement that I received on April 27, 2019 for the property located at 2005 17th Street, San Francisco, CA 94103.

My contractor, Tom Corbett and I met with Dori today to understand specifically what is required for the legalization of the in-law unit and for legalization of the rear deck.

Tom will be submitting a separate application and making neighborhood notification for the legalization of the rear deck soon.

Tom and I met with senior inspectors at DBI today and I have an on-site inspection with DBI at the subject property set up for Monday, May 6, 2019.

For now, we will leave the legalization application in place and Tom Corbett will be updating the screening form with his revised estimate of costs, now that we know what is required after meeting with Dori.

We will be submitting a conditional use application for a hearing with the planning commission and seeking to remove the in-law unit from the market due to the high cost of legalization and the corresponding economic hardship.

We will keep you updated.

Best regards,

Erik Terreri

415.519.0706

Sent from [Mail](#) for Windows 10

From: Erik Terreri
Sent: Monday, April 29, 2019 1:17 PM
To: [Ganetsos, Dori \(CPC\)](#); [Brosky, David \(CPC\)](#)
Cc: [Tom Corbett](#)
Subject: RE: 2005 17th Street

Dori,

Thanks!

Just to confirm, per our telephone conversation, that I will meet you at 10:30 on Tuesday, April 30, 2019 at your office.

Best regards,

Erik

Sent from [Mail](#) for Windows 10

From: [Ganetsos, Dori \(CPC\)](#)
Sent: Monday, April 29, 2019 12:38 PM
To: [Erik Terreri](#); [Brosky, David \(CPC\)](#)
Cc: [Tom Corbett](#)
Subject: RE: 2005 17th Street

Hi Erik,

I can meet tomorrow morning between 9:15 am and 11:00 am. I don't think we will need longer than 15 minutes. If tomorrow doesn't work for you I have availability for most of the day Thursday.

Please respond and confirm a time,

Dori

Dori Ganetsos, Planner
Flex Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.9172 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikttereri@gmail.com>
Sent: Monday, April 29, 2019 12:03 PM
To: Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>; Brosky, David (CPC) <david.brosky@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>; Erik Terreri <erikttereri@gmail.com>
Subject: RE: 2005 17th Street

Dori,

I left you a voicemail and would like to come in and discuss the status and deficiencies of the application.

Please give me a call on 415519.0706.

If you could meet with me for 15 to 30 minutes today or tomorrow, I should have enough information for me to coordinate with my contractor.

Best regards,

Erik

415.519.0706

Sent from [Mail](#) for Windows 10

From: [Ganetsos, Dori \(CPC\)](#)
Sent: Wednesday, February 20, 2019 10:12 AM
To: [Erik Terreri](#); [Brosky, David \(CPC\)](#)
Cc: [Tom Corbett](#)
Subject: RE: 2005 17th Street

Hi Erik,

Please feel free to reach out to me directly regarding any Planning Code questions or concerns. David is with our Code Enforcement division and is not directly reviewing your plans. My direct contact information is in my signature below. As David mentioned, the last communication I had regarding this project was on August 20th, 2018 when I sent my initial Notice of Incomplete Application. I have not heard any status updates, or had any further communication regarding this project, since. I am more than happy to help clarify any of my original comments.

Respectfully,

Dori

Dori Ganetsos, Planner
Flex Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.9172 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri [<mailto:erikterreri@gmail.com>]
Sent: Tuesday, February 19, 2019 6:16 PM
To: Brosky, David (CPC) <david.brosky@sfgov.org>
Cc: Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>; Tom Corbett <tomcancorbett@hotmail.com>
Subject: RE: 2005 17th Street

David,

Thank you. I will coordinate with my contractor to ensure that the plans specify the existing permeable space.

FYI, all of the area from the sidewalk to the house on the side where the stairs are located are trees, shrubs, and plants - all permeable space. In addition there is a planter on the other side of the driveway. Whether the code requires 50% permeable space or not, I believe that there is at least 50% permeable space within the front setback area.

Best regards,

Erik

Get [BlueMail for Android](#)

On Feb 19, 2019, at 17:32, "Brosky, David (CPC)" <david.brosky@sfgov.org> wrote:

Erik,

Thank you for the email. I've also included the Flex Team Planner, Dori, on this message to keep everyone involved up to speed.

It appears the Notice of Incomplete Application (NIA) sent to the project applicant on August 20, 2018, by the Planning Department, requested clarification on the required front setback line for the property.

Planning also requested that dimensions of existing landscaping and permeable surfaces be provided to determine compliance with Code Sections 132(g) and (h). I believe these plan revisions were never submitted by the project applicant.

Per Planning Code Section 207.3(f); *“a dwelling unit authorized under this Section must meet all applicable provisions of other City codes other than the provisions of the Planning Code cited in subsection (e).”*

The landscaping and permeability requirements outlined in Section 132(g) & (h) are not cited in 207.3(e) and are therefore required as part of your application to legalize the unit.

Please provide revisions as requested by your project Planner as soon as possible in order that we may move forward with your application and avoid Enforcement action.

Best,

David Brosky – Planner

Zoning and Compliance

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.8727 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Tuesday, February 19, 2019 4:58 PM
To: Brosky, David (CPC) <david.brosky@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>; Erik Terreri <erikterreri@gmail.com>
Subject: RE: 2005 17th Street

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

David,

Thank you! I have copied my contractor on this email. Please reply-all so that we all understand what is happening.

Please find attached PDFs of the plans that were submitted for the legalization of the in-law unit.

Please let me know the specific planning regulation and/or legalization statute that the County is relying upon in order to require a “permeable” driveway to be installed as part of the legalization of the existing space.

Also, please advise me the specific calculation that Dori made in order to determine that a “permeable” driveway is required for this application.

Best regards,

Erik

Sent from [Mail](#) for Windows 10

From: [Brosky, David \(CPC\)](#)
Sent: Tuesday, February 19, 2019 2:23 PM
To: erikterreri@gmail.com
Subject: 2005 17th Street

Erik,

As discussed, please forward me .pdf copies of the plans submitted to the Planning Department so I can review your property’s front setback.

Best,

David Brosky – Planner

Zoning and Compliance

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.8727 | www.sfplanning.org

[San Francisco Property Information Map](#)

Erik Terreri <erikterreri@gmail.com>

Mon, Jun 3, 2019 at 2:13 PM

To: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Brosky, David (CPC)" <david.brosky@sfgov.org>

Cc: Tom Corbett <tomcancorbett@hotmail.com>

David,

FYI...

I wanted to provide an update to you so that you are aware that I am actively working to address the NOV in a timely manner and comply with Planning and DBI requirements.

I submitted the application and paid the fees for a conditional use hearing to remove the unit from the market, given the high cost and economic burden that legalization will impose.

Victoria at planning accepted my application, fees, photos, and plans and I am waiting to hear from the newly assigned planner with a hearing date.

My contractor is working on a second set of plans in order to submit a separate application to legalize the rear deck. My contractor and I will be submitting that application later this week.

[Quoted text hidden]



Erik Terreri <erikterreri@gmail.com>

2005 17th St

2 messages

Hernandez, Mauricio (DBI) <mauricio.hernandez@sfgov.org>
To: "erikterreri@gmail.com" <erikterreri@gmail.com>
Cc: "Keane, Thomas (DBI)" <thomas.keane@sfgov.org>

Tue, Apr 30, 2019 at 3:52 PM

Hello Erick,

I spoke with Chief inspector O'Riordan regarding the NOV201845662 for illegal dwelling unit. I can be available May 6th at 11am. I'll see if inspector Keane can also be available.

Thanks,

Mauricio E. Hernandez

Chief Building Inspector for

Code Enforcement Division &

Complaint Investigation Team

1660 Mission st, San Francisco Ca94103

Desk#415-575-6831 mauricio.hernandez@sfgov.org

Erik Terreri <erikterreri@gmail.com>
To: "Hernandez, Mauricio (DBI)" <mauricio.hernandez@sfgov.org>
Cc: "Keane, Thomas (DBI)" <thomas.keane@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <erikterreri@gmail.com>

Tue, Apr 30, 2019 at 4:12 PM

Mauricio,

Thanks for getting back to me. I appreciate it.

I can definitely make it on Monday, May 6, 2019 at 11:00 am, and will plan on meeting you at the property.

Best regards,

Erik Terreri

6/30/2020

Gmail - 2005 17th St

415.519.0706

Sent from [Mail](#) for Windows 10

[Quoted text hidden]



Erik Terreri <erikterreri@gmail.com>

2005 17th Street

9 messages

Erik Terreri <erikterreri@gmail.com>
To: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>

Tue, May 14, 2019 at 10:25 AM

Dori,

I am at reception on the 4th floor with my completed paperwork for a conditional use hearing.

Could you help me for a few minutes please?

I can't get anyone to accept this and schedule the hearing or to reply and schedule my intake meeting. I emailed last week and I have no response from the intake email.

Best,

Erik

Get [BlueMail for Android](#)

Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>
To: Erik Terreri <erikterreri@gmail.com>
Cc: CTYPLN - Intake <CPC.Intake@sfgov.org>

Tue, May 14, 2019 at 10:30 AM

Erik,

Unfortunately our receptionist can't help with an intake, it needs to be done through cpc.intake@sfgov.org, by submitting a [project application](#) and [intake request form](#).If you have not yet received a confirmation email, you should follow up with cpc.intake@sfgov.org. Neither myself, nor our reception desk, are involved in the intake process.

Thanks for understanding,

Dori

Dori Ganetsos, Planner
Flex Team, Current Planning DivisionSan Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)
Direct: 415.575.9172 | www.sfplanning.org[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Tuesday, May 14, 2019 10:26 AM
To: Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>
Subject: 2005 17th Street

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

[Quoted text hidden]

Lewis, Victoria (CPC) <victoria.lewis@sfgov.org> Tue, May 14, 2019 at 12:19 PM
To: Erik Terreri <erikterreri@gmail.com>
Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>

Hi Erik,

I provided an intake request form in a previous email for you to complete and return for an appointment. You may also fill-out an intake request form at our reception desk located at, 1650 Mission Street San Francisco CA, 94103 Suite 400.

In addition to the above options I can provide an in-person intake appointment to submit your project if you prefer.

Thank you,

Victoria Lewis
Current Planning, Preservation Divisions

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103

Email: victoria.lewis@sfgov.org

Web: www.sfplanning.org

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com> Tue, May 14, 2019 at 12:33 PM
To: "Lewis, Victoria (CPC)" <victoria.lewis@sfgov.org>
Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, "richard.sucre@sfgov.org" <richard.sucre@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <erikterreri@gmail.com>

Victoria,

Please find attached the intake request form and an application for priority processing.

I would appreciate it if we could schedule the intake ASAP, and get my hearing on the Planning Commission calendar for a hearing. I have all of the forms completed and ready to be submitted.


Best regards,

Erik

Sent from [Mail](#) for Windows 10

[Quoted text hidden]

2 attachments

 **Intake Application - 2005 17th St 2019.05.pdf**
192K

 **Priority Processing 2005 17th Street 2019.05.pdf**
1037K

Erik Terreri <erikterreri@gmail.com>

Wed, May 15, 2019 at 11:17 AM

To: "Lewis, Victoria (CPC)" <victoria.lewis@sfgov.org>

Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, richard.sucre@sfgov.org, Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <erikterreri@gmail.com>

When I tried to submit my conditional use application last week, planning told me to email CPC Intake to schedule my intake meeting.

All the information in your subsequent form was included in that email.

And, when I first applied to legalize the in-law unit, none of these requirements were in place.

Then, yesterday, I was told to fill out the additional intake request form. I did that immediately.

I continue to comply with your requests, which seem to be constantly changing. But, I still have not received an appointment for someone to accept my application for a conditional use hearing.

Can someone please put me on the calendar for a Planning Commission hearing and accept my application?

Best,

Erik Terreri

Get [BlueMail for Android](#)

[Quoted text hidden]

Sucre, Richard (CPC) <richard.sucre@sfgov.org>

Wed, May 15, 2019 at 2:04 PM

To: Erik Terreri <erikterreri@gmail.com>, "Lewis, Victoria (CPC)" <victoria.lewis@sfgov.org>

Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

Erik,

See my earlier email about calendaring items for Planning Commission.

We will not calendar your item until the Conditional Use Authorization Application has been accepted, paid and routed to the team leaders. A planner has to conduct the review of your project and when your project meets all of our applicable guidelines, it will be calendared for the Planning Commission.

Thanks for your patience.

Rich

**Richard Sucre, Principal Planner
Southeast Team, Current Planning Division**

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.9108 | www.sfplanning.org

[Quoted text hidden]

[Quoted text hidden]

Erik Terreri <eriktterreri@gmail.com>

Wed, May 15, 2019 at 7:57 PM

To: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: "Lewis, Victoria (CPC)" <victoria.lewis@sfgov.org>, "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <eriktterreri@gmail.com>

Rich,

I understand that.

However, it's now been a week since I requested the pre application meeting to submit my conditional use permit application, and the intake meeting hasn't been scheduled yet.

Dori said that I should receive a response from intake within 2 days.

And, it's been almost a year since I submitted my initial application to legalize the unit.

There is a planner familiar with the project, and at this point I don't understand why planning won't allow me to proceed with a hearing to remove the unit.

Best regards,

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Lewis, Victoria (CPC) <victoria.lewis@sfgov.org>

Thu, May 16, 2019 at 10:45 AM

To: Erik Terreri <eriktterreri@gmail.com>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

Hi Erik,

I would like to assist you with an intake appointment. I have not received a response to my email sent on Tuesday, May 14th, 2019.

Please let me know if you are available today, May 16th, 2019 at, 3:00pm?

-

Please prepare to bring the following information with you to your intake appointment.

Application Links:

[Project Application](#)

[Conditional Use Authorization Supplemental](#)

[Dwelling Unit Removal: Merger, Conversion or Demolition Supplemental](#)

Plans: [Plan Submittal Guidelines](#)

[Pre-Application Meeting](#) (if required)

Letter of Authorization

Photos

Please let me know if you have any questions.

Thank you,

Victoria Lewis
Current Planning Division

San Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)

Direct: 415.575.9175 Email: victoria.lewis@sfgov.org

Web: www.sfplanning.org

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>

Thu, May 16, 2019 at 11:57 AM

To: "Lewis, Victoria (CPC)" <victoria.lewis@sfgov.org>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

Thank you Victoria. I never received an email from you on May 14, 2019.

I am available today at 3 pm. Are you at 1650 Mission Street?

6/30/2020

Gmail - 2005 17th Street

[Quoted text hidden]



Erik Terreri <erikterreri@gmail.com>

2005 17th Street

8 messages

Brosky, David (CPC) <david.brosky@sfgov.org>
To: "erikterreri@gmail.com" <erikterreri@gmail.com>

Tue, Feb 19, 2019 at 2:23 PM

Erik,

As discussed, please forward me .pdf copies of the plans submitted to the Planning Department so I can review your property's front setback.

Best,

David Brosky – Planner

Zoning and Compliance

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.8727 | www.sfplanning.org

[San Francisco Property Information Map](#)

Erik Terreri <erikterreri@gmail.com>
To: "Brosky, David (CPC)" <david.brosky@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <erikterreri@gmail.com>

Tue, Feb 19, 2019 at 4:58 PM

David,

Thank you! I have copied my contractor on this email. Please reply-all so that we all understand what is happening.

Please find attached PDFs of the plans that were submitted for the legalization of the in-law unit.

Please let me know the specific planning regulation and/or legalization statute that the County is relying upon in order to require a "permeable" driveway to be installed as part of the legalization of the existing space.

Also, please advise me the specific calculation that Dori made in order to determine that a "permeable" driveway is required for this application.

Best regards,

Erik

Sent from Mail for Windows 10

[Quoted text hidden]

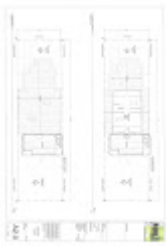
8 attachments



Plans 17th St A0.0.jpg
488K



Plans 17th St A1.0.jpg
278K



Plans 17th St A2.0.jpg
286K



Plans 17th St A3.0.jpg
214K

Plans 17th St A4.0.jpg
296K



Plans 17th St A5.0.jpg
302K



Plans 17th St A6.0.jpg
230K



Plans 17th St A7.0.jpg
207K



Brosky, David (CPC) <david.brosky@sfgov.org>
To: Erik Terreri <erikterreri@gmail.com>, "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>

Tue, Feb 19, 2019 at 5:32 PM

Erik,

Thank you for the email. I've also included the Flex Team Planner, Dori, on this message to keep everyone involved up to speed.

It appears the Notice of Incomplete Application (NIA) sent to the project applicant on August 20, 2018, by the Planning Department, requested clarification on the required front setback line for the property.

Planning also requested that dimensions of existing landscaping and permeable surfaces be provided to determine compliance with Code Sections 132(g) and (h). I believe these plan revisions were never submitted by the project applicant.

Per Planning Code Section 207.3(f); *"a dwelling unit authorized under this Section must meet all applicable provisions of other City codes other than the provisions of the Planning Code cited in subsection (e)."*

The landscaping and permeability requirements outlined in Section 132(g) & (h) are not cited in 207.3(e) and are therefore required as part of your application to legalize the unit.

Please provide revisions as requested by your project Planner as soon as possible in order that we may move forward with your application and avoid Enforcement action.

Best,

David Brosky – Planner

Zoning and Compliance

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.8727 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Tuesday, February 19, 2019 4:58 PM
To: Brosky, David (CPC) <david.brosky@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>; Erik Terreri <erikterreri@gmail.com>
Subject: RE: 2005 17th Street

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com> Tue, Feb 19, 2019 at 6:16 PM
To: "Brosky, David (CPC)" <david.brosky@sfgov.org>
Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

David,

Thank you. I will coordinate with my contractor to ensure that the plans specify the existing permeable space.

FYI, all of the area from the sidewalk to the house on the side where the stairs are located are trees, shrubs, and plants - all permeable space. In addition there is a planter on the other side of the driveway. Whether the code requires 50% permeable space or not, I believe that there is at least 50% permeable space within the front setback area.

Best regards,

Erik

Get [BlueMail for Android](#)

[Quoted text hidden]

Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>

Wed, Feb 20, 2019 at 10:11 AM

To: Erik Terreri <erikterreri@gmail.com>, "Brosky, David (CPC)" <david.brosky@sfgov.org>

Cc: Tom Corbett <tomcancorbett@hotmail.com>

Hi Erik,

Please feel free to reach out to me directly regarding any Planning Code questions or concerns. David is with our Code Enforcement division and is not directly reviewing your plans. My direct contact information is in my signature below. As David mentioned, the last communication I had regarding this project was on August 20th, 2018 when I sent my initial Notice of Incomplete Application. I have not heard any status updates, or had any further communication regarding this project, since. I am more than happy to help clarify any of my original comments.

Respectfully,

Dori

Dori Ganetsos, Planner
Flex Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.9172 | www.sfplanning.org

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>

Mon, Apr 29, 2019 at 12:02 PM

To: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Brosky, David (CPC)" <david.brosky@sfgov.org>

Cc: Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <erikterreri@gmail.com>

Dori,

I left you a voicemail and would like to come in and discuss the status and deficiencies of the application.

Please give me a call on 415519.0706.

If you could meet with me for 15 to 30 minutes today or tomorrow, I should have enough information for me to coordinate with my contractor.

Best regards,

Erik

415.519.0706

Sent from [Mail for Windows 10](#)

[Quoted text hidden]

Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>

Mon, Apr 29, 2019 at 12:37 PM

To: Erik Terreri <erikterreri@gmail.com>, "Brosky, David (CPC)" <david.brosky@sfgov.org>

Cc: Tom Corbett <tomcancorbett@hotmail.com>

Hi Erik,

I can meet tomorrow morning between 9:15 am and 11:00 am. I don't think we will need longer than 15 minutes. If tomorrow doesn't work for you I have availability for most of the day Thursday.

Please respond and confirm a time,

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>

Mon, Apr 29, 2019 at 1:17 PM

To: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Brosky, David (CPC)" <david.brosky@sfgov.org>

Cc: Tom Corbett <tomcancorbett@hotmail.com>

Dori,

Thanks!

Just to confirm, per our telephone conversation, that I will meet you at 10:30 on Tuesday, April 30, 2019 at your office.

Best regards,

Erik

6/30/2020

Gmail - 2005 17th Street

Sent from [Mail](#) for Windows 10

[Quoted text hidden]



Erik Terreri <erikterreri@gmail.com>

Planning Commission Hearing for 2005 17th Street

5 messages

Erik Terreri <erikterreri@gmail.com>

Fri, May 10, 2019 at 3:06 PM

To: cpc.intake@sfgov.org, Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <erikterreri@gmail.com>

CPC Intake,

Please help me schedule the hearing to remove the in-law unit from the market located at 2005 17th Street, 94103.

I applied about a year ago to legalize the in-law unit. The planner, Dori, told me and my contractor to submit an application for conditional use hearing to remove the unit from the market.

My contractor has updated the Screening Form with new estimate of costs to comply with the DBI updated NOV that was issued on May 9, 2019, after we did an on site inspection to verify my contractor's plans and updated estimate of costs.

I tried to submit an application for conditional use hearing today in order to remove the unit due to financial hardship based on the cost to comply and 20 years to recoup these costs.

A planner told me that I have to send an email to this address and request a pre application intake meeting.

The new NOV identifies all of the issues with the unit and states that I need to legalize or remove the unit from the market within 30 days.

I want to return the kitchen to a laundry room, which is it's former usage and will no longer have tenants in the in-law unit. I will also convert the existing studio into storage, which is its prior use. And the office will become a bicycle storage area.

Best regards,

Erik

[Get BlueMail for Android](#)

Erik Terreri <erikterreri@gmail.com>

Tue, May 14, 2019 at 10:35 AM

To: cpc.intake@sfgov.org, Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <erikterreri@gmail.com>, "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, dario.jones@sfgov.org, richard.sucre@sfgov.org

CPC Intake,

Please help me in scheduling my Planning Commission Hearing to remove the in-law unit at 2005 17th Street.

I tried emailing last week and haven't heard back yet.

I am trying to resolve this and need to have a hearing scheduled ASAP!

Best regards,

Erik Terreri
415-519-0706[Get BlueMail for Android](#)

[Quoted text hidden]

Sucre, Richard (CPC) <richard.sucre@sfgov.org>

Tue, May 14, 2019 at 10:39 AM

To: Erik Terreri <erikterreri@gmail.com>, CTYPLN - Intake <CPC.Intake@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>, "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>

Hi Erik,

We cannot schedule a Planning Commission Hearing until:

1. You've filed all parts of your Conditional Use Authorization Application;
2. Your application has been assigned to a planner;
3. The planner completes their review of the project; and,
4. The project is subsequently scheduled for a public hearing (including completing the required public notice).

A typical Conditional Use Authorization can take between four and six months to process.

We appreciate your urgency; however, we process applications in the order received. I do not see your application on-file yet.

From what I see, you've been in communication with Dori Ganetsos, who is copied on this email.

We appreciate your patience and thanks for reaching out.

Rich

**Richard Sucre, Principal Planner
Southeast Team, Current Planning Division**

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.9108 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>

Sent: Tuesday, May 14, 2019 10:35 AM

To: CTYPLN - Intake <CPC.Intake@sfgov.org>; Tom Corbett <tomcancorbett@hotmail.com>; Erik Terreri <erikterreri@gmail.com>; Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>; Jones, Dario (CPC) <dario.jones@sfgov.org>; Sucre, Richard (CPC) <richard.sucre@sfgov.org>

Subject: Re: Planning Commission Hearing for 2005 17th Street

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>

Tue, May 14, 2019 at 10:49 AM

To: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: cpc.intake@sfgov.org, Tom Corbett <tomcancorbett@hotmail.com>, "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>

I applied to legalize the unit almost a year ago.

Planning has changed its requirements and forms multiple times and I am now trying to submit my conditional use application to remove the unit.

But, no one at planning will accept it, or schedule an intake meeting, which wasn't required when my contractor submitted the initial application to legalize the unit almost a year ago.

Can someone at Planning please schedule my intake, accept my check, and schedule a hearing for me?

I am sitting at reception on the 4th floor of 1650, waiting patiently. I have everything that I was told to get completed by Dori.

Dori told me and my contractor a week and a half ago that a new planner would be assigned.

I had a site inspection with DBI to document all of the issues that Dori told me would need to be corrected. It is a financial hardship, and now I need to remove the unit on order to comply with the NOV from DBI.

Please help!

Best regards,

Erik Terreri

Get [BlueMail for Android](#)

[Quoted text hidden]

Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>

Tue, May 14, 2019 at 11:05 AM

To: Erik Terreri <eriktterreri@gmail.com>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: CTYPLN - Intake <CPC.Intake@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>

Hi All, to clarify;

Erik – all you need at this time is to please wait for cpc.intake@sfgov.org to respond to your original email, sent on 5/10, requesting an **intake appointment** for your Conditional Use Authorization Hearing. That email should have included a [project application](#) and [intake request form](#) as we have previously discussed.

This intake appointment cannot occur without a confirmation email from cpc.intake@sfgov.org, due to scheduling and staffing constraints. This is standard protocol for all projects requiring any type of public hearing. The intake will occur at a meeting, and afterwards a Planner will be assigned to this Conditional Use Authorization project and will guide you through the next steps, in the timing that Rich indicated in his prior email.

Again, we cannot accept your documents outside of an intake appointment. Someone from CPC.intake will be in touch shortly, but we cannot accommodate intakes without appointments. As was indicated on the intake request form, it takes around 2 business days for cpc.intake to send a confirmation email (it has been 1.5).

Thank you for your patience and understanding.

Respectfully,

Dori

Dori Ganetsos, Planner
Flex Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.9172 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Tuesday, May 14, 2019 10:50 AM
To: Sucre, Richard (CPC) <richard.sucre@sfgov.org>
Cc: CTYPLN - Intake <CPC.Intake@sfgov.org>; Tom Corbett <tomcancorbett@hotmail.com>; Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>; Jones, Dario (CPC) <dario.jones@sfgov.org>
Subject: RE: Planning Commission Hearing for 2005 17th Street

I applied to legalize the unit almost a year ago.

Planning has changed its requirements and forms multiple times and I am now trying to submit my conditional use application to remove the unit.

But, no one at planning will accept it, or schedule an intake meeting, which wasn't required when my contractor submitted the initial application to legalize the unit almost a year ago.

Can someone at Planning please schedule my intake, accept my check, and schedule a hearing for me?

I am sitting at reception on the 4th floor of 1650, waiting patiently. I have everything that I was told to get completed by Dori.

Dori told me and my contractor a week and a half ago that a new planner would be assigned.

I had a site inspection with DBI to document all of the issues that Dori told me would need to be corrected. It is a financial hardship, and now I need to remove the unit on order to comply with the NOV from DBI.

Please help!

Best regards,

Erik Terreri

Get [BlueMail for Android](#)

On May 14, 2019, at 10:39, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org> wrote:

Hi Erik,

We cannot schedule a Planning Commission Hearing until:

1. You've filed all parts of your Conditional Use Authorization Application;
2. Your application has been assigned to a planner;
3. The planner completes their review of the project; and,
4. The project is subsequently scheduled for a public hearing (including completing the required public notice).

[Quoted text hidden]



Erik Terreri <erikterreri@gmail.com>

RE: 2005 17th Street - Intake Confirmed

5 messages

Lewis, Victoria (CPC) <victoria.lewis@sfgov.org>

Thu, May 16, 2019 at 12:03 PM

To: Erik Terreri <erikterreri@gmail.com>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

Hi Erik,

Thank you for your email response. Your intake appointment is confirmed for today Thursday, May 16th, 2019 @ 3:00pm. Please check-in with the receptionist upon arrival at San Francisco Planning Department [1650 Mission Street, Suite 400 San Francisco, CA 94103](#)

Thank you,**Victoria Lewis**
Current Planning, Preservation DivisionsSan Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)**Email:** victoria.lewis@sfgov.org**Web:** www.sfplanning.org

From: Erik Terreri <erikterreri@gmail.com>**Sent:** Thursday, May 16, 2019 11:57 AM**To:** Lewis, Victoria (CPC) <victoria.lewis@sfgov.org>; Sucre, Richard (CPC) <richard.sucre@sfgov.org>**Cc:** Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>; Jones, Dario (CPC) <dario.jones@sfgov.org>; Tom Corbett <tomcancorbett@hotmail.com>**Subject:** RE: RE: [2005 17th Street](#)

Thank you Victoria. I never received an email from you on May 14, 2019.

I am available today at 3 pm. Are you at [1650 Mission Street](#)?

Best regards,

Erik

Sent from [Mail](#) for Windows 10

From: [Lewis, Victoria \(CPC\)](#)
Sent: Thursday, May 16, 2019 10:45 AM
To: [Erik Terreri](#); [Sucre, Richard \(CPC\)](#)
Cc: [Ganetsos, Dori \(CPC\)](#); [Jones, Dario \(CPC\)](#); [Tom Corbett](#)
Subject: RE: RE: [2005 17th Street](#)

Hi Erik,

I would like to assist you with an intake appointment. I have not received a response to my email sent on Tuesday, May 14th, 2019.

Please let me know if you are available today, [May 16th](#), 2019 at, 3:00pm?

-

Please prepare to bring the following information with you to your intake appointment.

Application Links:

[Project Application](#)

[Conditional Use Authorization Supplemental](#)

[Dwelling Unit Removal: Merger, Conversion or Demolition Supplemental](#)

Plans: [Plan Submittal Guidelines](#)

[Pre-Application Meeting](#) (if required)

Letter of Authorization

Photos

Please let me know if you have any questions.

Thank you,

Victoria Lewis
Current Planning Division

San Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)

Direct: 415.575.9175 **Email:** victoria.lewis@sfgov.org

Web: www.sfplanning.org

From: Erik Terreri <erikterreri@gmail.com>

Sent: Wednesday, May 15, 2019 7:57 PM

To: Sucre, Richard (CPC) <richard.sucre@sfgov.org>

Cc: Lewis, Victoria (CPC) <victoria.lewis@sfgov.org>; Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>; Jones, Dario (CPC) <dario.jones@sfgov.org>; Tom Corbett <tomcancorbett@hotmail.com>; Erik Terreri <erikterreri@gmail.com>

Subject: RE: RE: 2005 17th Street

Rich,

I understand that.

However, it's now been a week since I requested the pre application meeting to submit my conditional use permit application, and the intake meeting hasn't been scheduled yet.

Dori said that I should receive a response from intake within 2 days.

And, it's been almost a year since I submitted my initial application to legalize the unit.

There is a planner familiar with the project, and at this point I don't understand why planning won't allow me to proceed with a hearing to remove the unit.

Best regards,

Erik

Get [BlueMail for Android](#)

On May 15, 2019, at 14:04, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org> wrote:

Erik,

See my earlier email about calendaring items for Planning Commission.

We will not calendar your item until the Conditional Use Authorization Application has been accepted, paid and routed to the team leaders. A planner has to conduct the review of your project and when your project meets all of our applicable guidelines, it will be calendared for the Planning Commission.

Thanks for your patience.

Rich

**Richard Sucre, Principal Planner
Southeast Team, Current Planning Division**

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.9108 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Wednesday, May 15, 2019 11:17 AM
To: Lewis, Victoria (CPC) <victoria.lewis@sfgov.org>
Cc: Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>; Jones, Dario (CPC) <dario.jones@sfgov.org>; Sucre, Richard (CPC) <richard.sucre@sfgov.org>; Tom Corbett <tomcancorbett@hotmail.com>; Erik Terreri <erikterreri@gmail.com>
Subject: RE: 2005 17th Street

When I tried to submit my conditional use application last week, planning told me to email CPC Intake to schedule my intake meeting.

All the information in your subsequent form was included in that email.

And, when I first applied to legalize the in-law unit, none of these requirements were in place.

Then, yesterday, I was told to fill out the additional intake request form. I did that immediately.

I continue to comply with your requests, which seem to be constantly changing. But, I still have not received an appointment for someone to accept my application for a conditional use hearing.

Can someone please put me on the calendar for a Planning Commission hearing and accept my application?

Best,

Erik Terreri

Get [BlueMail for Android](#)

On May 14, 2019, at 12:33, Erik Terreri <erikterreri@gmail.com> wrote:

Victoria,

Please find attached the intake request form and an application for priority processing.

I would appreciate it if we could schedule the intake ASAP, and get my hearing on the Planning Commission calendar for a hearing. I have all of the forms completed and ready to be submitted.

Best regards,

Erik

Sent from [Mail](#) for Windows 10

From: Lewis, Victoria (CPC)
Sent: Tuesday, May 14, 2019 12:19 PM
To: Erik Terreri

Cc: [Ganetsos, Dori \(CPC\)](#); [Jones, Dario \(CPC\)](#)
Subject: RE: [2005 17th Street](#)

Hi Erik,

I provided an intake request form in a previous email for you to complete and return for an appointment. You may also fill-out an intake request form at our reception desk located at, 1650 Mission Street San Francisco CA, 94103 Suite 400.

In addition to the above options I can provide an in-person intake appointment to submit your project if you prefer.

Thank you,

Victoria Lewis
Current Planning, Preservation Divisions

San Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)

Email: victoria.lewis@sfgov.org
Web: www.sfplanning.org

From: Ganetsos, Dori (CPC)
Sent: Tuesday, May 14, 2019 10:30 AM
To: Erik Terreri <erikterreri@gmail.com>
Cc: CTYPLN - Intake <CPC.Intake@sfgov.org>
Subject: RE: [2005 17th Street](#)

Erik,

Unfortunately our receptionist can't help with an intake, it needs to be done through cpc.intake@sfgov.org, by submitting a [project application](#) and [intake request form](#).

If you have not yet received a confirmation email, you should follow up with cpc.intake@sfgov.org. Neither myself, nor our reception desk, are involved in the intake process.

Thanks for understanding,

Dori

Dori Ganetsos, Planner
Flex Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.9172 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Tuesday, May 14, 2019 10:26 AM
To: Ganetsos, Dori (CPC) <dori.ganetsos@sfgov.org>
Subject: 2005 17th Street

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dori,

I am at reception on the 4th floor with my completed paperwork for a conditional use hearing.

Could you help me for a few minutes please?

I can't get anyone to accept this and schedule the hearing or to reply and schedule my intake meeting. I emailed last week and I have no response from the intake email.

Best,

Erik

Get [BlueMail for Android](#)

Erik Terreri <erikterreri@gmail.com>

Thu, May 16, 2019 at 12:33 PM

To: "Lewis, Victoria (CPC)" <victoria.lewis@sfgov.org>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

Thank you. I will see you there.

[Quoted text hidden]

Lewis, Victoria (CPC) <victoria.lewis@sfgov.org>

Thu, May 23, 2019 at 10:34 AM

To: Erik Terreri <erikterreri@gmail.com>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

Hi Erik,

This is a friendly reminder. Please send photos of the subject property to complete the intake.

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>

Thu, May 23, 2019 at 11:52 AM

To: "Lewis, Victoria (CPC)" <victoria.lewis@sfgov.org>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

I will send the photos over this afternoon.

Thanks!

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>

Thu, May 23, 2019 at 1:24 PM

To: "Lewis, Victoria (CPC)" <victoria.lewis@sfgov.org>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: "Ganetsos, Dori (CPC)" <dori.ganetsos@sfgov.org>, "Jones, Dario (CPC)" <dario.jones@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

Victoria,

Please find attached 3 photos of the front of the property at 2005 17th Street.

Best,

[Quoted text hidden]

3 attachments



Front Left View.jpg

5277K

Front Right View.jpg

5999K



Front Center View.jpg
5552K



SAN FRANCISCO
PLANNING
DEPARTMENT

Application for Priority Application Processing

This form shall be used for requests for Priority Application Processing as set forth in Director's Bulletin No. 2. Please submit completed applications to the Office of the Planning Director.

For Staff Use Only

Case and/or Permit Application Number(s)

Date Received

PROPERTY ADDRESS: 2005 17TH STREET		BLOCK(S) & LOT(S): 3977/0015
ZONING: R-3	HEIGHT/BULK DISTRICT: 40'	SUD/HISTORIC DISTRICT (if any):
DESCRIPTION OF PROPOSED WORK (ATTACH ADDITIONAL PAGES IF NECESSARY): Remove unwarranted in-law unit.		

Basis for Priority Application Review

Check One: 1 [100% affordable housing] 1A [<100% affordable housing] 3 [green] 4 [seismic] 5 [HCSMP] 6 [other]

FINDINGS OF CONSISTENCY WITH DIRECTOR'S BULLETIN NO. 2 (ATTACH ADDITIONAL PAGES IF NECESSARY):

Pursuant to Bulletin #2, 6.2.

Applicant's Declaration

I hereby declare that the information I have provided is accurate to the best of my knowledge. Should this application be accepted, and should the project described herein be implemented, I commit to complete the project in full compliance with the requirements described in Director's Bulletin No. 2 for the particular type of application indicated above. I understand that failure to do so may subject the project to penalties and/or other remedies articulated in Planning Code Article 1.7 and/or Director's Bulletin No. 2.

SIGNATURE OF APPLICANT

5/14/2019

DATE

ERIK M. TERRERI

NAME OF APPLICANT (PRINT)

415 519 0706

PHONE NUMBER AND EMAIL ADDRESS

For Staff Use Only

Check One: ACCEPTED REJECTED

Signature and Printed Name of Staff [Zoning Administrator's Office or Director's Office staff only]

Date



PROJECT APPLICATION (PRJ)

GENERAL INFORMATION

Property Information

Project Address: 2005 17th Street, San Francisco, CA 94103

Block/Lot(s): 3977/001J

Property Owner's Information

Name: Erik M. Terreri

Address: 670 Pennsylvania Ave. SF, CA 94107

Email Address: erikterreri@gmail.com

Telephone: 415.519.0706

Applicant Information

Same as above

Name:

Company/Organization:

Address:

Email Address:

Telephone:

Please Select Billing Contact:

Owner

Applicant

Other (see below for details)

Name: _____ Email: _____ Phone: _____

Please Select Primary Project Contact:

Owner

Applicant

Billing

RELATED APPLICATIONS

Related Building Permit Applications

N/A

Building Permit Applications No(s):

Related Preliminary Project Assessments (PPA)

N/A

PPA Application No(s):

PPA Letter Date:

PROJECT INFORMATION

Project Description:

Please provide a narrative project description that summarizes the project and its purpose. Please list any special authorizations or changes to the Planning Code or Zoning Maps if applicable.

No changes to planning code or zoning maps.

Remove unwarranted in-law unit (UAD/ADU) 207.3

Restore property to its prior use as a single family home.

Project involves:

1. Restoring kitchen to its prior use as a laundry room,
2. Removal of shower and capping water line,
3. Converting office into bicycle parking and motorcycle parking area connected to garage,
4. Converting studio to storage room.

Project Details:

- Change of Use New Construction Demolition Facade Alterations ROW Improvements
 Additions Legislative/Zoning Changes Lot Line Adjustment-Subdivision Other _____

- Residential:** Senior Housing 100% Affordable Student Housing Dwelling Unit Legalization
 Inclusionary Housing Required State Density Bonus Accessory Dwelling Unit

Indicate whether the project proposes rental or ownership units: Rental Units Ownership Units Don't Know

- Non-Residential:** Formula Retail Medical Cannabis Dispensary Tobacco Paraphernalia Establishment
 Financial Service Massage Establishment Other: _____

Estimated Construction Cost: \$2,500 _____

PROJECT AND LAND USE TABLES


	Existing	Proposed	
General Land Use	Parking GSF	200	200
	Residential GSF	1825	1200
	Retail/Commercial GSF	0	0
	Office GSF	125	0
	Industrial-PDR	0	0
	Medical GSF	0	0
	Visitor GSF	0	0
	CIE (Cultural, Institutional, Educational)	0	0
	Useable Open Space GSF	650	650
	Public Open Space GSF	0	0
Project Features	Dwelling Units - Affordable	0	0
	Dwelling Units - Market Rate	2	1
	Dwelling Units - Total	2	1
	Hotel Rooms	0	0
	Number of Building(s)	1	1
	Number of Stories	2	2
	Parking Spaces	1	1
	Loading Spaces	1	1
	Bicycle Spaces	0	3
	Car Share Spaces	0	0
Other: _____			
Land Use - Residential	Studio Units	0	0
	One Bedroom Units	0	0
	Two Bedroom Units	1	1
	Three Bedroom (or +) Units	0	0
	Group Housing - Rooms	0	0
	Group Housing - Beds	0	0
	SRO Units	0	0
	Micro Units	0	0
	Accessory Dwelling Units For ADUs, list all ADUs and include unit type (e.g. studio, 1 bedroom, 2 bedroom, etc.) and the square footage area for each unit.	1 studio in-law unit	0

ENVIRONMENTAL EVALUATION SCREENING FORM





This form will determine if further environmental review is required.


If you are submitting a Building Permit Application only, please respond to the below questions to the best of your knowledge. You do not need to submit any additional materials at this time, and an environmental planner will contact you with further instructions.

If you are submitting an application for entitlement, please submit the required supplemental applications, technical studies, or other information indicated below along with this Project Application.

Environmental Topic	Information	Applicable to Proposed Project?	Notes/Requirements
1a. General	Estimated construction duration (months):	N/A	<u>1 month</u>
1b. General	Does the project involve replacement or repair of a building foundation? If yes, please provide the foundation design type (e.g., mat foundation, spread footings, drilled piers, etc)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Transportation	Does the project involve a child care facility or school with 30 or more students, or a location 1,500 square feet or greater?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, submit an Environmental Supplemental- School and Child Care Drop-Off & Pick-Up Management Plan .
3. Shadow	Would the project result in any construction over 40 feet in height?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, an initial review by a shadow expert, including a recommendation as to whether a shadow analysis is needed, may be required, as determined by Planning staff. (If the project already underwent Preliminary Project Assessment, refer to the shadow discussion in the PPA letter.) An additional fee for a shadow review may be required.
4a. Historic Preservation 	Would the project involve changes to the front façade or an addition visible from the public right-of-way of a structure built 45 or more years ago or located in a historic district?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, submit a complete Historic Resource Determination Supplemental Application. Include all materials required in the application, including a complete record (with copies) of all building permits.
4b. Historic Preservation	Would the project involve demolition of a structure constructed 45 or more years ago, or a structure located within a historic district?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, a historic resource evaluation (HRE) report will be required. The scope of the HRE will be determined in consultation with CPC-HRE@sfgov.org .

 Please see the [Property Information Map](#) or speak with Planning Information Center (PIC) staff to determine if this applies.

Environmental Topic	Information	Applicable to Proposed Project?	Notes/Requirements
5. Archeology 	Would the project result in soil disturbance/modification greater than two (2) feet below grade in an archeologically sensitive area or eight (8) feet below grade in a non-archeologically sensitive area?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If Yes, provide depth of excavation/disturbance below grade (in feet*): <i>*Note this includes foundation work</i>
6. Geology and Soils 	Is the project located within a Landslide Hazard Zone, Liquefaction Zone or on a lot with an average slope of 20% or greater? ----- Area of excavation/disturbance (in square feet): _____ Amount of excavation (in cubic yards): _____	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	A geotechnical report prepared by a qualified professional must be submitted if one of the following thresholds apply to the project: <ul style="list-style-type: none"> ● The project involves: <ul style="list-style-type: none"> ○ excavation of 50 or more cubic yards of soil, or ○ building expansion greater than 1,000 square feet outside of the existing building footprint. ● The project involves a lot split located on a slope equal to or greater than 20 percent. <i>A geotechnical report may also be required for other circumstances as determined by Environmental Planning staff.</i>
7. Air Quality 	Would the project add new sensitive receptors (specifically, schools, day care facilities, hospitals, residential dwellings, and senior-care facilities) within an Air Pollutant Exposure Zone?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, the property owner must submit copy of initial filed application with department of public health. More information is found here .
8a. Hazardous Materials	Would the project involve work on a site with an existing or former gas station, parking lot, auto repair, dry cleaners, or heavy manufacturing use, or a site with underground storage tanks?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, submit a Phase I Environmental Site Assessment prepared by a qualified consultant.
8b. Hazardous Materials 	Is the project site located within the Maher area and would it involve ground disturbance of at least 50 cubic yards or a change of use from an industrial use to a residential or institutional use?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, submit a copy of the Maher Application Form to the Department of Public Health. Also submit a receipt of Maher enrollment with the Project Application. For more information about the Maher program and enrollment, refer to the Department of Public Health's Environmental Health Division . <i>Maher enrollment may also be required for other circumstances as determined by Environmental Planning staff.</i>

 Please see the [Property Information Map](#) or speak with Planning Information Center (PIC) staff to determine if this applies.

PRIORITY GENERAL PLAN POLICIES FINDINGS

Please state how the project is consistent or inconsistent with each policy, or state that the policy is not applicable:

1. That existing neighborhood-serving retail uses be preserved and enhanced and future opportunities for resident employment in and ownership of such businesses enhanced;

No change to existing neighborhood retail use.

2. That existing housing and neighborhood character be conserved and protected in order to preserve the cultural and economic diversity of our neighborhoods;

Preserves the existing neighborhood character by restoring this to its prior use as a single family home. This is one of 3 identical Victorians constructed on or about 1906 on the 2000 block of 17th Street.

3. That the City's supply of affordable housing be preserved and enhanced;

Does not impact the City's supply of affordable housing stock.

4. That commuter traffic not impede Muni transit service or overburden our streets or neighborhood parking;

Has no negative impact on commuter traffic or Muni service.

5. That a diverse economic base be maintained by protecting our industrial and service sectors from displacement due to commercial office development, and that future opportunities for resident employment and ownership in these sectors be enhanced;

Not impacted. This is non-industrial and non-commercial space.

6. That the City achieve the greatest possible preparedness to protect against injury and loss of life in an earthquake;

Has no impact on earthquake preparedness.

7. That landmarks and historic buildings be preserved; and

Does not impact the property facade or Victorian features.

8. That our parks and open space and their access to sunlight and vistas be protected from development.

Has no impact.

APPLICANT'S AFFIDAVIT

Under penalty of perjury the following declarations are made:

- a) The undersigned is the owner or authorized agent of the owner of this property.
- b) The information presented is true and correct to the best of my knowledge.
- c) Other information or applications may be required.
- d) I hereby authorize City and County of San Francisco Planning staff to conduct a site visit of this property as part of the City's review of this application, making all portions of the interior and exterior accessible through completion of construction and in response to the monitoring of any condition of approval.
- e) I attest that personally identifiable information (PII) - i.e. social security numbers, driver's license numbers, bank accounts - have not been provided as part of this application. Furthermore, where supplemental information is required by this application, PII has been redacted prior to submittal to the Planning Department. I understand that any information provided to the Planning Department becomes part of the public record and can be made available to the public for review and/or posted to Department websites.

Signature

5/10/2019

Date

Owner _____

Relationship to Project (i.e. Owner, Architect, etc.) _____

415,519.0706

Phone

Erik M. Terreri

Name (Printed)

erikterreri@gmail.com

Email

For Department Use Only

Application received by Planning Department:

By: _____

Date: _____



DWELLING UNIT REMOVAL: MERGER, CONVERSION OR DEMOLITION

SUPPLEMENTAL APPLICATION

Property Information

Project Address: 2005 17th Street, SF, CA 94103

Block/Lot(s): 3977/001J

Project Details

UNITS	EXISTING:	PROPOSED:	NET CHANGE:
Owner-occupied Units:	0	0	0
Rental Units:	2	1	-1
Total Units:	2	1	-1
Units subject to Rent Control:	0	0	0
Vacant Units:	0	0	0

BEDROOMS	EXISTING:	PROPOSED:	NET CHANGE:
Owner-occupied Bedrooms:	0	0	0
Rental Bedrooms:	3	2	-1
Total Bedrooms:	3	2	-1
Bedrooms subject to Rent Control:	0	0	0

Unit Specific Information

	UNIT NO.	NO. OF BEDROOMS	GSF	OCCUPANCY	ADDITIONAL CRITERIA (check all that apply)
EXISTING	1	2	1200	<input type="checkbox"/> OWNER OCCUPIED <input checked="" type="checkbox"/> RENTAL	<input type="checkbox"/> ELLIS ACT <input type="checkbox"/> VACANT <input type="checkbox"/> RENT CONTROL
PROPOSED	1	2	1200	<input type="checkbox"/> OWNER OCCUPIED <input checked="" type="checkbox"/> RENTAL	
EXISTING	2	1	625	<input type="checkbox"/> OWNER OCCUPIED <input checked="" type="checkbox"/> RENTAL	<input type="checkbox"/> ELLIS ACT <input type="checkbox"/> VACANT <input type="checkbox"/> RENT CONTROL
PROPOSED	2	0	0	<input type="checkbox"/> OWNER OCCUPIED <input type="checkbox"/> RENTAL	
EXISTING				<input type="checkbox"/> OWNER OCCUPIED <input type="checkbox"/> RENTAL	<input type="checkbox"/> ELLIS ACT <input type="checkbox"/> VACANT <input type="checkbox"/> RENT CONTROL
PROPOSED				<input type="checkbox"/> OWNER OCCUPIED <input type="checkbox"/> RENTAL	

RESIDENTIAL MERGER (SUPPLEMENTAL INFORMATION)

Pursuant to Planning Code Section 317(c), any application that would result in the removal of one or more residential units or unauthorized units is required to obtain a Conditional Use Authorization. In addition to filing a Conditional Use Authorization application, this Dwelling Unit Removal application, along with responses to the specific conditional use criteria listed below, as described in Planning Code Section 317(g)(2), must be submitted to the Planning Department.

Please note that pursuant to Planning Code Section 317(g)(2), the Planning Commission shall not approve an application for residential merger if any tenant has been evicted pursuant to Administrative Code Sections 37.9(a)(9) through 37.9(a)(14) where the tenant was served with a notice of eviction after December 10, 2013 if the notice was served within 10 years prior to filing the application for merger. Additionally, the Planning Commission shall not approve an application for residential merger if any tenant has been evicted pursuant to Administrative Code Section 37.9(a)(8) where the tenant was served with a notice of eviction after December 10, 2013 if the notice was served within five (5) years prior to filing the application for merger.

Please answer the following questions to determine how the project does or does not meet the Planning Code requirements:

DWELLING UNIT MERGER CRITERIA:		YES	NO
1	Does the removal of the unit(s) eliminate only owner-occupied housing? If yes, for how long was the unit(s) proposed for removal owner-occupied? _____ months or years (check one)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2	Is the removal of the unit(s) and the merger with another intended for owner occupancy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3	Will the removal of the unit(s) remove an affordable housing unit as defined in Section 401 of the Planning Code or housing subject to the Rent Stabilization and Arbitration Ordinance? If yes, will replacement housing be provided which is equal or greater in size, number of bedrooms, affordability, and suitability to households with children to the units being removed? <input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4	If the unit(s) proposed for removal was occupied by a tenant or tenants, please specify the date of when it was last occupied: Currently occupied. Tenants are looking for another unit. _____		
5	Will the number of bedrooms provided in the merged unit be equal to or greater than the number of bedrooms in the separate units?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6	Is the removal of the unit(s) necessary to correct design or functional deficiencies that cannot be corrected through interior alterations?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7	If the merger does not involve an unauthorized unit, what is the appraised value of the least expensive unit to be merged? <u>Removal of Unauthorized Unit</u> Please include an attachment of the appraisal within six months of filing this application.		

RESIDENTIAL CONVERSION (SUPPLEMENTAL INFORMATION)

Pursuant to Planning Code Section 317(g) (3), the conversion of residential dwelling units to a non-residential use is required to obtain a Conditional Use Authorization.

In reviewing proposals for the conversion of residential dwelling units to other forms of occupancy, the Planning Commission will review the criteria below.

Please answer the following questions to inform the Planning Commission as to how the project does or does not meet the following criteria:

DWELLING UNIT CONVERSION CRITERIA:		YES	NO
1	<p>Will the conversion of the unit(s) eliminate only owner occupied housing?</p> <p>If yes, for how long was the unit(s) proposed for removal owner-occupied?</p> <p>_____ months or years (check one)</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2	<p>Will the conversion of the unit(s) provide desirable new non-residential use(s) appropriate for the neighborhood and adjoining district(s)?</p> <p>Will provide for bicycle parking for occupants of upper unit.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3	<p>Is the property located in a district where Residential Uses are not permitted?</p> <p>If yes, will the Residential Conversion bring the building closer into conformance with the uses permitted in the zoning distirt?</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4	Will the conversion of the unit(s) be detrimental to the City's housing stock?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5	Is the conversion of the unit(s) necessary to eliminate design, functional, or habitability deficiencies that cannot otherwise be corrected?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6	Will the Residential Conversion remove Affordable Housing, or unit(s) subject to the Rent Stabilization and Arbitration Ordinance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

DWELLING UNIT DEMOLITION (SUPPLEMENTAL INFORMATION)

Pursuant to Planning Code Section 317(d), residential demolition is subject to a Conditional Use Authorization or will qualify for administrative approval.

Administrative approval only applies to:

- (1) single-family dwellings in RH-1 and RH-1(D) Districts proposed for Demolition that are not affordable or financially accessible housing (valued by a credible appraisal within the past six months to be greater than 80% of combined land and structure value of single-family homes in San Francisco); **OR**
- (2) residential buildings of two units or fewer that are found to be unsound housing.

Please see the Department’s website under Publications for “*Dwelling Unit Removal: Current Numerical Values*” and the “*Zoning Controls on Dwelling Unit Removal Implementation*” documents..

The Planning Commission will consider the following criteria in the review of residential demolitions Please answer the following questions to inform the Planning Commission as to how the project does or does not meet the following criteria, as described in Planning Code Section 317(g)(5):

EXISTING VALUE AND SOUNDNESS		YES	NO
1	Is the value of the existing land and structure of the single-family dwelling affordable or financially accessible housing (below the 80% average price of single-family homes in San Francisco, as determined by a credible appraisal within six months)? If no, submittal of a credible appraisal is required with the application.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2	Has the housing been found to be unsound at the 50% threshold (applicable to one- and two-family dwellings)?	<input type="checkbox"/>	<input type="checkbox"/>
3	Is the property free of a history of serious, continuing code violations?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4	Has the housing been maintained in a decent, safe, and sanitary condition?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5	Is the property a <i>historical resource</i> under CEQA?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
RENTAL PROTECTION		YES	NO
6	Does the Project convert rental housing to other forms of tenure or occupancy?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7	Does the Project remove rental units subject to the Rent Stabilization and Arbitration Ordinance or affordable housing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PRIORITY POLICIES		YES	NO
8	Does the Project conserve existing housing to preserve cultural and economic neighborhood diversity?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9	Does the Project conserve neighborhood character to preserve neighborhood cultural and economic diversity?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10	Does the Project protect the relative affordability of existing housing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11	Does the Project increase the number of permanently affordable units as governed by Section 415?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

RESIDENTIAL DEMOLITION

(SUPPLEMENTAL INFORMATION CONTINUED)

REPLACEMENT STRUCTURE		YES	NO
12	Does the Project locate in-fill housing on appropriate sites in established neighborhoods?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13	Does the Project increase the number of family-sized units on-site?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
14	Does the Project create new supportive housing?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
15	Is the Project of superb architectural and urban design, meeting all relevant design guidelines, to enhance the existing neighborhood character?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
16	Does the Project increase the number of on-site dwelling units?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
17	Does the Project increase the number of on-site bedrooms?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
18	Does the Project maximize density on the subject lot?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
19	If the building is not subject to Rent Stabilization and Arbitration Ordinance or affordable housing, will the Project replace all of the exiting units with new dwelling units of similar size and with the same number of bedrooms?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

REMOVAL OF UNAUTHORIZED UNIT(S) (SUPPLEMENTAL INFORMATION)

The Planning Commission will consider the following criteria in the review of applications for removal of unauthorized units, pursuant to Planning Code Section 317 (g)(6). Please fill out answers to the criteria below:

DWELLING UNIT REMOVAL OF UNAUTHORIZED UNIT(S) CRITERIA:		YES	NO
1	<p>Is it financially feasible to legalize the unauthorized unit(s)?</p> <p>If no, please provide the cost to legalize the unauthorized unit(s) <u>\$250,000.00</u></p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2	<p>What is the appraised value of the building with the unauthorized unit(s)?</p> <p><u>\$1,700,000.00</u></p> <p>Please include an attachment of the appraisal within six months of filing this application.</p>		
3	<p>What is the appraised value of the building with the unit(s) legalized?</p> <p><u>\$1,600,000.00</u></p> <p>Please include an attachment of the appraisal within six months of filing this application.</p>		

APPLICANT'S AFFIDAVIT

Under penalty of perjury the following declarations are made:

- a) The undersigned is the owner or authorized agent of the owner of this property.
- b) The information presented is true and correct to the best of my knowledge.
- c) Other information or applications may be required.
- d) I hereby authorize City and County of San Francisco Planning staff to conduct a site visit of this property as part of the City's review of this application, making all portions of the interior and exterior accessible through completion of construction and in response to the monitoring of any condition of approval.
- e) I attest that personally identifiable information (PII) - i.e. social security numbers, driver's license numbers, bank accounts - have not been provided as part of this application. Furthermore, where supplemental information is required by this application, PII has been redacted prior to submittal to the Planning Department. I understand that any information provided to the Planning Department becomes part of the public record and can be made available to the public for review and/or posted to Department websites.

Signature

5/10/2019

Date

Owner

415.519.0706

Relationship to Project
(i.e. Owner, Architect, etc.)

Phone

Erik M. Terreri

Name (Printed)

erikterreri@gmail.com

Email

For Department Use Only

Application received by Planning Department:

By: _____

Date: _____



CONDITIONAL USE AUTHORIZATION

INFORMATIONAL AND SUPPLEMENTAL APPLICATION PACKET

ATTENTION: A Project Application must be completed and/or attached prior to submitting this Supplemental Application. See the [Project Application](#) for instructions.

Pursuant to Planning Code Section 303, the Planning Commission shall hear and make determinations regarding Conditional Use Authorization applications.

For questions, call 415.558.6377, email pic@sfgov.org, or visit the Planning Information Center (PIC) at 1660 Mission Street, First Floor, San Francisco, where planners are available to assist you.

Español: Si desea ayuda sobre cómo llenar esta solicitud en español, por favor llame al 415.575.9010. Tenga en cuenta que el Departamento de Planificación requerirá al menos un día hábil para responder

中文: 如果您希望獲得使用中文填寫這份申請表的幫助，請致電415.575.9010。請注意，規劃部門需要至少一個工作日來回應。

Tagalog: Kung gusto mo ng tulong sa pagkumpleto ng application na ito sa Filipino, paki tawagan ang 415.575.9120. Paki tandaan na mangangailangan ang Planning Department ng hindi kukulangin sa isang araw na pantrabaho para makasagot.

WHAT IS A CONDITIONAL USE AUTHORIZATION?

A Conditional Use refers to a use that is not principally permitted in a particular Zoning District. Conditional Uses require a Planning Commission hearing in order to determine if the proposed use is necessary or desirable to the neighborhood, whether it may potentially have a negative effect on the surrounding neighborhood, and whether the use complies with the San Francisco General Plan. During this public hearing the Planning Commission will “condition” the use by applying operational conditions that may minimize neighborhood concerns as well as other conditions that may be required by the Department and the Planning Code. Conditional Use Authorizations are entitlements that run with the property, not the operator.

WHEN IS A CONDITIONAL USE AUTHORIZATION NECESSARY?

For each Zoning District, the Planning Code contains use charts that list types of uses and whether each is permitted as of right (P), conditionally permitted (C), or not permitted (NP or blank). In addition to those particular uses, the Conditional Use Authorization process is utilized for various other applications included but not limited to dwelling unit removal, Planned Unit Developments (PUD's), and for off-street parking in certain Zoning Districts. Please consult a planner at the Planning Information Counter (PIC) for additional information regarding these applications.

Fees

Please refer to the [Planning Department Fee Schedule](#) available at www.sfplanning.org or at the Planning Information Center (PIC) located at 1660 Mission Street, First Floor, San Francisco. For questions related to the Fee Schedule, please call the PIC at 415.558.6377.

Fees will be determined based on the estimated construction costs. Should the cost of staff time exceed the initial fee paid, an additional fee for time and materials may be billed upon completion of the hearing process or permit approval. Additional fees may also be collected for preparation and recordation of any documents with the San Francisco Assessor-Recorder's office and for monitoring compliance with any conditions of approval.



CONDITIONAL USE AUTHORIZATION

SUPPLEMENTAL APPLICATION

Property Information

Project Address: 2005 17th Street, 94103

Block/Lot(s): 3977/001J

Action(s) Requested

Action(s) Requested (Including Planning Code Section(s) which authorizes action)

Removal of unauthorized dwelling unit due to financial hardship, and inability to financially comply with DBI NOV and Planning requirements to legalize the in-law unit. Planning Code Section 207.3 Restore home to original usage as a single family home.

Attached are the DBI Notice of Violation (NOV), updated on 5/9/19 based on an on-site inspection on May 6, 2019; and an updated Planning Screening Form for Legalization showing my contractors estimate of costs. DBI has confirmed the findings in the screening form, based on our April 2019 meeting with the planner assigned to my legalization application, Dori G.

Conditional Use Findings

Pursuant to Planning Code Section 303(c), before approving a conditional use authorization, the Planning Commission needs to find that the facts presented are such to establish the findings stated below. In the space below and on separate paper, if necessary, please present facts sufficient to establish each finding.

1. That the proposed use or feature, at the size and intensity contemplated and at the proposed location, will provide a development that is necessary or desirable for, and compatible with, the neighborhood or the community. If the proposed use exceeds the non-residential use size limitations for the zoning district, additional findings must be provided per Planning Code Section 303(c)(1)(A-C).

The property was a single family home and returning it to its prior usage is consistent with neighborhood character. This home is one of 3 identical Victorian homes on the 2000 block of 17th Street.

Removal of the in-law unit does not impact any non-residential use of the space.

2. That such use or feature as proposed will not be detrimental to the health, safety, convenience or general welfare of persons residing or working in the vicinity, or injurious to property, improvements or potential development in the vicinity, with respect to aspects including but not limited to the following:
 - a. The nature of the proposed site, including its size and shape, and the proposed size, shape and arrangement of structures;
 - b. The accessibility and traffic patterns for persons and vehicles, the type and volume of such traffic, and the adequacy of proposed off-street parking and loading;
 - c. The safeguards afforded to prevent noxious or offensive emissions such as noise, glare, dust and odor;
 - d. Treatment given, as appropriate, to such aspects as landscaping, screening, open spaces, parking and loading areas, service areas, lighting and signs.

The removal of the in-law unit (UAD-ADU) does not negatively impact any of the following:

a) No change to the exterior size or shape of the building.

The existing kitchen will revert to its prior use as a laundry room.

The shower will be removed and the water line capped in the bathroom.

The "Office" will become bicycle and motorcycle storage.

The "Studio" will become a storage area.

b) There will be no detrimental impact to traffic in the area as a result of the removal of the unit. In fact, it will reduce traffic to the extent that there will be 2 less people living in the in-law unit. There will also be additional space to park bicycles and motorcycles.

c) No work to be performed outside of normal business hours - and work will be minimal.

d) No impact on existing front garden and extensive landscaping and ground water absorption.

3. That such use or feature as proposed will comply with the applicable provisions of this Code and will not adversely affect the General Plan.

The proposed removal of the unit does not negatively impact provisions of the Code, nor does it adversely affect the general plan.

The property will be restored to its original use as a single family home.

4. The use or feature satisfies any criteria specific to the use of features listed in Planning Code Section 303(g), et seq.

Planning Code Section 303(g) does not apply to this project - or is not impacted by this scope of work.

APPLICANT'S AFFIDAVIT

Under penalty of perjury the following declarations are made:

- a) The undersigned is the owner or authorized agent of the owner of this property.
- b) The information presented is true and correct to the best of my knowledge.
- c) Other information or applications may be required.
- d) I hereby authorize City and County of San Francisco Planning staff to conduct a site visit of this property as part of the City's review of this application, making all portions of the interior and exterior accessible through completion of construction and in response to the monitoring of any condition of approval.
- e) I attest that personally identifiable information (PII) - i.e. social security numbers, driver's license numbers, bank accounts - have not been provided as part of this application. Furthermore, where supplemental information is required by this application, PII has been redacted prior to submittal to the Planning Department. I understand that any information provided to the Planning Department becomes part of the public record and can be made available to the public for review and/or posted to Department websites.

Signature

5/10/2019

Date

Owner _____ 415.519.0706
Relationship to Project _____
(i.e. Owner, Architect, etc.) Phone

Erik M. Terreri

Name (Printed)

erikterreri@gmail.com

Email

For Department Use Only

Application received by Planning Department:

By: _____

Date: _____



Erik Terreri <erikterreri@gmail.com>

2005 17th St Variance Required

5 messages

Sucre, Richard (CPC) <richard.sucre@sfgov.org>

Sun, Aug 4, 2019 at 1:59 PM

To: Tom Corbett <tomcancorbett@hotmail.com>

Cc: Erik Terreri <erikterreri@gmail.com>

Hello Tom and Erik,

The Planning Dept. has conducted an initial review of your permit for a firewall along the side property line, and a variance will be required to move forward on the current proposal.

Since the new fire wall is taller than 10-ft tall and is along a property line within a portion of the required rear yard, a variance is required from Planning Code Section 134 (rear yard requirement). To file your variance, please complete the application at:

<https://sfplanning.org/resource/var-supplemental>

Please pay close attention to the instructions on the application, which will discuss how to schedule an intake appointment and file the necessary fees and application material.

In the meantime, while we await submittal of a variance application, I will place your application on-hold. Once we receive the variance application, I will assign this project to a planner, who will continue the review and assist you with processing the variance.

Thank You,

Rich

Richard Sucre, Principal Planner
Southeast Team & Historic Preservation, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.9108 | www.sfplanning.org

[San Francisco Property Information Map](#)

Erik Terreri <erikterreri@gmail.com>

Mon, Aug 5, 2019 at 10:09 AM

To: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

I will submit the application this week.

Erik

Sent from [Mail](#) for Windows 10

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>
To: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <erikterreri@gmail.com>

Mon, Sep 16, 2019 at 1:29 PM

I paid fees today and submitted the variance application with 4 photographs of the existing wall from the neighbor's structure where the proposed firewall will be built.

Please advise when the hearing might be scheduled.

Best regards,

Erik

Get [BlueMail for Android](#)

[Quoted text hidden]

Sucre, Richard (CPC) <richard.sucre@sfgov.org>
To: Erik Terreri <erikterreri@gmail.com>
Cc: Tom Corbett <tomcancorbett@hotmail.com>, "Lewis, Victoria (CPC)" <victoria.lewis@sfgov.org>

Mon, Sep 16, 2019 at 2:34 PM

Hi Erik,

You'll receive a confirmation email from my colleague, Victoria Lewis, for when we've processed all parts of your application. Victoria will follow-up, and I'll assign your project to a planner shortly thereafter.

Just as a FYI, for Variance applications currently on-file, the earliest available hearings is December 5, 2019. However, your assigned planner will confirm the actual hearing date.

Rich

Richard Sucre, Principal Planner
Southeast Team & Historic Preservation, Current Planning Division

San Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)
Direct: 415.575.9108 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Monday, September 16, 2019 1:30 PM
To: Sucre, Richard (CPC) <richard.sucre@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>; Erik Terreri <erikterreri@gmail.com>
Subject: Re: 2005 17th St Variance Required

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

[Quoted text hidden]

Lewis, Victoria (CPC) <victoria.lewis@sfgov.org>
To: Erik Terreri <erikterreri@gmail.com>
Cc: Tom Corbett <tomcancorbett@hotmail.com>

Thu, Sep 19, 2019 at 2:23 PM

Hi Erik,

I did not receive an intake request for you Variance Application. Our finance department informed me there was a credit card payment made however, the incorrect amount was paid. I processed the Variance Application based on materials left at our reception desk.

The second and each subsequent initial fees of lesser value shall be reduced to 50% plus time and materials as forth in Planning Code Section 350.

Our finance department will credit the remaining balance to your Variance (Time & Material) and issue a refund if any remaining amount.

Thank you,

Victoria Lewis, Current Planning

Planning Department | City and County of San Francisco
[1650 Mission Street, Suite 400, San Francisco, CA 94103](#)
Direct: (415) 575-9175

[Quoted text hidden]



Erik Terreri <erikterreri@gmail.com>

2018-009397VAR - 2005 17TH ST

24 messages

Lewis, Victoria (CPC) <victoria.lewis@sfgov.org>
To: Erik Terreri <erikterreri@gmail.com>
Cc: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Fri, Sep 20, 2019 at 12:00 PM

Hi Erik,

The intake portion of your Variance Application has been completed and routed to Rich Sucre for review and planner assignment. Please feel free to reach out to him directly for all other questions in the interim.

Thank you,

Victoria Lewis, Current Planning

Planning Department | City and County of San Francisco
[1650 Mission Street, Suite 400, San Francisco, CA 94103](#)
Direct: (415) 575-9175

Sucre, Richard (CPC) <richard.sucre@sfgov.org>
To: Erik Terreri <erikterreri@gmail.com>
Cc: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>

Tue, Oct 8, 2019 at 1:38 PM

Hi Erik,

I've assigned your variance application to Kimberly Durandet, who is copied on this email. Kimberly is working on the Conditional Use Authorization, so she will also take care of your Variance Application.

Thank You,

Rich

**Richard Sucre, Principal Planner
Southeast Team & Historic Preservation, Current Planning Division**

San Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)
Direct: 415.575.9108 | www.sfplanning.org

[San Francisco Property Information Map](#)

[Quoted text hidden]

Erik Terreri <erikttereri@gmail.com>
To: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>
Cc: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>

Tue, Oct 8, 2019 at 2:14 PM

Thank you!

Get [BlueMail for Android](#)

[Quoted text hidden]

Erik Terreri <erikttereri@gmail.com>
To: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>
Cc: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>

Fri, Nov 22, 2019 at 12:02 PM

Kimberly,

Would you please be able to provide me with an update on the status of the CUA and the Variance application?

Happy Thanksgiving!

Best regards,

Erik Terreri
415.519.0706

Get [BlueMail for Android](#)

On Oct 8, 2019, at 13:38, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org> wrote:

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
To: Erik Terreri <erikttereri@gmail.com>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Fri, Nov 22, 2019 at 12:08 PM

Hi Erik,

I have begun reviewing this project, I will get back to you soon with comments.

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.6816 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikttereri@gmail.com>
Sent: Friday, November 22, 2019 12:02 PM
To: Sucre, Richard (CPC) <richard.sucre@sfgov.org>
Cc: Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
Subject: RE: 2018-009397VAR - 2005 17TH ST

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

[Quoted text hidden]

Erik Terreri <eriktterreri@gmail.com>

Mon, Jan 20, 2020 at 11:11 PM

To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Cc: Erik Terreri <eriktterreri@gmail.com>, "Sterling, Abigail" <asterling@kpix.cbs.com>, Bert Terreri <bert@terreriilaw.com>

Kimberly and Richard,

I would like to know what date the hearing is scheduled for and why it is taking so long.

I have attached a letter modifying my CUA application to give planning the choice on granting me a variance to exclude the high cost items that arguably have nothing to do with the safety of the unit, as I have already had a fire inspector give the unit a green light.

The additional cost involved with the additional permeable space, sprinkler system, and excavating to add additional height to the unit make the project an economic hardship.

If the Planning Commission is unwilling to grant a variance, then I am requesting that the permit be issued to remove the unit from the market.

Dori, the prior planner that was assigned to my original application to legalize the in-law unit told me that she isn't aware of anyone being granted a hearing to remove their in-law unit from the market since the SF Board of Supervisors passed legislation in 2016 requiring a hearing before the Planning Commission. Therefore, I am giving Planning and the Planning Commission a choice. If you don't want to allow the removal of these units (an existing property right) then grant me a variance to avoid the excessive capital costs that create an economic hardship for me.

Please see the attached letter where I provide Option A and Option B for SF Planning Commission to decide if they want to allow me to legalize and keep the rental unit on the market – or allow me to remove the unit from the market.

If Planning is unable to modify my existing CUA application. Please proceed with scheduling a hearing to remove the unit from the market. I cannot afford to have any more delays in resolving this pending application.

I don't understand why it is taking so long to provide due process. Please schedule a hearing at the next available Planning Commission Hearing.


Best regards,

Erik Terreri

415.519.0706

Sent from [Mail](#) for Windows 10

[Quoted text hidden]

 **Terreri - SF Planning Letter 2020.01.20.pdf**
319K

Erik Terreri <erikterreri@gmail.com>
To: "Hernandez, Mauricio (DBI)" <mauricio.hernandez@sfgov.org>

Thu, Jan 30, 2020 at 2:22 PM

Here is the letter that I sent to planning on 1/20/2020.

Erik

Get [BlueMail for Android](#)

[Quoted text hidden]

 **Terreri - SF Planning Letter 2020.01.20.pdf**
319K

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
To: Erik Terreri <erikterreri@gmail.com>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Mon, Feb 3, 2020 at 6:04 PM

Hi Erik,

I found it in my junk mail folder with some other emails that should not have gone there. I'll review and get back to you tomorrow. Thanks!

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division

San Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)
Direct: 415.575.6816 | www.sfplanning.org
[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Monday, January 20, 2020 11:11 PM
To: Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>; Sucre, Richard (CPC) <richard.sucre@sfgov.org>
Cc: Erik Terreri <erikterreri@gmail.com>; Sterling, Abigail <asterling@kpix.cbs.com>; Bert Terreri <bert@terreriaw.com>

[Quoted text hidden]

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>, Erik Terreri <erikterreri@gmail.com>

Mon, Feb 3, 2020 at 6:38 PM

Kimberly,

Can you also explain what is missing from the plans?

I'd like for my contractor to understand what precisely is missing.

I don't want any further delays.

We have submitted a few sets of plans to planning and to the central permit desk.

Regards,

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>

Mon, Feb 3, 2020 at 10:01 PM

To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>

Cc: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

Kimberly,

One final item. Based on direction from Dori, my contractor and I met with a senior inspector and the original inspector from DBI that issued the first NOV to have a site visit and to document the condition of the in-law unit.

This was done last year before the CUA application was submitted. The requirement for a site visit has been complied with.

We have already had a site visit and DBI issued an updated NOV to document the issues. I prefer not to bother the current tenants with any more incursions.

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Tue, Feb 4, 2020 at 9:45 AM

To: Erik Terreri <erikterreri@gmail.com>

Cc: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

Hi Erik,

The pdf of the plans are missing the drawings for a section and the proposed elevation. These are included in the BPA set, so that is ok. However, we need the pdf set to have these drawings too.

Although DBI did a site visit, they are a separate agency. The Planning Commission has required Planning Department staff to conduct a site visit for these cases. Please let me know the best days for this to be scheduled. If I am not allowed access, that will need to be part of my report.

Once you submit the appraisals and the updated pdf, I will calendar this item for hearing. Thank you.

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Tue, Feb 4, 2020 at 9:56 AM

To: Erik Terreri <erikterreri@gmail.com>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>
Cc: Bert Terreri <bert@terreriilaw.com>

Hi Erik,

I have reviewed this letter and the requests. The Planning Commission and the Zoning Administrator do not have the authority to waive or grant variances for Building Code Requirements such as for minimum ceiling height and sprinklers. That said, the CU process will evaluate the economic feasibility of the requirements to legalize against the gain in property value in your request to remove the unit. The CU and the Variance will be scheduled to be heard at the same hearing once I receive the documents required.

**Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division**

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.6816 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Monday, January 20, 2020 11:11 PM
To: Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>; Sucre, Richard (CPC) <richard.sucre@sfgov.org>
Cc: Erik Terreri <erikterreri@gmail.com>; Sterling, Abigail <asterling@kpix.cbs.com>; Bert Terreri <bert@terreriilaw.com>

[Quoted text hidden]

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com> Tue, Feb 4, 2020 at 10:49 AM
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>, Tom Corbett <tomcancorbett@hotmail.com>

When is the first available site visit?

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com> Tue, Feb 4, 2020 at 11:38 AM
To: mayorlondonbreed@sfgov.org

Mayor Breed,

I lived in San Francisco for 29 years.

I have an in-law unit that I first began renting out after Scott Weiner's legislation allowing fast tracked legalization.

Now, I have been trying to officially legalize the unit and getting the run-around from SF Planning.

KPIX 5 is doing a story on this.

I am seeking some help from the mayor's office.

Please see the attached PDF letter. I can send more documents and can be reached on 415.519.0706 to discuss.


Any help would be appreciated!

Erik

Get [BlueMail for Android](#)

On Jan 20, 2020, at 23:11, Erik Terreri <erikterreri@gmail.com> wrote:

[Quoted text hidden]

 **Terreri - SF Planning Letter 2020.01.20.pdf**
319K

Erik Terreri <erikterreri@gmail.com>

Wed, Feb 5, 2020 at 11:36 PM

To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>

Cc: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>, Bert Terreri <bert@terrorilaw.com>, Erik Terreri <erikterreri@gmail.com>, Tom Corbett <tomcancorbett@hotmail.com>

Kimberly,

Please find attached the property evaluations that you requested prepared by my real estate professional. The letter provides a market evaluation as a single family home and as a 2 unit building. The comps used in the evaluation are also attached.

I would like to schedule the site visit that you requested and need to give the tenants 48 hours notice. Please advise when you're available to schedule the site visit. I asked for the first available site visit in my email with you a few days ago.

My contractor has requested his architect send the additional PDF plans that you requested. I should have that soon.

Please schedule my hearing date at your earliest convenience.

Best,

Erik

Get [BlueMail for Android](#)

[Quoted text hidden]

3 attachments

 **Erik Evaluation.pdf**
327K

 **Single family.pdf**
522K

 **2 Unit comps.pdf**
564K

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Thu, Feb 6, 2020 at 8:01 AM

To: Erik Terreri <erikterreri@gmail.com>, "Page, Vincent (CPC)" <vincent.w.page.ii@sfgov.org>

Cc: "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>, Bert Terreri <bert@terrorilaw.com>, Tom Corbett <tomcancorbett@hotmail.com>

Hi Erik,

Thank you for this submittal. I will coordinate a site visit with the Planning Department Code Enforcement planner now assigned to this case and get back to you with some possible dates.

**Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division**

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.6816 | www.sfplanning.org
[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Wednesday, February 5, 2020 11:36 PM
To: Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
Cc: Sucre, Richard (CPC) <richard.sucre@sfgov.org>; Bert Terreri <bert@terreri.com>; Erik Terreri <erikterreri@gmail.com>; Tom Corbett <tomcancorbett@hotmail.com>

[Quoted text hidden]

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com> Thu, Feb 6, 2020 at 9:32 PM
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: "Page, Vincent (CPC)" <vincent.w.page.ii@sfgov.org>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>, Erik Terreri <erikterreri@gmail.com>

Kimberly,

Please find attached the requested PDFs of the plans submitted.

Please let me know when the site visit is scheduled, and when the hearing date is scheduled.

Regards,

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

3 attachments

 **06-04-2019_2005-17 ST. - NEW WD. DECK, STAIRS & FIREWALL.pdf**
1396K

 **_04-16-2019_PLANNING REVIEW.pdf**
1480K

 **2005-17 St_Unit removal.pdf**
1208K

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org> Fri, Feb 7, 2020 at 9:36 AM
To: Erik Terreri <erikterreri@gmail.com>
Cc: "Page, Vincent (CPC)" <vincent.w.page.ii@sfgov.org>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Hi Erik,

Thank you for the submittal. I have scheduled the site visit for Friday February 14 from 2-3.

Please hold Thursday April 2 as a possible Commission hearing date. I am waiting for confirmation.

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>

Sun, Feb 9, 2020 at 4:33 PM

To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>

Cc: "Page, Vincent (CPC)" <vincent.w.page.ii@sfgov.org>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Kimberly,

Thank you!

I confirmed the site visit is fine with the tenants.

I have also put April 2nd on my calendar for the Planning Commission Hearing.

Regards,

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Mon, Feb 10, 2020 at 8:06 AM

To: Erik Terreri <erikterreri@gmail.com>

Cc: "Page, Vincent (CPC)" <vincent.w.page.ii@sfgov.org>, "Sucre, Richard (CPC)" <richard.sucre@sfgov.org>

Thank you Erik.

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division

San Francisco Planning Department

1650 Mission Street, Suite 400 San Francisco, CA 94103

Direct: 415.575.6816 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>

Sent: Sunday, February 9, 2020 4:33 PM

To: Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Cc: Page, Vincent (CPC) <vincent.w.page.ii@sfgov.org>; Sucre, Richard (CPC) <richard.sucre@sfgov.org>

[Quoted text hidden]

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Mon, Feb 10, 2020 at 12:15 PM

To: Erik Terreri <erikterreri@gmail.com>

Cc: Bert Terreri <bert@terreriilaw.com>, Tom Corbett <tomcancorbett@hotmail.com>, "Grob, Carly (CPC)" <carly.grob@sfgov.org>

Hi Erik,

I reviewed the submittal and it appears that the documents are not prepared by a licensed property appraiser, but by a real estate agent. The Planning Code (Sec. 317 below) is explicit in this requirement for the preparation of documents to be considered by the Commission. Please contact a licensed appraiser and

submit two formal appraisals. If you have further questions about this requirement Carly Grob from our Housing Implementation team would be happy to talk with you.

317((g)(6) **Removal of Unauthorized Units.** In addition to the criteria set forth in Subsections (g)(1) through (g)(4) above, the Planning Commission shall consider the criteria below in the review of applications for removal of Unauthorized Units:

(A) whether the costs to legalize the Unauthorized Unit or Units under the Planning, Building, and other applicable Codes is reasonable based on how such cost compares to the average cost of legalization per unit derived from the cost of projects on the Planning Department's Master List of Additional Dwelling Units Approved required by Section 207.3(k) of this Code;

(B) whether it is financially feasible to legalize the Unauthorized Unit or Units. Such determination will be based on the costs to legalize the Unauthorized Unit(s) under the Planning, Building, and other applicable Codes in comparison to the added value that legalizing said Units would provide to the subject property. The gain in the value of the subject property shall be based on the current value of the property with the Unauthorized Unit(s) compared to the value of the property if the Unauthorized Unit(s) is/are legalized. The calculation of the gain in value shall be conducted and approved by a California licensed property appraiser. Legalization would be deemed financially feasible if gain in the value of the subject property is equal to or greater than the cost to legalize the Unauthorized Unit.

(C) If no City funds are available to assist the property owner with the cost of legalization, whether the cost would constitute a financial hardship.

I will see you on Friday for the site visit between 2 & 3.

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.6816 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Wednesday, February 5, 2020 11:37 PM
To: Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
Cc: Sucre, Richard (CPC) <richard.sucre@sfgov.org>; Bert Terreri <bert@terreriilaw.com>; Erik Terreri <erikterreri@gmail.com>; Tom Corbett <tomcancorbett@hotmail.com>

[Quoted text hidden]

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: Bert Terreri <bert@terreriilaw.com>, Tom Corbett <tomcancorbett@hotmail.com>, "Grob, Carly (CPC)" <carly.grob@sfgov.org>

Mon, Feb 10, 2020 at 12:31 PM

Kimberly,

Please keep the hearing date on 4/2. I will have an appraisal ASAP.

Best,

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Mon, Feb 10, 2020 at 12:34 PM

To: Erik Terreri <erikterreri@gmail.com>

Cc: Bert Terreri <bert@terreriilaw.com>, Tom Corbett <tomcancorbett@hotmail.com>, "Grob, Carly (CPC)" <carly.grob@sfgov.org>

Will do. Thanks.

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>

Tue, Feb 18, 2020 at 12:14 PM

To: rspringer@tracappraisal.com

Please find attached the code from the planner.

It looks like they need the value of the property as is and the value of the property with the in-law unit legalized.

From the code, one report should be sufficient.

Best regards,

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Rental Unit: In-Law Unit, 2005 17th Street, San Francisco, 94103

January 20, 2020

City and County of San Francisco
Planning Department
1660 Mission Street
San Francisco, CA 94103

**Re: CUA Application for In-Law Unit and
Firewall for Rear Deck
For property located at: 2005 17th Street, San Francisco, 94103**

Planning,

Please update my mailing address to: 1160 Old Crocker Inn Road, Cloverdale, CA 95425. I have relocated my permanent residence.

I submitted a complete application for a CUA hearing with the SF Planning Commission in May of 2019 and an application to inspect the existing rear deck and install a firewall on the property line in June 2019. The first floor planning desk told me that I did not need a variance for the rear deck, but I was informed in August 2019 that I needed to submit a variance application. This application was submitted and I paid additional fees in September 2019.

It has been more than 8 months since I submitted my CUA to remove the in-law unit from the market due to economic hardship based on the additional requirements that the SF Planning Department has informed me that I am required to conform with in order to legalize the in-law unit.

It has also been more than 4 months since I submitted my application for a variance to install the firewall at the Eastern property line of the subject property and 19 months since I applied to legalize the in-law unit.

It is unreasonable and a violation of my due process rights to have received no communication or notice of a hearing date with the SF Planning Commission to address the 2 pending applications that I have on file.

Please accept this letter as an amendment to my CUA application and a renewed request for an expedited hearing (I filed the expedited request form with my application in May 2019) with the following 2 options:

OPTION A – Legalize the Existing In-Law Unit and a Permit to Construct a Firewall at the Eastern Rear property line:

Schedule a hearing with the SF Planning Commission for either the February or March 2020 hearing date.

Grant me a variance for the following requirements, many of which are not part of the original legislation that legalized renting existing in-law units:

- i. Grant a variance exempting the additional permeable space in front of the building.
- ii. Grant a variance exempting the installation of sprinklers in the lower unit.
- iii. Grant a variance exempting adding the extra height (1" to 4") to the lower unit.
- iv. Require ONLY a plumbing and electrical inspection in order to legalize the existing in-law unit.
- v. Issue a permit to legalize the existing rear deck and issue a permit to construct a firewall on the Eastern rear property line.

OPTION B – Issue a Permit to Remove the In-Law Unit and a Permit to Construct a Firewall at the Eastern Rear property line:

Schedule a hearing with the SF Planning Commission for either the February or March 2020 hearing date and grant me the following:

- i. Issue a permit for me to remove the in-law unit from the market.
- ii. Issue a permit to legalize the existing rear deck and issue a permit to construct a firewall on the Eastern rear property line.

The bureaucratic road blocks and purposeful refusal to schedule a hearing with the SF Planning Commission are contrary to SF and California law.

Please schedule a hearing with the SF Planning Commission and allow the Commission to decide between granting me a variance (Option A) or a permit to remove the in-law unit from the market (Option B).

There is a housing crisis and I have attempted to legalize the in-law unit that is currently occupied by 2 tenants. However, the capital requirements that SF Planning are requiring create an undue economic hardship. If I am not granted a variance that would allow me to legalize the in-law unit under OPTION A, I need to a permit to remove the in-law unit from the market as specified in OPTION B.

Regards,



Erik M. Terreri

Cc: Law Offices of Herbert L. Terreri

Cc: KPIX – Channel 5



January 31, 2020

Erik Terreri
1160 Old Crocker Inn Road
Cloverdale, CA 95425

Project Address: **2005 17th Street**
Assessor's Block/Lot: **3977/001J**
Zoning District: **RH-2 / 45-X**

Building Permit Number: **2018.0625.2877 & 2019.0624.4259**
Planning Record Number: **2018-009397PRJ-CUA-VAR**

Project Planner Kimberly Durandet, Senior Planner,
Kimberly.durandet@sfgov.org, (415)575-6816

The Project Applications for the above address have been received by the Planning Department and assigned to the planner listed above.

PROJECT APPLICATION COMMENTS

1. The application for removal of the unauthorized dwelling unit requires two property appraisals. One for the value of the property without and one with the unauthorized unit. Although the application states the appraisal amounts, the documents were not included in the submittal.
2. Submitted plans do not have side elevations or sections [Plans - 2005 17th Street.pdf](#) ([Desktop](#), [Web](#), [Mobile](#)). Please provide the drawings as required in the Plan Submittal Guidelines <https://sfplanning.org/resource/plan-submittal-guidelines>
3. There is an active permit to legalize the dwelling unit. This permit will need to be canceled.
4. Staff is required to conduct a site visit to verify the conditions at the site for removal of unauthorized dwelling units. Please coordinate with staff to schedule a time to grant access to the property.

REQUIRED ACTION

Please respond fully with all requested information and/or plan revisions as described above. Please note that in addition to the fees paid, time spent working on a case is billed in 15-minute increments for time and materials spent that exceeds the initial payment.

Please do not come to the Planning Department to discuss this letter without an appointment. Please direct all general questions or meeting requests to the project planner listed above.

Thank you,

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division



Erik Terreri <erikterreri@gmail.com>

Appraisal 2005 17th Street

25 messages

Erik Terreri <erikterreri@gmail.com>

Tue, Feb 18, 2020 at 1:13 PM

To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>

Cc: rsinger@tracappraisal.com, Erik Terreri <erikterreri@gmail.com>, Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terreriilaw.com>

Kimberly,

I have copied the appraiser on this email. He will be putting together the appraisal report.

We wanted to confirm what is required. From our review of the code that you sent me, it looks like one report with the value with the space as is, and the value with the in-law unit legalized is what is required.

Please confirm and we will be able to have the report completed for you by the first week of March.

Best regards,

Erik

Get [BlueMail for Android](#)

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Tue, Feb 18, 2020 at 1:24 PM

To: Erik Terreri <erikterreri@gmail.com>

Cc: "rsinger@tracappraisal.com" <rsinger@tracappraisal.com>, Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terreriilaw.com>

Hi Erik,

You will need to have one appraisal for the value of the current legal use of the building which is a single-family dwelling with unwarranted rooms and then with the unauthorized unit legalized. Your property is located in an RH-2 zoning district so it would be principally permitted as a two-family dwelling. I've attached an example from the last UDU removal case that I processed.

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning DivisionSan Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)
Direct: 415.575.6816 | www.sfplanning.org[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>**Sent:** Tuesday, February 18, 2020 1:14 PM**To:** Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>**Cc:** rsinger@tracappraisal.com; Erik Terreri <erikterreri@gmail.com>; Tom Corbett <tomcancorbett@hotmail.com>; Bert

Terreri <bert@terreriilaw.com>

Subject: Appraisal [2005 17th Street](#)

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

[Quoted text hidden]

2 attachments



1043 Alabama Appraisal as Triplex.pdf

7554K



1043 Alabama Appraisal Duplex.pdf

6984K

Erik Terreri <erikterreri@gmail.com>

Tue, Feb 18, 2020 at 1:43 PM

To: "rsinger@tracappraisal.com" <rsinger@tracappraisal.com>

Mr Singer,

It looks like they want two appraisal reports. Hopefully, you can give me some sort of a break on price given that much of the work (site visit and photos) are the same for each appraisal report.

Please let me know when you will be able to meet me at the unit to take photos and get started.

Thank you again for your assistance!

Regards,

Erik

Sent from [Mail](#) for Windows 10

[Quoted text hidden]

2 attachments



1043 Alabama Appraisal as Triplex.pdf

7554K



1043 Alabama Appraisal Duplex.pdf

6984K

Erik Terreri <erikterreri@gmail.com>

Tue, Feb 18, 2020 at 1:44 PM

To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: "rsinger@tracappraisal.com" <rsinger@tracappraisal.com>, Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terreriaw.com>

Thanks.

Sent from [Mail](#) for Windows 10

From: Durandet, Kimberly (CPC)
Sent: Tuesday, February 18, 2020 1:25 PM
To: Erik Terreri
Cc: rsinger@tracappraisal.com; Tom Corbett; Bert Terreri
Subject: RE: Appraisal 2005 17th Street

Hi Erik,

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org> Tue, Mar 3, 2020 at 9:53 AM
To: Erik Terreri <erikterreri@gmail.com>
Cc: "rsinger@tracappraisal.com" <rsinger@tracappraisal.com>, Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terreriaw.com>

Hi Erik,

When do you think you'll be able to submit the appraisals? I need to be sure we can make the hearing date for April 2, otherwise I will need to push the hearing date out. Thanks!

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com> Tue, Mar 3, 2020 at 10:24 AM
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: Robert Singer <rsinger@tracappraisal.com>, Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terreriaw.com>

I am supposed to have the reports today!

I will also send you the timeline that you asked for later this afternoon to assist in writing your report.

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org> Tue, Mar 3, 2020 at 10:25 AM
To: Erik Terreri <erikterreri@gmail.com>
Cc: Robert Singer <rsinger@tracappraisal.com>, Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terreriaw.com>

Ok great, I'll move forward with that hearing date.

[Quoted text hidden]

Robert Singer <rsinger@tracappraisal.com> Tue, Mar 3, 2020 at 11:46 AM
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: Erik Terreri <erikterreri@gmail.com>, Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terreriilaw.com>

Wrapping them both up soon

[Quoted text hidden]

--

- **Robert V. Singer**



www.tracappraisal.com

336 Claremont Boulevard, Suite 3
San Francisco, CA 94127

Main: (415) 759-8892

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org> Tue, Mar 3, 2020 at 1:42 PM
To: Erik Terreri <erikterreri@gmail.com>
Cc: Tom Corbett <tomcancorbett@hotmail.com>

Hi Erik,

I am reviewing the plans submitted and need to combine a couple of pages from the different sets to address both the existing conditions and the firewall. I've attached the combined pages for reference.

I have a question regarding the attic space. There is no apparent interior connection to the floor below. The only connection is an exterior entrance through the new deck and stairs. Please let me know if this is the case, if so, how is this used and integrated into the unit below. If there is another unauthorized dwelling unit at that level, we need to know before another tenant or member of the public reveals this at the hearing.

If there is an interior connection, please show this on the plans and if revised plans are to be submitted, please incorporate the changes that I have done with the combined drawing set. Let me know if there are questions, I'm happy to explain further. Thanks.

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division

San Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](https://www.sfpd.org)
Direct: 415.575.6816 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Tuesday, March 3, 2020 10:25 AM

[Quoted text hidden]

[Quoted text hidden]

 **Combined Plans for Commission 2005 17th St.pdf**
1563K

Erik Terreri <erikterreri@gmail.com>
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>

Tue, Mar 3, 2020 at 2:01 PM

Kimberly,

There is no interior connection. The attic space has storage and the HVAC, as well as a finished space that the current tenants upstairs in the main apartment use as an office.

There is no additional dwelling unit in the attic.

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Robert Singer <rsinger@tracappraisal.com>
To: Erik Terreri <erikterreri@gmail.com>

Tue, Mar 3, 2020 at 5:45 PM

Sorry they were in my draft file..bob

Eric- Attached are the 2 reports. The values are the same (\$1,475,000) for both

I only charge \$425/ report... =Give me a call with a credit card number when youtube a chance..

Bob


415-759-8892

[Quoted text hidden]

[Quoted text hidden]

2 attachments

 **25020372.PDF**
2045K

 **25020362.PDF**
1906K

Erik Terreri <erikterreri@gmail.com>
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terreriaw.com>, Erik Terreri <erikterreri@gmail.com>

Tue, Mar 3, 2020 at 10:58 PM

Kimberly,

Please find attached the appraisal reports.

Following is a timeline of the building:

2006-Feb-14 – Closed on the purchase of the house.

I received no disclosures so I am not sure what work was done prior to acquiring the property. There was some finished space in the lower level behind the garage used as storage, laundry room, and as office space.

I occupied the home at this time and lived here until 2011.

2006 - Appraisal report shows rear deck in existence.

2008 - Added the small bathroom in the lower level for family and friends to use when they visited us.

2011 - 07 Moved out of the house and only rented out the main level of the house to a young couple. The garage and the lower level area were used for personal use and not included in the rental of the house. The finished attic space had storage for our personal items and office furniture.

2014 – 09 – Rented out the lower unit for the first time after the Board of Supervisors passed and the mayor signed legislation allowing landlords to rent out in-law units. These 2 tenants lived in the unit from 2014-09 to 2015-10.

2014 – 11 – New tenants moved into the upstairs main level of the house and lived here until 2017-11.

2015 – 10 - New tenants moved into the in-law unit and moved out in 2017-02

2017 – 02 - New tenants moved into the in-law unit and moved out in 2018-02

2017 – 12 – New tenants moved into the upstairs main level of the house and lived here until 2017-11.

2018 – 02 - New tenants moved into the in-law unit and will move out on 2020-06-01

We have negotiated a buy out on 2-28-2020 for the tenants to vacate on June 1, 2020.

2018 – 03 - Neighbor at 2009 17th files complaint with DBI, Electrical, and SF Fire Dept because he told me that he was unhappy that I rented the upstairs unit to 4 people.

2018 – 05 - Submitted plans to legalize the in-law unit.

2019 – 01 - Received letter regarding additional requirements.

2019 – 03 - Met with planner and discussed additional requirements for legalization. Inquired about removing the unit from the market.

2019 – 05 - Submitted plans for CUA and request to remove the in-law unit from the market.

2019 – 06 - Held pre-application meeting for existing rear deck

2019 – 07 - Submitted plans and application for deck

2019 – 08 - Was informed that a variance would be required for firewall for rear deck.

2019 – 09 - Submitted variance request.

Waited for hearing to be scheduled on both applications.

2020 – 02 - Communicated with new planner and scheduled site visit. Submitted appraisal and other requested documents.

2020 – 03 - Submitted new appraisal.

Please let me know if there is anything else that you need.

Regards,

Erik Terreri

Sent from [Mail](#) for Windows 10

From: Durandet, Kimberly (CPC)
Sent: Tuesday, March 3, 2020 10:25 AM
To: Erik Terreri
Cc: Robert Singer; Tom Corbett; Bert Terreri
Subject: RE: Appraisal 2005 17th Street

Ok great, I'll move forward with that hearing date.

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.6816 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Tuesday, March 3, 2020 10:25 AM
To: Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
Cc: Robert Singer <rsinger@tracappraisal.com>; Tom Corbett <tomcancorbett@hotmail.com>; Bert Terreri <bert@terreriilaw.com>
Subject: RE: Appraisal 2005 17th Street

I am supposed to have the reports today!

I will also send you the timeline that you asked for later this afternoon to assist in writing your report.

Erik

Get [BlueMail for Android](#)

On Mar 3, 2020, at 09:53, "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org> wrote:

[Quoted text hidden]

Kimberly,

I have copied the appraiser on this email. He will be putting together the appraisal report.

We wanted to confirm what is required. From our review of the code that you sent me, it looks like one report with the value with the space as is, and the value with the in-law unit legalized is what is required.

Please confirm and we will be able to have the report completed for you by the first week of March.

Best regards,

Erik

Get [BlueMail for Android](#)

2 attachments

 **Terreri 2005 17th Street Appraisal 1.pdf**
1910K

 **Terreri 2005 17th Street Appraisal 2.pdf**
2049K

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
To: Erik Terreri <erikterreri@gmail.com>
Cc: Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terrorilaw.com>

Wed, Mar 4, 2020 at 2:49 PM

Hi Erik,

Thank you for this information. I have prepared the Hearing Notice for the April 2, 2020 date and printed a poster that will need to be posted on site by March 13, 2020. The poster is available for pick up at reception on the 4th floor at [1650 Mission](#).

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terrorilaw.com>

Wed, Mar 4, 2020 at 4:23 PM

Thanks Kimberly.

I will pick it up and post it on Monday, March 9th.

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terrorilaw.com>

Mon, Mar 9, 2020 at 11:46 AM

I picked up the poster and am posting it now.

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
To: Robert Singer <rsinger@tracappraisal.com>
Cc: Erik Terreri <erikterreri@gmail.com>, Tom Corbett <tomcancorbett@hotmail.com>, Bert Terreri <bert@terrorilaw.com>

Tue, Mar 10, 2020 at 9:54 AM

Hi Robert,

Thank you for the appraisal reports. I need to explain to the Commission why the appraised value is the same for a single family with unwarranted rooms and a legalized two unit building. Can you please let me know the rationale for my report? It is much appreciated.

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division

San Francisco Planning Department
[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)
Direct: 415.575.6816 | www.sfplanning.org

[San Francisco Property Information Map](#)

[Quoted text hidden]

- **Robert V. Singer**

[Redacted]

[Quoted text hidden]

Robert Singer <rsinger@tracappraisal.com>
To: Erik Terreri <eriktterreri@gmail.com>

Tue, Mar 10, 2020 at 4:44 PM

Dear Erik,

The value as a single family home with an unwarranted in-law is the same as a legalized 2 unit building is due to San Francisco Rent Control restrictions and tenant rights which limits value and marketability. Due to the high cost of real estate and property tax rates, 2 unit buildings do not trade for there cash flow potential. This conclusion is supported by the 2 appraisal provided.

Sincerely,

Robert V. Singer



www.tracappraisal.com

336 Claremont Boulevard, Suite 3
San Francisco, CA 94127

Main: (415) 759-8892

Robert V. Singer

[Quoted text hidden]

- **Robert V. Singer**



[Quoted text hidden]

Erik Terreri <eriktterreri@gmail.com>
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>, Erik Terreri <eriktterreri@gmail.com>, Bert Terreri <bert@terreriilaw.com>

Tue, Mar 10, 2020 at 8:41 PM

Kimberly,

I received this response regarding the appraised values that you inquired about.

I hope this answers your question.

Regards,

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
To: Erik Terreri <erikterreri@gmail.com>, Bert Terreri <bert@terreriilaw.com>

Wed, Mar 11, 2020 at 10:17 AM

Thank you Erik.

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
To: Erik Terreri <erikterreri@gmail.com>, Bert Terreri <bert@terreriilaw.com>

Mon, Mar 16, 2020 at 10:57 AM

Hi Erik,

Can you please confirm that according to the plans you will be removing the bathroom entirely (you would be permitted to keep a 1/2 bath) and converting the kitchen to laundry area. Thank you.

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.6816 | www.sfplanning.org
[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>

Sent: Tuesday, March 10, 2020 8:41 PM

To: Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>; Erik Terreri <erikterreri@gmail.com>; Bert Terreri <bert@terreriilaw.com>

Subject: Fwd: Re: Appraisal 2005 17th Street

[Quoted text hidden]

Erik Terreri <erikterreri@gmail.com>
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: Bert Terreri <bert@terreriilaw.com>

Mon, Mar 16, 2020 at 11:08 AM

I would like to keep the half bath and remove the shower.

Thank you!

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
To: Erik Terreri <erikttereri@gmail.com>
Cc: Bert Terreri <bert@terreriilaw.com>

Mon, Mar 16, 2020 at 11:09 AM

Please update the plans to show a 1/2 bath with the shower area converted to storage.

**Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division**

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.6816 | www.sfplanning.org
[San Francisco Property Information Map](#)

From: Erik Terreri <erikttereri@gmail.com>
Sent: Monday, March 16, 2020 11:08 AM
To: Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>
Cc: Bert Terreri <bert@terreriilaw.com>
Subject: Re: Re: Appraisal 2005 17th Street

[Quoted text hidden]

Erik Terreri <erikttereri@gmail.com>
To: Tom Corbett <tomcancorbett@hotmail.com>

Mon, Mar 16, 2020 at 11:36 AM

Tom,

Would you please update the plans and send a PDF showing the half bath remaining downstairs.

I hope the architect can get this done quickly.

I will send you a payment this week.

The planner told me that I can leave the half bath in and remove the unit.

Thanks!

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

Erik Terreri <erikttereri@gmail.com>
To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
Cc: Bert Terreri <bert@terreriilaw.com>, Tom Corbett <tomcancorbett@hotmail.com>

Mon, Mar 16, 2020 at 11:37 AM

Kimberly,

I've asked my contractor to update the plans and will get them to you ASAP.

Erik

[Get BlueMail for Android](#)

[Quoted text hidden]

6/30/2020

Gmail - Appraisal 2005 17th Street

Wed, Mar 18, 2020 at 9:00 AM

Tom Corbett <tomcancorbett@hotmail.com>
To: Erik Terreri <erikterreri@gmail.com>

Please bring your account up to date.
I will be happy to have my arch. revise your drawings.
Looks like you are making progress.
Will be watching for your payment. TomCan

Sent from my iPhone

[Quoted text hidden]

Appraisal Express & Investments

n/a
File No. I1000117

10/31/2017

Attn: Gloria Lopez

Private Appraisal
870 Market Street, Unit #1261
San Francisco, CA, 94102

File Number: I1000117

To whom it may concern,

In accordance with your request, I have appraised the real property at:

1041 Alabama Street
San Francisco, CA 94110

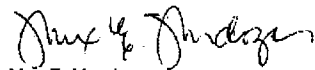
The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of October 12, 2017 is:

\$1,900,000
One Million Nine Hundred Thousand Dollars

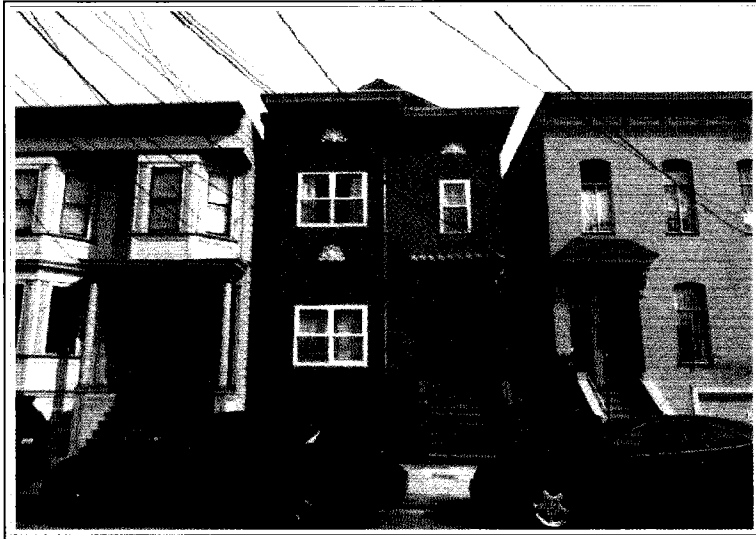
The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.

Sincerely,



Max E. Mendoza
Appraiser / Realtor

APPRAISAL OF



As a Duplex

LOCATED AT:

**1041 Alabama Street
San Francisco, CA 94110**

CLIENT:

**Private Appraisal
870 Market Street, Unit #1261
San Francisco, CA, 94102**

AS OF:

October 12, 2017

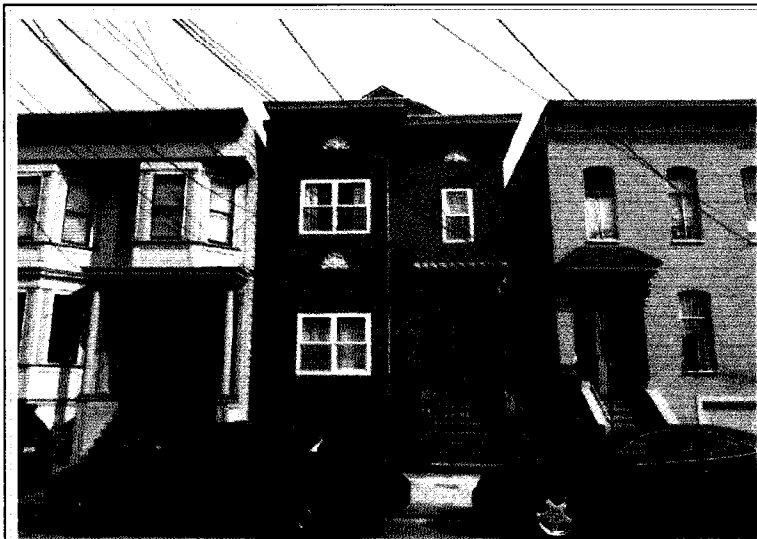
BY:

**Max E. Mendoza
Appraiser / Realtor**

TABLE OF CONTENTS

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

Appraisal of Real Property



Letter of Transmittal 1

Title 2

Table of Contents 3

GPARTM 2-4 Appraisal (2010) 4

 Addendum 12

1004MC 2009 16

Subject Photos 17

 Photos of Unit #1041 18

 Photos of Unit #1041 19

 Photos of Unit #1041 20

 Photos of Unit #1041 & 1043 21

 Photos of Unit #1043 22

 Photos of Unit #1043 23

 Photos of Unit #1043 24

Subject's Additional Photos 25

Subject Photo Page 26

Comparable Rentals 1,2,3 Photos 27

Comps 1,2,3 Photos 28

Comps 4,5,6 Photos 29

Sketch 30

Dimension List 36

Plat Map 37

Aerial Map 38

Location Map 39

Appraiser's License 40

Appraiser's E&O Insurance 41

Subject's Public Records #1 42

Subject's Public Records #2 43

Subject's Public Records #3 44

USPAP 2014 45

Appraiser Independence Certification 46

Small Residential Income Property Appraisal Report

n/a
File No. 11000117

The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.
 Client Name/Intended User: Private Appraisal E-mail: glorialg @live.com
 Client Address: 870 Market Street, Unit #1261 City: San Francisco State: CA Zip: 94102
 Additional Intended User(s): As decided by client.

Intended Use: **To Determine the Fair Market Value of the Subject Property as a Duplex**

Property Address: 1041 Alabama Street City: San Francisco State: CA Zip: 94110
 Owner of Public Record: Gloria G. Lopez County: San Francisco
 Legal Description: Lot #27 Block #4149
 Assessor's Parcel #: 4149-027 Tax Year: 2016-2017 R.E. Taxes: \$ 11,100.00
 Neighborhood Name: The Mission District Map Reference: TB: 667 J--3 Census Tract: 0228.03
 Property Rights Appraised: Fee Simple Leasehold Other (describe)

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.
 Prior Sale/Transfer: Date: No prior sale within Price Last 36 months Source(s): Realist.com

Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable): Per National Data Collective, the San Francisco MLS Board, and/or Realist.com, the subject property has not changed ownership or been listed for sale within the last 12 months.

Offerings, options and contracts as of the effective date of the appraisal: n/a

Neighborhood Characteristics			2-4 Unit Housing Trends			2-4 Unit Housing			Present Land Use %	
Location	<input checked="" type="checkbox"/> Urban <input 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	40 %			
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	20 %			
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	975	Low 5	Multi-Family	30 %			
Neighborhood Boundaries	Please see the attached addendum for comments on this section.			4,275	High 140	Commercial	10 %			
				1,695	Pred. 115	Other Vacant	0 %			
Neighborhood Description	Please see the attached addendum for comments on this section.									
Market Conditions (including support for the above conclusions)	Please see the attached addendum for comments on this section.									

Dimensions: 26' X 100' Area: 2,600 Sq. Ft. Shape: Rectangular View: Residential/Street
 Specific Zoning Classification: RH2 Zoning Description: Residential: Two Family Dwellings
 Zoning Compliance: Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe:

Utilities: Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
 Electricity: Water: Street: Asphalt
 Gas: Sanitary Sewer: Alley: No alley
 Site Comments: Please see the attached addendum for comments on this section.

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION		INTERIOR	
Units	<input checked="" type="checkbox"/> Two <input type="checkbox"/> Three <input type="checkbox"/> Four	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Average	Floors	Hrdwd/Tile/Avg.	
<input type="checkbox"/> Accessory Unit (describe below)		<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Stucco/Wd/Avg.	Walls	Dryw/P1str/Avg.	
# of Stories	2 # of bldgs. 1	Basement Area	815 sq. ft.	Roof Surface	Comp./Average+	Trim/Finish	Wood/Average
Type	<input type="checkbox"/> Det. <input checked="" type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Finish	0 %	Gutters & Downspouts	Galv. Iron/Average	Bath Floor	Marble/Lam/Avg.
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Evidence of	<input type="checkbox"/> Infestation	Window Type	Dual/Alum/Avg.	Bath Weinscot	Marble/Fbgl/Avg.
Design (Style)	Traditional	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Partial/Typical	Car Storage		
Year Built	1900	Heating/Cooling		Amenities		<input type="checkbox"/> None	Driveway # of Cars 0
Effective Age (Yrs)	30 Years	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HW <input type="checkbox"/> Radiant	<input checked="" type="checkbox"/> Fireplace(s) # 2	<input checked="" type="checkbox"/> Wood Stove(s) # 0	Driveway Surface	Concrete	Driveway # of Cars 2
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Gas	<input checked="" type="checkbox"/> Patio/Deck	<input checked="" type="checkbox"/> Patio	<input checked="" type="checkbox"/> Fence Wd/Iron	<input checked="" type="checkbox"/> Garage	# of Cars 2	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	<input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool No	<input type="checkbox"/> Porch None	<input type="checkbox"/> Carport	# of Cars 0		
<input checked="" type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None	<input type="checkbox"/> Other None		<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in			

# of Appliances		Refrigerator		Range/Oven		Dishwasher		Disposal		Microwave		Washer/Dryer		Other (describe)	
2	2	2	2	0	0	2	2	2	2	2	2	2	2	2	Hood

Unit #1 contains: 5 Rooms 3 Bedroom(s) 1.0 Bath(s) 1,500 Square feet of Gross Living Area
 Unit #2 contains: 5 Rooms 2 Bedroom(s) 1.0 Bath(s) 1,427 Square feet of Gross Living Area
 Unit #3 contains: Rooms Bedroom(s) Bath(s) Square feet of Gross Living Area
 Unit #4 contains: Rooms Bedroom(s) Bath(s) Square feet of Gross Living Area

Additional features: Wrought iron gate on the front of the building, partial dual pane windows, hardwood floors throughout, large walk-in closet in one of the bedrooms in each unit, window treatments, office used as a bedroom on the top unit, built-in two car garage, in unit laundry area, central heating systems, storage in the basement, and an open concrete patio at the rear yard.
 Comments on the Improvements: The subject is in overall average condition for the neighborhood. No significant items were observed during the time of inspection. Normal wear and tear was observed on the property based on its current effective age. Both of the subject's kitchens have been remodeled in the last 4-5 years, the composition roof is 5 years old, and a four year old updated bathroom in the top floor unit.



Small Residential Income Property Appraisal Report

n/a
File No. 11000117

The following properties represent the most current, similar, and proximate comparable rental properties to the subject property. This analysis is intended to support the opinion of the market rent for the subject property.

FEATURE	SUBJECT	COMPARABLE RENTAL NO. 1	COMPARABLE RENTAL NO. 2	COMPARABLE RENTAL NO. 3																																				
Address	1041 Alabama Street San Francisco, CA 94110	1019-1023 S. Van Ness Ave. San Francisco, CA 94110	2817 24th Street San Francisco, CA 94110	257-261 South Van Ness Ave. San Francisco, CA 94110																																				
Proximity to Subject		0.31 miles NW	0.22 miles SE	1.02 miles NW																																				
Current Monthly Rent	\$ 8,100	\$ 3,716	\$ 12,850	\$ 18,645																																				
Rent/Gross Bldg. Area	\$ 2.77 sq. ft.	\$ 1.40 sq. ft.	\$ 4.66 sq. ft.	\$ 3.94 sq. ft.																																				
Rent Control	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																																				
Data Source(s)	Inspection/Realist	SFAR #454858 / Realist.com	SFAR #441754 / Realist.com	SFAR #451563 / Realist.com																																				
Date of Lease(s)	Month to Month	Month to Month	Month to Month	Month to Month																																				
Location	Residential Street	Feeder Street	Access Street	Feeder Street																																				
Actual Age	117 Years	127 Years	117 Years	107 Years																																				
Condition	Average	Average	Above Average	Above Average																																				
Gross Building Area	2,927	2,660	2,760	4,734																																				
Unit Breakdown	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Pm Count</th> <th rowspan="2">Size Sq. Ft.</th> <th rowspan="2">Monthly Rent</th> </tr> <tr> <th>Tot</th> <th>Br</th> <th>Ba</th> </tr> </thead> <tbody> <tr> <td>5 3 1.0</td> <td>1,500</td> <td>\$ Vacant</td> </tr> <tr> <td>5 2 1.0</td> <td>1,427</td> <td>\$ 654</td> </tr> <tr> <td>4 1 1.5</td> <td>780</td> <td>\$ 1,427</td> </tr> <tr> <td>4 1 1.5</td> <td>780</td> <td>\$ 1,635</td> </tr> </tbody> </table>		Pm Count	Size Sq. Ft.	Monthly Rent	Tot	Br	Ba	5 3 1.0	1,500	\$ Vacant	5 2 1.0	1,427	\$ 654	4 1 1.5	780	\$ 1,427	4 1 1.5	780	\$ 1,635	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Pm Count</th> <th rowspan="2">Size Sq. Ft.</th> <th rowspan="2">Monthly Rent</th> </tr> <tr> <th>Tot</th> <th>Br</th> <th>Ba</th> </tr> </thead> <tbody> <tr> <td>4 1 1</td> <td>940</td> <td>\$ 4,000</td> </tr> <tr> <td>4 1 1</td> <td>940</td> <td>\$ 4,000</td> </tr> <tr> <td>3 C .5</td> <td>880</td> <td>\$ 4,850</td> </tr> <tr> <td></td> <td></td> <td>\$</td> </tr> </tbody> </table>		Pm Count	Size Sq. Ft.	Monthly Rent	Tot	Br	Ba	4 1 1	940	\$ 4,000	4 1 1	940	\$ 4,000	3 C .5	880	\$ 4,850			\$
Pm Count	Size Sq. Ft.	Monthly Rent																																						
			Tot	Br	Ba																																			
5 3 1.0	1,500	\$ Vacant																																						
5 2 1.0	1,427	\$ 654																																						
4 1 1.5	780	\$ 1,427																																						
4 1 1.5	780	\$ 1,635																																						
Pm Count	Size Sq. Ft.	Monthly Rent																																						
			Tot	Br	Ba																																			
4 1 1	940	\$ 4,000																																						
4 1 1	940	\$ 4,000																																						
3 C .5	880	\$ 4,850																																						
		\$																																						
Utilities Included	Water & Garbage	Water & Garbage	None	Water & Garbage																																				
Tenants pay	Pays rest utilities	The rest of the utilities	Tenants pays all utilities	The rest of the utilities																																				
Parking	2 Garage Parking	2 Garage Parking Spaces	No Garage Parking Spaces	No Garage Parking Spaces																																				

Analysis of rental data and support for estimated market rents for the individual subject units reported below (including the adequacy of the comparables, rental concessions, etc.)
Please see attached addendum for comments on this section.

Rent Schedule: The appraiser must reconcile the applicable indicated monthly market rents to provide an opinion of the market rent for each unit in the subject property.

Unit #	Lease Date		Actual Rents			Opinion Of Market Rent		
	Begin Date	End Date	Per Unit		Total Rents	Per Unit		Total Rents
			Unfurnished	Furnished		Unfurnished	Furnished	
1	Month	Month	\$ 4,025	\$ 0	\$ 4,025	\$ 6,000	\$ 0	\$ 6,000
2	Month	Month	4,075	0	4,075	5,500	0	5,500
3								
4								

Comment on lease data: The lease agreements were not provided to the appraiser during the time of inspection. Total Actual Monthly Rent: \$ 8,100. Total Gross Monthly Rent: \$ 11,500. Other Monthly Income (itemize): \$ 1,523. Other Monthly Income (itemize): \$ 1,523. Total Actual Monthly Income: \$ 9,623. Total Estimated Monthly Income: \$ 13,023.

Utilities included in estimated rents: Electric Water Sewer Gas Oil Cable Trash collection Other (describe) Garbage

Comments on actual or estimated rents and other monthly income (including personal property): Both of the subject's units are currently tenant occupied and both units are currently rented on a month to month basis. The landlords in the area typically pays for water, sewer and garbage. The rest of the utilities are the responsibility of the tenants. Most of the rentals in the area are typically rented vacant and unfurnished. The subject's estimated fair market rent are based on subject's units being vacant. There is a non-permitted one bedroom apartment in the basement area currently generating \$1,523 per month. This amount is reflected in the "Other Monthly Income" on the above grid.

COST APPROACH TO VALUE

Site Value Comments: Site value is derived by the extraction method. Higher than normal land values is typical in this area of San Francisco and are well supported by the comparables used on this report.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE By Abstraction..... = \$ 1,235,000
Source of cost data: Marshall and swift cost guide	Dwelling 2,927 Sq. Ft. @ \$ 250.00 = \$ 731,750
Quality rating from cost service: Average Effective date of cost data: M & S 2017	Sq. Ft. @ \$ = \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Patio / Basement = 25,000
Please see attached floor plan and calculations addendum for dimensions. Physical depreciation was calculated using the economic age-life method. Cost figures are from marshall & swift cost handbook and the local contractors in the area. The subject's total remaining economic life is approximately 70 years.	Garage/Carport 720 Sq. Ft. @ \$ 75.00 = \$ 54,000
	Total Estimate of Cost-New = \$ 810,750
	Less 100 Physical Functional External
	Depreciation \$243,225 \$0 \$0 = \$(243,225)
	Depreciated Cost of Improvements = \$ 567,525
	"As-is" Value of Site Improvements = \$ 100,000
	0
	INDICATED VALUE BY COST APPROACH. Rounded = \$ 1,902,500

COMPARABLE RENTAL DATA
SUBJECT RENT SCHEDULE
COST APPROACH
ADDITIONAL COMMENTS



Small Residential Income Property Appraisal Report

n/a
File No. 11000117

FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3	
Address	1041 Alabama Street San Francisco, CA 94110	1183-1175 Hampshire Street San Francisco, CA 94110	1167-1169 York Street San Francisco, CA 94110	1173-1175 Florida Street San Francisco, CA 94110	
Proximity to Subject		0.24 miles SE	0.20 miles SE	0.15 miles SE	
Sale Price	\$ 0	\$ 1,600,000	\$ 1,799,000	\$ 1,955,000	
Sale Price/Gross Bldg. Area	\$ 0.00 sq. ft.	\$ 733.94 sq. ft.	\$ 650.40 sq. ft.	\$ 602.65 sq. ft.	
Gross Monthly Rent	\$ 8,100	\$ Owner Occupd	\$ Vacant Units	\$ 3,032	
Gross Rent Multiplier	0.00	0.00	0.00	644.79	
Price Per Unit	\$ 0	\$ 800,000	\$ 899,500	\$ 977,500	
Price Per Room	\$ 0	\$ 177,778	\$ 179,900	\$ 195,500	
Price Per Bedroom	\$ 0	\$ 320,000	\$ 449,750	\$ 488,750	
Rent Control	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Data Source(s)	Realist.com	SFARMLS #459173 / DOM: 13	SFARMLS #459500 / DOM: 43	SFARMLS #450893 / DOM: 31	
Verification Source(s)	Inspection	Realist.com / Doc #K500242	Realist.com / Doc #K492573	Realist.com / Doc #K356317	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
Sale or Financing		All Cash Offer	0	All Cash Offer	0
Concessions		None Reported		None Reported	
Date of Sale/Time		COE:08/24/2017	0	COE:08/09/2017	0
Location	Residential St.	Residential St.		Residential St.	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	2,600 Sq.Ft.	1,875 Sq.Ft.	0	2,600 Sq.Ft.	
View	Res;Street	Res;Street		Res;Street	
Design (Style)	Traditional	Traditional		Traditional	
Quality of Construction	Average	Average		Average	
Actual Age	117 Years	103 Years	0	111 Years	0
Condition	Average	Slight Inferior	+50,000	Below Average	+50,000
Gross Building Area	2,927	2,180	+93,500	2,766	+20,000
Unit Breakdown	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Unit #1 1041	5 3 1.0	5 3 1.5	-10,000	5 2 1	See Above
Unit #2 1043	5 2 1.0	4 2 1.5	-10,000	5 2 1	0
Unit #3					
Unit #4					
Basement Description	Full/815 Sq.Ft.	Finishd Basmnt		Finishd Basmnt	0
Basement Finished Rooms	Studio Apartmnt	Studio Apartmnt		F/B / Bonus Rm	0
Functional Utility	Average	Average		Average	
Heating/Cooling	Fau / no A/C	Wall / no A/C	+5,000	Fau / no A/C	
Energy Efficient Items	No Solar Heater	No Solar Heater		No Solar Heater	
Parking On/Off Site	2 Car Garage	3 Car Garage	-50,000	2 Car Garage	
Porch/Patio/Deck	Open c/c Patio	Open c/c Patio		Open c/c Patio	
Kitchens	2 Remd. Kitchns	1 Updated Kit.	+30,000	Dated Kitchens	+40,000
Bathrooms	1 Updated Bath	1 Updated Bath		Dated Baths	+5,000
Listing Price	n/a	LP: \$1,600,000	0	LP: \$1,799,000	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 108,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 115,000
Adjusted Sale Price		Net Adj. 6.8 %		Net Adj. 6.4 %	
of Comparables		Gross Adj. 15.5 %	\$ 1,708,500	Gross Adj. 6.4 %	\$ 1,914,000
Adj. Price Per Unit (Adj. SP Comp / # of Comp Units)		\$ 854,250		\$ 957,000	
Adj. Price Per Room (Adj. SP Comp / # of Comp Rooms)		\$ 189,833		\$ 191,400	
Adj. Price Per Bdrm. (Adj. SP Comp / # of Comp Bedrooms)		\$ 341,700		\$ 478,500	
Summary of Sales Comparison Approach Please see the attached addendum for comment on this section.					
INCOME APPROACH TO VALUE					
Estimated Monthly Market Rent \$	8,100.00	X Gross Rent Multiplier	235.00	= \$ 1,903,500	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) Please see attached addendum for comments on this section.					
Indicated Value by: Sales Comparison Approach \$ 1,900,000 Cost Approach (if developed) \$ 1,902,500 Income Approach (if developed) \$ 1,903,500					
Please see the attached addendum for comments on this section.					
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following:					
Please see the attached addendum for comments on this section.					
Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report is \$ 1,900,000 as of 10/12/2017, which is the effective date of this appraisal.					

SALES COMPARISON APPROACH

INCOME

RECONCILIATION



Small Residential Income Property Appraisal Report

n/a
File No. 11000117

FEATURE	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6					
Address	1041 Alabama Street San Francisco, CA 94110	884-886 Alabama Street San Francisco, CA 94110			1015-1017 S. Van Ness Ave. San Francisco, CA 94110			2112-2114 Bryant Street San Francisco, CA 94110					
Proximity to Subject		0.18 miles NW			0.32 miles NW			0.34 miles NE					
Sale Price	\$ 0	\$ 2,148,000			\$ 2,285,000			\$ 1,850,000					
Sale Price/Gross Bldg. Area	\$ 0.00 sq. ft.	\$ 910.17 sq. ft.			\$ 935.71 sq. ft.			\$ 818.58 sq. ft.					
Gross Monthly Rent	\$ 8,100	\$ 5,700+/-			\$ Both Owner			\$ Vacant/Owner					
Gross Rent Multiplier	0.00	376.84			0.00			0.00					
Price Per Unit	\$ 0	\$ 1,074,000			\$ 1,142,500			\$ 925,000					
Price Per Room	\$ 0	\$ 179,000			\$ 228,500			\$ 205,556					
Price Per Bedroom	\$ 0	\$ 358,000			\$ 571,250			\$ 370,000					
Rent Control	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
Data Source(s)	Realist.com	SFARMLS #453404/DOM: 41			SFARMLS #458469 / DOM: 25			SFARMLS #462896 / DOM: 12					
Verification Source(s)	Inspection	Realist.com / Doc#439638			Realist.com / Doc #K476606			Realist.com / Pending Sale					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+	-	ADJUSTMENT	DESCRIPTION	+	-	ADJUSTMENT	DESCRIPTION	+	-	ADJUSTMENT
Sale or Financing Concessions		Conventional				Conventional				Pending Sale			
Date of Sale/Time		None Reported				None Reported				None Reported			
Location	Residential St.	Residential St.				Feeder Street		+25,000		Residential St.			
Leasehold/Fee Simple	Fee Simple	Fee Simple				Fee Simple			-25,000	Fee Simple			
Site	2,600 Sq.Ft.	1,245 Sq.Ft.		+35,000		3,537 Sq.Ft.			-25,000	2,500 Sq.Ft.			0
View	Res;Street	Res;Street				Res;Street				Res;Street			
Design (Style)	Traditional	Edwardian		0		Edwardian		0		Edwardian			0
Quality of Construction	Average	Good		-100,000		Above Average		-75,000		Average			
Actual Age	117 Years	87 Years		0		117 Years		0		132 Years			0
Condition	Average	Good (Remod.)		-250,000		Above Average		-150,000		Average			
Gross Building Area	2,927	2,360		+71,000		2,442		+60,500		2,260			+83,500
Unit Breakdown	Total Bdrms. Baths	Total Bdrms. Baths		-30,000		Total Bdrms. Baths		-20,000		Total Bdrms. Baths			
Unit #1 1041	5 3 1.0	6 4 1.0		0		6 3 2.0		0		5 3 1.0			
Unit #2 1043	5 2 1.0	6 2 2.0		-20,000		4 1 1.0		See GLA		4 2 1.0			0
Unit #3													
Unit #4													
Basement Description	Full/815 Sq.Ft.	Finished Bsmnt		0		Out Building		0		No Finished			0
Basement Finished Floors	Studio Apartmnt	See Below		0		Storage Rooms		0		Basement			+2,500
Functional Utility	Average	Average				Average				Average			
Heating/Cooling	Fau / no A/C	Fau / no A/C				Fau / no A/C				Fau / no A/C			
Energy Efficient Items	No Solar Heater	No Solar Heater				No Solar Heater				No Solar Heater			
Parking On/Off Site	2 Car Garage	1 Car Garage		+50,000		2 Car Garage				2 Car Garage			
Porch/Patio/Deck	Open c/c Patio	Open c/c Patio				Patio / Deck		0		Open c/c Patio			
Kitchens	2 Remd. Kitchns	2 Remd. Kitchns				1 Remod. Kitchn		+20,000		1 Upgraded Kit.			-35,000
Bathrooms	1 Updated Bath	2 Remod. Baths		-25,000		1 Remod. Bath		-5,000		Dated Baths			+5,000
Listing Price	n/a	LP: \$2,148,000		0		LP: \$2,195,000		0		LP: \$1,495,000			0
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 269,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 169,500		<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 56,000
Adjusted Sale Price of Comparables		Net Adj. -12.5 % Gross Adj. 27.0 %		\$ 1,879,000		Net Adj. -7.4 % Gross Adj. 16.7 %		\$ 2,115,500		Net Adj. 3.0 % Gross Adj. 6.8 %			\$ 1,906,000
Adj. Price Per Unit (Adj. SP Comp / # of Comp Units)		\$ 939,500				\$ 1,057,750				\$ 953,000			
Adj. Price Per Room (Adj. SP Comp / # of Comp Rooms)		\$ 156,583				\$ 211,550				\$ 211,778			
Adj. Price Per Bdrm. (Adj. SP Comp / # of Comp Bedrooms)		\$ 313,167				\$ 528,875				\$ 381,200			

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach. Please see the attached addendum for comments on this section.

Small Residential Income Property Appraisal Report

n/a
File No. I1000117

FEATURE	SUBJECT	COMPARABLE SALE NO. 7	COMPARABLE SALE NO. 8	COMPARABLE SALE NO. 9			
Address							
1041 Alabama Street San Francisco, CA 94110							
Proximity to Subject							
Sale Price	\$ 0	\$	\$	\$			
Sale Price/Gross Bldg. Area	\$ 0.00 sq. ft	\$ sq. ft	\$ sq. ft	\$ sq. ft			
Gross Monthly Rent	\$ 8,100	\$	\$	\$			
Gross Rent Multiplier	0.00						
Price Per Unit	\$ 0	\$	\$	\$			
Price Per Room	\$ 0	\$	\$	\$			
Price Per Bedroom	\$ 0	\$	\$	\$			
Rent Control	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Data Source(s)	Realist.com						
Verification Source(s)	Inspection						
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
Sale or Financing Concessions							
Date of Sale/Time							
Location	Residential St.						
Leasehold/Fee Simple	Fee Simple						
Site	2,600 Sq. Ft.						
View	Res; Street						
Design (Style)	Traditional						
Quality of Construction	Average						
Actual Age	117 Years						
Condition	Average						
Gross Building Area	2,927						
Unit Breakdown	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Unit #1 1041	5 3 1.0						
Unit #2 1043	5 2 1.0						
Unit #3							
Unit #4							
Basement Description	Full/815 Sq.Ft.						
Basement Finished Rooms	Studio Apartmnt						
Functional Utility	Average						
Heating/Cooling	Fau / no A/C						
Energy Efficient Items	No Solar Heater						
Parking On/Off Site	2 Car Garage						
Porch/Patio/Deck	Open c/c Patio						
Kitchens	2 Remd. Kitchns						
Bathrooms	1 Updated Bath						
Listing Price	n/a						
Net Adjustment (Total)		<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$
Adjusted Sale Price of Comparables		Net Adj. %		Net Adj. %		Net Adj. %	
		Gross Adj. %	\$	Gross Adj. %	\$	Gross Adj. %	\$
Adj. Price Per Unit (Adj. SP Comp / # of Comp Units)	\$			\$		\$	
Adj. Price Per Room (Adj. SP Comp / # of Comp Rooms)	\$			\$		\$	
Adj. Price Per Bdrm. (Adj. SP Comp / # of Comp Bedrooms)	\$			\$		\$	
Summary of Sales Comparison Approach. Please see the attached addendum for comments on this section.							



Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1025/Freddie Mac 72 form, also known as the Small Residential Income Property Appraisal Report (2-4 Family).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's 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. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:

Definition of Value: Market Value Other Value: _____

Source of Definition: From Freddie Mac

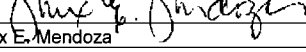
The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a 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, 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 traditional 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 adjustments 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.

ADDRESS OF THE PROPERTY APPRAISED:

1041 Alabama Street
San Francisco, CA 94110
EFFECTIVE DATE OF THE APPRAISAL: 10/12/2017
APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 1,900,000

APPRAISER

Signature: 
Name: Max E. Mendoza
State Certification # _____
or License # AL011277
or Other (describe): _____ State #: _____
State: CA
Expiration Date of Certification or License: 06/18/2018
Date of Signature and Report: 10/31/2017
Date of Property Viewing: 10/12/2017
Degree of property viewing:
 Interior and Exterior Exterior Only Did not personally view

SUPERVISORY APPRAISER

Signature: _____
Name: _____
State Certification # _____
or License # _____
State: _____
Expiration Date of Certification or License: _____
Date of Signature: _____
Date of Property Viewing: _____
Degree of property viewing:
 Interior and Exterior Exterior Only Did not personally view

ADDENDUM

Client: Private Appraisal

File No.: I1000117

Property Address: 1041 Alabama Street

Case No.: n/a

City: San Francisco

State: CA

Zip: 94110

NEIGHBORHOOD BOUNDARIES:

Subject is located in The Mission District. The neighborhood boundaries are as follows: Highway 101 to the North, Cesar Chavez Street to the South, Highway 101 again to the the East, and Valencis Street to the West.

The Mission District is located in east-central San Francisco. It is bordered to the East by U.S. Route 101, which forms the boundary between the eastern portion of the district, known as "Inner Mission", and its eastern neighbor, Potrero Hill. Sanchez Street separates the neighborhood from Eureka Valley (containing the sub-district known as "the Castro") to the north west and Noe Valley to the south west. The part of the neighborhood from Valencia Street to Sanchez Street, north of 20th Street, is known as the "Mission Dolores" neighborhood. South of 20th Street towards 22nd Street, and between Valencia and Dolores Streets is a distinct neighborhood known as Liberty Hill. Cesar Chavez Street (formerly Army Street) is the southern border; across Cesar Chavez Street is the Bernal Heights neighborhood. North of the Mission District is the South of Market neighborhood, bordered roughly by Duboce Avenue and the elevated highway of the Central Freeway which runs above 13th Street.

NEIGHBORHOOD DESCRIPTION:

The subject is located in a mixed residential neighborhood better known as The Mission District. Properties in the area consists an array of different style of properties, most of which are of traditional & contemporary designs. Most of the properties in the area are typically average to well maintained. The Mission includes four recognized sub-districts. The northeastern quadrant, adjacent to Potrero Hill is known as a center for high tech startup businesses including some chic bars and restaurants. The northwest quadrant along Dolores Street is famous for Victorian mansions and the popular Dolores Park at 18th Street. Two main commercial zones, known as the Valencia corridor (Valencia St, from about 15th to 22nd) and the 24th Street corridor known as Calle 24 in the south central part of the Mission District are both very popular destinations for their restaurants, bars, galleries and street life. The neighborhood also has the largest concentration of murals in the city adorning buildings, fences, and walls throughout the district. The Mission also has one of the warmer and sunnier weather than most parts of the city. All major necessities such as schools, parks, shopping areas, public transportation and employment centers are well within minutes of the subject. However, most are within walking distance from the site.

NEIGHBORHOOD MARKET CONDITIONS:

Property values in the subject's neighborhood are currently stabilizing at the present time. However, most of the 2-4 units sold in the area are still selling close to their asking prices or higher. The marketing time for the neighborhood is approximately 1-3 months when priced realistically. This information was obtained for the local MLS board (SFARMLS).

The subject's market area favor standard conventional and government financing. The area does not appear to have a prevalence on loan discounts, interest buydowns or other sales concessions that would impact a property's marketability.

SITE COMMENTS:

A preliminary title report was not provided for review and should be reviewed for conditions that may have an adverse influence on the subject's value. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised of the title to it. The appraiser assumes that the title is good and marketable and therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.

The subject is located on a quiet residential street. There were no apparent adverse easements, encroachments, or special assessments noted during the time of inspection.

The zoning information was derived from National Data Collective (NDC), Realist.com or the San Francisco Recording Department.

The city of San Francisco does not participate in the FEMA emergency flood map program.

The streets are fully improved with curbs, gutters and sidewalks.

ANALYSIS OF RENTAL DATA:

The three rental comparables chosen above are considered to be the best available indicators of similar residential income generating properties in the subject's market area at the present time. The comparable rents are typical for the area and reflect low to upper end range rents for the subject property.

There is currently rent control in the city of San Francisco at the present time. The annual allowable increase amount effective March 1, 2017 through February 28, 2018 is 2.2 %. The annual allowable increase amount effective March 1, 2016 through February 28, 2017 was 1.6 %. There is no limit on the amount of rent a landlord may first charge the tenant when renting a vacant unit.

ADDENDUM

Client: Private Appraisal	File No.: 11000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

There are no rental concessions noted in order to attract tenants in the subject's neighborhood.

Most of the units in the neighborhood are rented on a yearly basis and becomes month to month after the first year. Most of the tenants in the neighborhood typically pays for gas and electric. While the water and garbage is paid by the owner of the property.

Most of the units are rented vacant and unfurnished.

Rental Comparable #1 This is a smaller fourplex located in the subject's immediate market neighborhood. This property is located on a much busier feeder street than the subject's street. The vacant unit was updated with a remodeled kitchen & bath, refinished hardwood floors and new interior paint. This property is also subject to rent control as the subject. **Per MLS:** Fully detached Victorian 4 units on oversized lot. Located in heart of Mission District, short walking distance to Valencia Street, 24th Street, BART, shops and restaurants. 4-3 room apts (3 rented, 1 vacant), full basement w/sprinkler system, includes an office, bath (w/unfinished shower), 2nd toilet, parking for 1-2 vehicles, lots of storage space. A separate structure at rear of property, divided into 3 spaces (middle space has washer/dryer hookup in place). Space on right side of building may be used by small vehicle as driveway to rear of property. Vacant apt recently remodeled kitchen, bath, newly painted, refinished hardwood floors. Other improvements includes electrical panels, double pane windows.

Rental Comparable #2 This is a smaller size triplex with superior overall condition of its units. The lower unit is a commercial space currently being used as Mexican tamale parlor. The upper units are two one bedroom units currently rented at the upper end of the market, since both have been completely remodeled throughout. This property lacks a parking facility. **Per MLS:** Income Opportunity on 24th! Remodeled residential units which will be delivered vacant. Commercial space on ground floor. Two spacious 1BR/1BA Units + improved commercial space in great San Francisco restaurant location. Located mid-block on tree lined 24th Street in the heart of the Inner Mission food corridor. Property offers easy 101/280 and downtown access while having the active and vibrant international food at your front door.

Rental Comparable #3 This is a larger size triplex in overall better condition than the subject's units. This property is located on a much busier feeder street than the subject. It lacks an enclosed parking facility. **Per MLS:** 257-61 South Van Ness Avenue is a Mixed-Use Building located in the Inner Mission District of San Francisco. This property is comprised of 1-Three Bedroom Unit, 1-Four Bedroom Unit and 1-Commercial Unit with a full basement. There is a large patio and yard in the rear. This property is surrounded by many hip restaurants, bars and shops. It's close proximity to all of the start-ups and tech companies on Market St and in SOMA make it an incredibly convenient place for many renters, especially considering the easy access to public transportation.

COMMENTS ON SALES COMPARISON:

The comparable selection and valuation analysis is governed by the principle of substitution: a buyer will not pay more for one property than another that is equally desirable. When determinable, adjustments for significant differences in improvements were derived by matched paired analysis or the abstraction method. When not possible or practical, bracketing and/or the appraiser's knowledge and experience of the market area was utilized in determining the appropriate adjustments for differences. The appraiser searched for all available information utilizing the county records, multiple listing board, national data collective (ndcdata.com), realist.com, and previous appraisal reports completed within the subject's market neighborhood. These sources combined with conversations with real estate professionals from the area were considered. The comparables utilized in this report were determined to be the best available at the time of inspection.

My comparable search and results were based by utilizing the county records, multiple listing board, national data collective (ndcdata.com), realist.com, and previous appraisal reports completed within the subject's market neighborhood. The comparables utilized in this report were determined to be the best available at the time of inspection and were utilized for their similar square footage, age, condition, amenities, and close proximity to the subject property. Due to limited larger duplexes in the subject's immediate market neighborhood, the appraiser was forced to expand the search up to a year's time. The comparables chosen were based on a mile radius to the subject, within 20% of the subject's GLA and located only in the Mission neighborhood. Based on these criteria, the appraiser was able to locate 11 closed sales and 4 competing listings in the area.

Variance in gross living area is adjusted at \$125.00 per square foot at a difference of one hundred square feet or more and rounded to the nearest five hundred.

Site value is based on an abstraction method of recent sales of developed properties that are similar in site size and utility of land within the subject's market area. Land to improvement ratio is considered to be typical for similar quality homes in the area.

adjustments for site value are based on market reaction within the subject's neighborhood of typical lot sizes and conformity to other properties in the area. The market reaction to the amount of excess land between the subject and the comparables are considered to be buyers preference for this segment of the real estate market. Therefore, after further evaluation, adjustment for site size was deemed necessary at this time.

ADDENDUM

Client: Private Appraisal	File No.: 11000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

Variance in lot size was adjusted at a conservative rate of \$25.00 per square foot at a difference of one thousand square feet and larger and rounded to the nearest five hundred or thousand, whichever was closer.

Comparable #1 This is a smaller size duplex adjusted for its inferior overall condition of its improvements, since it has more deferred maintenance items than the subject. It was further adjusted for its smaller gross living area, additional half bath counts, additional enclosed parking spaces, and inferior one updated bath.

Comments on the MLS: Duplex in the Heart of the Mission! Two (2) flats, with three (3) car tandem parking + bonus room in basement. Property located in the hottest Inner Mission neighborhood. Units consist of 4-5 rooms with eat-in kitchens and 1.5 baths. Entire building to be delivered vacant! No history of Ellis or OMI. Ideal property for an investor or owner-user.

Comparable #2 This is also a smaller duplex adjusted for its inferior overall condition of its improvements, since it has more deferred maintenance items than the subject, smaller gross living area, and inferior dated kitchens & baths.

Comments on the MLS: Inner Mission duplex. High ceilings and period details. The top unit has two bedrooms and one bathroom, the dining room is being used as a 3rd bedroom/den. The lower unit has a formal entry, two bedrooms and one bathroom, the dining room has also been used as a 3rd bedroom. Each unit has a formal living room with a fireplace and a large eat-in kitchen with a separate laundry area/room. The first level consist of a garage and an unwarranted bathroom and bonus/storage rooms.

Comparable #3 This is a larger size duplex adjusted for its superior gross living area, additional bathroom counts, lack of a finished basement, and superior remodeled baths.

Comments on the MLS: Prime Inner Mission 2 unit building with amazing owner's unit: approx 2,084 sqft, newly remodeled 2 level 2 bd, 2.5 ba, w/open floor plan, chef's kitchen w/ walk-in pantry, separate family room w/ wet bar, office, huge master suite, deck, garden, hot tub, outdoor shower, w/d & 2 car pkg. Upper flat: 2 bd/1.5 ba, approx 1,160 sqft flat nicely renovated in 2005, deck, w/d, tenant occupied (not protected) paying \$3,032 p/month

Comparable #4 This is a smaller duplex located on the same street as the subject. It was adjusted for its smaller lot size, better quality of construction, since it has much higher end finishes than the subject, better overall condition of its improvements, since the building has been completely stripped to the studs and remodeled, smaller gross living area, additional bedroom & bathroom count, fewer enclosed parking space, and superior remodeled bathrooms.

Comments on the MLS: 2 lovely Edwardian units! A super deal for an owner occupier looking for a house-like space with rental income. The 2-level upper unit feels like a house, has many original details, great light, hardwood floors and will be delivered vacant at COE! The first floor of the upper unit features a double parlor, an office, large hall split bath, FDR, kitchen w/pantry sun porch/laundry and small deck looking west. The top floor of the upper unit has 3 sunny BRs w/walk-in closets and 2 BAs. The lower unit has a LR, FDR, BR, kitchen and sun porch/laundry. Garage is vacant, parks 2 cars and has lots of storage space. The backyard is large and sunny. Transit, freeway access and shopping along hip 24th Street are a few blocks away

Comparable #5 This is a smaller size duplex adjusted for its larger lot size, better quality of construction, since it has higher end finishes than the subject, better overall condition of its improvements, since it has been better maintained & updated the subject, smaller gross living area, additional bathroom count, fewer remodeled kitchen and superior 1 remodeled bath.

Comments from the MLS: Italianate Victorian - A One of a Kind Elegant Victorian Home along Millionaires' Row on South Van Ness Avenue in the Sunny Mission sited on a large lot between Limon Restaurant and Urban Putt Restaurant. This Grand Dame has a large foot print and huge backyard. Restrained and quite livable. Make your own improvements and make an IMPRESSION. You could even have your own 'Foreign Cinema' in your backyard, showing films on a clean concrete wall, while drinking Margaritas in the Sunny Mission! Large 2 Car Garage with tall ceilings, 1 Br 1 Ba Au Pair, Out Building Storage Rooms and Decks!

Comparable #6 This is a pending sale used to reflect the current market condition for similar and competing properties in the neighborhood. It was also used to further support the subject's final estimated market value. It was adjusted for its smaller gross living area, lack of a finished basement, inferior 1 upgraded kitchen, and for its dated baths. This property was sold \$355,000 above its list price.

Comments from the MLS: Tremendous opportunity 2-unit building in a prime Mission location, to be delivered totally vacant and with no prior evictions. Victorian building offers full floor flats with high ceilings, a large unfinished attic & huge garage & storage areas with expansion potential + garden. This is a great opportunity for either a contractor/builder to renovate and expand or for an end user to give it a facelift and make it their new home. Building could be a candidate for fast track condo conversion. Excellent location in the heart of the trendy Mission w/ 97 Walk Score, steps to destination establishments, Tartine Manufactory, Heath Ceramics, Universal Cafe and a plethora of dining and shopping options, bike paths, and access to area freeways

The appraiser has not performed any prior services, appraisal, or valuation assignments relating to the subject

ADDENDUM

Client: Private Appraisal

File No.: I1000117

Property Address: 1041 Alabama Street

Case No.: n/a

City: San Francisco

State: CA

Zip: 94110

property within the past (3) three years as an appraiser, or in any other capacity.

The subject's kitchen appliances were operational during the time of inspection.

The subject property has a wide range of values, due to varying conditions, total improvements, location, and the overall motivation factors of the sellers in the area.

More weight was given to comparable sale #2 and #3, since they had the fewest gross adjustments.

COMMENTS ON INCOME APPROACH:

The gross rent multiplier (GRM) was derived from the sales analysis in the rental comparable section, and the gross rent multiplier utilized on this report is considered adequate for the area based on the subject's overall condition of its improvements. The actual gross monthly rent was utilized on this report, since the subject's are subject to rent control.

FINAL RECONCILIATION:

Most emphasis was given to the sales comparison approach, as it best reflect the actions of the informed buyers and sellers in the subject's market area. Lesser weight was given to the cost approach due to varying construction cost/depreciation levels and the lack of vacant land sales in the area to extract value from. Lesser weight was also given to the income approach, due to unreliable rental data and most could off-skew the GRM due to long tenancy and the effects of rent control here in San Francisco.

COMMENTS ON INCOME APPROACH:

The gross rent multiplier (GRM) was derived from the sales analysis in the rental comparable section, and the gross rent multiplier utilized on this report is considered adequate for the area based on the subject's overall condition of its improvements. The actual gross monthly rent was utilized on this report, since the subject's are subject to rent control.

FINAL RECONCILIATION:

Most emphasis was given to the sales comparison approach, as it best reflect the actions of the informed buyers and sellers in the subject's market area. Lesser weight was given to the cost approach due to varying construction cost/depreciation levels and the lack of vacant land sales in the area to extract value from. Lesser weight was also given to the income approach, due to unreliable rental data and most could off-skew the GRM due to long tenancy.

CONDITIONS OF APPRAISAL:

No financing adjustments were required as all sales are conventional or equivalent financing with terms typical of prevailing conventional market with no reported buydowns or other financing concessions considered to have an adverse effect on market value.

All electronic signatures on this report have a security feature maintained by individual passwords for each signing appraiser. No person can alter the appraisal without the exception of the original signing appraiser(s).

The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.

The purpose of this appraisal is to determine the Fair Market Value of the subject property. The property rights appraised are the fee simple interest in the site and improvements.

The value conclusions stated herein are "as is", but subject to revisions if new information is made available from inspections, disclosure statements, inaccurate real estate information, other data received, reviewed, and/or submitted by any person or entity that will materially affect the condition of the property and/or conclusion of value.

This appraisal report was prepared in the "electronic data interchange" (EDI) format. The report can be transported electronically by edi or pdf procedures. The signatures that are ascribed on the appropriate pages of this report requiring a signature are compliant with federal and state laws and are a true representation of the appraisers signature who conducted this report. Furthermore, uspap and the appraisal standards board states that electronically affixing a signature to a report has the same level of authenticity and responsibility as an ink signature on a paper appraisal report. The signatures in this report have a security feature maintained by individual passwords. The ascribed appraiser maintains that, to the best of his knowledge, no person can alter the appraisal with the exception of himself.

ADDENDUM

Client: Private Appraisal

File No.: 11000117

Property Address: 1041 Alabama Street

Case No.: n/a

City: San Francisco

State: CA

Zip: 94110

The appraiser is not an expert in the field of building inspection, wood infestation or engineering. An expert in the field of engineering and/or seismic hazard detection should be consulted if an analysis of seismic safety and seismic structural safety is desired. The appraisal should not be relied upon as to whether seismic problem exists, or does not actually exist. Except as specifically indicated in this appraisal, no reports, disclosure statements, certified hazard zone report, studies and/or surveys were presented and/or reviewed by this appraiser that would negatively impact the property other than those mentioned specifically in the body of the report.

Additionally, the existence of hazardous substances and/or materials without limitation that may be present on the property. The appraiser does not possess the expertise to test or identify hazardous substances or environmental conditions that may affect the value of the property. The indicated value is predicated on the assumption that no such condition exists on the property or in such proximity to cause a loss in value. No responsibility is assumed. The client is urged to retain experts in the appropriate fields to consult in regard to hazardous substances or materials.

Complete Visual Inspection Does Not Include: When applicable, the inspection of the attic or crawlspace (beyond head or shoulder), activation and testing of mechanical systems, including, but not limited to, private well & septic systems, furnace, air conditioning systems, garage door operation, built-in appliances, plumbing, electrical system or fireplace where applicable. Complete visual inspection does not include moving personal property to inspect various items, checking for code compliance or checking windows or doors for functional use. This appraisal report is intended value purposes only and is limited to what this appraiser can view from grade level and is not to be used as a home inspection. This appraiser is not a home inspector, contractor, termite inspector, environmental inspector or structural engineer and therefore is not an expert in foundation walls, exterior walls, gutters and downspouts, termites, mold or mechanical systems and can only comment on items that are readily observable at the time of observing the property. This appraisal report is not a home inspection, this appraiser only performed a visual observation of accessible areas and the appraisal report cannot be relied upon to disclose conditions, environmental problems and/or defects in the property.

The value conclusions stated herein are as of the effective date as stated in the body of the appraisal. The attached report contains the description, analysis, and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

The appraiser has prepared this appraisal in full compliance with the home valuation code of conduct and has not performed, participated in, or been associated with any activity in violation of the code.

The appraiser certifies that the client/lender, the AMC or the borrower noted on this appraisal report did not improperly influence or attempt to improperly influence the outcome of this appraisal by doing any of the things prohibited by Section 1(B) of the Appraiser Independence Requirements, effective 10/15/2010.

The appraiser has no current or prospective interest in the subject property or the parties involved: and no services were performed by the appraiser within the 3 year period immediately preceding acceptance of this assignment, as an appraiser or in any capacity.

Market Conditions Addendum to the Appraisal Report

n/a
File No. 11000117

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 1041 Alabama Street City San Francisco State CA Zip Code 94110
Borrower Gloria Lopez

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)	6	5	6	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.00	1.67	2.00	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	Not avail.	Not avail.	4	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	Not avail.	Not avail.	2.00	<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	\$1,503,000	\$1,812,500	\$1,768,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	60	61	30	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$1,485,000	\$1,757,000	\$1,680,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	Not avail.	Not avail.	68	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	101.21%	103.16%	105.21%	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller (developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

MARKET RESEARCH & ANALYSIS

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.). Most of the 2-4 units in the subject's neighborhood are sold "as is" with little or no credits given to the buyers. It is uncommon in today's market to have the seller give any credit(s) to the buyer(s), since it is still a sellers market at the present time. No information could be provided on most of the shaded areas on the above grids, since the local MLS board does not have the search features to determine how many listings were available during a certain time frame requested on this form.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
The subject's market area is not REO driven at the present time.

Cite data sources for above information. The statistical data provided on this analysis were extracted from the local multiple listing board (SFARMLS).

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 statistical data provided on this report were extracted from the local MLS board (SFARMLS). The data included in this analysis are similar duplexes sold in the subject's immediate market neighborhood. Based on the data above, property values are currently stabilizing in the neighborhood at the present time. However, most of the unit sold in the last three months have been selling above their list price. The marketing time for the area is approximately 1-3 months when priced realistically.

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

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<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.
This section is not applicable for the subject property.

CONDO / CO-OP PROJECTS

Summarize the above trends and address the impact on the subject unit and project. This section is not applicable for the subject property.

APPRAISER

APPRAISER

Signature *Max E. Mendoza*
Name Max E. Mendoza
Company Name Appraisal Express & Investments
Company Address 321 Noe Street, Suite #301
San Francisco, California 94114
State License/Certification # AL011277 State CA
Email Address SFappraisalexpress@gmail.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

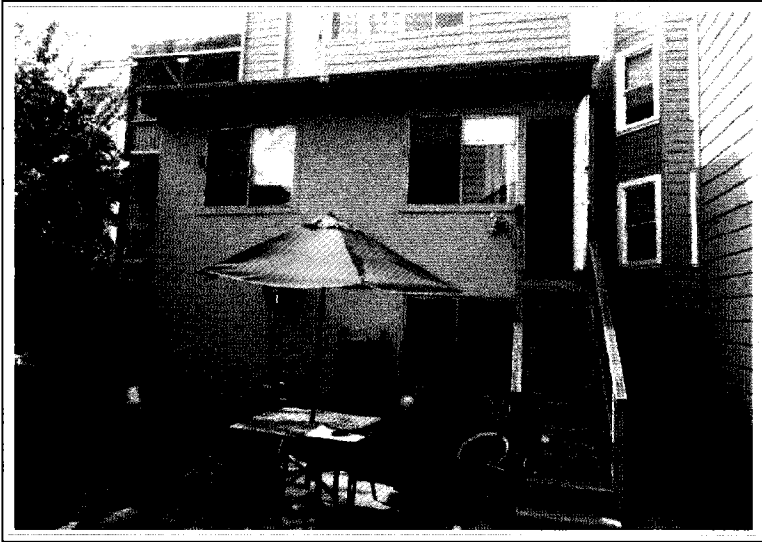
Signature _____
Name _____
Company Name _____
Company Address _____
State License/Certification # _____ State _____
Email Address _____

SUBJECT PROPERTY PHOTO ADDENDUM

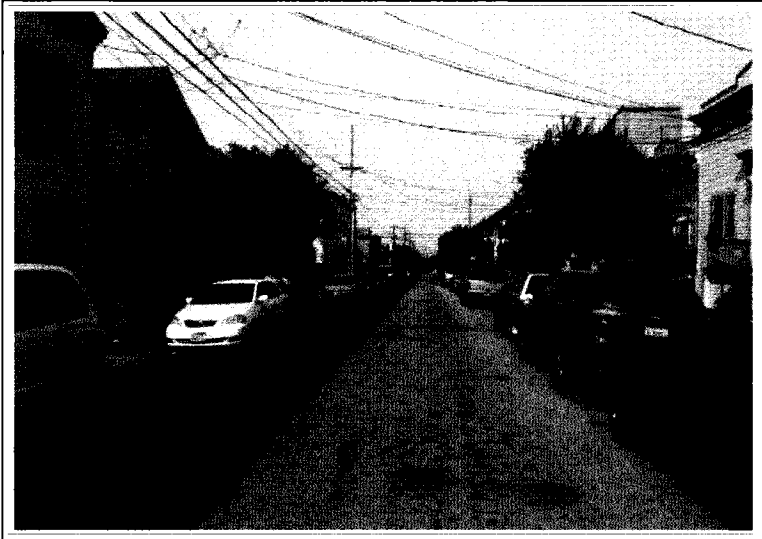
Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



**FRONT VIEW OF
SUBJECT PROPERTY**

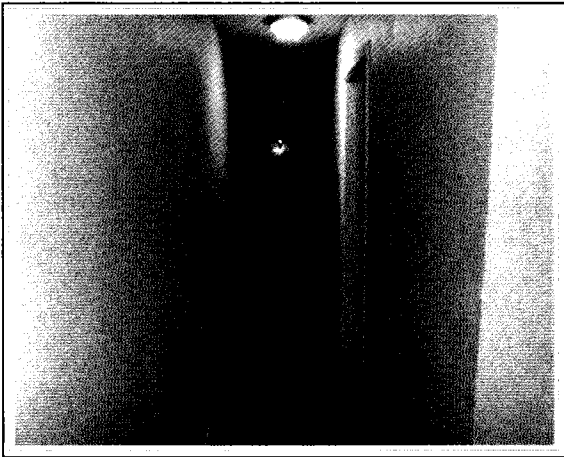


**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



View of Entry Door



View of Living Room
With Decorative Fireplace



Additional View of the Living Room



Additional View of the Living Room



View of the Hallway from the Kitchen to the Front Entry Door



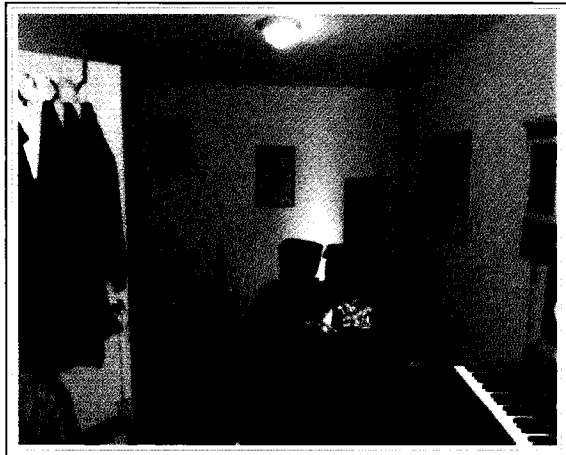
View of Bedroom #1

PHOTOS OF UNIT # 1041

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



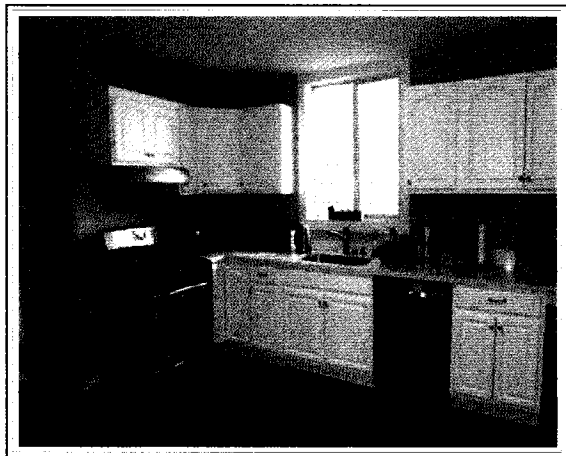
Additional View of Bedroom #1



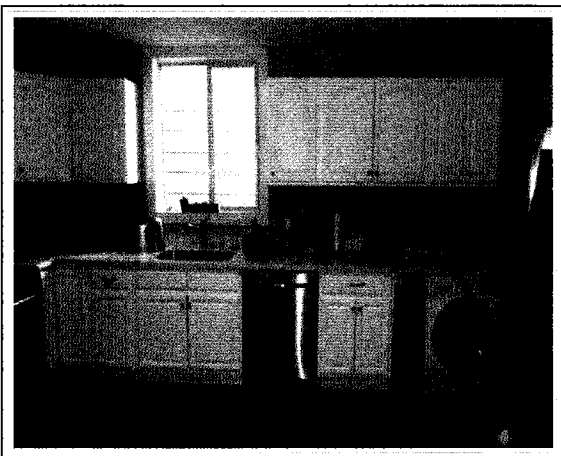
View of Bedroom #2



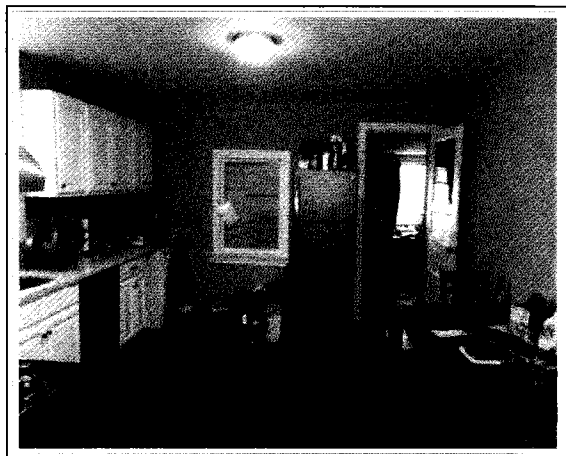
Additional View of Bedroom #2



View of Remodeled Kitchen



Additional View of Remodeled Kitchen



Additional View of Kitchen and Dining Area

PHOTOS OF UNIT # 104 I

Client: Private Appraisal

File No.: I1000117

Property Address: 1041 Alabama Street

Case No.: n/a

City: San Francisco

State: CA

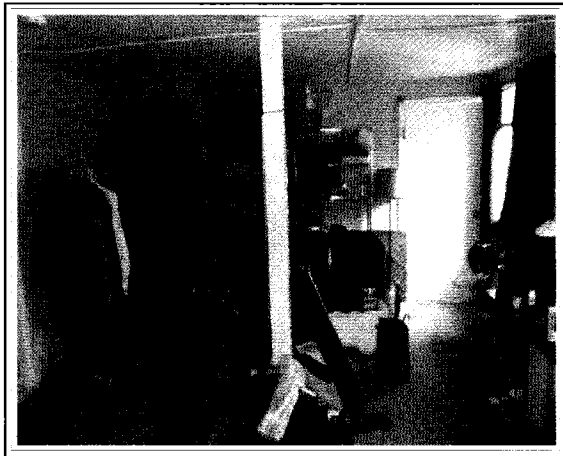
Zip: 94110



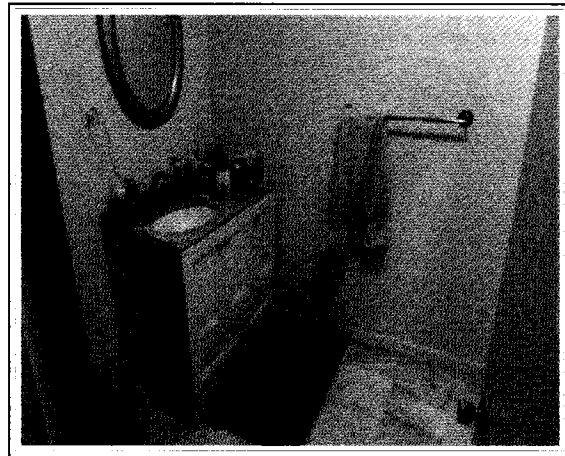
Additional View of Dining Area



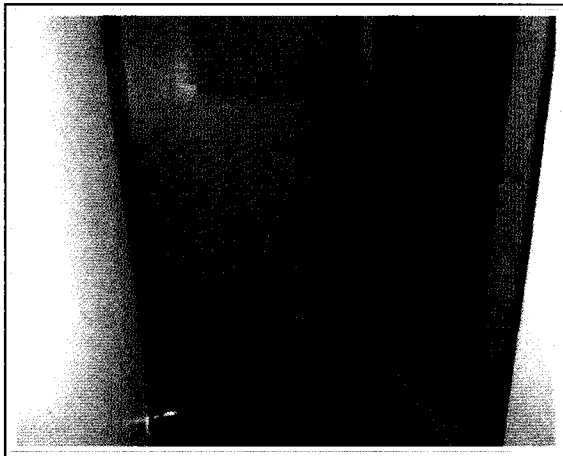
View of Bedroom #3



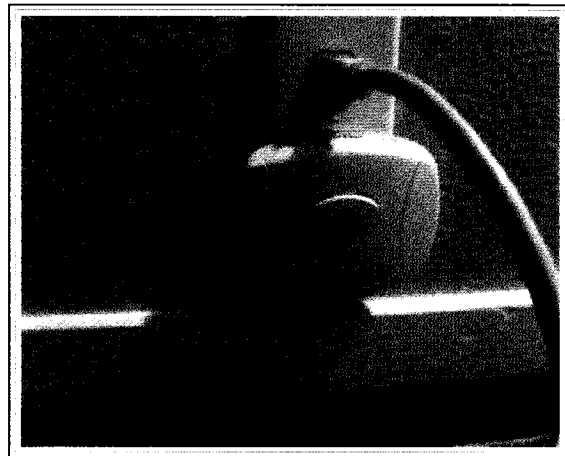
Additional View of Bedroom #3



View of Full Bathroom



Additional View of Full Bathroom



View of CO2 Detector

PHOTOS OF UNIT #1041 & 1043

Client: Private Appraisal

File No.: I1000117

Property Address: 1041 Alabama Street

Case No.: n/a

City: San Francisco

State: CA

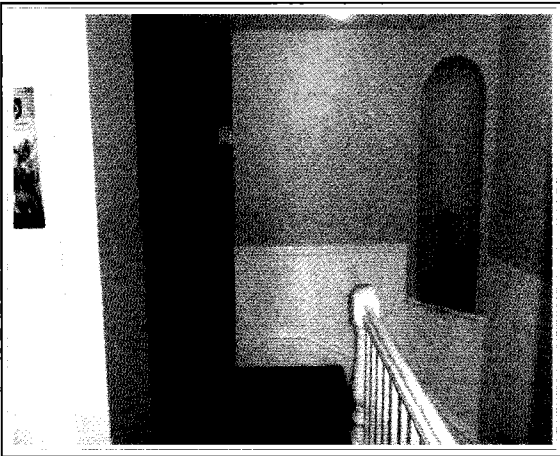
Zip: 94110



View of Smoke Detector



Stairway to Unit #1043



View of Top Landing to Unit #1043



View of the Living Room with Decorative Fireplace



Additional View of the Living Room



Additional View of the Living Room

PHOTOS OF UNIT # 1043

Client: Private Appraisal

File No.: I1000117

Property Address: 1041 Alabama Street

Case No.: n/a

City: San Francisco

State: CA

Zip: 94110



View of Fainting Room or Office
Currently Being Used as a Bedroom



View of the Hallway



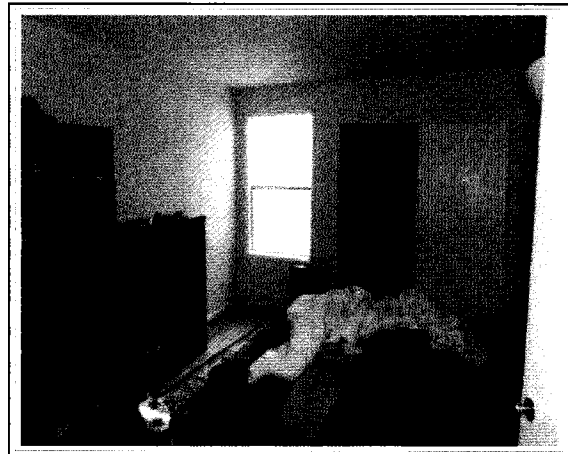
View of Bedroom #1



Additional View of Bedroom #1



View of Bedroom #2



Additional View of Bedroom #2

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



View of Remodeled Kitchen



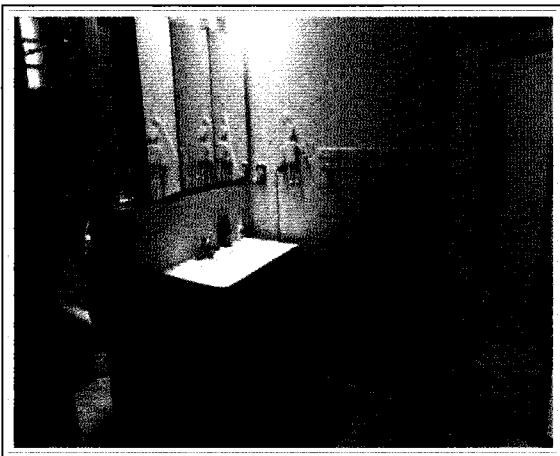
Additional View of Remodeled Kitchen and Dining Area



Additional View of the Kitchen & Dining Area



View of Full Bathroom



Additional View of the Full Bathroom



Additional View of the Full Bathroom

Client: Private Appraisal

File No.: 11000117

Property Address: 1041 Alabama Street

Case No.: n/a

City: San Francisco

State: CA

Zip: 94110



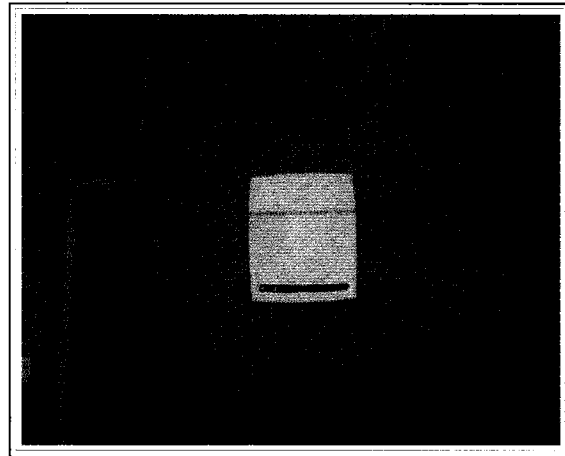
View of the Enclosed Porch



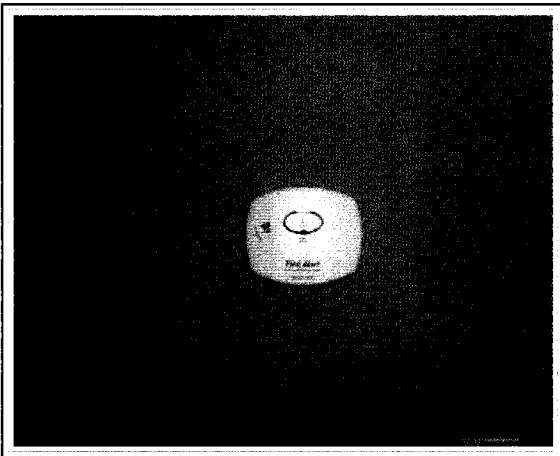
View of the Laundry Area in the Enclosed Porch



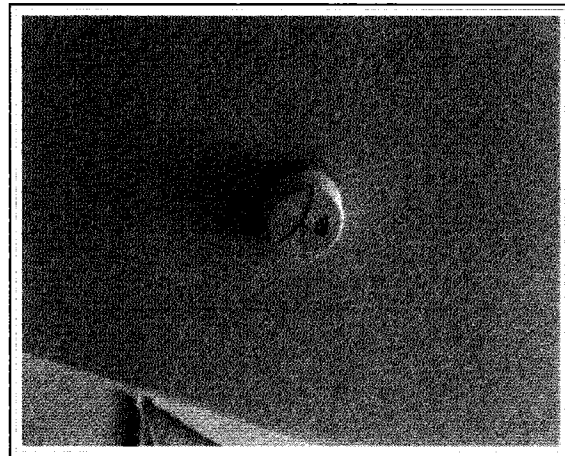
View of the Central Heating System and Double Strapped Water Heater



View of CO2 Detector



Additional View of CO2 Detector



View of Smoke Detector

Subject's Additional Photos

Client: Private Appraisal

File No.: I1000117

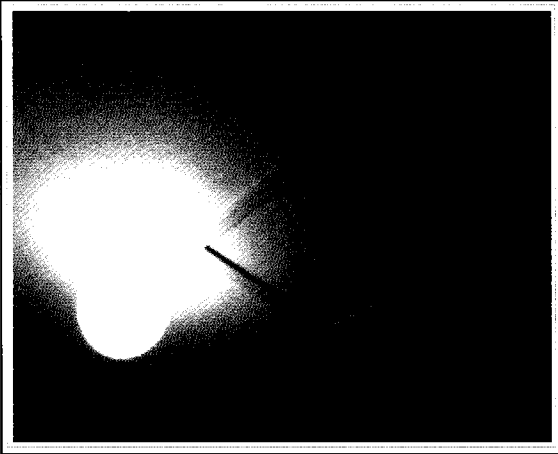
Property Address: 1041 Alabama Street

Case No.: n/a

City: San Francisco

State: CA

Zip: 94110



Scuttle in Unit #1043



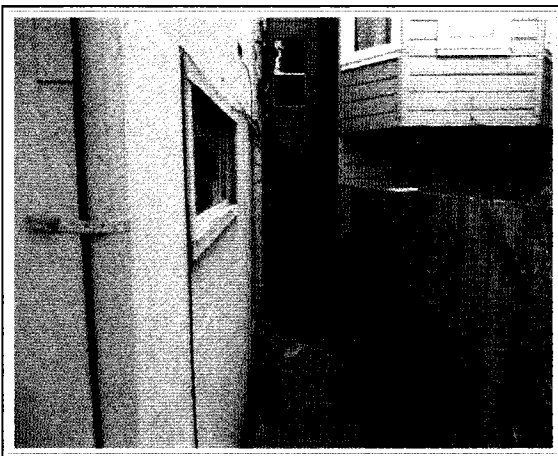
View of Front Entry to the Subject's Unit



Side View of the Subject



Separate Entry To Finished Basement



View of Rear Entry Door to the Garage Area



Additional Rear View of the Subject

Subject Photo Page

Client: Private Appraisal

Property Address: 1041 Alabama Street

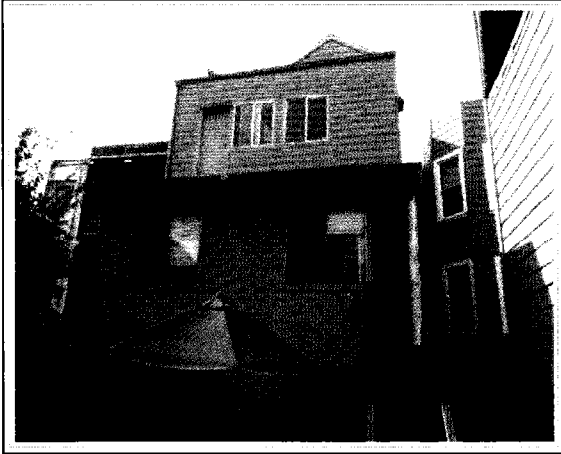
City: San Francisco

File No.: 11000117

Case No.: n/a

State: CA

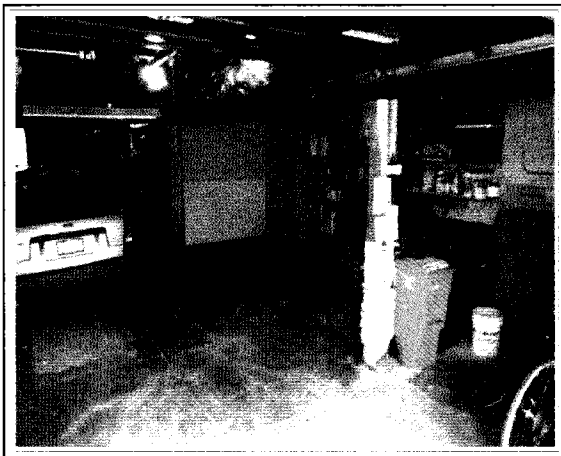
Zip: 94110



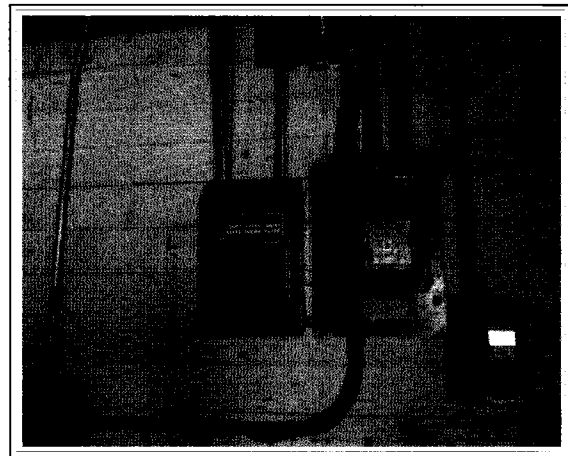
Additional Rear View of the Subject



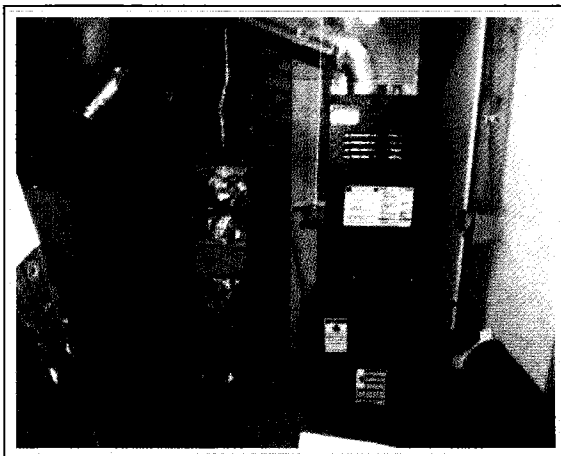
Interior View of the Garage



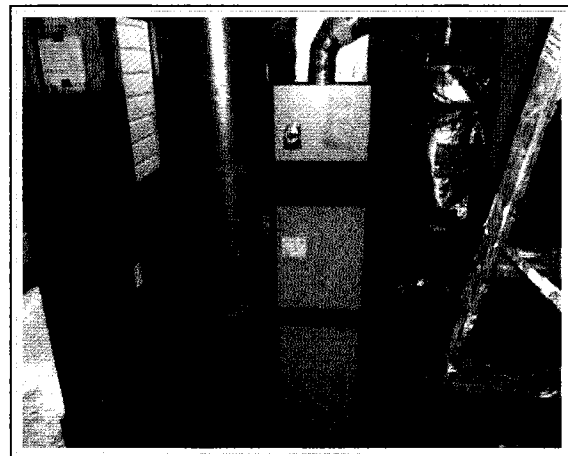
Additional Interior View of the Garage



View of Subject's Circuit Breakers



Subject's Heating System for Finished Basement



Central Heating System for Unit #1041

COMPARABLE RENTALS PHOTO ADDENDUM

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



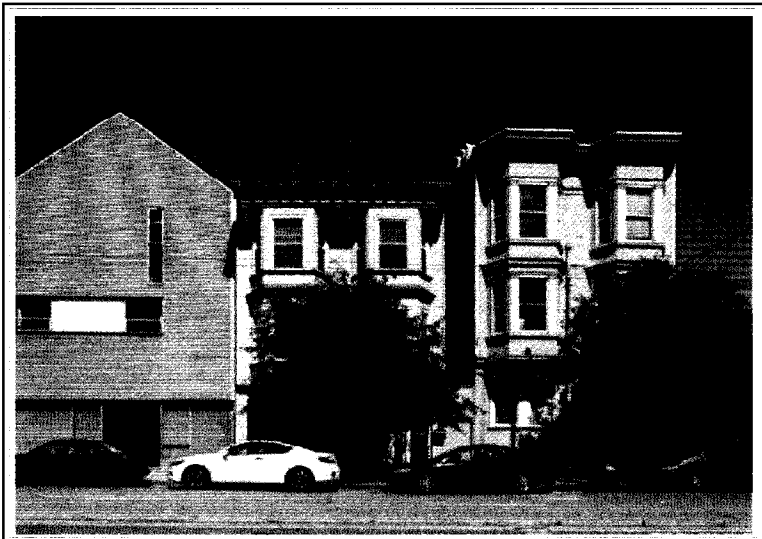
COMPARABLE RENTAL #1

1019-1023 S. Van Ness Ave.
San Francisco, CA 94110



COMPARABLE RENTAL #2

2817 24th Street
San Francisco, CA 94110

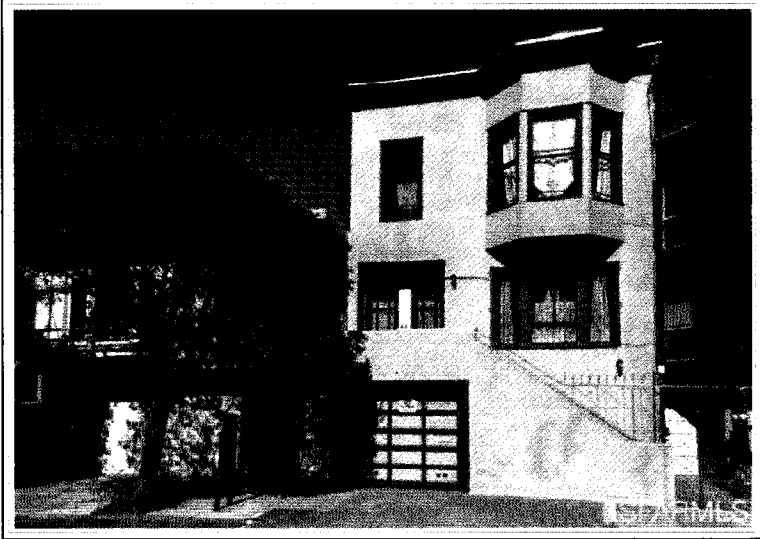


COMPARABLE RENTAL #3

257-261 South Van Ness Ave.
San Francisco, CA 94110

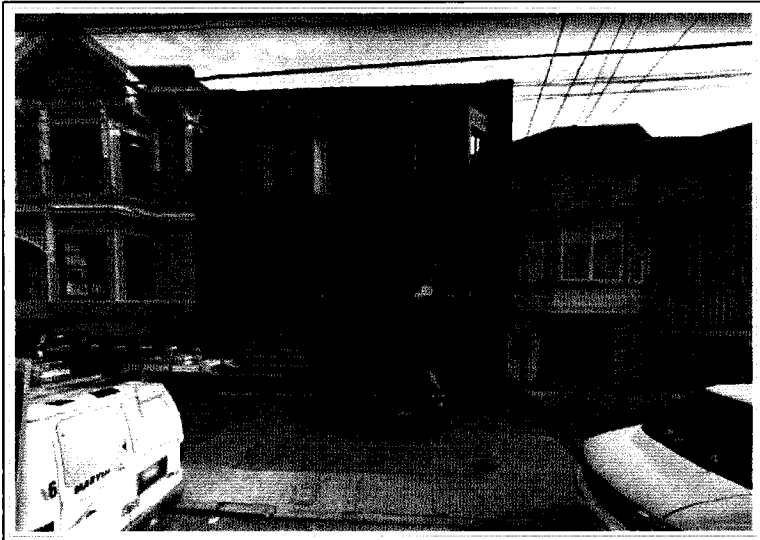
COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



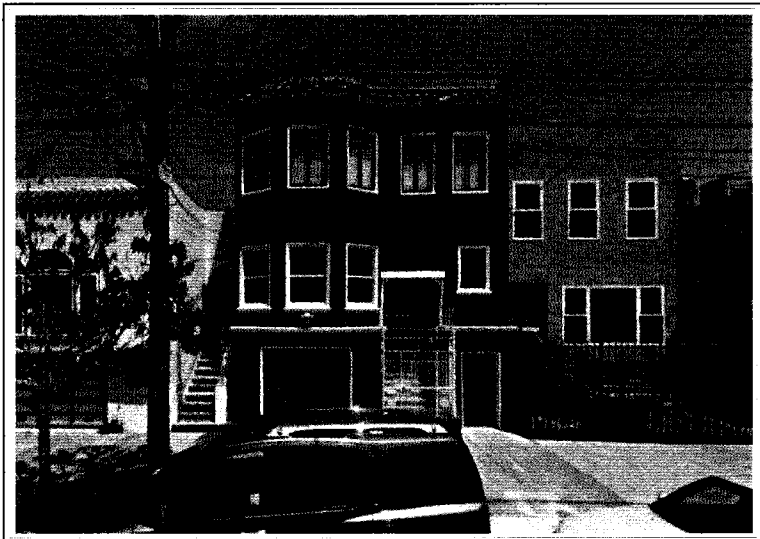
COMPARABLE SALE #1

1183-1175 Hampshire Street
San Francisco, CA 94110



COMPARABLE SALE #2

1167-1169 York Street
San Francisco, CA 94110

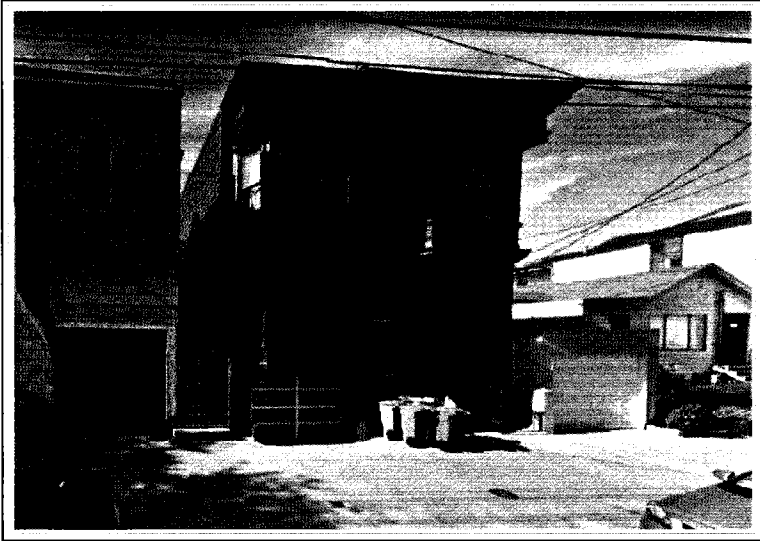


COMPARABLE SALE #3

1173-1175 Florida Street
San Francisco, CA 94110

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



COMPARABLE SALE #4

884-886 Alabama Street
San Francisco, CA 94110



COMPARABLE SALE #5

1015-1017 S. Van Ness Ave.
San Francisco, CA 94110



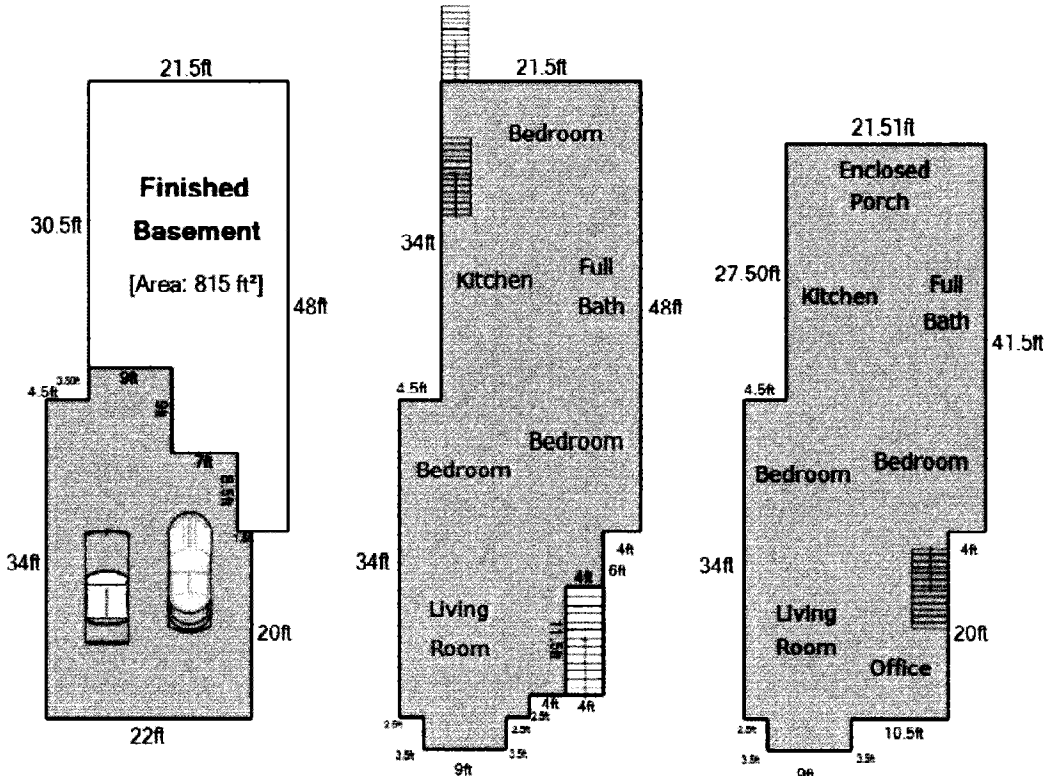
COMPARABLE SALE #6

2112-2114 Bryant Street
San Francisco, CA 94110

FLOORPLAN SKETCH

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

Sketch

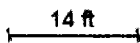


2 Car Built-In
[Area: 720 ft²]

First Floor (#1041)
[Area: 1500 ft²]

Second Floor (#1043)
[Area: 1427 ft²]

Stairs
[Area: -46 ft²]



Living Area	Nonliving Area	
Second Floor (#1043)	1426.93 ft ² Basement	815 ft ²
First Floor (#1041)	1500.50 ft ² Stairs	-46.00 ft ²
	2 Car Built-In	720.00 ft ²
Total Living Area (rounded):	2927 ft²	Total Non-Living Area (rounded): 1489 ft²

PLAT MAP

Client: Private Appraisal
 Property Address: 1041 Alabama Street
 City: San Francisco

File No.: I1000117
 Case No.: n/a
 State: CA
 Zip: 94110

© COPYRIGHT SAN FRANCISCO
 CITY & COUNTY ASSESSOR 1998

lot13 into lots46&47 For 2002 roll
 lot36 into lots44&45 For 2014 roll

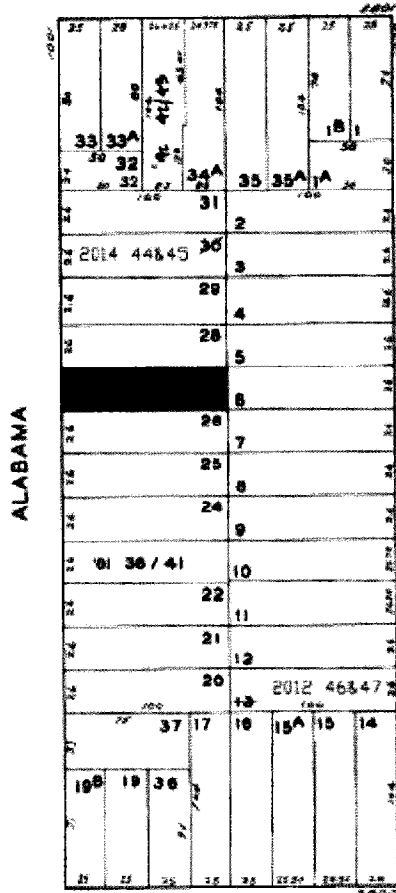
4149

MISSION BLK. 140

REVISED '57
 Revised 2012
 Revised 2013



22ND



FLORIDA

ALABAMA

1039-1033A ALABAMA ST.
 A CONDOMINIUM

LOT NO.	UNIT NO.	%COMMON AREA
36	1	25
39	2	25
40	3	25
41	4	25

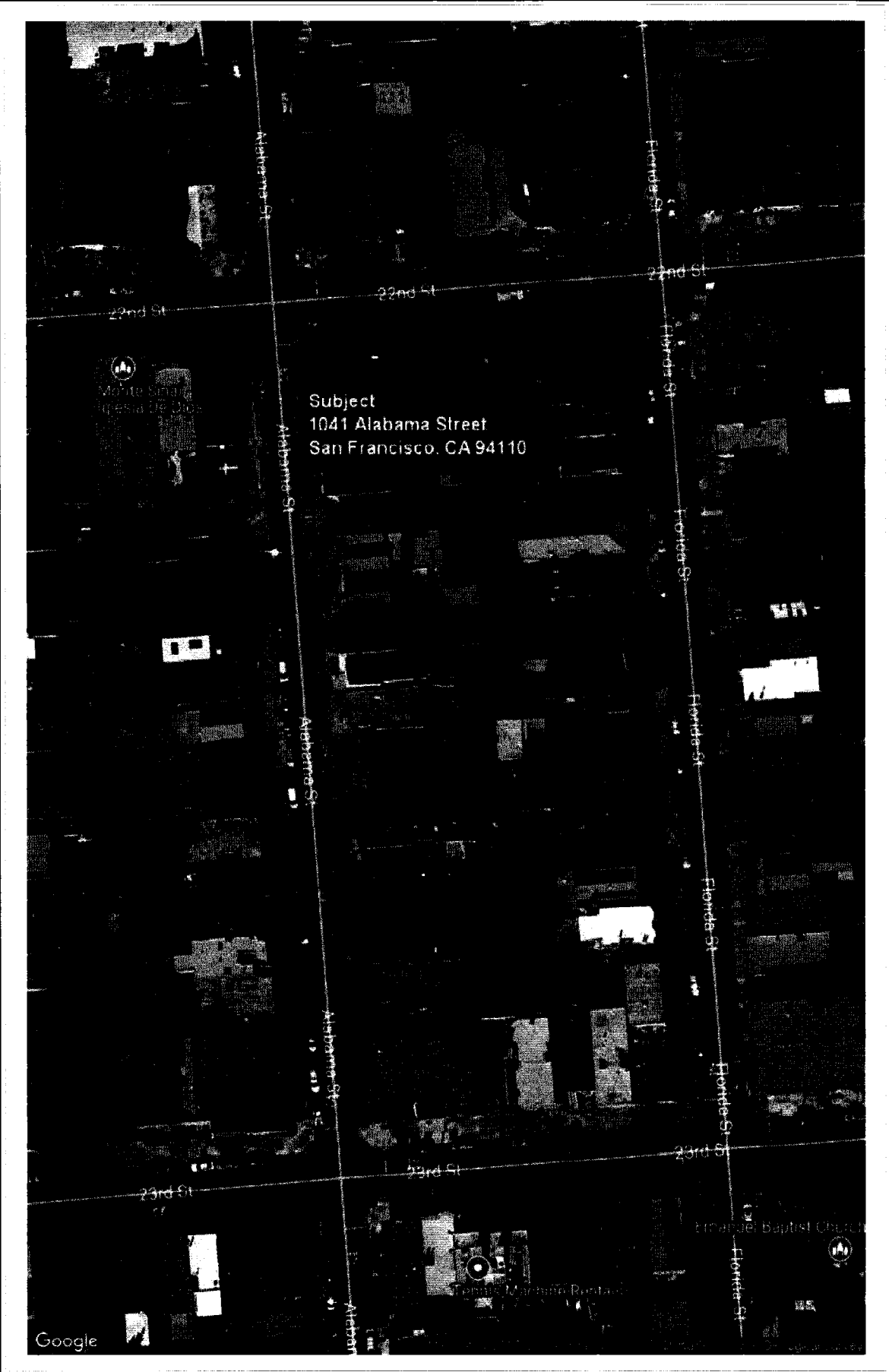
2031 & 2035 22ND ST.
 A CONDOMINIUM

LOT	UNIT	% COMM. AREA
42	1	49.50
43	2	50.50

23RD

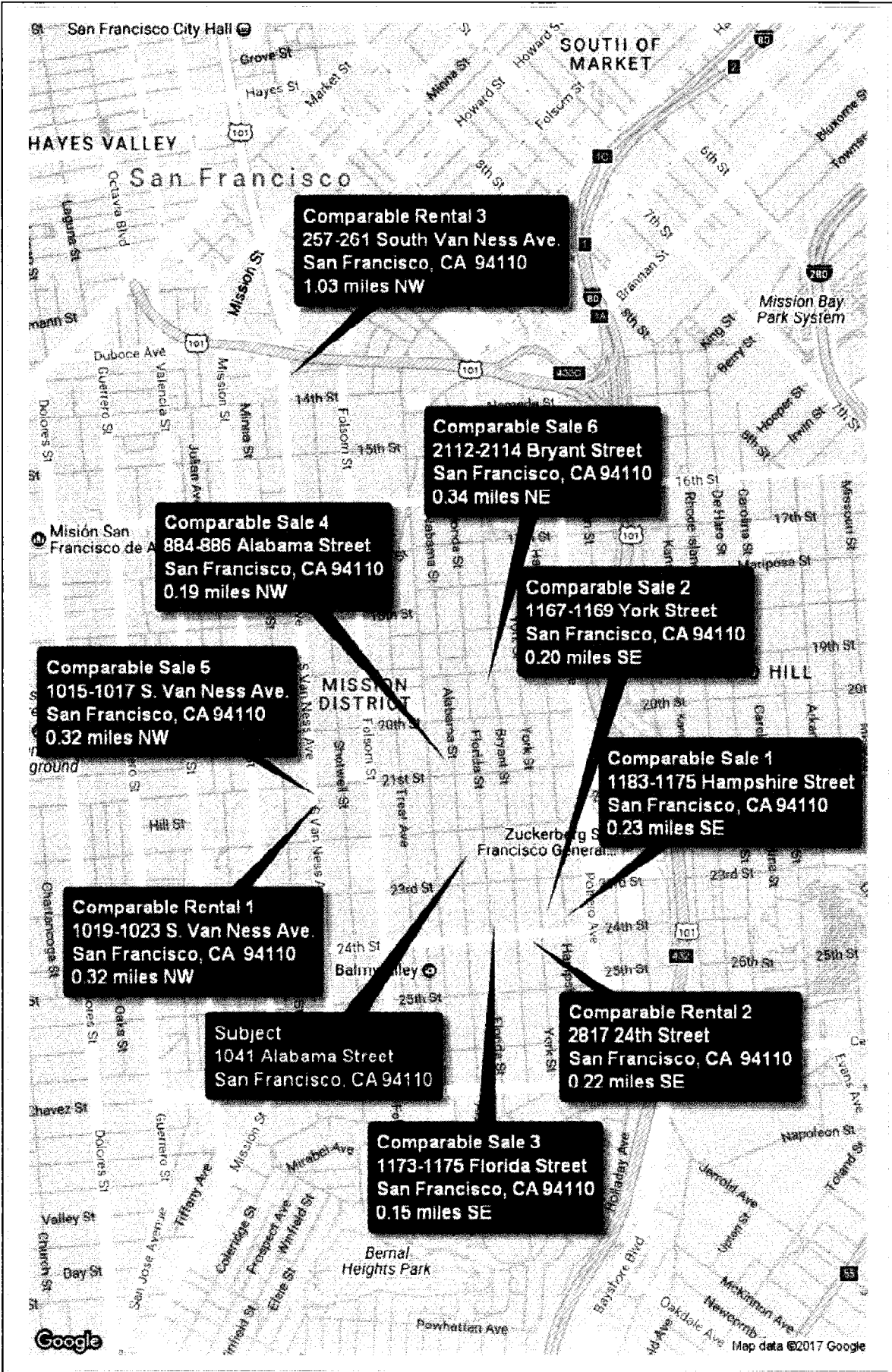
AERIAL MAP

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



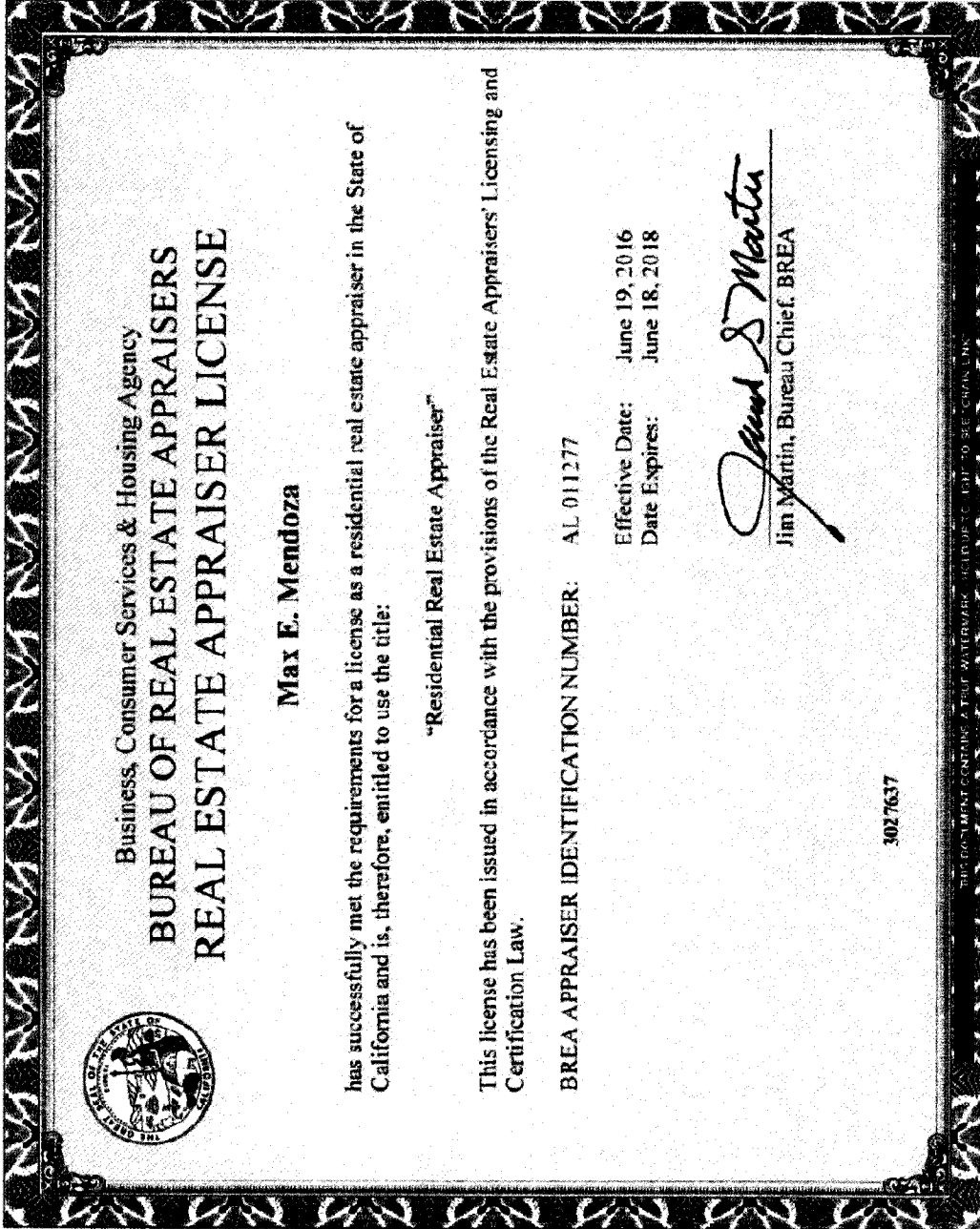
LOCATION MAP

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



Appraiser's License

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



Appraiser's E&O Insurance

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



General Star National Insurance Company
P O Box 10360 (Attn: GSN)
Stamford, Connecticut 06904

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA306754C

Renewal of Number: NJA306754B

1. **NAMED INSURED:** Max E. Mendoza

STREET ADDRESS:

Suite 301
321 Noe Street
San Francisco, CA 94114

2. **POLICY PERIOD:** Inception Date: 08/25/2017

Expiration Date: 08/25/2018

Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. **LIMITS OF LIABILITY:**

Each Claim: \$1,000,000

Aggregate: \$2,000,000

Claim Expenses have a separate Limit of Liability:

Each Claim: \$1,000,000

Aggregate: \$2,000,000

4. **DEDUCTIBLE:** Each Claim: \$0 Aggregate: \$0

5. **RETROACTIVE DATE:** 08/25/2014

If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error, omission or personal injury which occurred before such date.

6. **ANNUAL PREMIUM:** \$750.00

TOTAL Premium and Taxes/Surcharge : \$750.00

7. **ENDORSEMENTS:**

This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

AP 00 0001 (06/11), AP 04 0001 (06/11), AP 21 0002 (06/11), AP 27 0004 (06/11), SGN 90 0001 (07/10), AP 01 0004CA (06/11), AP 20 0001 (06/11), AP 08 0005CA (06/2011).

8. **PRODUCER NAME:** Mercer Consumer

STREET ADDRESS: P. O. Box 8146
Des Moines, IA 50306-8146

Authorized Representative

Producer Code: 26460

Class Code: 73128

Date: 08/08/2017

AP 10 0001 06 11

© Copyright 2011, General Star Management Company, Stamford, CT

Page 1 of 1

Subject's Public Records #1

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

1041 Alabama St, San Francisco, CA 94110-3432, San Francisco County

Owner Information

Owner Name:	Lopez Gloria G	Tax Billing Zip:	94102
Tax Billing Address:	870 Market St #1261	Tax Billing Zip+4:	2917
Tax Billing City & State:	San Francisco, CA	Owner Occupied:	No

Location Information

School District:	San Francisco	Subdivision:	Mission Bl 140
Census Tract:	228.03	Zoning:	RH2
Carrier Route:	C020		

Tax Information

Tax ID:	4149-027	% Improved:	49%
Block:	4149	Tax Area:	1000
Lot:	27		

Assessment & Tax

Assessment Year	2017	2016	2015
Assessed Value - Total	\$913,765	\$895,849	\$882,394
Assessed Value - Land	\$463,505	\$454,417	\$447,592
Assessed Value - Improved	\$450,260	\$441,432	\$434,802
VOY Assessed Change (%)	7%	1.52%	
VOY Assessed Change (\$)	\$17,916	\$13,455	

Tax Year	Total Tax	Change (\$)	Change (%)
2014	\$10,673		
2015	\$10,958	\$285	2.67%
2016	\$11,100	\$141	1.29%

Characteristics

Lot Area:	2,596	No. Parking Spaces:	MLS: 2
Lot Acres:	0.0596	Total Baths:	2
Building Sq Ft:	2,950	Full Baths:	2
Land Use - CoreLogic:	Duplex	Total Rooms:	10
Land Use - County:	Flat Or Duplex	Construction:	Wood
Year Built:	1900	Total Units:	2
Stories:	2		

Listing Information

MLS Listing Number:	379721	MLS Current List Price:	\$1,300,000
MLS Status:	Withdrawn Cancel	MLS Orig. List Price:	\$1,300,000
MLS Status Change Date:	01/26/2011	MLS List. Agent Name:	803577-Paul Warrin
MLS Listing Date:	01/13/2011	MLS List. Broker Name:	SOTHEBY'S INTERNATIONAL REALTY

MLS Listing #	379720	324027	324024	283214	261127
MLS Status	Withdrawn Cancel	Withdrawn Cancel	Withdrawn Cancel	Withdrawn Cancel	Withdrawn Cancel
MLS Listing Date	01/13/2011	05/01/2007	05/01/2007	01/18/2005	01/06/2004
MLS Listing Price	\$650,000	\$645,000	\$1,290,000	\$989,000	\$975,000
MLS Orig Listing Price	\$650,000	\$645,000	\$1,295,000	\$989,000	\$975,000
MLS Close Date					
MLS Listing Close Price	\$0	\$0	\$0	\$0	\$0
MLS Listing Cancellation Date	01/26/2011	06/08/2007	06/07/2007	02/16/2005	02/16/2004

MLS Listing #	80107	71819	8206
MLS Status	Sold	Sold	Sold

Courtesy of Max Mendoza, San Francisco Association of Realtors

This information has been compiled by a third party source and is not guaranteed. The accuracy of the data cannot be held responsible for the content of this report as it is the applicable quality of the data.

Property Detail

Generated on: 10/30/2017
Page 1 of 3

Subject's Public Records #2

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

MLS Listing Date	06/23/2000	04/11/2000	07/20/1996
MLS Listing Price	\$690,000	\$698,000	\$289,950
MLS Orig Listing Price	\$0	\$698,000	\$289,950
MLS Close Date	06/23/2000	06/23/2000	04/23/1997
MLS Listing Close Price	\$690,000	\$690,000	\$276,000
MLS Listing Cancellation Date			

Last Market Sale & Sales History

Sale Date:	06/12/2000	Seller:	Barnes Russell
Recording Date:	06/23/2000	Document Number:	H0665-382
Sale Price:	\$690,000	Deed Type:	Grant Deed
Owner Name:	Lopez Gloria G	Price Per Square Feet:	\$233.90

Sale/Settlement Date	07/07/2000	06/30/2000	06/12/2000	02/24/2000	
Recording Date	08/11/2000	07/07/2000	06/23/2000	03/10/2000	04/23/1997
Sale Price			\$690,000		\$269,000
Nominal	Y	Y		Y	
Buyer Name	Burns Trust	Lopez Gloria G	Lopez Gloria	Barnes Russell	Barnes Russell A
Seller Name	Burns Wesley A & Anastacia I	Lopez Gloria	Barnes Russell	Barnes Russell A	Soto Benjamin
Document Number	G812807	G797206	H0665-382	H0591-590	G0867-196
Document Type	Grant Deed	Grant Deed	Grant Deed	Grant Deed	Grant Deed

Sale/Settlement Date		00/1991	
Recording Date	11/19/1996	10/31/1991	02/07/1989
Sale Price			
Nominal	Y	Y	Y
Buyer Name	Soto Benjamin	Soto Benjamin & Aurora	Rebolledo Tony & Nieves
Seller Name	Soto Benjamin & Aurora	Soto Benjamin	Rebolledo Tony & Nieves
Document Number	G0762-102	F0493-502	F318475
Document Type	Interspouse Deed Transfer	Quit Claim Deed	Grant Deed

Mortgage History

Mortgage Date	12/15/2011	10/10/2007	08/30/2002	03/30/2001	07/07/2000
Mortgage Amount	\$331,000	\$410,000	\$475,000	\$486,500	\$103,500
Mortgage Lender	Pinnacle Cap Mtg Corp	Ni Inc	Washington Mutual Bk Fa	First Nationwide Mtg Corp	Greenpoint Mtg Fndg
Mortgage Code	Conventional	Conventional	Conventional	Conventional	Conventional
Mortgage Type	Refi	Refi	Refi	Refi	Nominal
Mortgage Int Rate			5.75		
Mortgage Term	30	15	30	30	15

Mortgage Date	06/23/2000	03/10/2000	06/16/1998
Mortgage Amount	\$483,000	\$402,500	\$119,000
Mortgage Lender	Washington Mutual Bk Fa	California S&L	Headlands Mtg Inc
Mortgage Code	Conventional	Conventional	Conventional
Mortgage Type	Resale	Nominal	Refi
Mortgage Int Rate	3.95		
Mortgage Term	30	30	

Courtesy of Max Mendoza, San Francisco Association of Realtors

This data is provided for informational purposes only and does not constitute an offer. The information is provided for informational purposes only and does not constitute an offer. The information is provided for informational purposes only and does not constitute an offer.

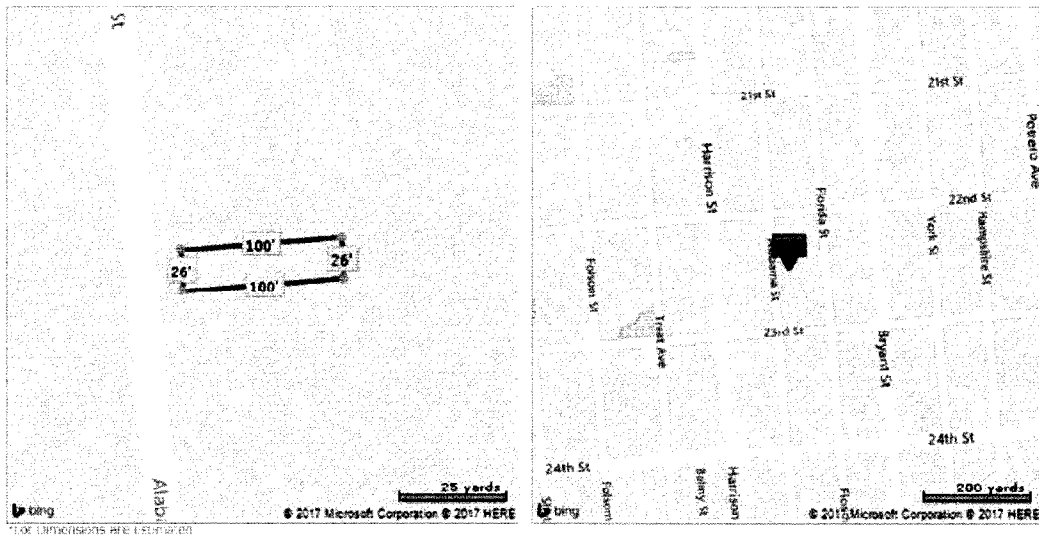
Property Detail

Subject #1000117
Page 2 of 3

Subject's Public Records #3

Client: Private Appraisal	File No.: I1000117
Property Address: 1041 Alabama Street	Case No.: n/a
City: San Francisco	State: CA
	Zip: 94110

Property Map



Courtesy of Max Mendoza, San Francisco Association of Realtors

This data is provided as is, without warranty, by Bing, Google, and other providers. The data is provided for informational purposes only. The accuracy of the data contained herein can be independently verified by the user at their own risk. The data is provided for informational purposes only.

Property Detail

Generated on: 11/03/2017
Page 3 of 3

USPAP ADDENDUM

Borrower: Gloria Lopez
 Property Address: 1041 Alabama Street
 City: San Francisco County: San Francisco State: CA Zip Code: 94110
 Lender: Private Appraisal

Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: _____

By studying the current & competing sales and listings in the area, the appraiser concluded that the estimated exposure time for the subject property is equal to the marketing time identified in the neighborhood section of this appraisal report. The expected exposure period is 1-3 months when priced realistically.

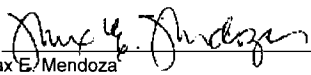
Additional Certifications

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** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

None.

<p>APPRAISER:</p> <p>Signature: <u></u> Name: Max E. Mendoza Date Signed: 10/31/2017 State Certification #: _____ or State License #: AL011277 or Other (describe): _____ State #: _____ State: CA Expiration Date of Certification or License: 06/18/2018 Effective Date of Appraisal: 10/12/2017</p>	<p>SUPERVISORY APPRAISER (only if required):</p> <p>Signature: _____ Name: _____ Date Signed: _____ State Certification #: _____ or State License #: _____ State: _____ Expiration Date of Certification or License: _____ Supervisory Appraiser inspection of Subject Property: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior</p>
--	--

Appraiser Independence Certification

n/a
File No.: 11000117

Borrower:	Gloria Lopez		
Property Address:	1041 Alabama Street		
City:	San Francisco	County:	San Francisco
		State:	CA
Lender/Client:	Private Appraisal	Zip Code:	94110

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

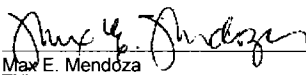
- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would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

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

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

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

Additional Comments: None.

<p>APPRAISER:</p> <p>Signature: <u></u></p> <p>Name: <u>Max E. Mendoza</u></p> <p>Date Signed: <u>10/31/2017</u></p> <p>State Certification #: _____</p> <p>or State License #: <u>AL011277</u></p> <p>or Other (describe): _____ State #: _____</p> <p>State: <u>CA</u></p> <p>Expiration Date of Certification or License: <u>06/18/2018</u></p>	<p>SUPERVISORY APPRAISER (only if required):</p> <p>Signature: _____</p> <p>Name: _____</p> <p>Date Signed: _____</p> <p>State Certification #: _____</p> <p>or State License #: _____</p> <p>State: _____</p> <p>Expiration Date of Certification or License: _____</p>
--	---

Appraisal Express & Investments

n/a
File No. I1000217

10/31/2017

Attn: Gloria Lopez

Private Appraisal
870 Market Street, Unit #1261
San Francisco, CA, 94102

File Number: I1000217

To whom it may concern,

In accordance with your request, I have appraised the real property at:

1041-1043-1043A Alabama Street
San Francisco, CA 94110

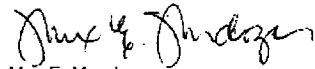
The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of October 12, 2017 is:

\$1,900,000
One Million Nine Hundred Thousand Dollars

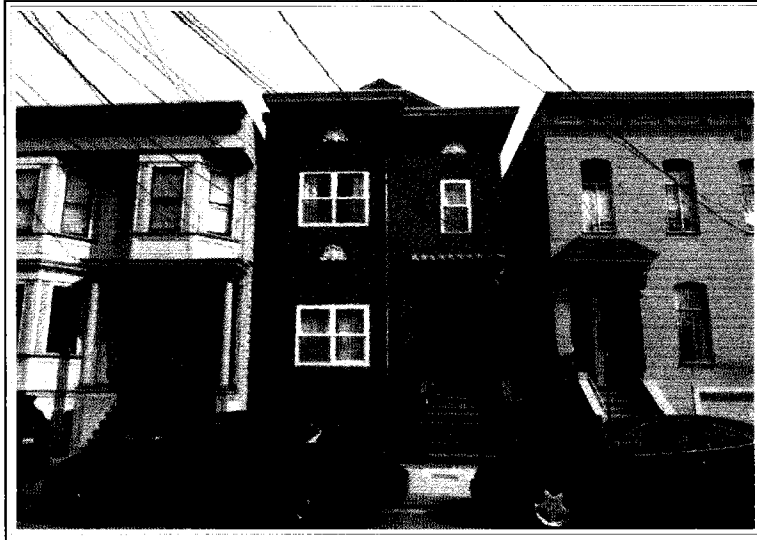
The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.

Sincerely,



Max E. Mendoza
Appraiser / Realtor

APPRAISAL OF



As a Triplex

LOCATED AT:

1041-1043-1043A Alabama Street
San Francisco, CA 94110

CLIENT:

Private Appraisal
870 Market Street, Unit #1261
San Francisco, CA, 94102

AS OF:

October 12, 2017

BY:

Max E. Mendoza
Appraiser / Realtor

TABLE OF CONTENTS

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

Appraisal of Real Property



Letter of Transmittal 1

Title 2

Table of Contents 3

GPAR™ 2-4 Appraisal (2010) 4

 Addendum 12

1004MC 2009 17

Subject Photos 18

 Photos of Unit #1041 19

 Photos of Unit #1041 20

 Photos of Unit #1041 21

 Photos of Unit #1041 & 1043 22

 Photos of Unit #1043 23

 Photos of Unit #1043 24

 Photos of Unit #1043 25

Subject's Additional Photos 26

Subject Photo Page 27

Photo of Basement Unit 28

Photo of Basement Unit 29

Comparable Rentals 1,2,3 Photos 30

Comps 1,2,3 Photos 31

Comps 4,5,6 Photos 32

COMPARABLE PROPERTY PHOTO ADDENDUM 33

Sketch 34

Dimension List 40

Plat Map 41

Aerial Map 42

Location Map 43

Appraiser's License 44

Appraiser's E&O Insurance 45

Subject's Public Records #1 46

Subject's Public Records #2 47

Subject's Public Records #3 48

USPAP 2014 49

Appraiser Independence Certification 50

Small Residential Income Property Appraisal Report

n/a
File No. 11000217

The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.

PURPOSE
Client Name/Intended User: Private Appraisal E-mail: glorialg @live.com
Client Address: 870 Market Street, Unit #1261 City: San Francisco State: CA Zip: 94102
Additional Intended User(s): As decided by client.

SUBJECT
Intended Use: **To Determine the Fair Market Value of the Subject Property as a Triplex**
Property Address: 1041-1043-1043A Alabama Street City: San Francisco State: CA Zip: 94110
Owner of Public Record: Gloria G. Lopez County: San Francisco
Legal Description: Lot #27 Block #4149
Assessor's Parcel #: 4149-027 Tax Year: 2016-2017 R.E. Taxes \$: 11,100.00
Neighborhood Name: The Mission District Map Reference: TB: 667 J--3 Census Tract: 0228.03
Property Rights Appraised: Fee Simple Leasehold Other (describe)
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.
Prior Sale/Transfer: Date: No prior sale within Price Last 36 months Source(s): Realist.com
Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable): Per National Data Collective, the San Francisco MLS Board, and/or Realist.com, the subject property has not changed ownership or been listed for sale within the last 12 months.

SALES HISTORY
Offerings, options and contracts as of the effective date of the appraisal: n/a

Neighborhood Characteristics			2-4 Unit Housing Trends			2-4 Unit Housing			Present Land Use %			
Location	<input checked="" type="checkbox"/> Urban	<input 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	40 %	
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	20 %	
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	975	Low	5	Multi-Family	30 %
Neighborhood Boundaries: Please see the attached addendum for comments on this section.								4,275	High	140	Commercial	10 %
Neighborhood Description: Please see the attached addendum for comments on this section.								1,695	Pred.	115	Other Vacant	0 %

Market Conditions (including support for the above conclusions): Please see the attached addendum for comments on this section.

SITE
Dimensions: 26' X 100' Area: 2,600 Sq. Ft. Shape: Rectangular View: Residential/Street
Specific Zoning Classification: RH2 Zoning Description: Residential: Two Family Dwellings
Zoning Compliance: Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? 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"/>	Water	<input checked="" type="checkbox"/>	Street	Asphalt	<input checked="" type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	No alley	<input type="checkbox"/>

Site Comments: Please see the attached addendum for comments on this section.

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION		INTERIOR	
Units	<input type="checkbox"/> Two <input checked="" type="checkbox"/> Three <input type="checkbox"/> Four	<input type="checkbox"/> Concrete Slab	<input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Average	Floors	Hrdwd/Tile/Avg.
<input type="checkbox"/> Accessory Unit (describe below)		<input type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Stucco/Wd/Avg.	Walls	Dryw/P1str/Avg.
# of Stories	3	# of bldgs.	1	Basement Area	0 sq. ft.	Roof Surface	Comp./Average+
Type	<input type="checkbox"/> Det. <input checked="" type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Finish	0 %	Gutters & Downspouts	Galv. Iron/Average	Bath Floor	Marble/Lam/Avg.
<input checked="" type="checkbox"/> Existing	<input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	<input type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump	Window Type	Dual/Alum/Avg.	Bath Wainscot	Marble/Fbg/Avg.
Design (Style)	Traditional	Evidence of	<input type="checkbox"/> Infestation	Storm Sash/Insulated	None/Typical	Car Storage	
Year Built	1900	<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement	Screens	Partial/Typical	<input type="checkbox"/> None	
Effective Age (Yrs)	30 Years	Heating/Cooling		Amenities		<input type="checkbox"/> Driveway	# of Cars 0
Attic	<input type="checkbox"/> None	<input checked="" type="checkbox"/> FWA	<input type="checkbox"/> HW	<input type="checkbox"/> Radiant	<input checked="" type="checkbox"/> Fireplace(s) # 2	<input checked="" type="checkbox"/> Wood Stove(s) # 0	Driveway Surface Concrete
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel Gas		<input checked="" type="checkbox"/> Patio/Deck	<input checked="" type="checkbox"/> Patio	<input checked="" type="checkbox"/> Fence Wd/Iron
<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle	Central Air Conditioning		<input type="checkbox"/> Pool	No	<input type="checkbox"/> Porch	None
<input checked="" type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Other	None		<input type="checkbox"/> Carport	# of Cars 0
# of Appliances: Refrigerator 3 Range/Oven 3 Dishwasher 2 Disposal 0 Microwave P Washer/Dryer 2 Other (describe) 3 Hoods						<input type="checkbox"/> Att.	<input type="checkbox"/> Det.
<input checked="" type="checkbox"/> Built-in							

Improvements	Rooms	Bedroom(s)	Bath(s)	Square feet of Gross Living Area
Unit #1 contains:	5	3	1.0	1,500
Unit #2 contains:	5	2	1.0	1,427
Unit #3 contains:	3	1	1	700
Unit #4 contains:				

Additional features: Wrought iron gate on the front of the building, partial dual pane windows, hardwood floors throughout, large walk-in closet in one of the bedrooms in each unit, window treatments, office used as a bedroom on the top unit, built-in two car garage, in unit laundry area, central heating systems, storage in the basement, and an open concrete patio at the rear yard.

Comments on the Improvements: The subject is in overall average condition for the neighborhood. No significant items were observed during the time of inspection. Normal wear and tear was observed on the property based on its current effective age. The kitchen on the upper units have been remodeled in the last 4-5 years, the composition roof is 5 years old, and a four year old updated bathroom in the top floor unit.



Small Residential Income Property Appraisal Report

n/a
File No. 11000217

The following properties represent the most current, similar, and proximate comparable rental properties to the subject property. This analysis is intended to support the opinion of the market rent for the subject property.

FEATURE	SUBJECT	COMPARABLE RENTAL NO. 1	COMPARABLE RENTAL NO. 2	COMPARABLE RENTAL NO. 3																												
Address	1041 Alabama Street San Francisco, CA 94110	1019-1023 S. Van Ness Ave. San Francisco, CA 94110	2817 24th Street San Francisco, CA 94110	257-261 South Van Ness Ave. San Francisco, CA 94110																												
Proximity to Subject		0.31 miles NW	0.22 miles SE	1.02 miles NW																												
Current Monthly Rent	\$ 9,623	\$ 3,716	\$ 12,850	\$ 18,645																												
Rent/Gross Bldg. Area	\$ 2.65 sq. ft.	\$ 1.40 sq. ft.	\$ 4.66 sq. ft.	\$ 3.94 sq. ft.																												
Rent Control	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																												
Data Source(s)	Inspection/Realist	SFAR #454858 / Realist.com	SFAR #441754 / Realist.com	SFAR #451563 / Realist.com																												
Date of Lease(s)	Month to Month	Month to Month	Month to Month	Month to Month																												
Location	Residential Street	Feeder Street	Access Street	Feeder Street																												
Actual Age	117 Years	127 Years	117 Years	107 Years																												
Condition	Average	Average	Above Average	Above Average																												
Gross Building Area	3,627	2,660	2,760	4,734																												
Unit Breakdown	<table border="1" style="font-size: small;"> <tr> <th>Rm Count</th> <th>Size Sq. Ft.</th> <th>Rm Count</th> <th>Size Sq. Ft.</th> <th>Monthly Rent</th> </tr> <tr> <td>Tot Br Ba</td> <td></td> <td>Tot Br Ba</td> <td></td> <td></td> </tr> </table>	Rm Count	Size Sq. Ft.	Rm Count	Size Sq. Ft.	Monthly Rent	Tot Br Ba		Tot Br Ba			<table border="1" style="font-size: small;"> <tr> <th>Rm Count</th> <th>Size Sq. Ft.</th> <th>Monthly Rent</th> </tr> <tr> <td>Tot Br Ba</td> <td></td> <td></td> </tr> </table>	Rm Count	Size Sq. Ft.	Monthly Rent	Tot Br Ba			<table border="1" style="font-size: small;"> <tr> <th>Rm Count</th> <th>Size Sq. Ft.</th> <th>Monthly Rent</th> </tr> <tr> <td>Tot Br Ba</td> <td></td> <td></td> </tr> </table>	Rm Count	Size Sq. Ft.	Monthly Rent	Tot Br Ba			<table border="1" style="font-size: small;"> <tr> <th>Rm Count</th> <th>Size Sq. Ft.</th> <th>Monthly Rent</th> </tr> <tr> <td>Tot Br Ba</td> <td></td> <td></td> </tr> </table>	Rm Count	Size Sq. Ft.	Monthly Rent	Tot Br Ba		
Rm Count	Size Sq. Ft.	Rm Count	Size Sq. Ft.	Monthly Rent																												
Tot Br Ba		Tot Br Ba																														
Rm Count	Size Sq. Ft.	Monthly Rent																														
Tot Br Ba																																
Rm Count	Size Sq. Ft.	Monthly Rent																														
Tot Br Ba																																
Rm Count	Size Sq. Ft.	Monthly Rent																														
Tot Br Ba																																
Unit #1 1041	5 3 1.0 1,500	2 1 1 550 \$ Vacant	4 1 1 940 \$4,000	6 4 1 1,650 \$6,950																												
Unit #2 1043	5 2 1.0 1,427	2 1 1 550 \$654	4 1 1 940 \$4,000	6 3 1 1,650 \$6,995																												
Unit #3 1043A	3 1 1 700	4 1 1.5 780 \$1,427	3 C .5 880 \$4,850	1 C .5 1,434 \$4,700																												
Unit #4		4 1 1.5 780 \$1,635																														
Utilities Included	Water & Garbage	Water & Garbage	None	Water & Garbage																												
Tenants pay	Pays rest utilities	The rest of the utilities	Tenants pays all utilities	The rest of the utilities																												
Parking	2 Garage Parking	2 Garage Parking Spaces	No Garage Parking Spaces	No Garage Parking Spaces																												

Analysis of rental data and support for estimated market rents for the individual subject units reported below (including the adequacy of the comparables, rental concessions, etc.)
Please see attached addendum for comments on this section.

Rent Schedule: The appraiser must reconcile the applicable indicated monthly market rents to provide an opinion of the market rent for each unit in the subject property.

Unit #	Lease Date		Actual Rents			Opinion Of Market Rent		
	Begin Date	End Date	Per Unit		Total Rents	Per Unit		Total Rents
			Unfurnished	Furnished		Unfurnished	Furnished	
1	Month	Month	\$ 4,025	\$ 0	\$ 4,025	\$ 6,000	\$ 0	\$ 6,000
2	Month	Month	4,075	0	4,075	5,500	0	5,500
3	Month	Month	1,523	0	1,523	2,750	0	2,750
4								

Comment on lease data: None was provided to the appraiser during the time of inspection.

Total Actual Monthly Rent	\$ 9,623	Total Gross Monthly Rent	\$ 14,250
Other Monthly Income (itemize)	\$ 0	Other Monthly Income (itemize)	\$ 0
Total Actual Monthly Income	\$ 9,623	Total Estimated Monthly Income	\$ 14,250

Utilities included in estimated rents: Electric Water Sewer Gas Oil Cable Trash collection Other (describe) Garbage

Comments on actual or estimated rents and other monthly income (including personal property): Both of the subject's units are currently tenant occupied and both units are currently rented on a month to month basis. The landlords in the area typically pays for water, sewer and garbage. The rest of the utilities are the responsibility of the tenants. Most of the rentals in the area are typically rented vacant and unfurnished. The subject's estimated fair market rent are based on subject's units being vacant.

COST APPROACH TO VALUE

Site Value Comments: Site value is derived by the extraction method. Higher than normal land values is typical in this area of San Francisco and are well supported by the comparables used on this report.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE By Abstraction..... = \$	1,125,000
Source of cost data: Marshall and swift cost guide	Dwelling 3,627 Sq. Ft. @ \$ 250.00	\$ 906,750
Quality rating from cost service: Average Effective date of cost data: M & S 2017	Sq. Ft. @ \$	\$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Patio	10,000
Please see attached floor plan and calculations addendum for dimensions. Physical depreciation was calculated using the economic age-life method. Cost figures are from marshall & swift cost handbook and the local contractors in the area. The subject's total remaining economic life is approximately 70 years.	Garage/Carport 835 Sq. Ft. @ \$ 75.00	\$ 62,625
	Total Estimate of Cost-New	\$ 979,375
	Less 100 Physical Functional External	
	Depreciation \$293,812 \$0 \$0	=(293,812)
	Depreciated Cost of Improvements	\$ 685,563
	"As-is" Value of Site Improvements	\$ 100,000
		0
	INDICATED VALUE BY COST APPROACH. Rounded	\$ 1,910,500

COMPARABLE RENTAL DATA
SUBJECT RENT SCHEDULE
COST APPROACH
ADDITIONAL COMMENTS



Small Residential Income Property Appraisal Report

n/a
File No. 11000217

FEATURE	SUBJECT	COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3							
Address	1041-1043-1043A Alabama Street San Francisco, CA 94110	1168 Florida Street San Francisco, CA 94110			2814-2818 Harrison Street San Francisco, CA 94110			2724-2728 22nd Street San Francisco, CA 94110							
Proximity to Subject		0.14 miles SE			0.21 miles SW			0.13 miles NE							
Sale Price	\$ 0	\$ 1,825,000			\$ 1,755,000			\$ 2,150,000							
Sale Price/Gross Bldg. Area	\$ 0.00 sq. ft.	\$ 542.19 sq. ft.			\$ 364.64 sq. ft.			\$ 578.42 sq. ft.							
Gross Monthly Rent	\$ 9,623	\$ 4,859			\$ 5,616			\$ 12,300							
Gross Rent Multiplier	0.00	375.59			312.50			174.80							
Price Per Unit	\$ 0	\$ 608,333			\$ 585,000			\$ 716,667							
Price Per Room	\$ 0	\$ 121,667			\$ 97,500			\$ 179,167							
Price Per Bedroom	\$ 0	\$ 202,778			\$ 195,000			\$ 358,333							
Rent Control	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Data Source(s)	Realist.com	SFARMLS #459475 / DOM: 13			SFARMLS #458801 / DOM: 12			SFARMLS #456097 / DOM: 39							
Verification Source(s)	Inspection	Realist.com / Doc #K488841			Realist.com / Doc #K471439			Realist.com / Doc #K462926							
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION	+(-) Adjustment	DESCRIPTION		DESCRIPTION	+(-) Adjustment	DESCRIPTION		+(-) Adjustment			
Sale or Financing		Conventional		Conventional		Cash Sale		Cash Sale	0	Conventional					
Concessions		None Reported		None Reported		None Reported		None Reported		None Reported					
Date of Sale/Time		COE:07/28/2017		COE:07/28/2017	0	COE:06/30/2017		COE:06/30/2017		COE:06/14/2017					
Location		Residential St.		Residential St.		Access/Pre-Schl		Access/Pre-Schl	+50,000	Residential St.					
Leasehold/Fee Simple		Fee Simple		Fee Simple		Fee Simple		Fee Simple		Fee Simple					
Site		2,600 Sq.Ft.		2,600 Sq.Ft.		1,665 Sq.Ft.		1,665 Sq.Ft.	+25,000	1,925 Sq.Ft.		+17,500			
View		Res;Street		Res;Street		Res;Street		Res;Street		Res;Street					
Design (Style)		Traditional		Edwardian	0	Victorian		Victorian	0	Edwardian		0			
Quality of Construction		Average		Average		Average		Average		Above Average		-50,000			
Actual Age		117 Years		117 Years		117 Years		117 Years		110 Years		0			
Condition		Average		Average		Average		Average		Above Average		-150,000			
Gross Building Area		3,627		3,366	+32,500	4,813		4,813	-148,500	3,717		0			
Unit Breakdown		Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Offset	
Unit #1 1041		5	3	1.0	5	3	1.0	6	3	1.0	4	2	2.0	-20,000	
Unit #2 1043		5	2	1.0	5	3	1.0	6	3	1.0	See GLA	4	2	2.0	-20,000
Unit #3 1043A		3	1	1.0	5	3	1.0	6	3	1.0	See GLA	4	2	2.0	-20,000
Unit #4															
Basement Description		None		No Basement		None		No Basement		Unfinshd Bsmnt		0			
Basement Finished Rooms		None		None		None		None		Storage/Wrkshp		0			
Functional Utility		Average		Average		Average		Average		Average					
Heating/Cooling		Fau / no A/C		Fau / no A/C		Wall / no A/C		Wall / no A/C	+5,000	Fau / no A/C					
Energy Efficient Items		No Solar Heater		No Solar Heater		No Solar Heater		No Solar Heater		No Solar Heater					
Parking On/Off Site		2 Car Garage		No Car Garage	+100,000	No Car Garage		No Car Garage	+100,000	1 Car Garage		+50,000			
Porch/Patio/Deck		Open c/c Patio		Patio / Deck	0	Patio / Deck		Patio / Deck	0	Patio / Deck		0			
Kitchens		2 Remd. Kitchns		Dated Kitchens	+40,000	Dated Kitchens		Dated Kitchens	+40,000	3 Remod. Kitchn		-20,000			
Bathrooms		1 Updated Bath		Similar Baths	0	Dated Baths		Dated Baths	+5,000	Remod. Baths		-55,000			
Listing Price		n/a		LP: \$1,500,000	0	LP: \$1,499,000		LP: \$1,499,000	0	LP: \$2,295,000		0			
Net Adjustment (Total)				(X) + [] -	\$ 82,500	(X) + [] -		(X) + [] -	\$ 76,500	[] + (X) -		\$ 267,500			
Adjusted Sale Price of Comparables				Net Adj. 4.5 %		Net Adj. 4.4 %		Net Adj. 4.4 %		Net Adj. -12.4 %					
				Gross Adj. 14.4 %	\$ 1,907,500	Gross Adj. 21.3 %		Gross Adj. 21.3 %	\$ 1,831,500	Gross Adj. 18.7 %		\$ 1,882,500			
Adj. Price Per Unit (Adj. SP Comp / # of Comp Units)				\$635,833		\$610,500		\$610,500		\$627,500					
Adj. Price Per Room (Adj. SP Comp / # of Comp Rooms)				\$127,167		\$101,750		\$101,750		\$156,875					
Adj. Price Per Bdrm. (Adj. SP Comp / # of Comp Bedrooms)				\$211,944		\$203,500		\$203,500		\$313,750					
Summary of Sales Comparison Approach Please see the attached addendum for comment on this section.															
INCOME APPROACH TO VALUE															
Estimated Monthly Market Rent \$ 9,623.00 X Gross Rent Multiplier 200.00 = \$ 1,924,600 Indicated Value by Income Approach															
Summary of Income Approach (including support for market rent and GRM) Please see attached addendum for comments on this section.															
Indicated Value by: Sales Comparison Approach \$ 1,900,000 Cost Approach (if developed) \$ 1,910,500 Income Approach (if developed) \$ 1,924,600															
Please see the attached addendum for comments on this section.															
RECONCILIATION															
This appraisal is made <input type="checkbox"/> "as is," <input checked="" type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following:															
Please see the attached addendum for comments on this section.															
Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report is \$ 1,900,000 as of 10/12/2017, which is the effective date of this appraisal.															



Small Residential Income Property Appraisal Report

n/a
File No. 11000217

Table with columns for FEATURE, SUBJECT, COMPARABLE SALE NO. 4, COMPARABLE SALE NO. 5, and COMPARABLE SALE NO. 6. Rows include address, proximity, sale price, gross rent, price per unit, and various adjustments leading to an adjusted sale price.

SALES COMPARISON APPROACH



Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
 2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
 3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
 4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
 5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
 6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
 7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
 8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.
- This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.
- Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.
- Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.
9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
 10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
 11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1025/Freddie Mac 72 form, also known as the Small Residential Income Property Appraisal Report (2-4 Family).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's 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. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:

Definition of Value: Market Value Other Value: _____

Source of Definition: From Freddie Mac

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 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, 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 traditional 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 adjustments 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.

ADDRESS OF THE PROPERTY APPRAISED:

1041-1043-1043A Alabama Street

San Francisco, CA 94110

EFFECTIVE DATE OF THE APPRAISAL: 10/12/2017

APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 1,900,000

APPRAISER

Signature: *Max E. Mendoza*

Name: Max E. Mendoza

State Certification # _____

or License # AL011277

or Other (describe): _____ State #: _____

State: CA

Expiration Date of Certification or License: 06/18/2018

Date of Signature and Report: 10/31/2017

Date of Property Viewing: 10/12/2017

Degree of property viewing:

Interior and Exterior Exterior Only Did not personally view

SUPERVISORY APPRAISER

Signature: _____

Name: _____

State Certification # _____

or License # _____

State: _____

Expiration Date of Certification or License: _____

Date of Signature: _____

Date of Property Viewing: _____

Degree of property viewing:

Interior and Exterior Exterior Only Did not personally view

ADDENDUM

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

NEIGHBORHOOD BOUNDARIES:

Subject is located in The Mission District. The neighborhood boundaries are as follows: Highway 101 to the North, Cesar Chavez Street to the South, Highway 101 again to the the East, and Valencis Street to the West.

The Mission District is located in east-central San Francisco. It is bordered to the East by U.S. Route 101, which forms the boundary between the eastern portion of the district, known as "Inner Mission", and its eastern neighbor, Potrero Hill. Sanchez Street separates the neighborhood from Eureka Valley (containing the sub-district known as "the Castro") to the north west and Noe Valley to the south west. The part of the neighborhood from Valencia Street to Sanchez Street, north of 20th Street, is known as the "Mission Dolores" neighborhood. South of 20th Street towards 22nd Street, and between Valencia and Dolores Streets is a distinct neighborhood known as Liberty Hill. Cesar Chavez Street (formerly Army Street) is the southern border; across Cesar Chavez Street is the Bernal Heights neighborhood. North of the Mission District is the South of Market neighborhood, bordered roughly by Duboce Avenue and the elevated highway of the Central Freeway which runs above 13th Street.

NEIGHBORHOOD DESCRIPTION:

The subject is located in a mixed residential neighborhood better known as The Mission District. Properties in the area consists an array of different style of properties, most of which are of traditional & contemporary designs. Most of the properties in the area are typically average to well maintained. The Mission includes four recognized sub-districts. The northeastern quadrant, adjacent to Potrero Hill is known as a center for high tech startup businesses including some chic bars and restaurants. The northwest quadrant along Dolores Street is famous for Victorian mansions and the popular Dolores Park at 18th Street. Two main commercial zones, known as the Valencia corridor (Valencia St, from about 15th to 22nd) and the 24th Street corridor known as Calle 24 in the south central part of the Mission District are both very popular destinations for their restaurants, bars, galleries and street life. The neighborhood also has the largest concentration of murals in the city adorning buildings, fences, and walls throughout the district. The Mission also has one of the warmer and sunnier weather than most parts of the city. All major necessities such as schools, parks, shopping areas, public transportation and employment centers are well within minutes of the subject. However, most are within walking distance from the site.

NEIGHBORHOOD MARKET CONDITIONS:

Property values in the subject's neighborhood are currently stabilizing at the present time. However, most of the 2-4 units sold in the area are still selling close to their asking prices or higher. The marketing time for the neighborhood is approximately 1-3 months when priced realistically. This information was obtained for the local MLS board (SFARMLS).

The subject's market area favor standard conventional and government financing. The area does not appear to have a prevalence on loan discounts, interest buydowns or other sales concessions that would impact a property's marketability.

SITE COMMENTS:

A preliminary title report was not provided for review and should be reviewed for conditions that may have an adverse influence on the subject's value. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised of the title to it. The appraiser assumes that the title is good and marketable and therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.

The subject is located on a quiet residential street. There were no apparent adverse easements, encroachments, or special assessments noted during the time of inspection.

The zoning information was derived from National Data Collective (NDC), Realist.com or the San Francisco Recording Department.

The city of San Francisco does not participate in the FEMA emergency flood map program.

The streets are fully improved with curbs, gutters and sidewalks.

ANALYSIS OF RENTAL DATA:

The three rental comparables chosen above are considered to be the best available indicators of similar residential income generating properties in the subject's market area at the present time. The comparable rents are typical for the area and reflect low to upper end range rents for the subject property.

There is currently rent control in the city of San Francisco at the present time. The annual allowable increase amount effective March 1, 2017 through February 28, 2018 is 2.2 %. The annual allowable increase amount effective March 1, 2016 through February 28, 2017 was 1.6 %. There is no limit on the amount of rent a landlord may first charge the tenant when renting a vacant unit.

ADDENDUM

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

There are no rental concessions noted in order to attract tenants in the subject's neighborhood.

Most of the units in the neighborhood are rented on a yearly basis and becomes month to month after the first year.

Most of the tenants in the neighborhood typically pays for gas and electric. While the water and garbage is paid by the owner of the property.

Most of the units are rented unfurnished.

Rental Comparable #1 This is a smaller fourplex located in the subject's immediate market neighborhood. This property is located on a much busier feeder street than the subject's street. The vacant unit was updated with a remodeled kitchen & bath, refinished hardwood floors and new interior paint. This property is also subject to rent control as the subject. **Per MLS:** Fully detached Victorian 4 units on oversized lot. Located in heart of Mission District, short walking distance to Valencia Street, 24th Street, BART, shops and restaurants. 4-3 room apts (3 rented, 1 vacant), full basement w/sprinkler system, includes an office, bath (w/unfinished shower), 2nd toilet, parking for 1-2 vehicles, lots of storage space. A separate structure at rear of property, divided into 3 spaces (middle space has washer/dryer hookup in place). Space on right side of building may be used by small vehicle as driveway to rear of property. Vacant apt recently remodeled kitchen, bath, newly painted, refinished hardwood floors. Other improvements includes electrical panels, double pane windows.

Rental Comparable #2 This is a smaller size triplex with superior overall condition of its units. The lower unit is a commercial space currently being used as Mexican tamale parlor. The upper units are two one bedroom units currently rented at the upper end of the market, since both have been completely remodeled throughout. This property lacks a parking facility. **Per MLS:** Income Opportunity on 24th! Remodeled residential units which will be delivered vacant. Commercial space on ground floor. Two spacious 1BR/1BA Units + improved commercial space in great San Francisco restaurant location. Located mid-block on tree lined 24th Street in the heart of the Inner Mission food corridor. Property offers easy 101/280 and downtown access while having the active and vibrant international food at your front door.

Rental Comparable #3 This is a larger size triplex in overall better condition than the subject's units. This property is located on a much busier feeder street than the subject. It lacks an enclosed parking facility. **Per MLS:** 257-61 South Van Ness Avenue is a Mixed-Use Building located in the Inner Mission District of San Francisco. This property is comprised of 1-Three Bedroom Unit, 1-Four Bedroom Unit and 1-Commercial Unit with a full basement. There is a large patio and yard in the rear. This property is surrounded by many hip restaurants, bars and shops. It's close proximity to all of the start-ups and tech companies on Market St and in SOMA make it an incredibly convenient place for many renters, especially considering the easy access to public transportation.

COMMENTS ON SALES COMPARISON:

The comparable selection and valuation analysis is governed by the principle of substitution: a buyer will not pay more for one property than another that is equally desirable. When determinable, adjustments for significant differences in improvements were derived by matched paired analysis or the abstraction method. When not possible or practical, bracketing and/or the appraiser's knowledge and experience of the market area was utilized in determining the appropriate adjustments for differences. The appraiser searched for all available information utilizing the county records, multiple listing board, national data collective (ndcdata.com), realist.com, and previous appraisal reports completed within the subject's market neighborhood. These sources combined with conversations with real estate professionals from the area were considered. The comparables utilized in this report were determined to be the best available at the time of inspection.

My comparable search and results were based by utilizing the county records, multiple listing board, national data collective (ndcdata.com), realist.com, and previous appraisal reports completed within the subject's market neighborhood. The comparables utilized in this report were determined to be the best available at the time of inspection and were utilized for their similar square footage, age, condition, amenities, and close proximity to the subject property. Due to limited similar size triplexes in the subject's immediate market neighborhood, the appraiser was forced to utilize properties in excess of 20% of the subject's GLA, sold within 10 month time frame with the exception of comparable #7, and are located within a mile radius to the subject. Based on these criteria, the appraiser was able to locate 10 closed sales and 6 competing listings in the area.

Variance in gross living area is adjusted at \$125.00 per square foot at a difference of one hundred square feet or more and rounded to the nearest five hundred.

Site value is based on an abstraction method of recent sales of developed properties that are similar in site size and utility of land within the subject's market area. Land to improvement ratio is considered to be typical for similar quality homes in the area.

adjustments for site value are based on market reaction within the subject's neighborhood of typical lot sizes and conformity to other properties in the area. The market reaction to the amount of excess land between the subject and the comparables are considered to be buyers preference for this segment of the real estate market. Therefore, after further evaluation, adjustment for site size was deemed necessary at this time.

ADDENDUM

Client: Private Appraisal	File No.: 11000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip 94110

Variance in lot size was adjusted at a conservative rate of \$25.00 per square foot at a difference of one thousand square feet and larger and rounded to the nearest five hundred or thousand, whichever was closer.

Comparable #1 This is a smaller size triplex adjusted for its smaller gross living area, superior bedroom count, lack of an enclosed parking spaces, and for its inferior dated kitchens.

Comments on the MLS: Great rental property in the heart of Inner Mission. This Victorian 3 unit building is steps away from public transportation, school, cafes, grocery/produce and restaurants. All 3 units has 3BR and 1BA, high ceiling, washer/laundry hook ups, each has access to the back yard, spacious eat in kitchen, french doors going to the kitchen and decorative fireplace.

Comparable #2 This is a larger size triplex adjusted for its inferior location on a neighborhood access street & sides to a pre-school, smaller lot size, larger gross living area, inferior wall heating system, lack of an enclosed parking spaces, and for its dated kitchen & baths.

Comments on the MLS: Large Edwardian 3 unit building in highly desirable Inner Mission. The lower unit is rented for \$2,320/month to month. It is a full floor flat with 6 rooms comprising of 3 bedrooms & split bath. The middle unit is vacant & is also a full floor flat with 6 rooms, split bath & flexible floor plan. The upper unit is rented for \$3,296/month to month & is a full floor flat with a finished attic. Features: Hardwood & softwood floors; Built in china cabinets, double parlors & many turn of the century details; Visible copper plumbing, circuit breakers & wall heaters. This building is centrally located close to transportation, parks & many of the shops & restaurants that make San Francisco special.

Comparable #3 This is a similar size triplex adjusted for its smaller lot size, better overall quality of construction, since it has higher end finishes than the subject, better overall condition of its improvements, since it was completely remodeled to the studs back in 2008, additional bathroom count, fewer enclosed parking spaces and for its superior remodeled kitchen & baths.

Comments on the MLS: One of the best 3 unit rental buildings in the Mission, Total rebuild down to the studs in 2008, turn key low maintenance property. Walk to Flour and Water, Central Kitchen, Atlas Cafe. Easy commute south, or MUNI/BART Caltrain access. Tenants pay water and garbage, the units that are occupied are all young professionals, '10-'11 move in dates. Plenty of upside, full basement that tenants do not have access to could be developed as an ADU, added floor to the vacant unit, garage, or a combination of any/all of the above.

Comparable #4 This is a larger size triplex adjusted for its inferior location on a neighborhood feeder street, smaller lot size, larger gross living area, additional bedroom count, inferior wall heating system, lack of an enclosed parking spaces, and for its inferior dated kitchens.

Comments on the MLS: Great rental property in a prime Inner Mission location. This Classic Edwardian 3-Unit building is steps away from restaurants, cafes, public transportation and BART. Each spacious flat features 3 bedrooms, 1 bath, high ceilings, charming period details, a decorative fireplace, double parlor doors, large eat-in kitchen, and washer/dryer hook ups. Lower level includes a spacious basement that has expansion potential, buyers to investigate whether a garage expansion is possible. Lower level is empty with no tenant storage and direct access to the rear yard.

Comparable #5 This is a pending sale used to reflect the current market trend for similar and competing properties in the neighborhood and to further support the subject's final estimated market value. It was adjusted for its additional bedroom count, inferior wall heating systems, lack of an enclosed parking spaces, and for its inferior 1 updated kitchen. No adjustment was made off its listing price, since it most likely sold at asking price or higher. Please see the attached form 1004MC to view the market conditions in the neighborhood.

Comments from the MLS: Major Price Reduction! Vacant Three Unit Victorian building in the heart of the Mission District in San Francisco. The top two units have impressive views of downtown San Francisco. The building also has a large basement, which offers a multitude of development options. This is a must see investment opportunity that offers plenty of upside potential. The building is located directly across the street from the Boys and Girls Club, and is walking distance to Mission Street and Valencia Street. It is also conveniently located near all major commuter routes.

Comparable #6 This is also a pending sale used to reflect the current market condition for similar and competing properties in the neighborhood and to further support the subject's final estimated market value. It was adjusted for its superior quality of construction with much higher quality finishes, superior condition of its improvements, since the entire building was recently remodeled throughout, larger gross living area, superior bathroom count, fewer enclosed parking spaces, and for its newly remodeled kitchens & baths. No adjustment was made off its listing price, since it most likely sold at asking price or higher. Please see the attached form 1004MC to view the market conditions in the neighborhood.

Comments from the MLS: Ideal property for savvy investors looking f/turnkey, low-maintenance, multi-family income property in one of SF's most desirable neighborhoods. Low maintenance building earns strong market-rate rents. 3 renovated and permitted 3BR, 2BA units w/new electrical, plumbing, heating & high-quality

ADDENDUM

Client: Private Appraisal	File No: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

finishes & appliances to maximize income & tenant sat. Upgraded foundation, new windows, floors and walls f/low long-term maintenance costs. Seismically retrofitted. San Bruno Ave is a tree-lined street tucked off 24th St w/strong record of appreciation. Markets, bookstores, bakeries, coffee shops, bars, restaurants and drug stores nearby. Easy access to freeways and tech shuttles. Excellent asset f/1031 Exchange. \$175k/yr Income. GRM 15.69. Cap Rate 4.82%.

Comparable #7 This is a dated sale used mainly for its similar design as the subject. Although its one bedroom apartment in the basement was not legal during the time of sale, it best illustrate the marketability of similar units in the area. This property was adjusted for its smaller gross living area, inferior wall heating system, and for its inferior updated baths. This property was purchased all in cash. Some cash buyers tend to pay above the fair market value of a property.

Comments from the MLS: Inner Mission duplex- vacant & ready to go! Original owners built in 1900. Classic flats. 3Br/1Ba top floor, 2Br/1Ba mid-level, 1 Br/1 Ba possible in-law/au pair/home office w/separate entrance, & 2 small-car garage on street level. Both upper units offer fireplaces, refinished oak floors, formal dining room, large kitchens (one updated), & walk-in porch style laundry rooms. Both units separately metered w/newer electrical service. Front security gate, some upgrades & some dual pane windows. Nice location! Both sides are detached with living rooms having a zero lot line creating a bright, well lit interior with additional expansion space possible into large sunny back yard! Prime opportunity! Embellish original character & charm of the era.

The subject's kitchen appliances were operational during the time of inspection.

The subject property has a wide range of values, due to varying conditions, total improvements, location, and the overall motivation factors of the sellers in the area.

More weight was given to comparable sale #1, since it had the fewest gross adjustments and is the most recent closed sale in the area.

COMMENTS ON INCOME APPROACH:

The gross rent multiplier (GRM) was derived from the sales analysis in the rental comparable section, and the gross rent multiplier utilized on this report is considered adequate for the area based on the subject's overall condition of its improvements. The actual gross monthly rent was utilized on this report, since the subject's are subject to rent control.

FINAL RECONCILIATION:

Most emphasis was given to the sales comparison approach, as it best reflect the actions of the informed buyers and sellers in the subject's market area. Lesser weight was given to the cost approach due to varying construction cost/depreciation levels and the lack of vacant land sales in the area to extract value from. Lesser weight was also given to the income approach, due to unreliable rental data and most could off-skew the GRM due to long tenancy and the effects of rent control here in San Francisco.

COMMENTS ON INCOME APPROACH:

The gross rent multiplier (GRM) was derived from the sales analysis in the rental comparable section, and the gross rent multiplier utilized on this report is considered adequate for the area based on the subject's overall condition of its improvements. The actual gross monthly rent was utilized on this report, since the subject's are subject to rent control.

FINAL RECONCILIATION:

Most emphasis was given to the sales comparison approach, as it best reflect the actions of the informed buyers and sellers in the subject's market area. Lesser weight was given to the cost approach due to varying construction cost/depreciation levels and the lack of vacant land sales in the area to extract value from. Lesser weight was also given to the income approach, due to unreliable rental data and most could off-skew the GRM due to long tenancy.

CONDITIONS OF APPRAISAL:

No financing adjustments were required as all sales are conventional or equivalent financing with terms typical of prevailing conventional market with no reported buydowns or other financing concessions considered to have an adverse effect on market value.

All electronic signatures on this report have a security feature maintained by individual passwords for each signing appraiser. No person can alter the appraisal without the exception of the original signing appraiser(s).

The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.

ADDENDUM

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

The purpose of this appraisal is to determine the Fair Market Value of the subject property. The property rights appraised are the fee simple interest in the site and improvements.

The value conclusions stated herein are "as is", but subject to revisions if new information is made available from inspections, disclosure statements, inaccurate real estate information, other data received, reviewed, and/or submitted by any person or entity that will materially affect the condition of the property and/or conclusion of value.

This appraisal report was prepared in the "electronic data interchange" (EDI) format. The report can be transported electronically by edi or pdf procedures. The signatures that are ascribed on the appropriate pages of this report requiring a signature are compliant with federal and state laws and are a true representation of the appraisers signature who conducted this report. Furthermore, uspap and the appraisal standards board states that electronically affixing a signature to a report has the same level of authenticity and responsibility as an ink signature on a paper appraisal report. The signatures in this report have a security feature maintained by individual passwords. The ascribed appraiser maintains that, to the best of his knowledge, no person can alter the appraisal with the exception of himself.

The appraiser is not an expert in the field of building inspection, wood infestation or engineering. An expert in the field of engineering and/or seismic hazard detection should be consulted if an analysis of seismic safety and seismic structural safety is desired. The appraisal should not be relied upon as to whether seismic problem exists, or does not actually exist. Except as specifically indicated in this appraisal, no reports, disclosure statements, certified hazard zone report, studies and/or surveys were presented and/or reviewed by this appraiser that would negatively impact the property other than those mentioned specifically in the body of the report.

Additionally, the existence of hazardous substances and/or materials without limitation that may be present on the property. The appraiser does not possess the expertise to test or identify hazardous substances or environmental conditions that may affect the value of the property. The indicated value is predicated on the assumption that no such condition exists on the property or in such proximity to cause a loss in value. No responsibility is assumed. The client is urged to retain experts in the appropriate fields to consult in regard to hazardous substances or materials.

Complete Visual Inspection Does Not Include: When applicable, the inspection of the attic or crawlspace (beyond head or shoulder), activation and testing of mechanical systems, including, but not limited to, private well & septic systems, furnace, air conditioning systems, garage door operation, built-in appliances, plumbing, electrical system or fireplace where applicable. Complete visual inspection does not include moving personal property to inspect various items, checking for code compliance or checking windows or doors for functional use. This appraisal report is intended value purposes only and is limited to what this appraiser can view from grade level and is not to be used as a home inspection. This appraiser is not a home inspector, contractor, termite inspector, environmental inspector or structural engineer and therefore is not an expert in foundation walls, exterior walls, gutters and downspouts, termites, mold or mechanical systems and can only comment on items that are readily observable at the time of observing the property. This appraisal report is not a home inspection, this appraiser only performed a visual observation of accessible areas and the appraisal report cannot be relied upon to disclose conditions, environmental problems and/or defects in the property.

The value conclusions stated herein are as of the effective date as stated in the body of the appraisal. The attached report contains the description, analysis, and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

The appraiser has prepared this appraisal in full compliance with the home valuation code of conduct and has not performed, participated in, or been associated with any activity in violation of the code.

The appraiser certifies that the client/lender, the AMC or the borrower noted on this appraisal report did not improperly influence or attempt to improperly influence the outcome of this appraisal by doing any of the things prohibited by Section 1(B) of the Appraiser Independence Requirements, effective 10/15/2010.

The appraiser has no current or prospective interest in the subject property or the parties involved: and no services were performed by the appraiser within the 3 year period immediately preceding acceptance of this assignment, as an appraiser or in any capacity.

The subject's final estimated market value, is subject to legalizing the basement unit.

Market Conditions Addendum to the Appraisal Report File No. 11000217

n/a

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 1041-1043-1043A Alabama Street City San Francisco State CA Zip Code 94110
 Borrower Gloria Lopez

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		
				Increasing	Stable	Declining
Total # of Comparable Sales (Settled)	2	2	4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Absorption Rate (Total Sales/Months)	0.33	0.67	1.33	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total # of Comparable Active Listings	Not avail.	Not avail.	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Months of Housing Supply (Total Listings/Ab. Rate)	Not avail.	Not avail.	0.75	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$1,500,000	\$1,952,500	\$2,062,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Comparable Sales Days on Market	44	26	24	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Comparable List Price	\$1,435,000	\$1,897,000	\$1,897,500	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Comparable Listings Days on Market	Not avail.	Not avail.	7	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Sale Price as % of List Price	104.53%	102.93%	108.67%	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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.). Most of the 2-4 units in the subject's neighborhood are sold "as is" with little or no credits given to the buyers. It is uncommon in today's market to have the seller give any credit(s) to the buyer(s), since it is still a sellers market at the present time. No information could be provided on most of the shaded areas on the above grids, since the local MLS board does not have the search features to determine how many listings were available during a certain time frame requested on this form.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
 The subject's market area is not REO driven at the present time.

Cite data sources for above information. The statistical data provided on this analysis were extracted from the local multiple listing board (SFARMLS).

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 statistical data provided on this report were extracted from the local MLS board (SFARMLS). The data included in this analysis are similar triplexes sold in the subject's immediate market neighborhood. Although the data above suggests that property values are increasing, it is actually stabilizing at the present time. One of the comps sold in the prior 4-6 months time frame was sold below market value and was also one of the largest triplexes sold in the last 12 months. Most of the unit sold in the last three months have been selling above their list price. It appears this way, since most of the properties are strategically listed slightly below market in order to increase foot traffic to the property. The marketing time for the area is approximately 1-3 months when priced realistically and has remained stable in the last 12 months.

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

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

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.
 This section is not applicable for the subject property.

Summarize the above trends and address the impact on the subject unit and project. This section is not applicable for the subject property.

MARKET RESEARCH & ANALYSIS

CONDO / CO-OP PROJECTS

APPRAISER

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature *Max E. Mendoza*
 Name Max E. Mendoza
 Company Name Appraisal Express & Investments
 Company Address 321 Noe Street, Suite #301
 San Francisco, California 94114
 State License/Certification # AL011277 State CA
 Email Address SFappraisalexpress@gmail.com

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

SUBJECT PROPERTY PHOTO ADDENDUM

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



**FRONT VIEW OF
SUBJECT PROPERTY**



**REAR VIEW OF
SUBJECT PROPERTY**

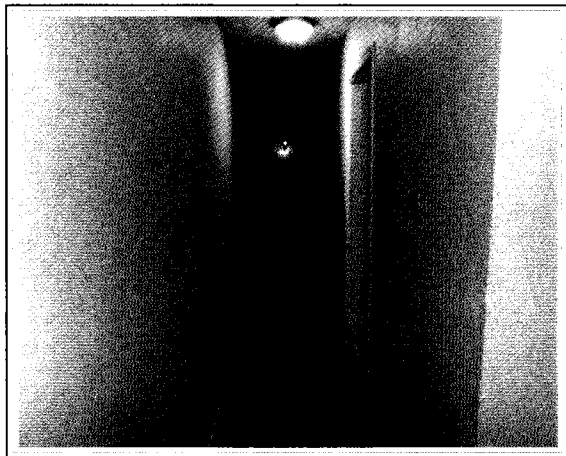


STREET SCENE

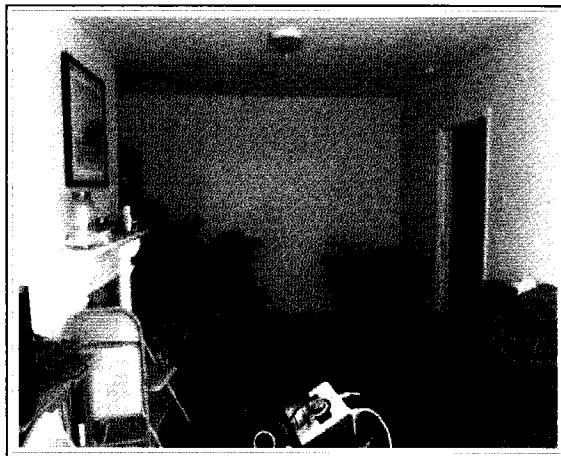
PHOTOS OF UNIT # 1041

Client: Private Appraisal
Property Address: 1041-1043-1043A Alabama Street
City: San Francisco

File No.: 11000217
Case No.: n/a
State: CA Zip: 94110



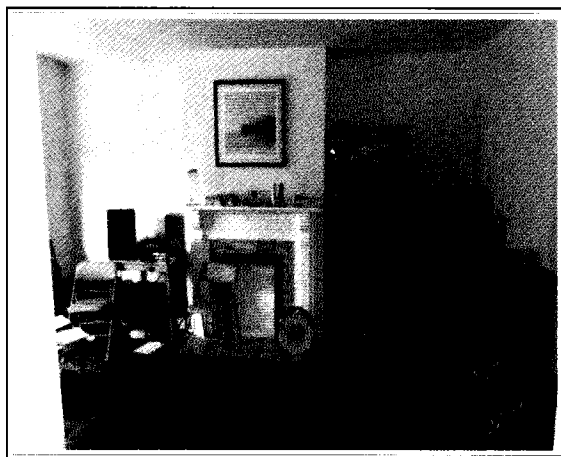
View of Entry Door



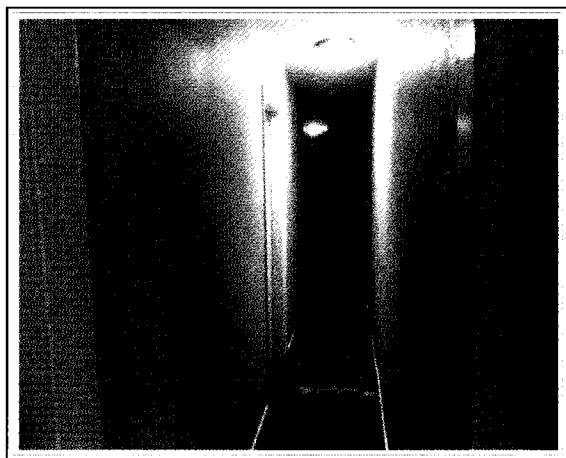
View of Living Room
With Deocrative Fireplace



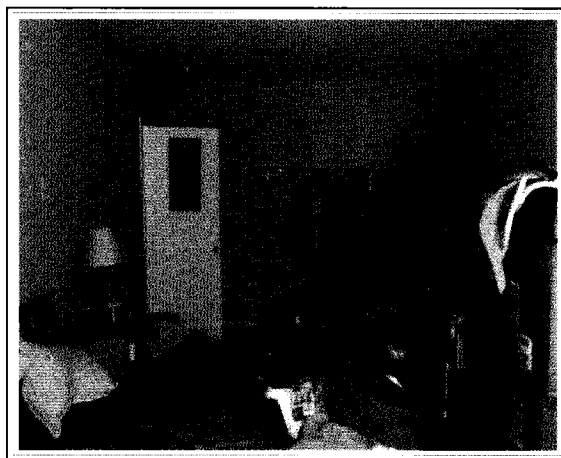
Additional View of the Living Room



Additional View of the Living Room



View of the Hallway from the Kitchen to the Front Entry Door



View of Bedroom #1

PHOTOS OF UNIT # 1041

Client: Private Appraisal	File No.: 11000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



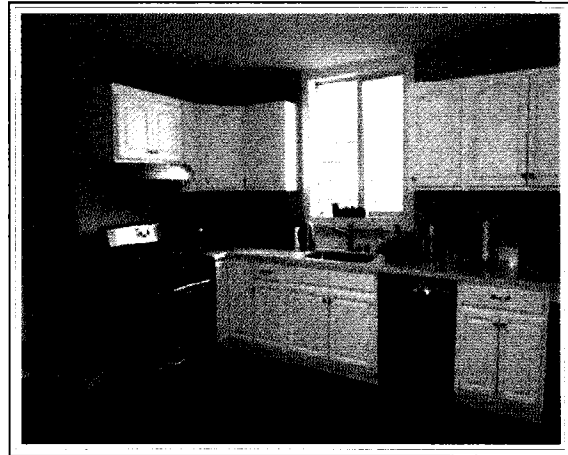
Additional View of Bedroom #1



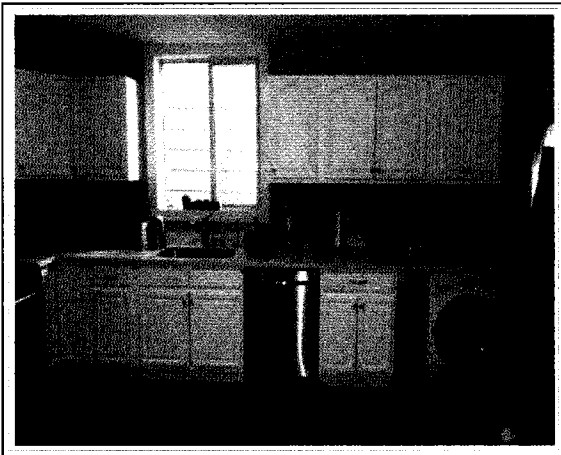
View of Bedroom #2



Additional View of Bedroom #2



View of Remodeled Kitchen



Additional View of Remodeled Kitchen



Additional View of Kitchen and Dining Area

PHOTOS OF UNIT # 1041

Client: Private Appraisal	File No.: 11000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



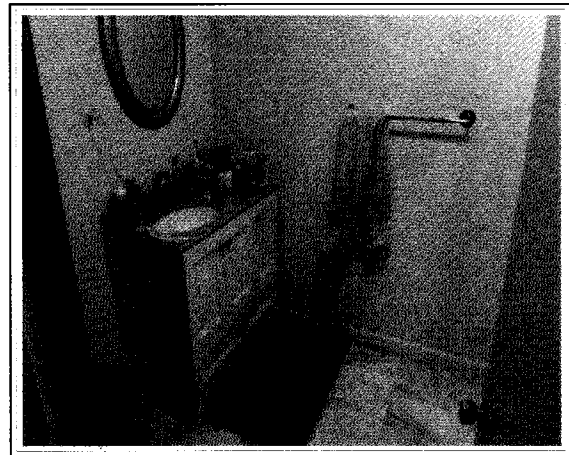
Additional View of Dining Area



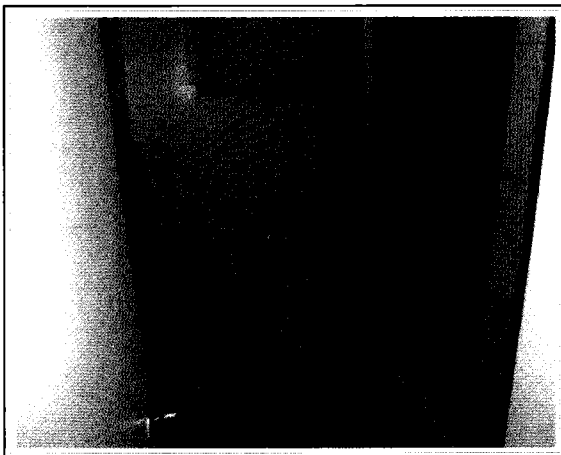
View of Bedroom #3



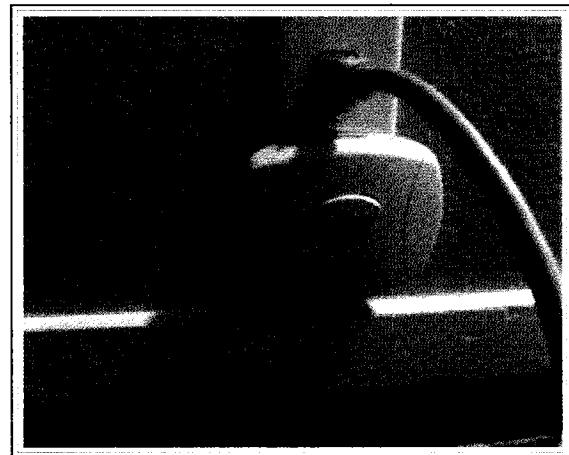
Additional View of Bedroom #3



View of Full Bathroom



Additional View of Full Bathroom



View of CO2 Detector

PHOTOS OF UNIT #1041 & 1043

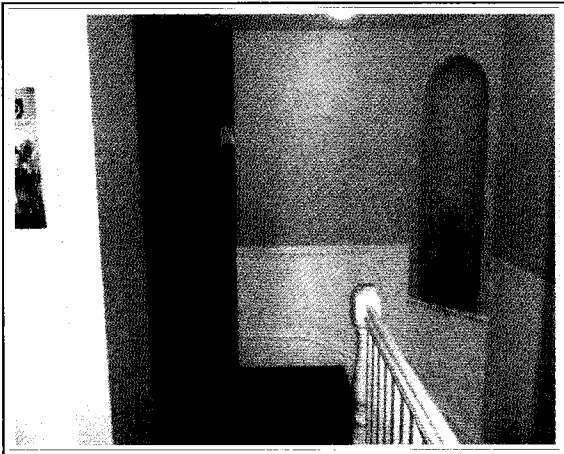
Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



View of Smoke Detector



Stairway to Unit #1043



View of Top Landing to Unit #1043



View of the Living Room with Decorative Fireplace



Additional View of the Living Room



Additional View of the Living Room

PHOTOS OF UNIT # 1043

Client: Private Appraisal	File No.: 11000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



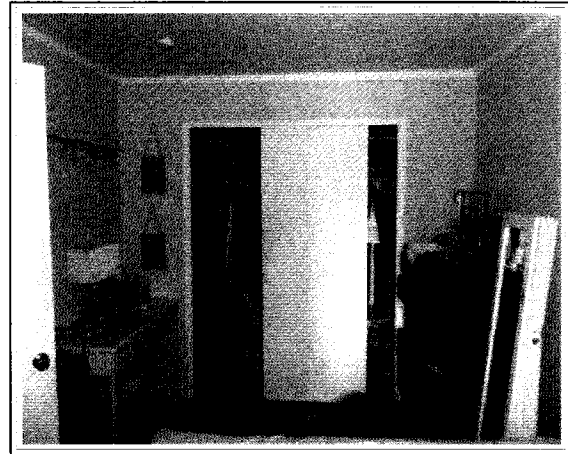
View of Fainting Room or Office
Currently Being Used as a Bedroom



View of the Hallway



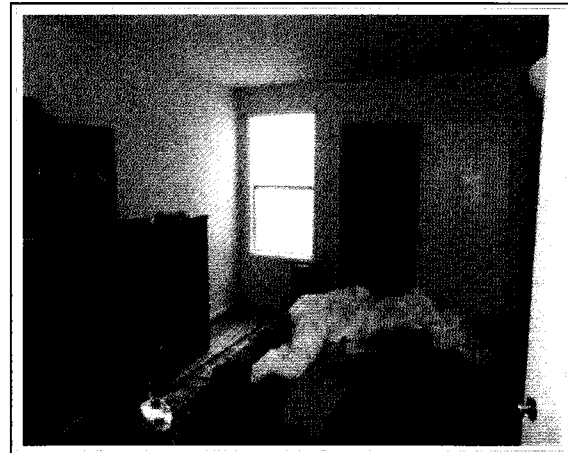
View of Bedroom #1



Additional View of Bedroom #1



View of Bedroom #2



Additional View of Bedroom #2

PHOTOS OF UNIT # 1043

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



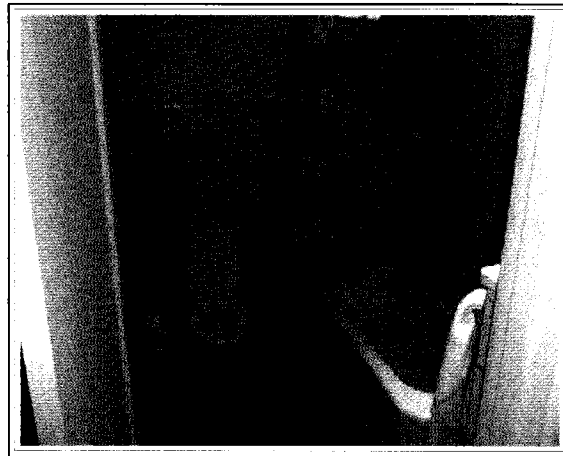
View of Remodeled Kitchen



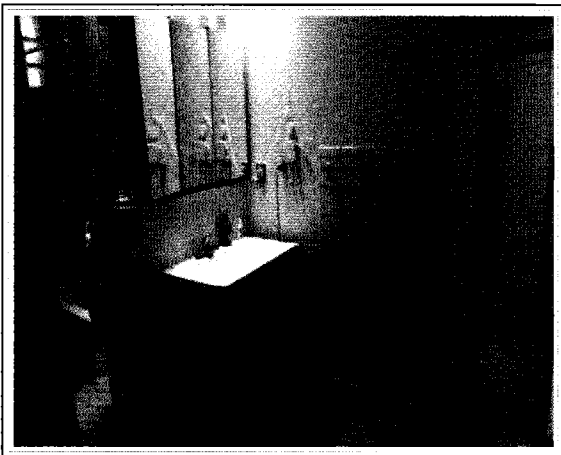
Additional View of Remodeled Kitchen and Dining Area



Additional View of the Kitchen & Dining Area



View of Full Bathroom



Additional View of the Full Bathroom



Additional View of the Full Bathroom

PHOTOS OF UNIT # 1043

Client: Private Appraisal	File No.: 11000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



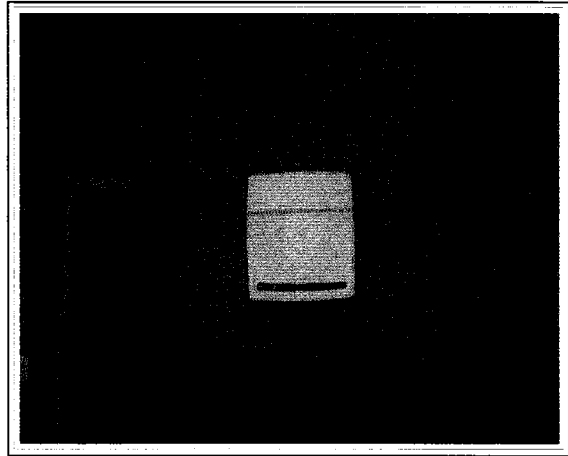
View of the Enclosed Porch



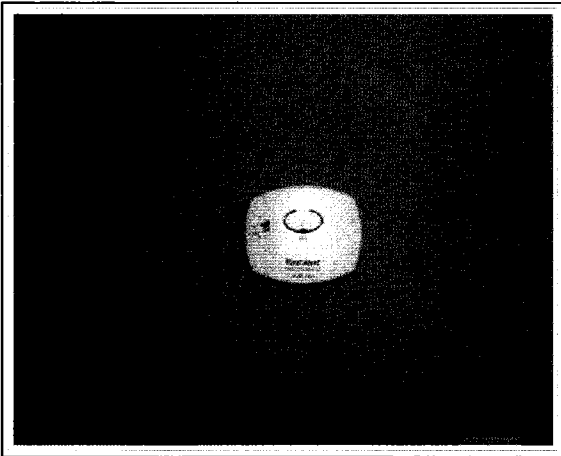
View of the Laundry Area in the Enclosed Porch



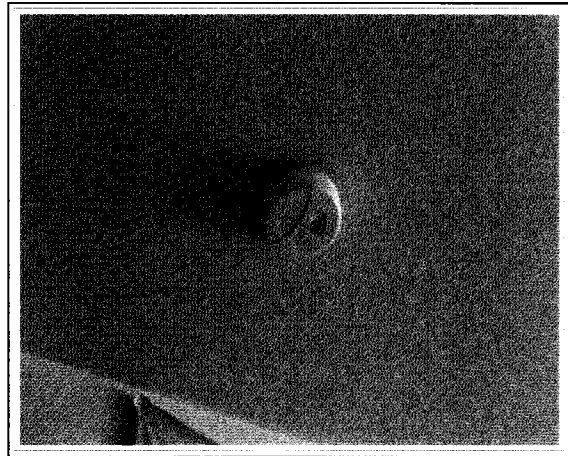
View of the Central Heating System and Double Strapped Water Heater



View of CO2 Detector



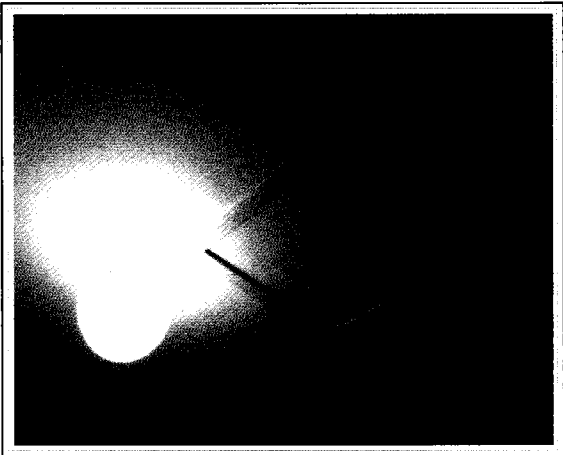
Additional View of CO2 Detector



View of Smoke Detector

Subject's Additional Photos

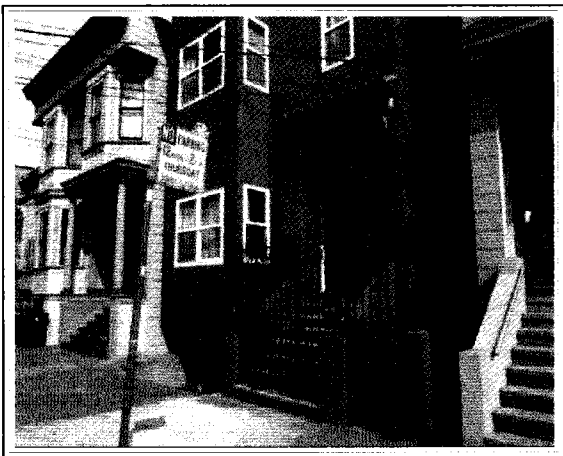
Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



Scuttle in Unit #1043



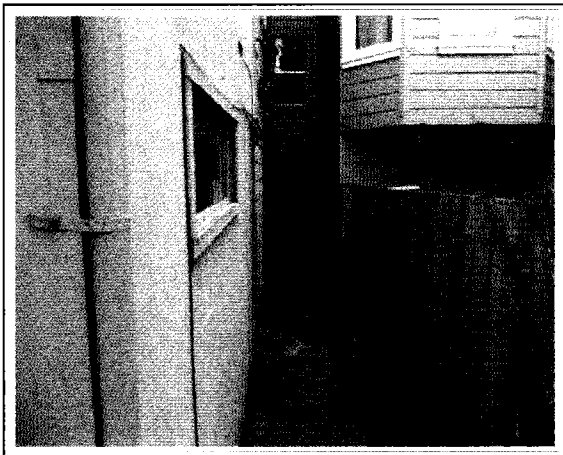
View of Front Entry to the Subject's Unit



Side View of the Subject



Separate Entry To Finished Basement



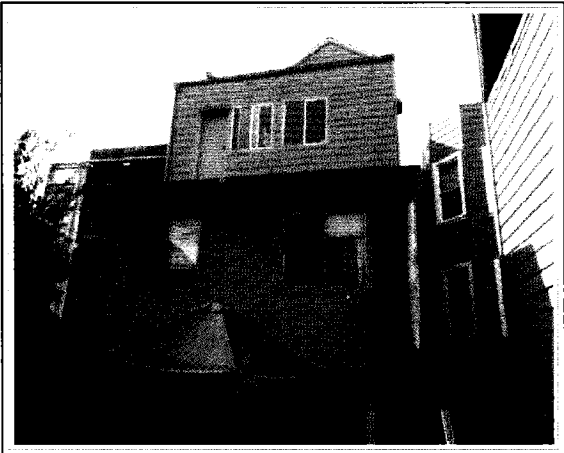
View of Rear Entry Door to the Garage Area



Additional Rear View of the Subject

Subject Photo Page

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



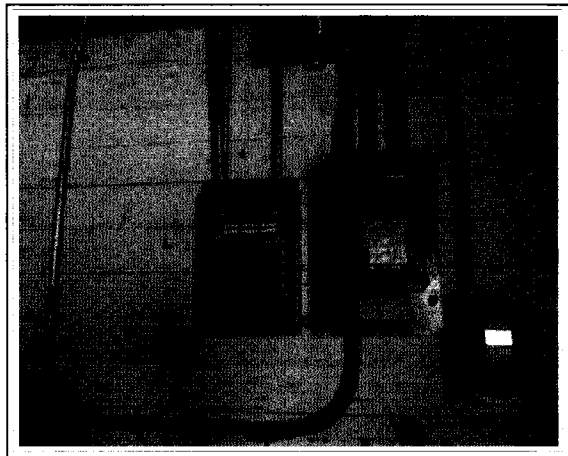
Additional Rear View of the Subject



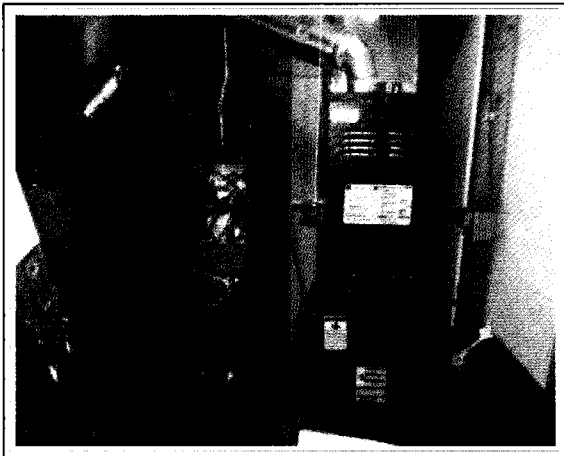
Interior View of the Garage



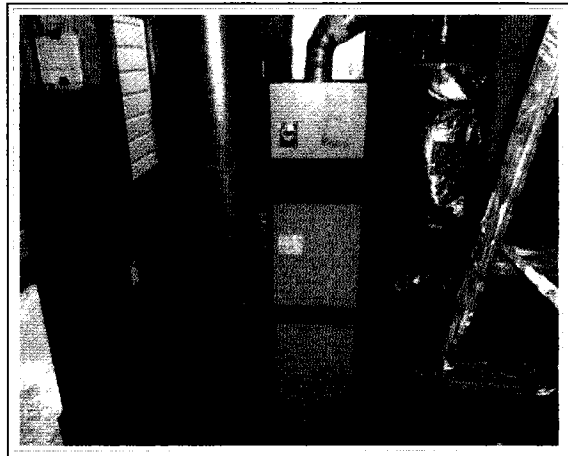
Additional Interior View of the Garage



View of Subject's Circuit Breakers



Subject's Heating System for Finished Basement



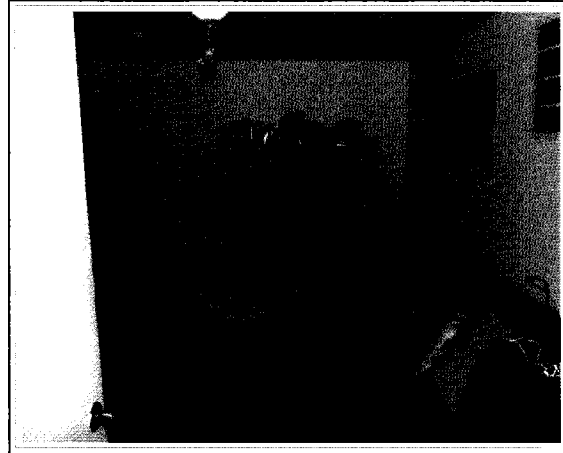
Central Heating System for Unit #1041

PHOTO OF Basement Unit

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



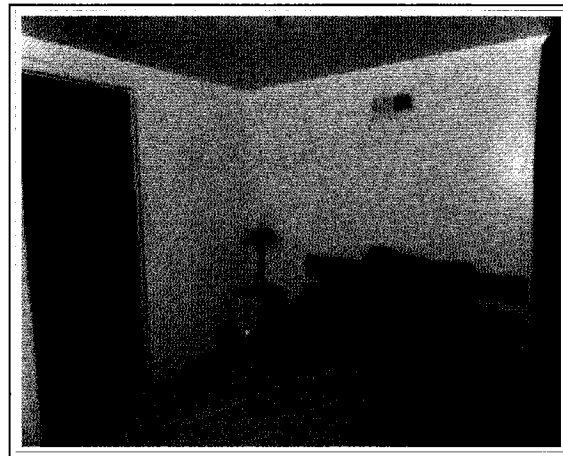
View of the Front Entry & Living Room



Additional View of the Living Room



Will Become Part of the Living Room



To Be Part of the Living Room



View of Bedroom



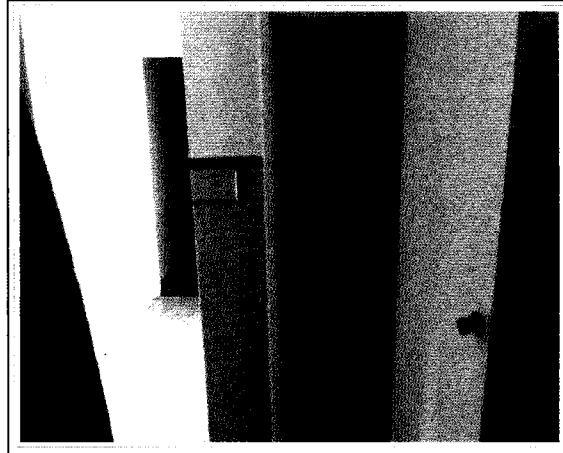
View of Full Bathroom

PHOTO OF Basement Unit

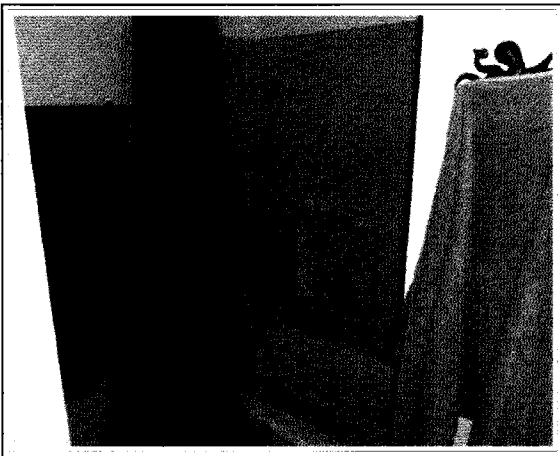
Client: Private Appraisal	File No.: 11000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



Additional View of the Bathroom



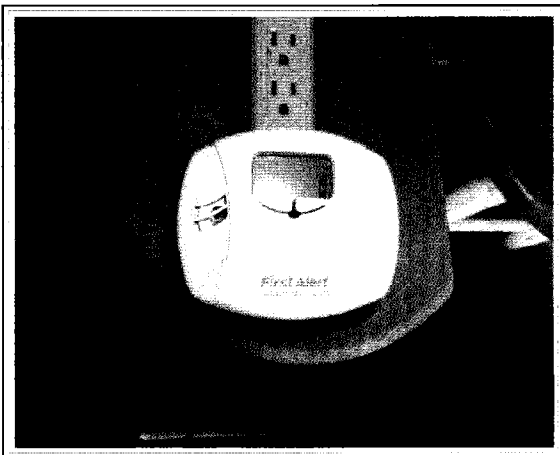
Additional View of the Bathroom



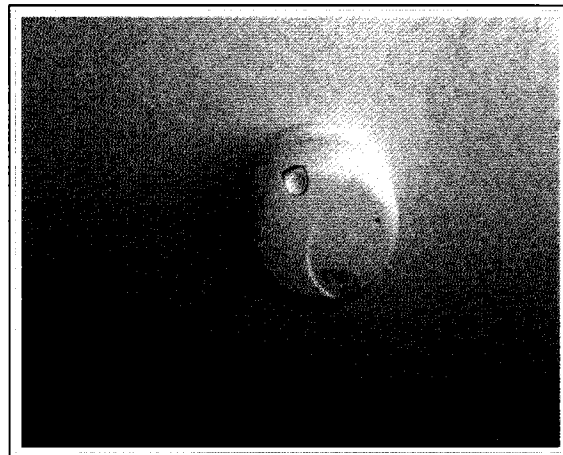
Additional View of the Bathroom



View of the Kitchen



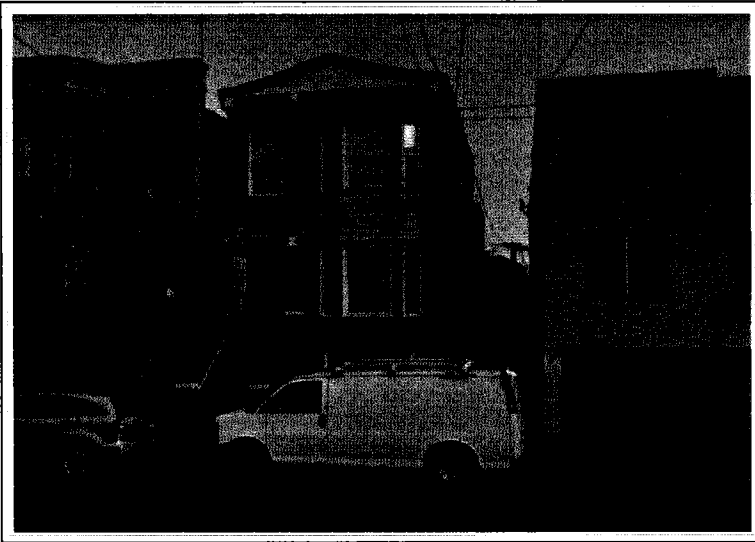
View of CO2 Detector



View of Smoke Detector

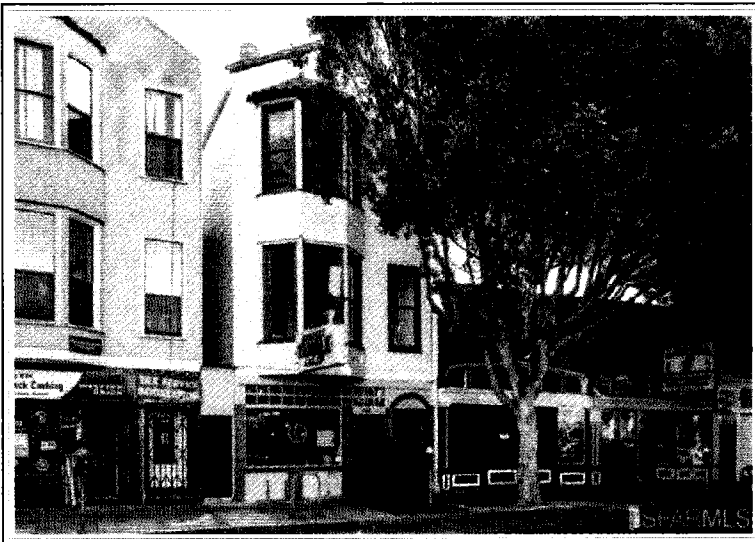
COMPARABLE RENTALS PHOTO ADDENDUM

Client: Private Appraisal	File No.: 11000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



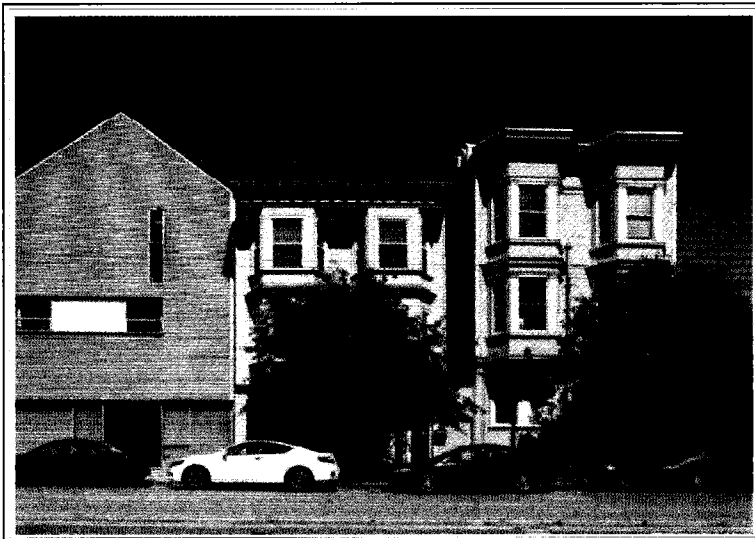
COMPARABLE RENTAL #1

1019-1023 S. Van Ness Ave.
San Francisco, CA 94110



COMPARABLE RENTAL #2

2817 24th Street
San Francisco, CA 94110



COMPARABLE RENTAL #3

257-261 South Van Ness Ave.
San Francisco, CA 94110

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Private Appraisal	File No.: 11000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



COMPARABLE SALE #1

1168 Florida Street
San Francisco, CA 94110



COMPARABLE SALE #2

2814-2818 Harrison Street
San Francisco, CA 94110



COMPARABLE SALE #3

2724-2728 22nd Street
San Francisco, CA 94110

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Private Appraisal	File No.: 11000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



COMPARABLE SALE #4

590-592 South Van Ness Ave.
San Francisco, CA 94110



COMPARABLE SALE #5

2824-2828 21st Street
San Francisco, CA 94110



COMPARABLE SALE #6

1227-1231 San Bruno Avenue
San Francisco, CA 94110

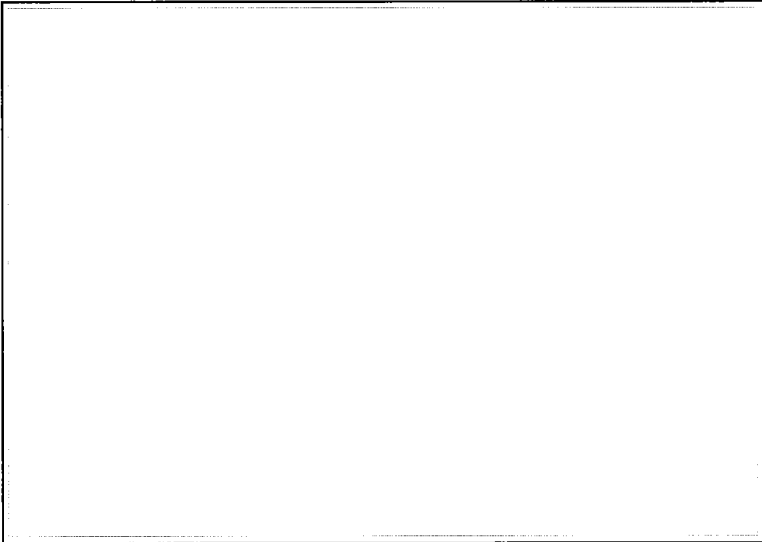
COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Private Appraisal	File No.: 11000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

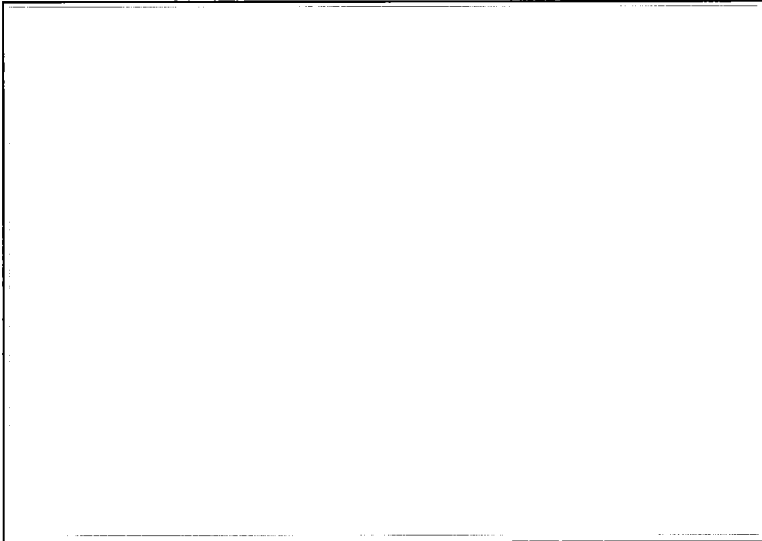


COMPARABLE SALE #7

1223-1223A York Street
San Francisco, CA 94110



COMPARABLE SALE #8

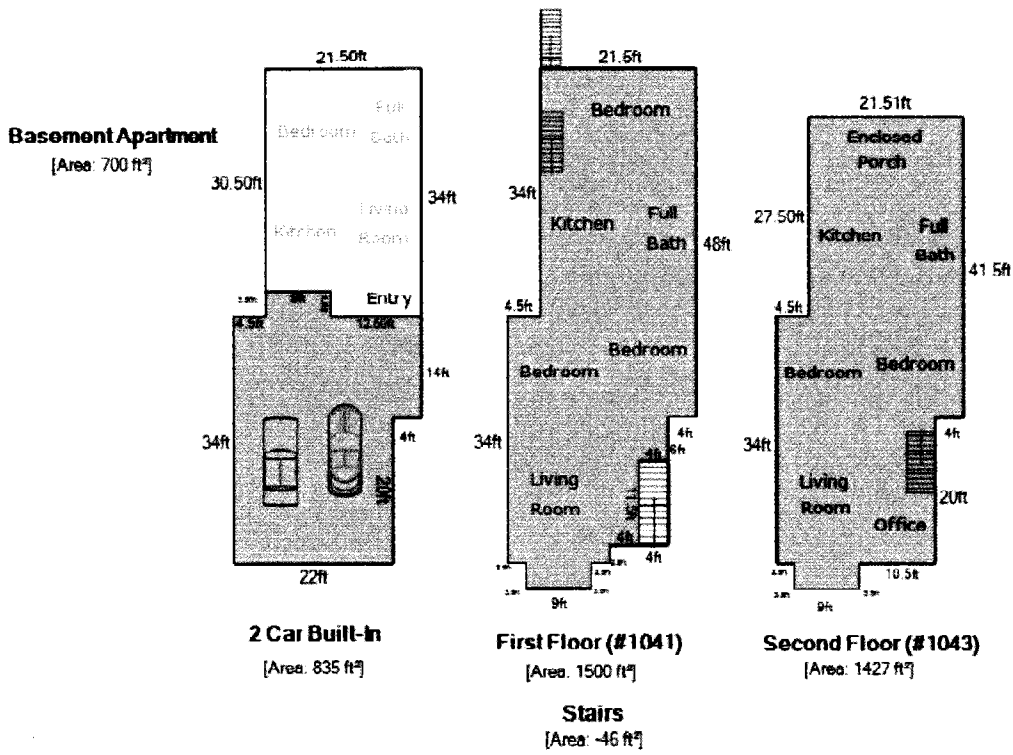


COMPARABLE SALE #9

FLOORPLAN SKETCH

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

Sketch



18 ft

Living Area	Nonliving Area	
Second Floor (#1043)	1426.93 ft ²	Stairs -46.00 ft ²
First Floor (#1041)	1500.50 ft ²	2 Car Built-In 835.50 ft ²
Basement Apartment	699.95 ft ²	
Total Living Area (rounded):	3627 ft²	Total Non-Living Area (rounded): 789 ft²

DIMENSION LIST ADDENDUM

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110

GROSS BUILDING AREA (GBA)		3,627	
GROSS LIVING AREA (GLA)		3,627	
Area(s)	Area	% of GLA	% of GBA
Living	3,627		100.00
Level 1	0	0.00	0.00
Level 2	0	0.00	0.00
Level 3	0	0.00	0.00
Other	3,627	100.00	100.00
GBA			
Basement <input type="checkbox"/>	815		
Garage <input type="checkbox"/>	835		
Other <input type="checkbox"/>	-46		

Area Measurements				Area Type						
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage	
3.50 x 9.00 x 1.00 =		31.50		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4.00 x 14.00 x 1.00 =		56.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
22.00 x 34.00 x 1.00 =		748.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
21.50 x 27.50 x 1.00 =		591.25		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
34.00 x 21.50 x 1.00 =		731.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3.50 x 9.00 x 1.00 =		31.50		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.50 x 14.00 x 1.00 =		35.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
18.00 x 31.50 x 1.00 =		567.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8.00 x 14.00 x 1.00 =		112.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6.00 x 4.00 x 1.00 =		24.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
20.00 x 22.00 x 1.00 =		440.01		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
12.50 x 14.00 x 1.00 =		175.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
13.50 x 14.00 x 1.00 =		189.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
9.00 x 3.50 x 0.50 =		15.75		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
9.00 x 3.50 x 0.50 =		15.75		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
30.50 x 21.50 x 1.00 =		655.74		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3.40 x 12.50 x 1.00 =		42.50		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
0.10 x 21.50 x 0.50 =		1.08		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
0.10 x 12.50 x 0.50 =		0.63		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
x x x =				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

PLAT MAP

Client: Private Appraisal
 Property Address: 1041-1043-1043A Alabama Street
 City: San Francisco

File No.: 11000217
 Case No.: n/a
 State: CA
 Zip: 94110

© COPYRIGHT SAN FRANCISCO
 CITY & COUNTY ASSESSOR 1996

lot13 into lots46&47 For 2012 roll
 lot38 into lots44&45 For 2014 roll

4149

MISSION BLK. 140

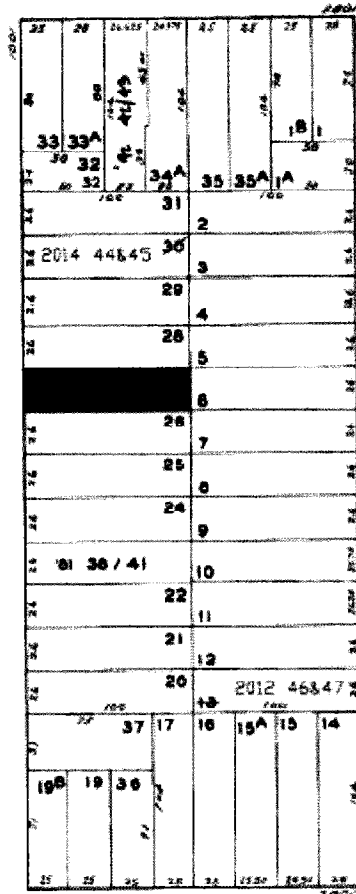
REVISED '37
 *
 *
 *
 Revised 2012
 Revised 2014



22ND

ALABAMA

FLORIDA



23RD

1039 - 1033A ALABAMA ST.
 A CONDOMINIUM

LOT NO.	UNIT NO.	% COMMON AREA
38	1	25
39	2	25
40	3	25
41	4	25

2021 & 2022 22ND ST.

LOT	UNIT	% COMM. AREA
42	1	49.50
43	2	50.50

AERIAL MAP

Client: Private Appraisal

File No.: 11000217

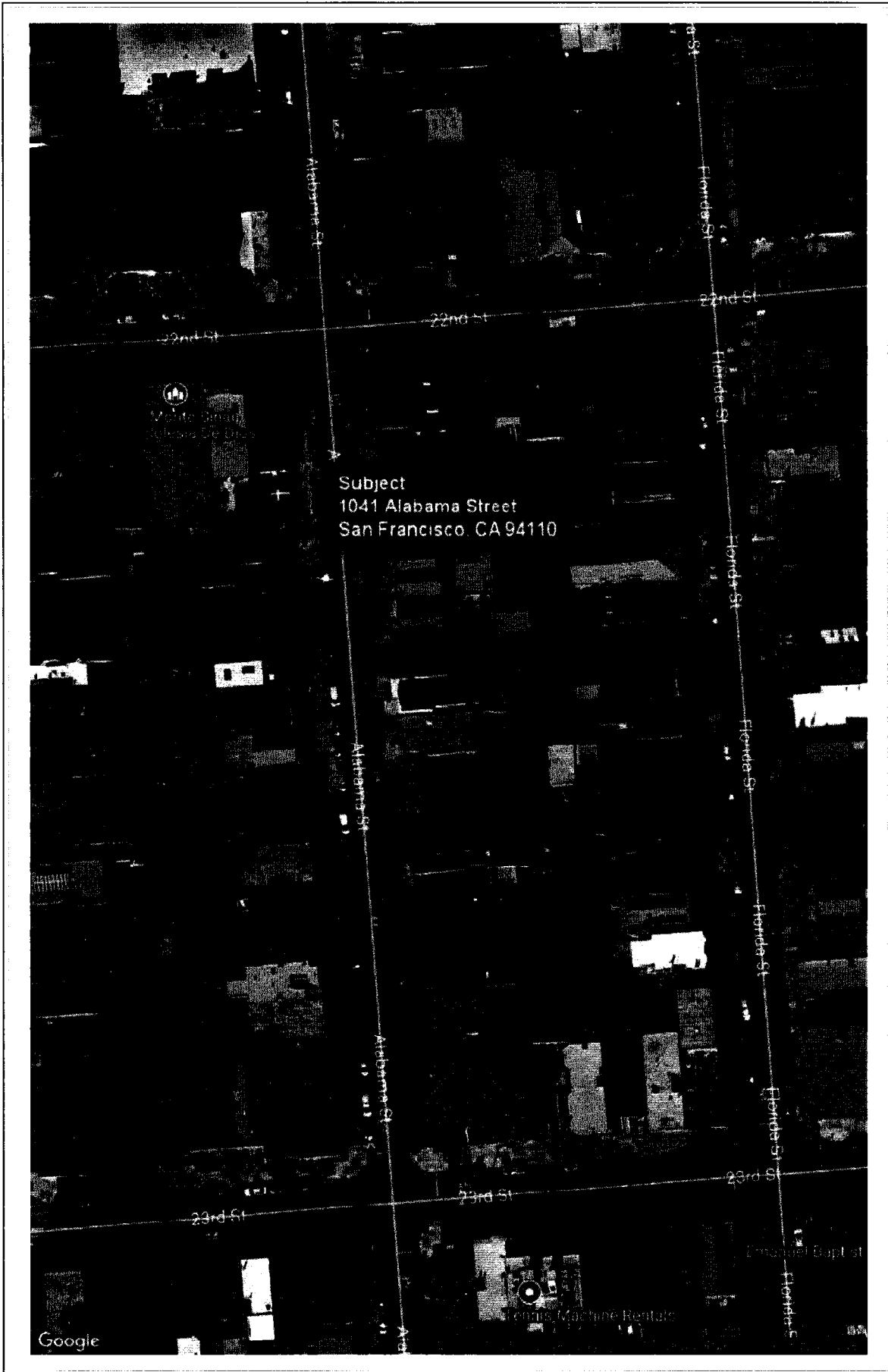
Property Address: 1041-1043-1043A Alabama Street

Case No.: n/a

City: San Francisco

State: CA

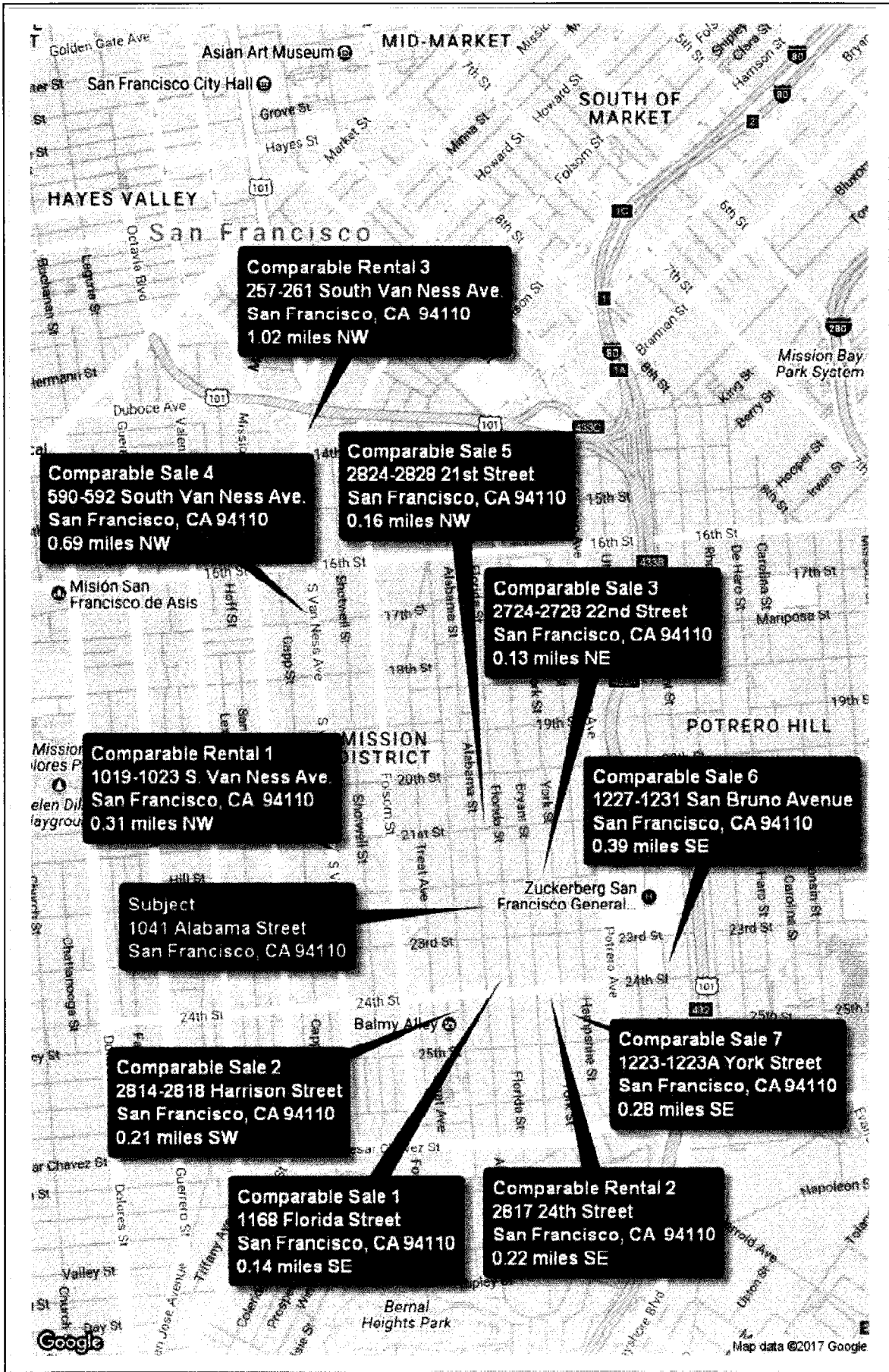
Zip: 94110



LOCATION MAP

Client: Private Appraisal
Property Address: 1041-1043-1043A Alabama Street
City: San Francisco

File No.: I1000217
Case No.: n/a
State: CA
Zip: 94110



Appraiser's License

Client: Private Appraisal

File No.: 11000217

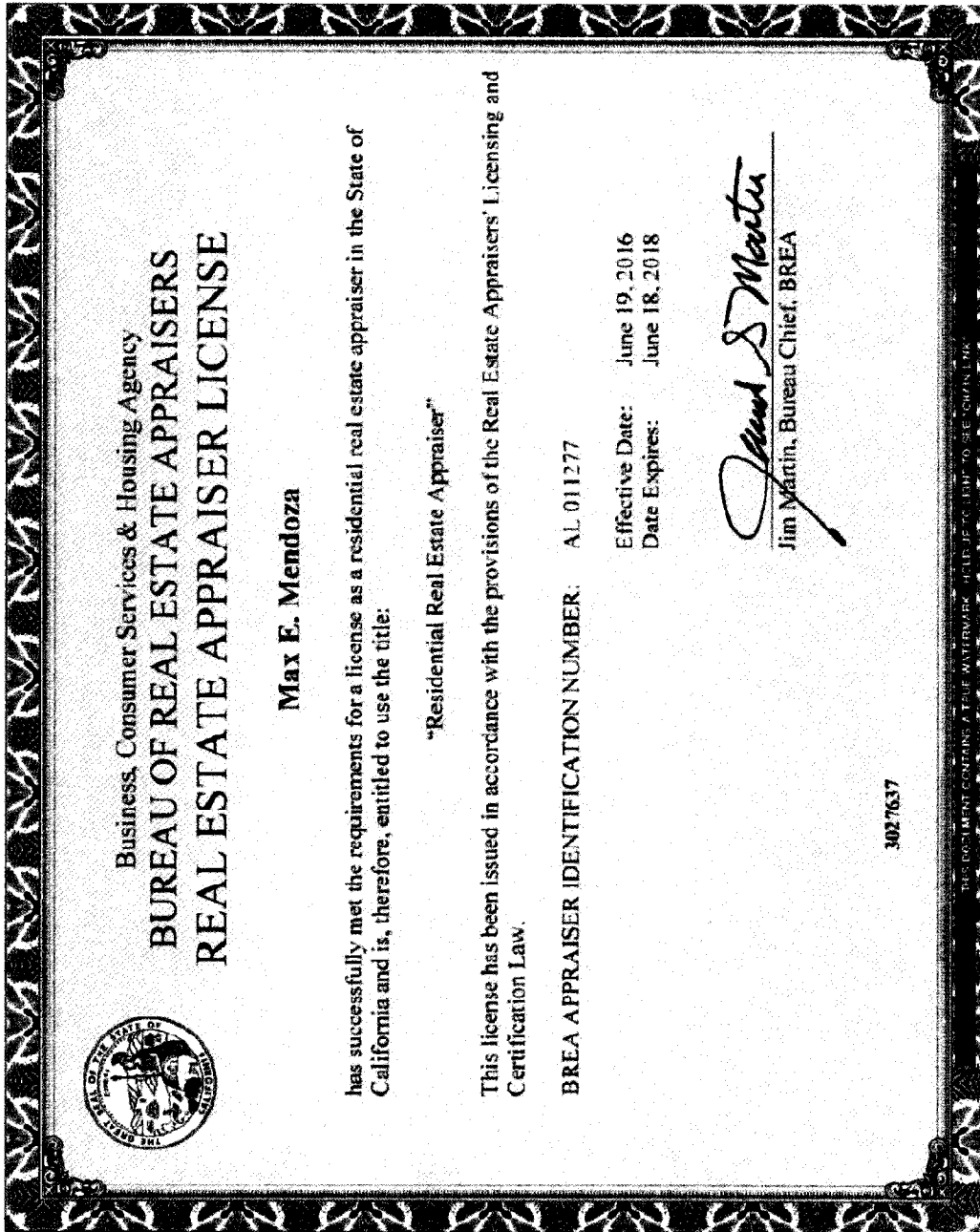
Property Address: 1041-1043-1043A Alabama Street

Case No.: n/a

City: San Francisco

State: CA

Zip: 94110



Appraiser's E&O Insurance

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA Zip: 94110



General Star National Insurance Company
P O Box 10360 (Attn: GSN)
Stamford, Connecticut 06904

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA306754C Renewal of Number: NJA306754B

1. NAMED INSURED: Max E. Mendoza
STREET ADDRESS:

Suite 301
321 Noe Street
San Francisco, CA 94114

2. POLICY PERIOD: Inception Date: 08/25/2017 Expiration Date: 08/25/2018
Effective 12.01 a.m. Standard Time at the address of the Named Insured.

3. LIMITS OF LIABILITY:

Each Claim: \$1,000,000
Aggregate: \$2,000,000

Claim Expenses have a separate Limit of Liability:

Each Claim: \$1,000,000
Aggregate: \$2,000,000

4. DEDUCTIBLE: Each Claim: \$0 Aggregate: \$0

5. RETROACTIVE DATE: 08/25/2014

If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error, omission or personal injury which occurred before such date.

6. ANNUAL PREMIUM: \$750.00

TOTAL Premium and Taxes/Surcharge: \$750.00

7. ENDORSEMENTS:

This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

AP 00 0001 (06/11), AP 04 0001 (06/11), AP 21 0002 (06/11), AP 27 0004 (06/11), SGN 90 0001 (07/10), AP 01 0004CA (06/11), AP 20 0001 (06/11), AP 08 0005CA (06/2011).

8. PRODUCER NAME: Mercer Consumer

STREET ADDRESS: P. O. Box 8146
Des Moines, IA 50306-8146

Authorized Representative

Producer Code: 26460

Class Code: 73128

Date: 08/08/2017

AP 10 0001 06 11

© Copyright 2011, General Star Management Company, Stamford, CT

Page 1 of 1

Subject's Public Records #1

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA
	Zip: 94110

1041 Alabama St, San Francisco, CA 94110-3432, San Francisco County

Owner Information

Owner Name:	Lopez Gloria G	Tax Billing Zip:	94102
Tax Billing Address:	870 Market St #1261	Tax Billing Zip+4:	2917
Tax Billing City & State:	San Francisco, CA	Owner Occupied:	No

Location Information

School District:	San Francisco	Subdivision:	Mission Bl 140
Census Tract:	228.03	Zoning:	RH2
Carrier Route:	C020		

Tax Information

Tax ID:	4149-027	% Improved:	49%
Block:	4149	Tax Area:	1000
Lot:	27		

Assessment & Tax

Assessment Year	2017	2016	2015
Assessed Value - Total	\$913,765	\$895,849	\$882,394
Assessed Value - Land	\$463,505	\$454,417	\$447,592
Assessed Value - Improved	\$450,260	\$441,432	\$434,802
VOV Assessed Change (%)	2%	1.52%	
VOV Assessed Change (\$)	\$17,016	\$13,455	

Tax Year	Total Tax	Change (\$)	Change (%)
2014	\$10,673		
2015	\$10,958	\$285	2.67%
2016	\$11,100	\$141	1.29%

Characteristics

Lot Area:	2,596	No. Parking Spaces:	MLS: 2
Lot Acres:	0.0596	Total Baths:	2
Building Sq Ft:	2,950	Full Baths:	2
Land Use - CoreLogic:	Duplex	Total Rooms:	10
Land Use - County:	Flat Or Duplex	Construction:	Wood
Year Built:	1900	Total Units:	2
Stories:	2		

Listing Information

MLS Listing Number:	379721	MLS Current List Price:	\$1,300,000
MLS Status:	Withdrawn Cancel	MLS Orig. List Price:	\$1,300,000
MLS Status Change Date:	01/26/2011	MLS List. Agent Name:	803577-Paul Warrin
MLS Listing Date:	01/13/2011	MLS List. Broker Name:	SOTHEBY'S INTERNATIONAL REALTY

MLS Listing #	379720	324027	324024	283214	261127
MLS Status	Withdrawn Cancel	Withdrawn Cancel	Withdrawn Cancel	Withdrawn Cancel	Withdrawn Cancel
MLS Listing Date	01/13/2011	05/01/2007	05/01/2007	01/18/2005	01/06/2004
MLS Listing Price	\$650,000	\$645,000	\$1,290,000	\$989,000	\$975,000
MLS Orig Listing Price	\$650,000	\$645,000	\$1,295,000	\$989,000	\$975,000
MLS Close Date					
MLS Listing Close Price	\$0	\$0	\$0	\$0	\$0
MLS Listing Cancellation Date	01/26/2011	06/08/2007	06/07/2007	03/16/2005	02/16/2004

MLS Listing #	80107	71819	8206
MLS Status	Sold	Sold	Sold

Courtesy of Max Mendoza, San Francisco Association of Realtors

This data reflects current information as of the date of this report. It is not intended to be used for any other purpose. The information is provided for informational purposes only. The information is not intended to be used for any other purpose. The information is not intended to be used for any other purpose.

Property Detail

PREPARED BY: THEMLS.COM
PAGE 1 OF 3

Subject's Public Records #2

Client: Private Appraisal	File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street	Case No.: n/a
City: San Francisco	State: CA
	Zip: 94110

MLS Listing Date	06/23/2000	04/11/2000	07/20/1996
MLS Listing Price	\$690,000	\$698,000	\$289,950
MLS Orig Listing Price	\$0	\$698,000	\$289,950
MLS Close Date	06/23/2000	06/23/2000	04/23/1997
MLS Listing Close Price	\$690,000	\$698,000	\$276,000
MLS Listing Cancellation Date			

Last Market Sale & Sales History

Settle Date:	06/12/2000	Seller:	Barnes Russell		
Recording Date:	06/23/2000	Document Number:	H0665-382		
Sale Price:	\$690,000	Deed Type:	Grant Deed		
Owner Name:	Lopez Gloria G	Price Per Square Feet:	\$233.90		
Sale/Settlement Date	07/07/2000	06/30/2000	06/12/2000	02/24/2000	
Recording Date	08/11/2000	07/07/2000	06/23/2000	03/10/2000	04/23/1997
Sale Price			\$690,000		\$269,000
Nominal	Y	Y		Y	
Buyer Name	Burns Trust	Lopez Gloria G	Lopez Gloria	Barnes Russell	Barnes Russell A
Seller Name	Burns Wesley A & Anastacia L	Lopez Gloria	Barnes Russell	Barnes Russell A	Soto Benjamin
Document Number	G812807	G797206	H0665-382	H0591-590	G0867-196
Document Type	Grant Deed	Grant Deed	Grant Deed	Grant Deed	Grant Deed

Sale/Settlement Date	00/1991		
Recording Date	11/19/1996	10/31/1991	02/07/1989
Sale Price			
Nominal	Y	Y	Y
Buyer Name	Soto Benjamin	Soto Benjamin & Aurora	Rebollo Tony & Nieves
Seller Name	Soto Benjamin & Aurora	Soto Benjamin	Rebollo Tony & Nieves
Document Number	G0762-192	F0493-502	F318475
Document Type	Interposui Deed Transfer	Quit Claim Deed	Grant Deed

Mortgage History

Mortgage Date	12/15/2011	10/10/2007	08/30/2002	03/30/2001	07/07/2000
Mortgage Amount	\$331,000	\$410,000	\$475,000	\$486,500	\$103,500
Mortgage Lender	Pinnacle Cap Mtg Corp	Ni Inc	Washington Mutual Bk Fa	First Nationwide Mtg Corp	Greenpoint Mtg Fndg
Mortgage Code	Conventional	Conventional	Conventional	Conventional	Conventional
Mortgage Type	Refi	Refi	Refi	Refi	Nominal
Mortgage Int Rate			5.75		
Mortgage Term	30	15	30	30	15

Mortgage Date	06/23/2000	03/10/2000	06/16/1998
Mortgage Amount	\$483,000	\$402,500	\$119,000
Mortgage Lender	Washington Mutual Bk Fa	California S&L	Headlands Mtg Inc
Mortgage Code	Conventional	Conventional	Conventional
Mortgage Type	Resale	Nominal	Refi
Mortgage Int Rate	3.95		
Mortgage Term	30	30	

Courtesy of Max Mendoza, San Francisco Association of Realtors

This data was compiled from public records, including tax records and other public records. This data is provided as a service and is not guaranteed. The accuracy of the data provided here is not warranted and is not intended to be used for legal purposes. The applicable statute of limitations applies.

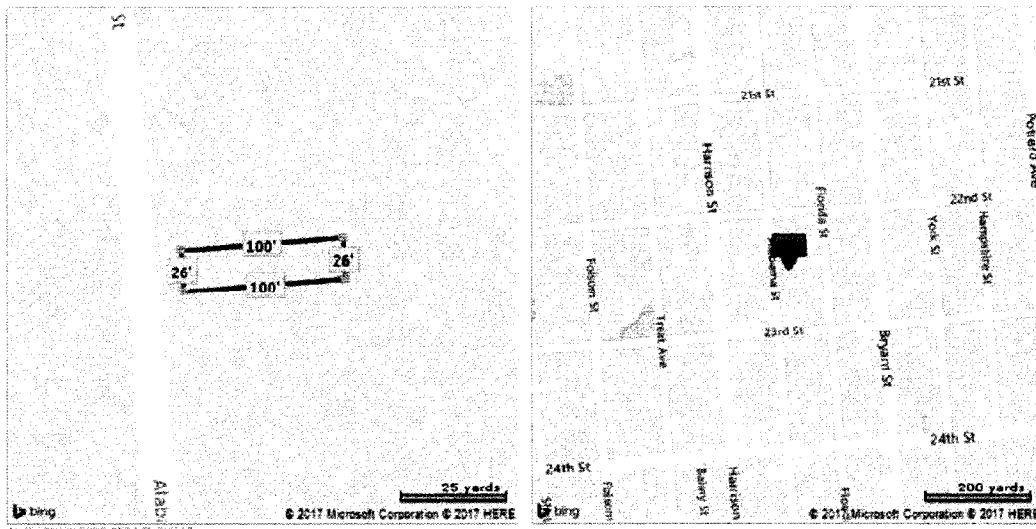
Property Detail

Generated on: 10/08/2011
Page 2 of 2

Subject's Public Records #3

Client: Private Appraisal File No.: I1000217
Property Address: 1041-1043-1043A Alabama Street Case No.: n/a
City: San Francisco State: CA Zip: 94110

Property Map



Courtesy of Max Mendoza, San Francisco Association of Realtors

This data is subject to the terms and conditions of the applicable data provider. The data is provided as is and is not guaranteed. The accuracy of the data is not guaranteed and is not certified by the creator of the report. This is applicable to all data providers.

Property Detail

Generated on 10/10/2017
Page 3 of 3

USPAP ADDENDUM

n/a
File No. 11000217

Borrower: Gloria Lopez
 Property Address: 1041-1043-1043A Alabama Street
 City: San Francisco County: San Francisco State: CA Zip Code: 94110
 Lender: Private Appraisal

Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: _____
 By studying the current & competing sales and listings in the area, the appraiser concluded that the estimated exposure time for the subject property is equal to the marketing time identified in the neighborhood section of this appraisal report. The expected exposure period is 1-3 months when priced realistically.

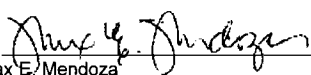
Additional Certifications

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** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

None.

<p>APPRAISER:</p> <p>Signature: <u></u> Name: <u>Max E. Mendoza</u> Date Signed: <u>10/31/2017</u> State Certification #: _____ or State License #: <u>AL011277</u> or Other (describe): _____ State #: _____ State: <u>CA</u> Expiration Date of Certification or License: <u>06/18/2018</u> Effective Date of Appraisal: <u>10/12/2017</u></p>	<p>SUPERVISORY APPRAISER (only if required):</p> <p>Signature: _____ Name: _____ Date Signed: _____ State Certification #: _____ or State License #: _____ State: _____ Expiration Date of Certification or License: _____ Supervisory Appraiser inspection of Subject Property: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior</p>
--	--

Appraiser Independence Certification

n/a
File No.: I1000217

Borrower:	Gloria Lopez		
Property Address:	1041-1043-1043A Alabama Street		
City:	San Francisco	County:	San Francisco
		State:	CA
		Zip Code:	94110
Lender/Client:	Private Appraisal		

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

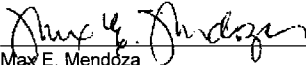
- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would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

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

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

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

Additional Comments: None.

<p>APPRAISER:</p> <p>Signature: <u></u></p> <p>Name: <u>Max E. Mendóza</u></p> <p>Date Signed: <u>10/31/2017</u></p> <p>State Certification #: _____</p> <p>or State License #: <u>AL011277</u></p> <p>or Other (describe): _____ State #: _____</p> <p>State: <u>CA</u></p> <p>Expiration Date of Certification or License: <u>06/18/2018</u></p>	<p>SUPERVISORY APPRAISER (only if required):</p> <p>Signature: _____</p> <p>Name: _____</p> <p>Date Signed: _____</p> <p>State Certification #: _____</p> <p>or State License #: _____</p> <p>State: _____</p> <p>Expiration Date of Certification or License: _____</p>
--	---

INVOICE

FROM:

TRAC: The Real Estate Appraisal Co.
 336 Claremont Blvd Ste 3
 San Francisco, CA 94127-1160

Telephone Number: (415) 759-8892 Fax Number: (415) 759-8893

TO:

Erik Terreri

E-Mail:

Telephone Number:

Fax Number:

Alternate Number:

INVOICE NUMBER

25020362

DATES

Invoice Date: 03/03/2020

Due Date: 30 Days

REFERENCE

Internal Order #: 25020362

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form: 25020362

Other File # on form:

Federal Tax ID:

Employer ID:

DESCRIPTION

Lender: Erik Terreri	Client: Erik Terreri
Purchaser/Borrower: N/A	
Property Address: 2005 17th St ("as is" condition)	
City: San Francisco	
County: San Francisco	State: CA
Legal Description: Lot 001J, Block 3977	Zip: 94103

FEES

AMOUNT

Appraisal Services	425.00
SUBTOTAL	425.00

PAYMENTS

AMOUNT

Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			0
TOTAL DUE			\$ 425.00

APPRAISAL OF REAL PROPERTY

Value "As-Is" as a Single family Home



LOCATED AT

2005 17th St ("as is" condition)
San Francisco, CA 94103
Lot 001J, Block 3977

FOR

Erik Terreri

OPINION OF VALUE

1,475,000

AS OF

02/20/2020

BY

Robert V. Singer
TRAC: The Real Estate Appraisal Co.
336 Claremont Blvd Ste 3
San Francisco, CA 94127-1160
(415) 759-8892
orders@tracappraisal.com

TRAC: The Real Estate Appraisal Co.
336 Claremont Blvd Ste 3
San Francisco, CA 94127-1160
(415) 759-8892

03/03/2020

Erik Terreri

Re: Property: 2005 17th St ("as is" condition)
San Francisco, CA 94103
Borrower: N/A
File No.: 25020362

Opinion of Value: \$ 1,475,000
Effective Date: 02/20/2020

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

The purpose of the appraisal is to develop an opinion of market value for 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 opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

Sincerely,



Robert V. Singer
Certification #: AR016094
State: CA Expires: 07/20/2021
orders@tracappraisal.com

RESTRICTED APPRAISAL REPORT

File No.: 25020362

SUBJECT	Property Address: 2005 17th St ("as is" condition)	City: San Francisco	State: CA	Zip Code: 94103
	County: San Francisco	Legal Description: Lot 001J, Block 3977		
	Assessor's Parcel #: 3977-001J			
	Tax Year: 2019	R.E. Taxes: \$ 13,201	Special Assessments: \$ 0	Borrower (if applicable): N/A
	Current Owner of Record: Terrerri	Occupant: <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant	<input type="checkbox"/> Manufactured Housing	
Property Type: <input checked="" type="checkbox"/> SFR <input type="checkbox"/> 2-4 Family <input type="checkbox"/>	# of Units: 1	Ownership Restriction: <input checked="" type="checkbox"/> None <input type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> Coop		
Market Area Name: Potrero Hill	Map Reference: 41884	Census Tract: 0227.04	<input type="checkbox"/> Flood Hazard	

ASSIGNMENT	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach <input type="checkbox"/> Other:
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)
	Intended Use: To assist the client determining the market value in its current "as-is" condition with the existence of an un-permitted in-law unit. Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.
Client: Erik Terrerri	Address:
Appraiser: Robert V. Singer	Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3					
		Address	Proximity to Subject	Sale Price	Sale Price/GLA	Address	Proximity to Subject	Sale Price	Sale Price/GLA	Address	Proximity to Subject
Address	2005 17th St San Francisco, CA 94103	574 Mississippi St San Francisco, CA 94107	0.62 miles SE	\$ 1,575,000	585 Connecticut St San Francisco, CA 94107	0.54 miles SE	\$ 1,680,585	507 Potrero Ave San Francisco, CA 94110	0.21 miles SW	\$ 1,500,000	
Sale Price											
Sale Price/GLA	\$ 0 /sq.ft.	\$ 1,050.00 /sq.ft.		\$ 1,352.04 /sq.ft.	\$ 885.48 /sq.ft.						
Data Source(s)	SFMLS/Realquest	SFMLS#490963		SFMLS#490585	SFMLS#489552						
Verification Source(s)	Inspection	Doc#885280/Realquest		Doc#K856682/Realquest	Doc#K856651/Realquest						
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions		Conventional		Conventional	Conventional		Conventional		Conventional		
Date of Sale/Time		None noted		None noted	None noted		None noted		None noted		
Rights Appraised	Fee Simple	COE:12/31/2019	0	COE:11/12/2019	COE:11/13/2019	0	COE:11/13/2019	0			
Location	Average	Fee Simple		Fee Simple	Fee Simple		Fee Simple				
Site	2308 SF	Good	-150,000	Good	Average		Average				
View	Average	2500 SF	0	2495 SF	2443 SF	0	2443 SF	0			
Design (Style)	Traditional	Average		Bay	Average		Average				
Quality of Construction	Average	Traditional		Traditional	Traditional		Traditional				
Age	114	Average	0	Average	Average	0	Average	0			
Condition	Good	93	0	120	109	0	109	0			
Above Grade		Good	+75,000	Good	Good		Good				
Room Count	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths				
Gross Living Area	5 2 1.0	6 3 1.0		5 2 1.0	6 3 1.1		6 3 1.1		-10,000		
Basement & Finished Rooms Below Grade	1,100 sq.ft.	1500 sq.ft.	-100,000	1243 sq.ft.	1694 sq.ft.	-148,500	1694 sq.ft.	-148,500			
Functional Utility	Osf	Osf		Osf	Osf		Osf				
Heating/Cooling	Typical	Typical		Typical	Typical		Typical				
Energy Efficient Items	Central/None	Central/None		Central/None	Central/None		Central/None				
Garage/Carport	Typical	Typical		Typical	Typical		Typical				
Porch/Patio/Deck	1-Car Garage	1-Car Garage		1-Car Garage	2-Car Garage	-75,000	2-Car Garage	-75,000			
Bonus Rooms and Bath	Yard	Yard		Yard	Yard		Yard				
Net Adjustment (Total)	In-law Unit	Included in GLA	+75,000	None	None	+75,000	None	+75,000			
Adjusted Sale Price of Comparables											
			\$ -100,000			\$ -185,500			\$ -158,500		
			\$ 1,475,000			\$ 1,495,085			\$ 1,341,500		

Summary of Sales Comparison Approach See attached addenda.



RESTRICTED APPRAISAL REPORT

File No.: 25020362

TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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): <u>MLS/RealQuest</u>	Analysis of sale/transfer history and/or any current agreement of sale/listing: <u>The subject nor the comparable sales have sold or transferred title according to public record and local MLS within the last 36 months.</u>
	1st Prior Subject Sale/Transfer	
	Date:	
Price:		
Source(s): <u>Public Record</u>		
2nd Prior Subject Sale/Transfer		
Date:		
Price:		
Source(s):		
MARKET	Subject Market Area and Marketability: <u>The marketing and exposure time for the subject property is estimated to be under 3 months.</u>	
SITE	Site Area: <u>2308 SF</u> Site View: <u>Average</u> Topography: <u>Sloped</u> Drainage: <u>Adequate</u>	
	Zoning Classification: <u>RH-2</u> Description: <u>Two dwelling units per lot, up to one unit per 1500 sq.ft.</u>	
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning	
	Highest & Best Use: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)	
	Actual Use as of Effective Date: <u>Single Family Home</u> Use as appraised in this report: <u>Single Family Home</u>	
	Opinion of Highest & Best Use: <u>Single Family Home</u>	
	FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <u>N/A</u> FEMA Map # <u>N/A</u> FEMA Map Date	
	Site Comments: <u>No adverse easements were noted at the time of inspection. No signs of environmental hazards or adverse soil conditions were noted. However, the appraiser is not considered an expert in these fields and it is possible that detection of such conditions could negatively impact the value conclusion. The subject is located on a busy street in a high mixed use area of Potrero Hill.</u>	
IMPROVEMENTS	Improvements Comments: <u>According to public records a the subject is a legal single family home. The lower level was converted to an in-law without permits. The subject is appraise "as-is" in its current configuration. The square footage was provided by the client.</u>	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ <u>1,475,000</u>	
	Indicated Value by: Cost Approach (if developed) \$ <u>N/A</u>	Indicated Value by: Income Approach (if developed) \$ <u>N/A</u>
	Final Reconciliation <u>Primary weight is given to the sales comparison approach as it best reflects the buyer's reaction in this market. The cost approach is not necessary to develop credible results.</u>	
ATTACHMENTS	A true and complete copy of this report contains <u>16</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>	
SIGNATURES	Client Contact: _____ Client Name: <u>Erik Terreri</u>	
	E-Mail: _____ Address: _____	
	APPRaiser	
	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
	Supervisory or Co-Appraiser Name: _____	
	Company: _____	
	Phone: _____ Fax: _____	
	E-Mail: _____	
	Date of Report (Signature): <u>03/03/2020</u>	
	License or Certification #: <u>AR016094</u> State: <u>CA</u>	
Designation: _____		
Expiration Date of License or Certification: <u>07/20/2021</u>		
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: <u>02/20/2020</u>		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: _____		

Supplemental Addendum

File No. 25020362

Borrower	N/A						
Property Address	2005 17th St ("as is" condition)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						

Summary of Sales Comparison Approach:

The appraiser has conducted a 12 month search for comparable properties within the subject's immediate neighborhood and in similar and competing neighborhoods. Those comparables utilized in this report are considered the best available at the time of the inspection and most representative of the subject property. Adjustments are based on market data, matched pair analysis, and/or the appraiser's experience in the market area. These adjustments are considered to reflect the typical buyer's reaction based on the principle of substitution.

LOCATION: Comparables #1 and #2 have superior north slope Potrero Hill locations as compared the subject which is located on a busy street in a high density mixed use area. Based on market data, these comparables are adjusted downward \$150,000 for their superior location as compared to the subject property.

VIEWS: Differences in views are based on market data and are made relative to the subject property.

ROOM COUNT: No adjustment is given for differences in bedroom count as this is reflected in the overall square footage adjustment. Per market data, bathrooms are adjusted at \$20,000 each (\$10,000 per 1/2 bathroom).

SQUARE FOOTAGE: According to current market data, differences in living area 100 square feet are adjusted at \$250/soft. (rounded to the nearest \$500).

PARKING: Comparables are adjusted at \$75,000 per garage space difference based on market data and the appraiser's experience in the market area. This adjustment also considers the general lack of street parking as well as expense of adding parking to the lower level.

BONUS ROOMS: Based on market data and matched paired analysis, properties with additional finished bonus rooms are adjusted at \$75,000. Bonus rooms are typical and have good marketability. This adjustment is based on the appraiser's experience in the market area and considers the overall cost to improve.

RECONCILIATION: Greatest weight is given to Comparable #1 due to its most recent date of sale which best reflects current market conditions.

Assumptions, Limiting Conditions & Scope of Work

File No.: 25020362

Property Address: 2005 17th St ("as is" condition)

City: San Francisco

State: CA

Zip Code: 94103

Client: Erik Terreri

Address:

Appraiser: Robert V. Singer

Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Under USPAP Standards Rule 2-2(c), this is a Restricted Use Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.

In developing this appraisal, the appraiser has incorporated only the Sales Comparison Approach. The appraiser has excluded the Cost and Income Approaches to Value, due to being inapplicable given the limited scope of the appraisal. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible, and the client agrees that the limited scope of analysis is appropriate given the intended use.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

File No.: 25020362

Property Address: 2005 17th St ("as is" condition) City: San Francisco State: CA Zip Code: 94103

Client: Erik Terreri Address:

Appraiser: Robert V. Singer Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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 to 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.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- 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.

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions

Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System

(FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS),

and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS,

FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: _____ Client Name: Erik Terreri

E-Mail: _____ Address: _____

APPRAISER

Appraiser Name:  Robert V. Singer

Company: TRAC: The Real Estate Appraisal Co.

Phone: (415) 759-8892 Fax: (415) 759-8893

E-Mail: orders@tracappraisal.com

Date Report Signed: 03/03/2020

License or Certification #: AR016094 State: CA

Designation:

Expiration Date of License or Certification: 07/20/2021

Inspection of Subject: Interior & Exterior Exterior Only None

Date of Inspection: 02/20/2020

SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)

Supervisory or Co-Appraiser Name: _____

Company: _____

Phone: _____ Fax: _____

E-Mail: _____

Date Report Signed: _____

License or Certification #: _____ State: _____

Designation: _____

Expiration Date of License or Certification: _____

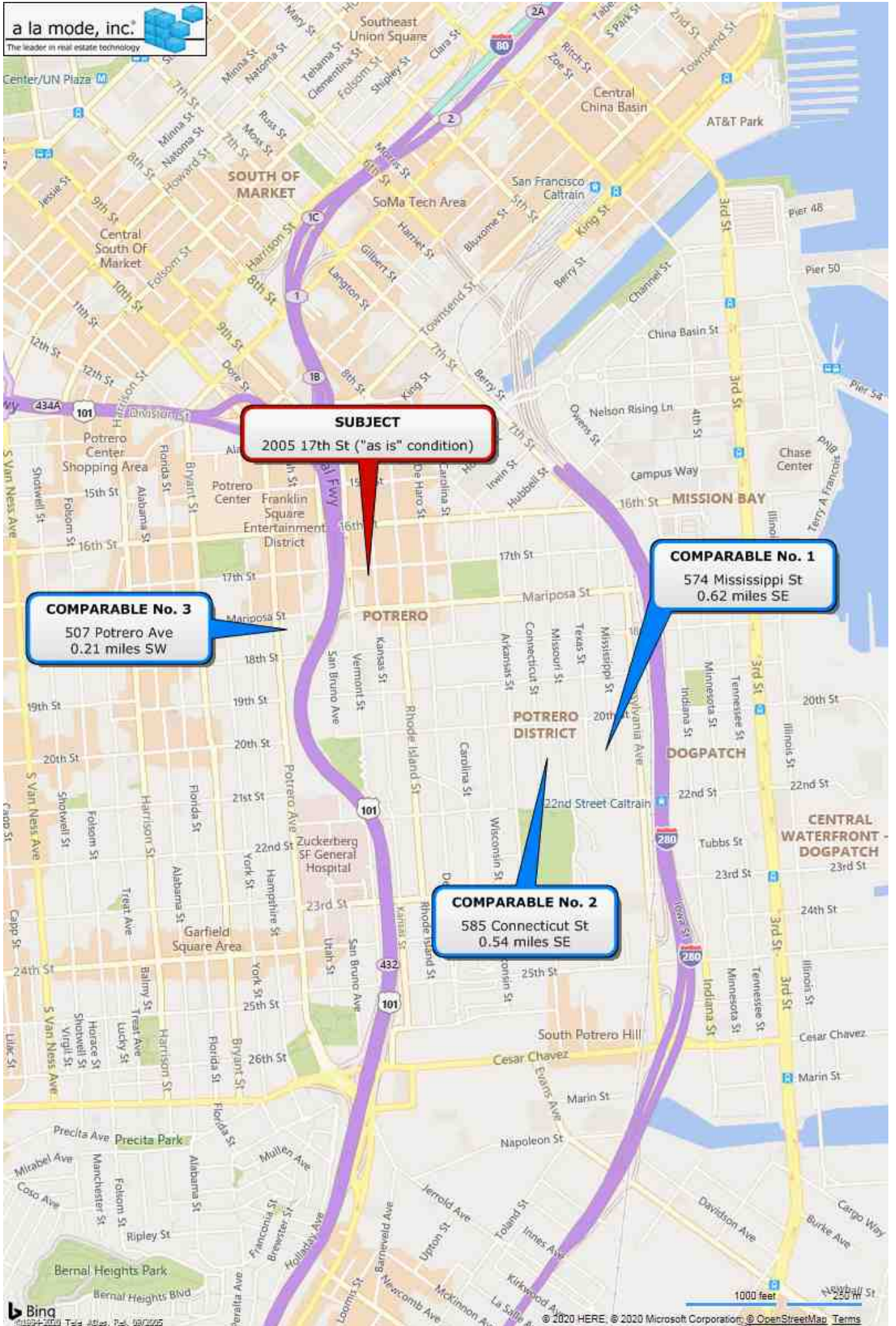
Inspection of Subject: Interior & Exterior Exterior Only None

Date of Inspection: _____

SIGNATURES

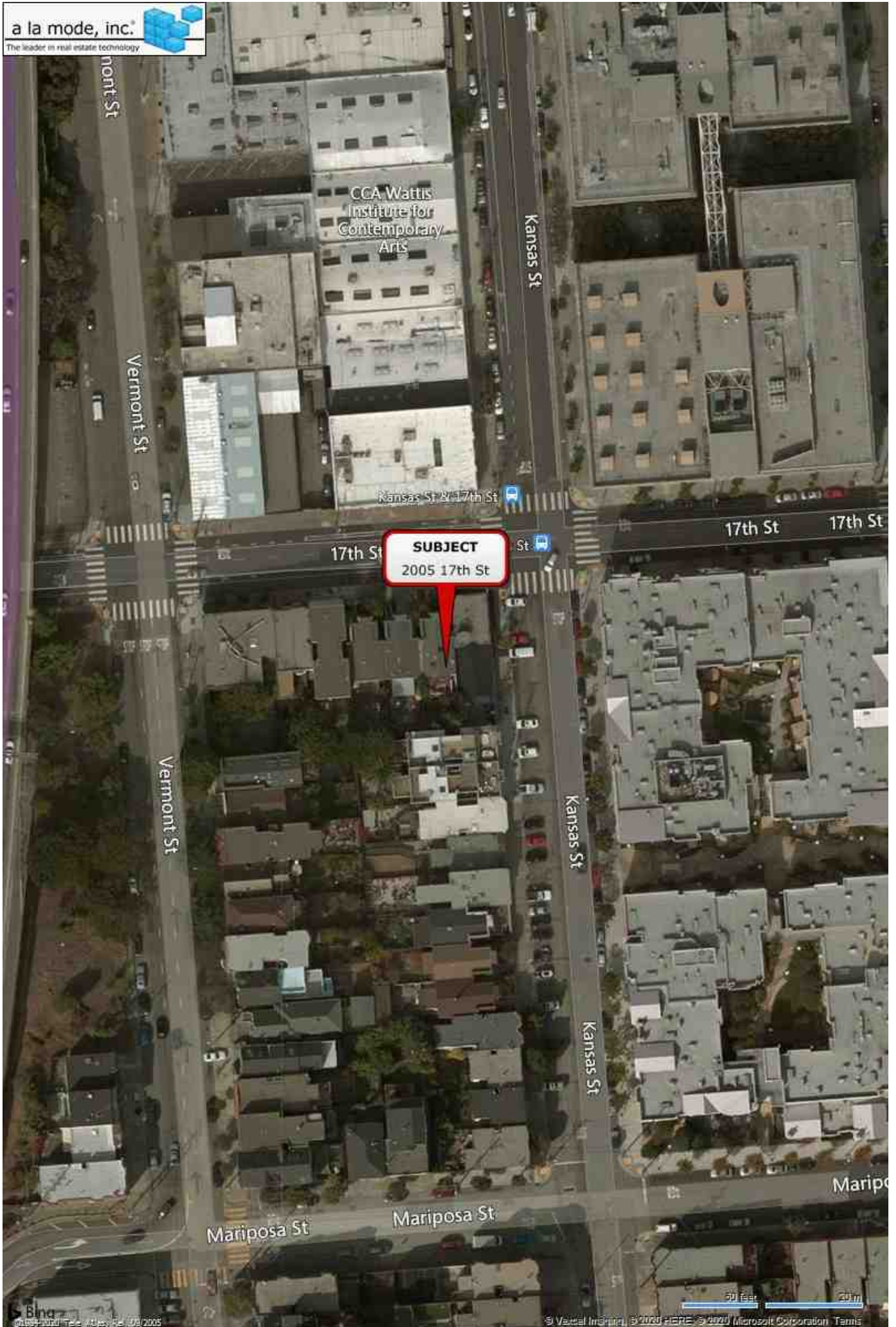
Location Map

Borrower	N/A			
Property Address	2005 17th St ("as is" condition)			
City	San Francisco	County San Francisco	State CA	Zip Code 94103
Lender/Client	Erik Terreri			



Location Map

Borrower	N/A				
Property Address	2005 17th St ("as is" condition)				
City	San Francisco	County	San Francisco	State	CA Zip Code 94103
Lender/Client	Erik Terrerri				



Plat Map

Borrower	N/A		
Property Address	2005 17th St ("as is" condition)		
City	San Francisco	County San Francisco	State CA Zip Code 94103
Lender/Client	Erik Terreri		

© COPYRIGHT SAN FRANCISCO
CITY & COUNTY ASSESSOR 1995

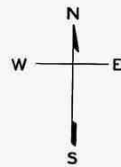
lot1A into lots24&25 for 2005 roll
lot1G&H into lots26&27 for 2009 roll
lot26 into lots28&29 for 2010 roll
lot27 into lots30&31 for 2010 roll

3977

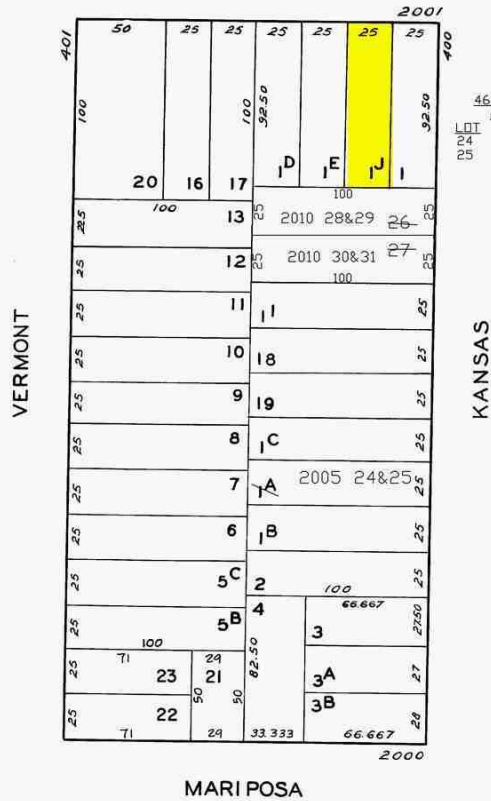
NEW POTRERO BLK. 129

REVISED '59
" '70
" '93

Revised 2005
Revised 2009
Revised 2010



17 TH



468-470 KANSAS ST.
A CONDOMINIUM

LOT	UNIT	% COMM. AREA
24	468	38.46
25	470	61.54

Appraiser's License

Borrower	N/A						
Property Address	2005 17th St ("as is" condition)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						



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

Robert V. Singer

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 016094

Effective Date: July 21, 2019
Date Expires: July 20, 2021


Jim Martin, Bureau Chief, BREA

3048136

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

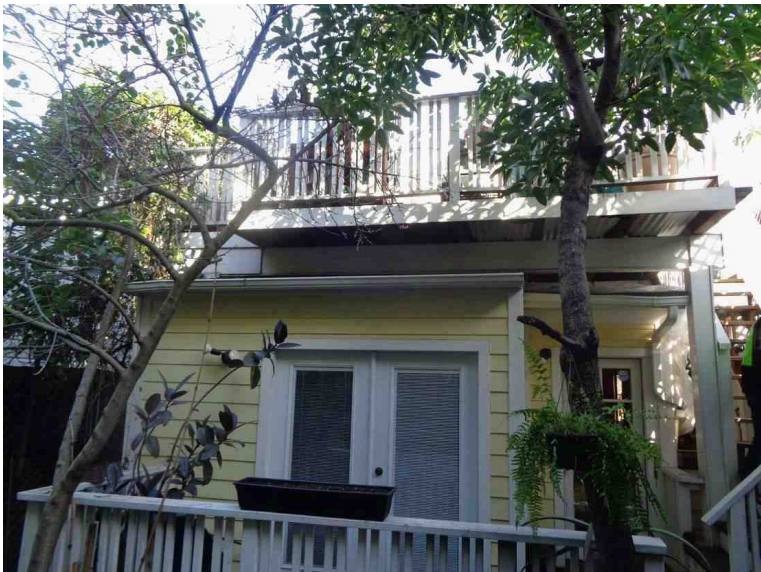
Subject Photos

Borrower	N/A				
Property Address	2005 17th St ("as is" condition)				
City	San Francisco	County	San Francisco	State	CA
Lender/Client	Erik Terreri	Zip Code	94103		



Subject Front

2005 17th St	
Sales Price	
Gross Living Area	1,100
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	Average
View	Average
Site	2308 SF
Quality	Average
Age	114



Subject Rear

Interior Photos

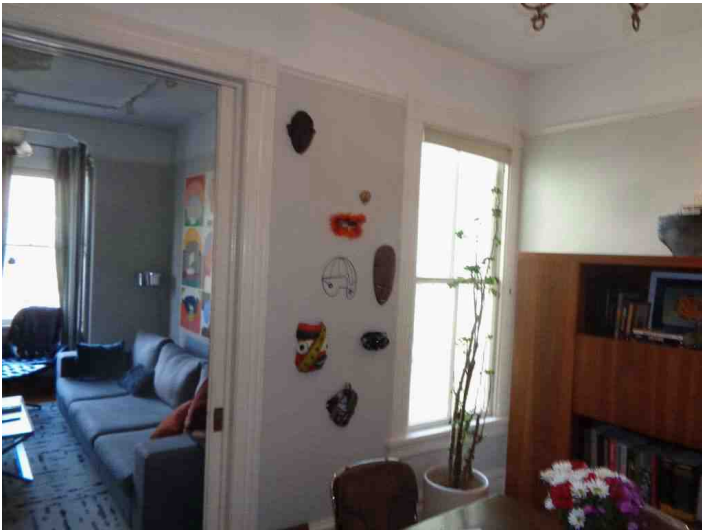
Borrower	N/A						
Property Address	2005 17th St ("as is" condition)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terrieri						



Living Room



Kitchen



Dining Room



Bathroom



Bedroom



Bedroom

Interior Photos

Borrower	N/A						
Property Address	2005 17th St ("as is" condition)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						



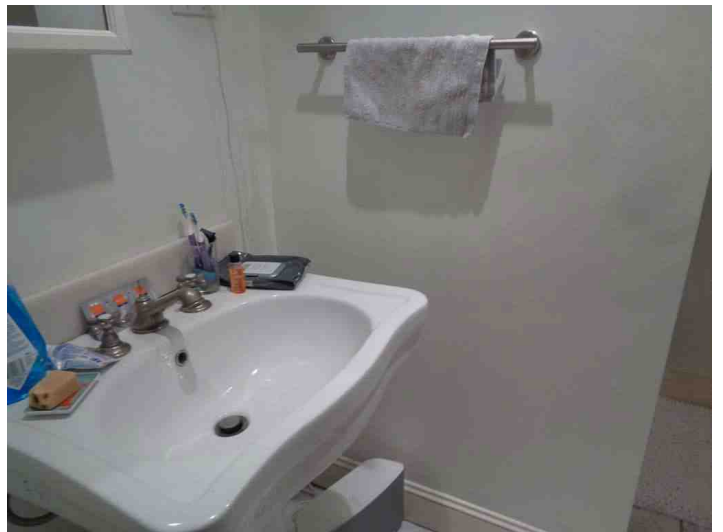
Rear Yard



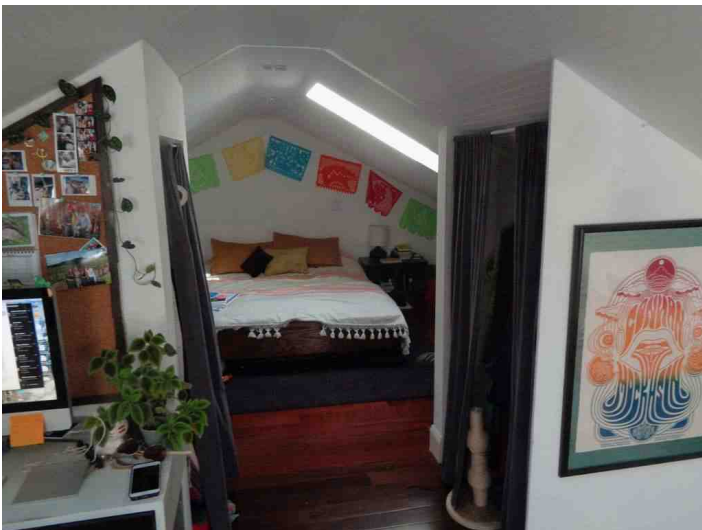
Lower Level In-Law



Lower Level In-Law



Lower Level In-Law



Finished Attic



Laundry Room

Comparable Photos 1-3

Borrower	N/A				
Property Address	2005 17th St ("as is" condition)				
City	San Francisco	County	San Francisco	State	CA
Lender/Client	Erik Terreri	Zip Code	94103		



Comparable 1

574 Mississippi St	
Prox. to Subject	0.62 miles SE
Sales Price	1,575,000
Gross Living Area	1500
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	Good
View	Average
Site	2500 SF
Quality	Average
Age	93



Comparable 2

585 Connecticut St	
Prox. to Subject	0.54 miles SE
Sales Price	1,680,585
Gross Living Area	1243
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	Good
View	Bay
Site	2495 SF
Quality	Average
Age	120



Comparable 3

507 Potrero Ave	
Prox. to Subject	0.21 miles SW
Sales Price	1,500,000
Gross Living Area	1694
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	Average
View	Average
Site	2443 SF
Quality	Average
Age	109

USPAP Compliance Addendum

Loan #
File # 25020362

Borrower	N/A		
Property Address	2005 17th St ("as is" condition)		
City	San Francisco	County	San Francisco
		State	CA
		Zip Code	94103
Lender/Client	Erik Terreri		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

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

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

<p>Signature </p> <p>Name <u>Robert V. Singer</u></p> <p>Date of Signature <u>03/03/2020</u></p> <p>State Certification # <u>AR016094</u></p> <p>or State License # _____</p> <p>State <u>CA</u></p> <p>Expiration Date of Certification or License <u>07/20/2021</u></p> <p>Effective Date of Appraisal <u>02/20/2020</u></p>	<p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior</p>
--	--

INVOICE

FROM:

TRAC: The Real Estate Appraisal Co.
 TRAC: The Real Estate Appraisal Co.
 336 Claremont Blvd Ste 3
 San Francisco, CA 94127-1160

Telephone Number: (415) 759-8892 Fax Number: (415) 759-8893

TO:

Erik Terreri

E-Mail:

Telephone Number:

Fax Number:

Alternate Number:

INVOICE NUMBER

25020372

DATES

Invoice Date: 03/03/2020

Due Date: 30 Days

REFERENCE

Internal Order #: 25020372

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form: 25020372

Other File # on form:

Federal Tax ID:

Employer ID:

DESCRIPTION

Lender: Erik Terreri	Client: Erik Terreri
Purchaser/Borrower: N/A	
Property Address: 2005 17th St (as a 2 Unit Bldg)	
City: San Francisco	
County: San Francisco	State: CA
Legal Description: Lot 001J, Block 3977	Zip: 94103

FEES

AMOUNT

Appraisal Services	425.00
--------------------	--------

SUBTOTAL	425.00
-----------------	--------

PAYMENTS

AMOUNT

Check #:	Date:	Description:
Check #:	Date:	Description:
Check #:	Date:	Description:

SUBTOTAL

TOTAL DUE	\$ 425.00
------------------	------------------

APPRAISAL OF REAL PROPERTY

(as a 2 Unit Bldg)



LOCATED AT

2005 17th St (as a 2 Unit Bldg)
San Francisco, CA 94103
Lot 001J, Block 3977

FOR

Erik Terreri

OPINION OF VALUE

1,475,000

AS OF

02/02/2020

BY

Robert V. Singer
TRAC: The Real Estate Appraisal Co.
336 Claremont Blvd Ste 3
San Francisco, CA 94127-1160
(415) 759-8892
orders@tracappraisal.com

TRAC: The Real Estate Appraisal Co.
336 Claremont Blvd Ste 3
San Francisco, CA 94127-1160
(415) 759-8892

03/03/2020

Erik Terreri

Re: Property: 2005 17th St (as a 2 Unit Bldg)
San Francisco, CA 94103
Borrower: N/A
File No.: 25020372

Opinion of Value: \$ 1,475,000
Effective Date: 02/02/2020

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

The purpose of the appraisal is to develop an opinion of market value for 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 opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

Sincerely,



Robert V. Singer
Certification #: AR016094
State: CA Expires: 07/20/2021
orders@tracappraisal.com

RESTRICTED APPRAISAL REPORT

File No.: 25020372

Property Address: 2005 17th St (as a 2 Unit Bldg) City: San Francisco State: CA Zip Code: 94103
 County: San Francisco Legal Description: Lot 001J, Block 3977 Assessor's Parcel #: 3977-001J
 Tax Year: 2019 R.E. Taxes: \$ 13,201 Special Assessments: \$ 0 Borrower (if applicable): N/A
 Current Owner of Record: Terrerri Occupant: Owner Tenant Vacant Manufactured Housing
 Property Type: SFR 2-4 Family # of Units: 2 Ownership Restriction: None PUD Condo Coop
 Market Area Name: Potrero Hill Map Reference: 41884 Census Tract: 0227.04 Flood Hazard

The purpose of this appraisal is to develop an opinion of: Market Value (as defined), or other type of value (describe)
 This report reflects the following value (if not Current, see comments): Current (the Inspection Date is the Effective Date) Retrospective Prospective
 Approaches developed for this appraisal: Sales Comparison Approach Cost Approach Income Approach Other:
 Property Rights Appraised: Fee Simple Leasehold Leased Fee Other (describe)
 Intended Use: To assist the client determining the market value "subject to" the legalization of the lower level in-law unit (2 unit building).
Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.
 Client: Erik Terrerri Address:
 Appraiser: Robert V. Singer Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160

FEATURE		SUBJECT		COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3			
Address		2005 17th St Unit Bldg San Francisco, CA 94103		2109 22nd St San Francisco, CA 94107			2131-2133 24th St San Francisco, CA 94107			1361-1363 Rhode Island St San Francisco, CA 94107			
Proximity to Subject				0.53 miles S			0.80 miles S			0.84 miles S			
Sale Price		\$		\$ 1,048,000			\$ 1,365,000			\$ 1,820,000			
Sale Price/GLA		\$ 0 /sq.ft.		\$ 1,393.62 /sq.ft.			\$ 601.32 /sq.ft.			\$ 610.74 /sq.ft.			
Data Source(s)		SFMLS/Realquest		SFMLS#489578			SFMLS#482105			SFMLS#491584			
Verification Source(s)		Inspection		Doc#K846676/Realquest			Doc#K763680/Realquest			Doc#K889749Realquest			
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION			DESCRIPTION			DESCRIPTION			
Sales or Financing Concessions				Conventional None noted			Conventional None noted			Conventional None noted			
Date of Sale/Time				COE:10/17/2019			COE:05/06/2019			COE:01/15/2020			
Rights Appraised		Fee Simple		Fee Simple			Fee Simple			Fee Simple			
Location		Average		Average			Average			Average			
Site		2308 SF		1873 SF			2495 SF			2500 SF			
View		Average		Average			Average-Hills			Average-Hills			
Design (Style)		Legal 2 Unit		Legal 2 Unit			Legal 2 Unit			Legal 2 Unit			
Quality of Construction		Average		Average			Average			Average			
Age		114		74			110			120			
Condition		Good		Average+			Average			Good			
Above Grade		Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths
Room Count		7	3	2.0	6	2	2.0	10	3	2.0	12	4	2.0
Gross Living Area		1,650 sq.ft.		752 sq.ft.			2270 sq.ft.			2980 sq.ft.			
Basement & Finished Rooms Below Grade		Osf		Osf			Osf			Osf			
Functional Utility		Typical		Typical			Average			Typical			
Heating/Cooling		Central/None		Central/None			Central/None			Central/None			
Energy Efficient Items		Typical		Typical			Typical			Typical			
Garage/Carport		1-Car Garage		No Garage			None			1-Car Garage			
Porch/Patio/Deck		Yard		Yard			Yard			Yard			
Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 449,500			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 70,000			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -382,500			
Adjusted Sale Price of Comparables				\$ 1,497,500			\$ 1,435,000			\$ 1,437,500			
Summary of Sales Comparison Approach See attached addenda.													

Summary of Sales Comparison Approach See attached addenda.



RESTRICTED APPRAISAL REPORT

File No.: 25020372

TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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): <u>MLS/RealQuest</u>	Analysis of sale/transfer history and/or any current agreement of sale/listing: <u>The subject nor the comparable sales have sold or transferred title according to public record and local MLS within the last 36 months.</u>
	1st Prior Subject Sale/Transfer	
	Date:	
Price:		
MARKET	Subject Market Area and Marketability: <u>The marketing and exposure time for the subject property is estimated to be under 3 months.</u>	
SITE	Site Area: <u>2308 SF</u> Site View: <u>Average</u> Topography: <u>Sloped</u> Drainage: <u>Adequate</u>	
	Zoning Classification: <u>RH2</u> Description: <u>Two dwelling units per lot, up to one unit per 1500 sq.ft.</u>	
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning	
	Highest & Best Use: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)	
	Actual Use as of Effective Date: <u>Single Family Home</u> Use as appraised in this report: <u>Single Family Home</u>	
	Opinion of Highest & Best Use: <u>Single Family Home</u>	
	FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <u>N/A</u> FEMA Map # <u>N/A</u> FEMA Map Date	
	Site Comments: <u>No adverse easements were noted at the time of inspection. No signs of environmental hazards or adverse soil conditions were noted. However, the appraiser is not considered an expert in these fields and it is possible that detection of such conditions could negatively impact the value conclusion. The subject is located on a busy street in a high mixed use area of Potrero Hill.</u>	
IMPROVEMENTS	Improvements Comments: <u>According to public records a the subject is a legal single family home. The lower level was converted to an in-law without permits. The subject is appraise "Subject to" the legal conversion of the lower unit to legal unit.</u>	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ <u>1,475,000</u>	
	Indicated Value by: Cost Approach (if developed) \$ <u>N/A</u>	Indicated Value by: Income Approach (if developed) \$ <u>N/A</u>
	Final Reconciliation <u>Primary weight is given to the sales comparison approach as it best reflects the buyer's reaction in this market. The cost and income approaches to value are not necessary develop credible results.</u>	
ATTACHMENTS	This appraisal is made <input type="checkbox"/> "as is", <input checked="" type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: <u>Value based on the legalization of the lower unit creating a 2 unit building.</u>	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ <u>1,475,000</u>, as of: <u>02/02/2020</u>, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
SIGNATURES	A true and complete copy of this report contains <u>18</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits: <input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input checked="" type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
SIGNATURES	Client Contact: _____ Client Name: <u>Erik Terreri</u>	
	E-Mail: _____ Address: _____	
	APPRAISER	
	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
	Supervisory or Co-Appraiser Name: _____	
	Company: _____	
	Phone: _____ Fax: _____	
	E-Mail: _____	
	Date of Report (Signature): <u>03/03/2020</u>	
	License or Certification #: <u>AR016094</u> State: <u>CA</u>	
Designation: _____		
Expiration Date of License or Certification: <u>07/20/2021</u>		
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: <u>02/02/2020</u>		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: _____		

Supplemental Addendum

File No. 25020372

Borrower	N/A						
Property Address	2005 17th St (as a 2 Unit Bldg)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						

Summary of Sales Comparison Approach:

The appraiser has conducted a 12 month search for comparable properties within the subject's immediate neighborhood and in similar and competing neighborhoods. Those comparables utilized in this report are considered the best available at the time of the inspection and most representative of the subject property. Adjustments are based on market data, matched pair analysis, and/or the appraiser's experience in the market area. These adjustments are considered to reflect the typical buyer's reaction based on the principle of substitution.

VIEWS: Differences in views are based on market data and are made relative to the subject property.

CONDITION: Differences in overall condition are made relative to the subject property. The resulting adjustment reflects the high cost of updating and remodeling older properties.

ROOM COUNT: No adjustment is given for differences in bedroom count as this is reflected in the overall square footage adjustment.

SQUARE FOOTAGE: According to current market data, differences in living area 100 square feet are adjusted at \$250/soft. (rounded to the nearest \$500).

PARKING: Comparables are adjusted at \$75,000 per garage space difference based on market data and the appraiser's experience in the market area. This adjustment also considers the general lack of street parking as well as expense of adding parking to the lower level.

RECONCILIATION: Greatest weight is given to Comparables #1 and #3 due to its most recent date of sale which best reflects current market conditions.

Assumptions, Limiting Conditions & Scope of Work

File No.: 25020372

Property Address: 2005 17th St (as a 2 Unit Bldg)

City: San Francisco

State: CA

Zip Code: 94103

Client: Erik Terreri

Address:

Appraiser: Robert V. Singer

Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Under USPAP Standards Rule 2-2(c), this is a Restricted Use Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.

In developing this appraisal, the appraiser has incorporated only the Sales Comparison Approach. The appraiser has excluded the Cost and Income Approaches to Value, due to being inapplicable given the limited scope of the appraisal. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible, and the client agrees that the limited scope of analysis is appropriate given the intended use.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

File No.: 25020372

Property Address: 2005 17th St (as a 2 Unit Bldg)	City: San Francisco	State: CA	Zip Code: 94103
Client: Erik Terreri	Address:		
Appraiser: Robert V. Singer	Address: 336 Claremont Blvd Ste 3, San Francisco, CA 94127-1160		

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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 to 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.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- 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.

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions

Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: _____	Client Name: Erik Terreri
E-Mail: _____	Address: _____

<p>APPRAISER</p>  <p>Appraiser Name: Robert V. Singer</p> <p>Company: TRAC: The Real Estate Appraisal Co.</p> <p>Phone: (415) 759-8892 Fax: (415) 759-8893</p> <p>E-Mail: orders@tracappraisal.com</p> <p>Date Report Signed: 03/03/2020</p> <p>License or Certification #: AR016094 State: CA</p> <p>Designation: _____</p> <p>Expiration Date of License or Certification: 07/20/2021</p> <p>Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None</p> <p>Date of Inspection: 02/02/2020</p>	<p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____</p> <p>Company: _____</p> <p>Phone: _____ Fax: _____</p> <p>E-Mail: _____</p> <p>Date Report Signed: _____</p> <p>License or Certification #: _____ State: _____</p> <p>Designation: _____</p> <p>Expiration Date of License or Certification: _____</p> <p>Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None</p> <p>Date of Inspection: _____</p>
---	---

SIGNATURES

Plat Map

Borrower	N/A		
Property Address	2005 17th St (as a 2 Unit Bldg)		
City	San Francisco	County	San Francisco
		State	CA
		Zip Code	94103
Lender/Client	Erik Terreri		

© COPYRIGHT SAN FRANCISCO
CITY & COUNTY ASSESSOR 1995

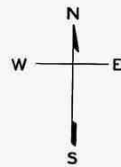
lot1A into lots24&25 for 2005 roll
lot1G&H into lots26&27 for 2009 roll
lot26 into lots28&29 for 2010 roll
lot27 into lots30&31 for 2010 roll

3977

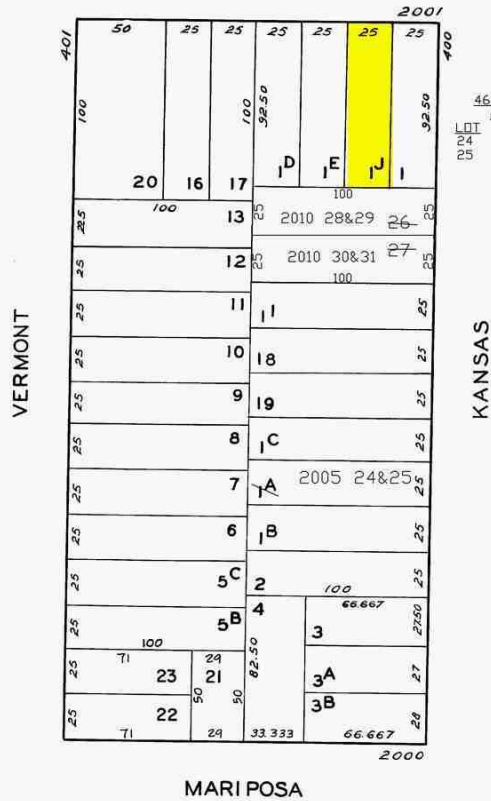
NEW POTRERO BLK. 129

REVISED '59
" '70
" '93

Revised 2005
Revised 2009
Revised 2010



17 TH



468-470 KANSAS ST.		
A CONDOMINIUM		
LOT	UNIT	% COMM. AREA
24	46B	38.46
25	470	61.54

Appraiser's License

Borrower	N/A						
Property Address	2005 17th St (as a 2 Unit Bldg)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						



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

Robert V. Singer

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 016094

Effective Date: July 21, 2019
Date Expires: July 20, 2021

David S. Martin
Jim Martin, Bureau Chief, BREA

3048136

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

USPAP Compliance Addendum

Loan #
File # 25020372

Borrower	N/A		
Property Address	2005 17th St (as a 2 Unit Bldg)		
City	San Francisco	County	San Francisco
		State	CA
		Zip Code	94103
Lender/Client	Erik Terreri		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

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

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

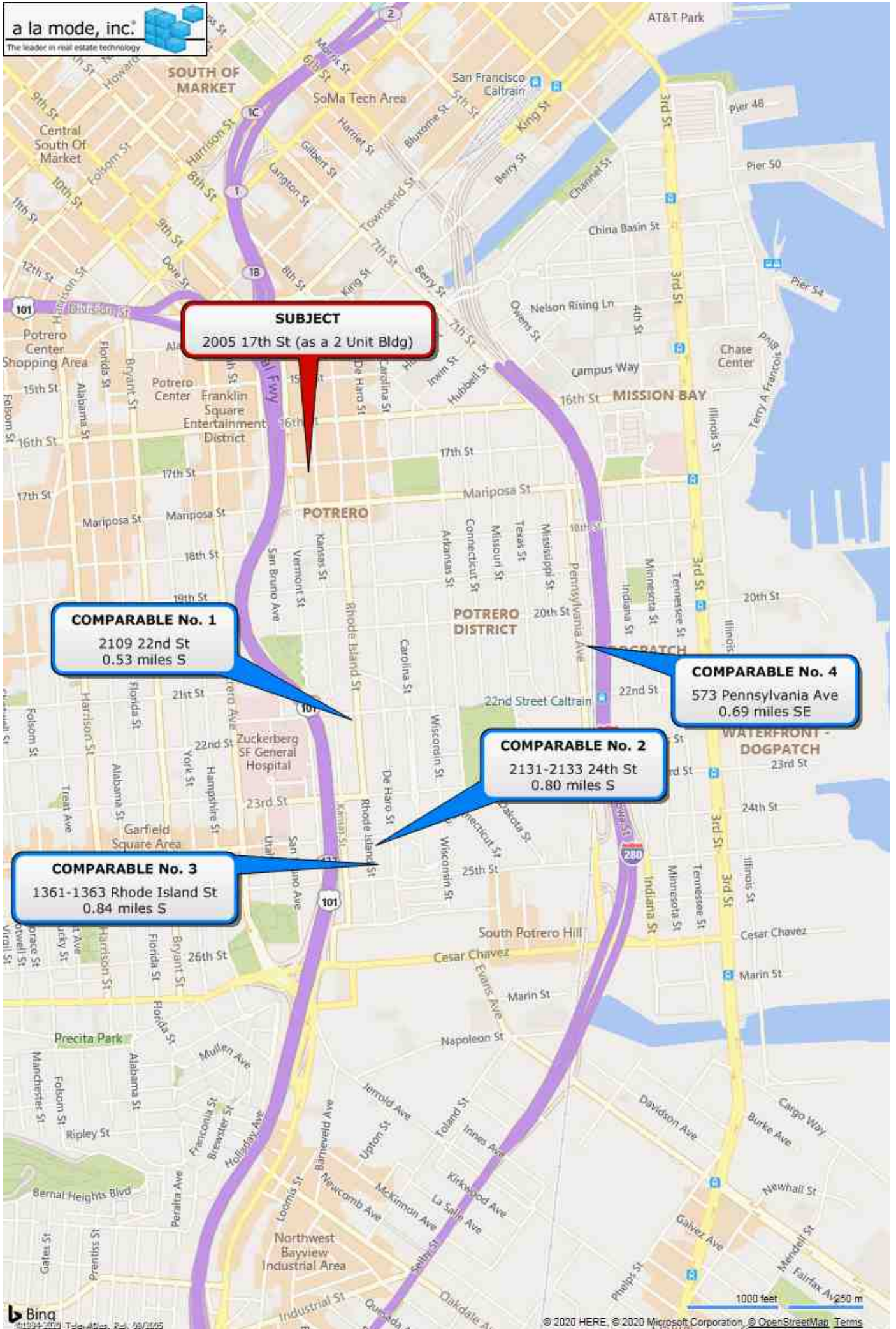
A reasonable exposure time for the subject property is 90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

<p>Signature </p> <p>Name <u>Robert V. Singer</u></p> <p>Date of Signature <u>03/03/2020</u></p> <p>State Certification # <u>AR016094</u></p> <p>or State License # _____</p> <p>State <u>CA</u></p> <p>Expiration Date of Certification or License <u>07/20/2021</u></p> <p>Effective Date of Appraisal <u>02/02/2020</u></p>	<p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior</p>
--	--

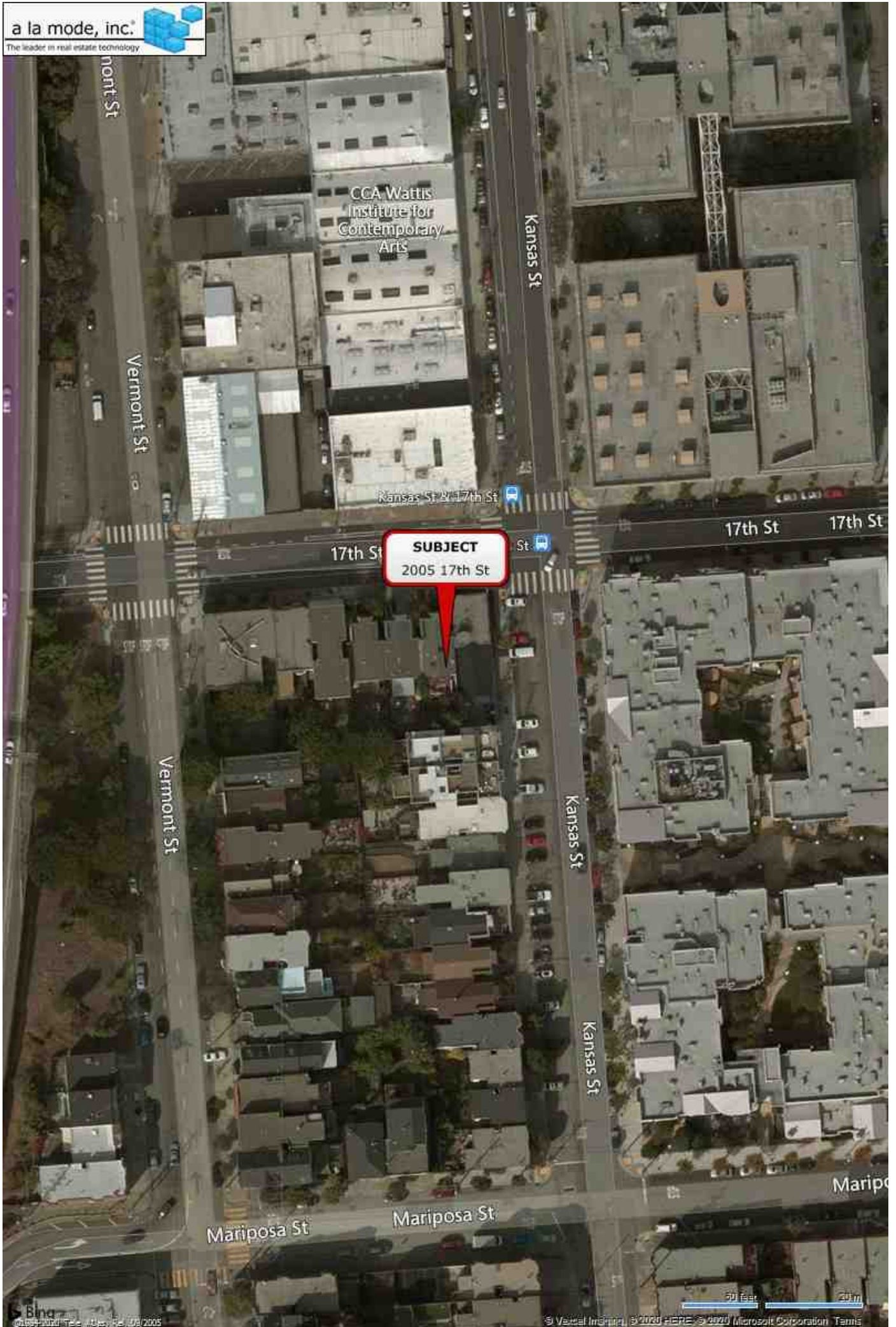
Location Map

Borrower	N/A				
Property Address	2005 17th St (as a 2 Unit Bldg)				
City	San Francisco	County San Francisco	State CA	Zip Code 94103	
Lender/Client	Erik Terreri				



Location Map

Borrower	N/A				
Property Address	2005 17th St (as a 2 Unit Bldg)				
City	San Francisco	County	San Francisco	State	CA Zip Code 94103
Lender/Client	Erik Terreri				



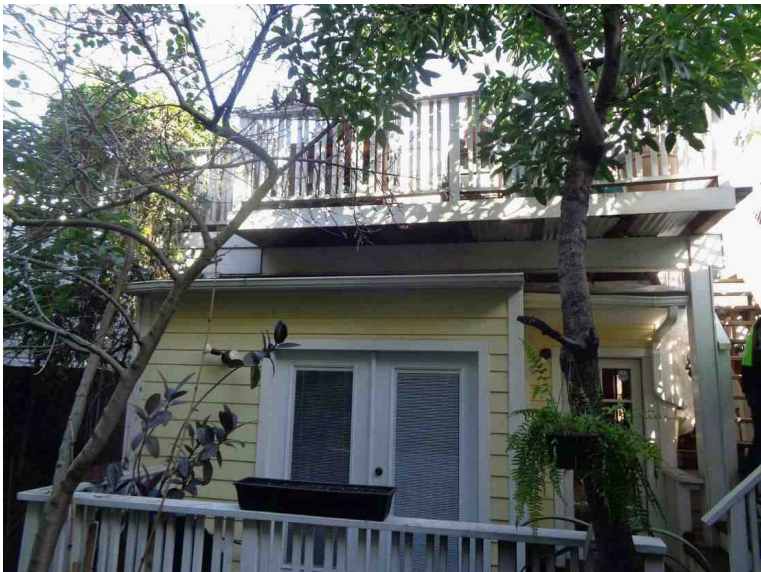
Subject Photos

Borrower	N/A				
Property Address	2005 17th St (as a 2 Unit Bldg)				
City	San Francisco	County	San Francisco	State	CA Zip Code 94103
Lender/Client	Erik Terreri				



Subject Front

2005 17th St Unit Bldg	
Sales Price	
Gross Living Area	1,650
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	Average
View	Average
Site	2308 SF
Quality	Average
Age	114



Subject Rear

Interior Photos

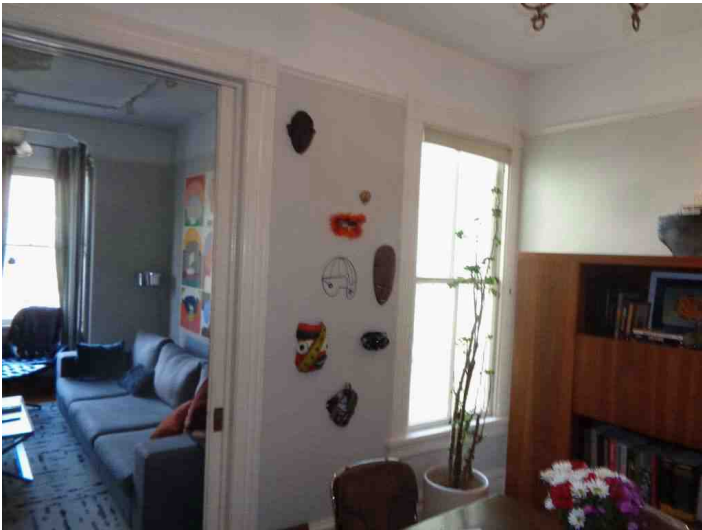
Borrower	N/A						
Property Address	2005 17th St (as a 2 Unit Bldg)						
City	San Francisco	County	San Francisco	State	CA	Zip Code	94103
Lender/Client	Erik Terreri						



Living Room



Kitchen



Dining Room



Bathroom



Bedroom



Bedroom

Interior Photos

Borrower	N/A				
Property Address	2005 17th St (as a 2 Unit Bldg)				
City	San Francisco	County	San Francisco	State	CA Zip Code 94103
Lender/Client	Erik Terreri				



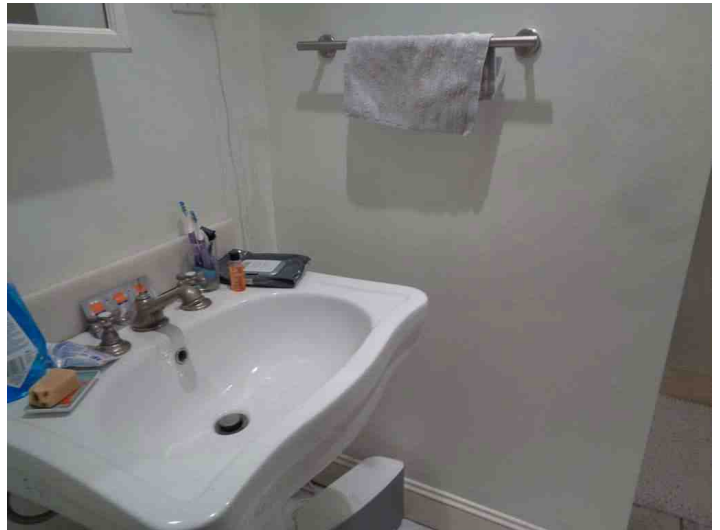
Rear Yard



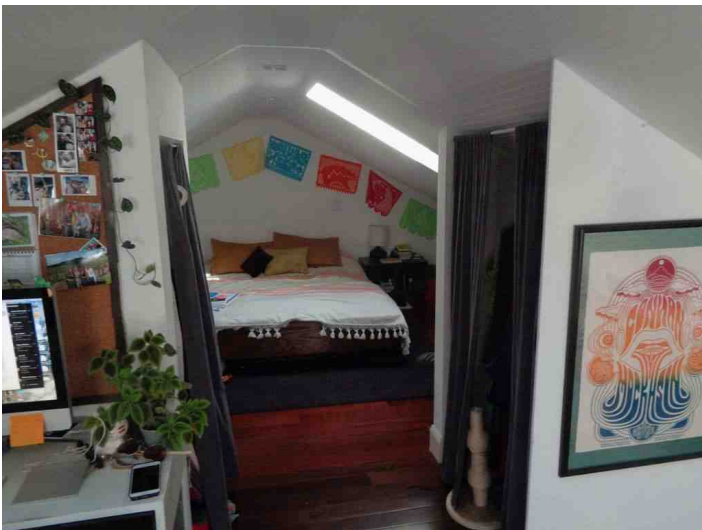
Lower Level In-Law



Lower Level In-Law



Lower Level In-Law



Attic/Bonus Room



laundry Room

Comparable Photos 1-3

Borrower	N/A				
Property Address	2005 17th St (as a 2 Unit Bldg)				
City	San Francisco	County	San Francisco	State	CA
Lender/Client	Erik Terreri	Zip Code	94103		



Comparable 1

2109 22nd St	
Prox. to Subject	0.53 miles S
Sales Price	1,048,000
Gross Living Area	752
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	2.0
Location	Average
View	Average
Site	1873 SF
Quality	Average
Age	74



Comparable 2

2131-2133 24th St	
Prox. to Subject	0.80 miles S
Sales Price	1,365,000
Gross Living Area	2270
Total Rooms	10
Total Bedrooms	3
Total Bathrooms	2.0
Location	Average
View	Average-Hills
Site	2495 SF
Quality	Average
Age	110



Comparable 3

1361-1363 Rhode Island St	
Prox. to Subject	0.84 miles S
Sales Price	1,820,000
Gross Living Area	2980
Total Rooms	12
Total Bedrooms	4
Total Bathrooms	2.0
Location	Average
View	Average-Hills
Site	2500 SF
Quality	Average
Age	120

Comparable Photos 4-6

Borrower	N/A				
Property Address	2005 17th St (as a 2 Unit Bldg)				
City	San Francisco	County	San Francisco	State	CA
Lender/Client	Erik Terreri	Zip Code	94103		



Comparable 4

573 Pennsylvania Ave
 Prox. to Subject 0.69 miles SE
 Sales Price 1,300,000
 Gross Living Area 1995
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location Average
 View Good/Bay
 Site 2748 SF
 Quality Average
 Age 120

Comparable 5

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

Comparable 6

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

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO

Name BOUTIN JONES INC.
555 Capitol Mall, Suite 1500
City & State Sacramento, CA 95814
Attn: Penny R. Brown, Esq.

MAIL TAX STATEMENTS TO

Name Erik M. Terreri and Robert L. Driggs, Trustees
Street Address 670 Pennsylvania Avenue
City & State San Francisco, CA 94107

SPACE ABOVE THIS LINE FOR RECORDER'S USE

APN: 3977-001J

Grant Deed

The undersigned Grantor(s) declare(s):

Documentary transfer tax is \$NONE. This is a transfer from an individual to a trust for the benefit of the grantor, which results solely in a change in the method of holding title. CA R&T Code § 11930.

- Computed on full value of property conveyed, or
- Computed on full value less value of liens and encumbrances remaining at time of sale.
- Unincorporated area City of _____ and

FOR NO CONSIDERATION,

Erik M. Terreri, a married man (who acquired title as a single man)

hereby GRANT(S) to

Erik M. Terreri and Robert L. Driggs, as Trustees of the Terreri Driggs Family Trust dated March 10, 2015

all of Grantor's interest in and to the following described real property in the City of San Francisco, County of San Francisco, State of California:

Beginning at a point on the southerly line of 17th Street, distant thereon 25 feet westerly from the westerly line of Kansas Street; running thence westerly along said line of 17th Street 25 feet; thence at a right angle southerly 92 feet 6 inches; thence at a right angle easterly 25 feet; thence at a right angle northerly 92 feet 6 inches to the point of beginning.

Being a portion of Portrero Nuevo Block 129

Commonly known as: 2005 17th Street, San Francisco, CA

Dated: 10 March 2015


ERIK M. TERRERI

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA

County of SACRAMENTO

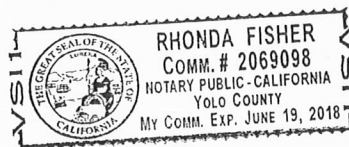
On March 10, 2015, before me, Rhonda Fisher, Notary Public, personally appeared ERIK M. TERRERI, who proved to me on the basis of satisfactory evidence to be the person (s) whose name is/are subscribed to the within instrument and acknowledged to me that he/~~she/they~~ executed the same in his/~~her/their~~ authorized capacity (ies), and that by his/~~her/their~~ signature (s) on the instrument the person (s), or the entity (ies) upon behalf of which the person (s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing is true and correct.

WITNESS my hand and official seal.

Rhonda Fisher

[Seal]



PRELIMINARY CHANGE OF OWNERSHIP REPORT

To be completed by the transferee (buyer) prior to a transfer of subject property, in accordance with section 480.3 of the Revenue and Taxation Code. A Preliminary Change of Ownership Report must be filed with each conveyance in the County Recorder's office for the county where the property is located.



Carmen Chu, Assessor-Recorder
Office of the Assessor-Recorder
City and County of San Francisco
1 Dr. Carlton B. Goodlett Place, Room 19C
San Francisco, CA 94102
www.sfassessor.org (415) 554-5596

FOR ASSESSOR'S USE ONLY

Erik M. Terrieri and Robert L. Driggs, Trustees
670 Pennsylvania Avenue
San Francisco, CA 94107

ASSESSOR'S PARCEL NUMBER: 3977-001J
SELLER/TRANSFEROR: Erik M. Terrieri
BUYER'S DAYTIME TELEPHONE NUMBER: Penny R. Brown, Esq.: (916) 321-4444
BUYER'S EMAIL ADDRESS

STREET ADDRESS OR PHYSICAL LOCATION OF REAL PROPERTY
2005 17th Street, San Francisco, CA 94103

MAIL PROPERTY TAX INFORMATION TO (NAME)
Erik M. Terrieri and Robert L. Driggs, Trustees

ADDRESS: 670 Pennsylvania Avenue
CITY: San Francisco
STATE: CA
ZIP CODE: 94107

YES NO This property is intended as my principal residence. If YES, please indicate the date of occupancy or intended occupancy. MO DAY YEAR

PART 1. TRANSFER INFORMATION Please complete all statements.

This section contains possible exclusions from reassessment for certain types of transfers.

YES NO

- A. This transfer is solely between spouses...
B. This transfer is solely between domestic partners...
C. This is a transfer: between parent(s) and child(ren) or from grandparent(s) to grandchild(ren).
D. This transfer is the result of a cotenant's death.
E. This transaction is to replace a principal residence by a person 55 years of age or older.
F. This transaction is to replace a principal residence by a person who is severely disabled...
G. This transaction is only a correction of the name(s) of the person(s) holding title...
H. The recorded document creates, terminates, or reconveys a lender's interest...
I. This transaction is recorded only as a requirement for financing purposes...
J. The recorded document substitutes a trustee of a trust, mortgage, or other similar document.
K. This is a transfer of property:
1. to/from a revocable trust...
2. to/from a trust that may be revoked by the creator/grantor/trustor...
3. to/from an irrevocable trust...
L. This property is subject to a lease with a remaining lease term of 35 years or more...
M. This is a transfer between parties in which proportional interests...
N. This is a transfer subject to subsidized low-income housing requirements...
O. This transfer is to the first purchaser of a new building containing an active solar energy system.

Please provide any other information that will help the Assessor understand the nature of the transfer.

THIS DOCUMENT IS NOT SUBJECT TO PUBLIC INSPECTION

PART 2. OTHER TRANSFER INFORMATION

Check and complete as applicable.

A. Date of transfer, if other than recording date: _____

Type of transfer:

- Purchase Foreclosure Gift Trade or exchange Merger, stock, or partnership acquisition (Form BOE-100-B)
- Contract of sale. Date of contract: _____ Inheritance. Date of death: _____
- Sale/leaseback Creation of a lease Assignment of a lease Termination of a lease. Date lease began: _____
- Original term in years (including written options): _____ Remaining term in years (including written options): _____
- Other. Please explain: _____

C. Only a partial interest in the property was transferred. YES NO If YES, indicate the percentage transferred: _____ %

PART 3. PURCHASE PRICE AND TERMS OF SALE

Check and complete as applicable.

A. Total purchase price

\$ _____

B. Cash down payment or value of trade or exchange excluding closing costs

Amount \$ _____

C. First deed of trust @ _____ % interest for _____ years. Monthly payment \$ _____

Amount \$ _____

- FHA (_____ Discount Points) Cal-Vet VA (_____ Discount Points) Fixed rate Variable rate
- Bank/Savings & Loan/Credit Union Loan carried by seller
- Balloon payment \$ _____ Due date: _____

D. Second deed of trust @ _____ % interest for _____ years. Monthly payment \$ _____

Amount \$ _____

- Fixed rate Variable rate Bank/Savings & Loan/Credit Union Loan carried by seller
- Balloon payment \$ _____ Due date: _____

E. Was an Improvement Bond or other public financing assumed by the buyer? YES NO Outstanding balance \$ _____

F. Amount, if any, of real estate commission fees paid by the buyer which are not included in the purchase price \$ _____

G. The property was purchased: Through real estate broker. Broker name: _____ Phone number: (____) _____

Direct from seller From a family member-Relationship _____

Other. Please explain: _____

H. Please explain any special terms, seller concessions, broker/agent fees waived, financing, and any other information (e.g., buyer assumed the existing loan balance) that would assist the Assessor in the valuation of your property.

PART 4. PROPERTY INFORMATION

Check and complete as applicable.

A. Type of property transferred

- Single-family residence Co-op/Own-your-own Manufactured home
- Multiple-family residence. Number of units: _____ Condominium Unimproved lot
- Other. Description: (i.e., timber, mineral, water rights, etc.) Timeshare Commercial/Industrial

B. YES NO Personal/business property, or incentives, provided by seller to buyer are included in the purchase price. Examples of personal property are furniture, farm equipment, machinery, etc. Examples of incentives are club memberships, etc. Attach list if available.

If YES, enter the value of the personal/business property: \$ _____ Incentives \$ _____

C. YES NO A manufactured home is included in the purchase price.

If YES, enter the value attributed to the manufactured home: \$ _____

YES NO The manufactured home is subject to local property tax. If NO, enter decal number: _____

D. YES NO The property produces rental or other income.

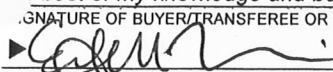
If YES, the income is from: Lease/rent Contract Mineral rights Other: _____

E. The condition of the property at the time of sale was: Good Average Fair Poor

Please describe: _____

CERTIFICATION

I certify (or declare) that the foregoing and all information hereon, including any accompanying statements or documents, is true and correct to the best of my knowledge and belief.

SIGNATURE OF BUYER/TRANSFeree OR CORPORATE OFFICER 	DATE 10 March 2015	TELEPHONE (415) 519 0706
NAME OF BUYER/TRANSFeree/LEGAL REPRESENTATIVE/CORPORATE OFFICER (PLEASE PRINT) Erik M. Terreri and Robert L. Driggs	TITLE Trustees	EMAIL ADDRESS

The Assessor's office may contact you for additional information regarding this transaction.

ADDITIONAL INFORMATION

Please answer all questions in each section, and sign and complete the certification before filing. This form may be used in all 58 California counties. If a document evidencing a change in ownership is presented to the Recorder for recordation without the concurrent filing of a *Preliminary Change of Ownership Report*, the Recorder may charge an additional recording fee of twenty dollars (\$20).

NOTICE: The property which you acquired may be subject to a supplemental assessment in an amount to be determined by the County Assessor. Supplemental assessments are not paid by the title or escrow company at close of escrow, and are not included in lender impound accounts. **You may be responsible for the current or upcoming property taxes even if you do not receive the tax bill.**

NAME AND MAILING ADDRESS OF BUYER: Please make necessary corrections to the printed name and mailing address. Enter Assessor's Parcel Number, name of seller, buyer's daytime telephone number, buyer's email address, and street address or physical location of the real property.

NOTE: Your telephone number and/or email address is very important. If there is a question or a problem, the Assessor needs to be able to contact you.

MAIL PROPERTY TAX INFORMATION TO: Enter the name, address, city, state, and zip code where property tax information should be mailed. This must be a valid mailing address.

PRINCIPAL RESIDENCE: To help you determine your principal residence, consider (1) where you are registered to vote, (2) the home address on your automobile registration, and (3) where you normally return after work. If after considering these criteria you are still uncertain, choose the place at which you have spent the major portion of your time this year. Check YES if the property is intended as your principal residence, and indicate the date of occupancy or intended occupancy.

PART 1: TRANSFER INFORMATION

If you check YES to any of these statements, the Assessor may ask for supporting documentation.

D,E, F: If you checked YES to any of these statements, you may qualify for a property tax reassessment exclusion, which may allow you to maintain your property's previous tax base. **A claim form must be filed and all requirements met in order to obtain any of these exclusions.** Contact the Assessor for claim forms. **NOTE:** If you give someone money or property during your life, you may be subject to federal gift tax. You make a gift if you give property (including money), the use of property, or the right to receive income from property without expecting to receive something of at least equal value in return. The transferor (donor) may be required to file Form 709, Federal Gift Tax Return, with the Internal Revenue Service if they make gifts in excess of the annual exclusion amount.

G: Check YES if the reason for recording is to correct a name already on title [e.g., Mary Jones, who acquired title as Mary J. Smith, is granting to Mary Jones]. This is not for use when a name is being removed from title.

H: Check YES if the change involves a lender, who holds title for security purposes on a loan, and who has no other beneficial interest in the property.

"Beneficial interest" is the right to enjoy all the benefits of property ownership. Those benefits include the right to use, sell, mortgage, or lease the property to another. A beneficial interest can be held by the beneficiary of a trust, while legal control of the trust is held by the trustee.

I: A **"cosigner"** is a third party to a mortgage/loan who provides a guarantee that a loan will be repaid. The cosigner signs an agreement with the lender stating that if the borrower fails to repay the loan, the cosigner will assume legal liability for it.

M: This is primarily for use when the transfer is into, out of, or between legal entities such as partnerships, corporations, or limited liability companies. Check YES only if the interest held in each and every parcel being transferred remains exactly the same.

N: Check YES only if property is subject to subsidized low-income housing requirements with governmentally imposed restrictions; property may qualify for a restricted valuation method (i.e., may result in lower taxes).

O: If you checked YES, you may qualify for a new construction property tax exclusion. **A claim form must be filed and all requirements met in order to obtain the exclusion. Contact the Assessor for a claim form.**

PART 2: OTHER TRANSFER INFORMATION

The date of recording is rebuttably presumed to be the date of transfer. If you believe the date of transfer was a different date (e.g., the transfer was by an unrecorded contract, or a lease identifies a specific start date), put the date you believe is the correct transfer date. If it is not the date of recording, the Assessor may ask you for supporting documentation.

B: Check the box that corresponds to the type of transfer. If OTHER is checked, please provide a detailed description. Attach a separate sheet if necessary.

PART 3: PURCHASE PRICE AND TERMS OF SALE

It is important to complete this section completely and accurately. The reported purchase price and terms of sale are important factors in determining the assessed value of the property, which is used to calculate your property tax bill. Your failure to provide any required or requested information may result in an inaccurate assessment of the property and in an overpayment or underpayment of taxes.

A. Enter the total purchase price, not including closing costs or mortgage insurance.

"Mortgage insurance" is insurance protecting a lender against loss from a mortgagor's default, issued by the FHA or a private mortgage insurer.

B. Enter the amount of the down payment, whether paid in cash or by an exchange. If through an exchange, exclude the closing costs.

"Closing costs" are fees and expenses, over and above the price of the property, incurred by the buyer and/or seller, which include title searches, lawyer's fees, survey charges, and document recording fees.

C. Enter the amount of the First Deed of Trust, if any. Check all the applicable boxes, and complete the information requested.

A **"balloon payment"** is the final installment of a loan to be paid in an amount that is disproportionately larger than the regular installment.

D. Enter the amount of the Second Deed of Trust, if any. Check all the applicable boxes, and complete the information requested.

E. If there was an assumption of an improvement bond or other public financing with a remaining balance, enter the outstanding balance, and mark the applicable box.

An **"improvement bond or other public financing"** is a lien against real property due to property-specific improvement financing, such as green or solar construction financing, assessment district bonds, Mello-Roos (a form of financing that can be used by cities, counties and special districts to finance major improvements and services within the particular district) or general improvement bonds, etc. Amounts for repayment of contractual assessments are included with the annual property tax bill.

F. Enter the amount of any real estate commission fees paid by the buyer which are not included in the purchase price.

G. If the property was purchased through a real estate broker, check that box and enter the broker's name and phone number. If the property was purchased directly from the seller (who is not a family member of one of the parties purchasing the property), check the "Direct from seller" box. If the property was purchased directly from a member of your family, or a family member of one of the parties who is purchasing the property, check the "From a family member" box and indicate the relationship of the family member (e.g., father, aunt, cousin, etc.). If the property was purchased by some other means (e.g., over the Internet, at auction, etc.), check the "OTHER" box and provide a detailed description (attach a separate sheet if necessary).

H. Describe any special terms (e.g., seller retains an unrecorded life estate in a portion of the property, etc.), seller concessions (e.g., seller agrees to replace roof, seller agrees to certain interior finish work, etc.), broker/agent fees waived (e.g., fees waived by the broker/agent for either the buyer or seller), financing, buyer paid commissions, and any other information that will assist the Assessor in determining the value of the property.

PART 4: PROPERTY INFORMATION

A. Indicate the property type or property right transferred. Property rights may include water, timber, mineral rights, etc.

B. Check YES if personal, business property or incentives are included in the purchase price in Part 3. Examples of personal or business property are furniture, farm equipment, machinery, etc. Examples of incentives are club memberships (golf, health, etc.), ski lift tickets, homeowners' dues, etc. Attach a list of items and their purchase price allocation. An adjustment will not be made if a detailed list is not provided.

C. Check YES if a manufactured home or homes are included in the purchase price. Indicate the purchase price directly attributable to each of the manufactured homes. If the manufactured home is registered through the Department of Motor Vehicles in lieu of being subject to property taxes, check NO and enter the decal number.

D. Check YES if the property was purchased or acquired with the intent to rent or lease it out to generate income, and indicate the source of that anticipated income. Check NO if the property will not generate income, or was purchased with the intent of being owner-occupied.

Provide your opinion of the condition of the property at the time of purchase. If the property is in "fair" or "poor" condition, include a brief description of repair needed.

CERTIFICATION OF TRUST

ERIK M. TERRERI, also known as ERIK MARTIN TERRERI (“Erik”), and ROBERT L. DRIGGS, also known as ROBERT LUIS DRIGGS (“Robert”), as Trustees of the Terrerri Driggs Family Trust, request that third parties accept this Certification of Trust (“Certification”) instead of the trust documents, which are private and confidential documents. Erik and Robert provide this Certification in order to certify the existence of the Terrerri Driggs Family Trust, the identity and powers of the Trustees, and the manner of holding title to trust assets. This Certification also summarizes some of the more important provisions of the trust to enable the Trustees to deal with third parties such as financial institutions, stock transfer agents, stockbrokers, insurance companies and others. Accordingly, Erik and Robert declare:

1. Creation of the Trust. Erik and Robert established a trust earlier today, known as the Terrerri Driggs Family Trust. The trust is now in effect. Erik and Robert are the only persons who have a present interest in the trust.
2. Trust’s Taxpayer Identification Number. The taxpayer identification numbers for the trust are Erik’s social security number and Robert’s social security number.
3. Title to Trust Assets. Title to trust assets should be held as follows: “Erik M. Terrerri and Robert L. Driggs, as Trustees of the Terrerri Driggs Family Trust dated March 10, 2015.”
4. Trustees’ Powers. The Trustees have all of the powers now provided by California Probate Code sections 16200 through 16249. The Trustees’ powers will not be reduced if these sections are amended or repealed, but the Trustees’ powers will be increased by any powers added by future amendments to these sections and by any powers added to the California Probate Code in the future. In addition, Erik and Robert give the Trustees the following specific powers, whether these powers clarify, expand or change the powers the Trustees would otherwise have under California law:
 - A. Continue or participate in the operation of a business or enterprise, notwithstanding the provisions of California Probate Code section 16222.
 - B. Pledge, hypothecate, mortgage, grant security interests in or encumber trust assets to secure or guarantee any obligations of: (1) the trust; (2) Erik or Robert; (3) the

joint debts of the trust and a co-owner of trust property; (4) any corporation, partnership or other entity in which the trust or Erik or Robert has an interest; or (5) any corporation, partnership or other entity in which Erik or Robert is an officer or managing agent.

C. Lend money to any person on terms the Trustees determine are fair and reasonable under the circumstances, and accept, hold and enforce security interests for debts to the trust.

D. Invest in corporations, general or limited partnerships, limited liability companies, mutual funds, closed-end or open-end investment companies, investment trusts, money market funds and any common trust fund operated by any Trustee.

E. Buy, sell and trade in securities of any nature, including options, short sales or on margin and for such purposes, maintain and operate margin accounts with brokers.

5. Revocation and Amendment. As long as both Erik and Robert are living, either of them may revoke the trust provisions affecting community property. Erik may revoke the trust provisions affecting his separate property. Robert may revoke the trust provisions affecting his separate property. Neither Erik nor Robert has revoked, modified or amended the trust in any manner that would cause the representations contained in this Certification to be incorrect.

6. Trustees. Erik and Robert are the only currently acting Trustees of the trust. If one of them ceases to act, the other will act as sole Trustee. If both Erik and Robert cease to act, then they appoint DAVID CHRISTIAN BLAKE TERRERI ("David") as Trustee.

7. Trustees of the 17th Street Property Trust. Robert and David will serve as Co-Trustees of the 17th Street Property Trust. If one of them ceases to act, the other will act as sole Trustee. When Robert and David are acting as Co-Trustees of the 17th Street Property Trust, they must act by unanimous agreement. Robert or David when acting as Co-Trustees may delegate the power to act or transact business on behalf of the trust to a single Co-Trustee. The power granted may be limited to a specific act or acts upon such terms and conditions that the Trustees shall specify, including but not limited to signing specific documents, writing checks or performing other administrative duties. In that event, the signature by the single Co-Trustee shall constitute the signature of the Trustees and may be relied upon by third parties dealing with the Trustees. A Co-Trustee has authority to give notice to a third party that an action will require the signature of both Co-Trustees. In that event, the signatures of both Co-Trustees are required for the action described in the notice.

8. Action by Erik and Robert as Co-Trustees. If Erik and Robert are acting as Co-Trustees, either Co-Trustee has the power to act or to transact business on behalf of the trust. The signature of either Erik or Robert constitutes the signature of the Trustees and may be relied

upon by third parties dealing with the Trustees. Either Erik or Robert has authority to give notice to a third party that an action will require unanimous agreement by the Co-Trustees. In that event, unanimous agreement is required only for the action described in the notice.

9. Reliance by Third Parties. This Certification contains a true and accurate representation of the terms of the trust. California Probate Code section 18100.5 provides:

- A third party may assume that the information in this Certification is true as of the date the Trustees present the Certification (regardless of the date the Certification is signed), unless the third party has actual knowledge that the information is incorrect.
- A third party who acts in reliance on this Certification is not liable to any person for so acting, unless the third party has actual knowledge that the information is incorrect.
- Any person making a demand for the trust documents to prove the facts set forth in this Certification will be liable for damages if the person acts in bad faith in requesting the trust documents. Those damages include any attorney's fees and other expenses incurred as a result of the refusal to accept this Certification in lieu of the requested documents.

We declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

DATED: 10 March 2015



ERIK M. TERRERI

DATED: 3/10/2015



ROBERT L. DRIGGS

- Trustees -

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Sacramento

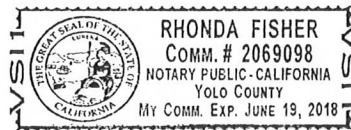
On March 10, 2015, before me, Rhonda Fisher, Notary Public,
(here insert name and title of the officer)

personally appeared ERIK M. TERRERI and ROBERT L. DRIGGS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) ~~is~~ are subscribed to the within instrument and acknowledged to me that ~~he/she~~ they executed the same in his/her/their authorized capacity(ies), and that by ~~his/her~~ their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Rhonda Fisher



(Seal)

ARTICLE 4
DISTRIBUTION UPON DEATH OF ERIK M. TERRERI

4.01. 2005 17th Street, San Francisco, California Real Property. Erik owns, as his separate property, a residential rental property located at 2005 17th Street, San Francisco, California (“the 17th Street Property”). If Erik is the first spouse to die and either Robert or David is then living, the Trustee will allocate the 17th Street Property (if Erik still owns the 17th Street Property at his death), the rents collected therefrom, and the Terreri Properties business checking account (or any future account designated for holding funds related to the 17th Street Property) (collectively referred to herein as “17th Street Property and rents/account”) to the 17th Street Property Trust. The 17th Street Property will be allocated to the 17th Street Property Trust together with any insurance and subject to any encumbrances at the date of Erik’s death, including any mortgage, home equity line, deed of trust and real property taxes. If both Robert and David are not then living, the Trustee will not create the 17th Street Property Trust and the 17th Street Property will pass under the Distribution of Remaining Trust Assets section.

4.02. 17th Street Property Trust. The 17th Street Property is an investment property purchased by Erik on February 14, 2006. The 17th Street Property is a residential rental property consisting of two units. It is Erik’s desire that the Trustee retain the 17th Street Property in order to provide income to his spouse, Robert, and to his son, David Christian Blake Terreri (“David”). Upon receipt of the monthly rental income, the Trustee will deduct the monthly costs/expenses, including but not limited to, mortgage payment, monthly share of the annual property insurance, and monthly share of the annual property taxes.

A. Income from the 17th Street Property Trust. The Trustee will hold and distribute the income of the 17th Street Property Trust as follows:

(1) Distribution of 40% Net Income to Robert: After deducting the monthly expenses/costs, the Trustee will distribute 40% of the monthly net income to Robert, if he is then living, for his needs. If Robert is not then living or upon Robert’s death, if David is then living, the Trustee will distribute 40% of the net income to David.

(2) Distribution of 60% Net Income to David. The Trustee will hold the remaining 60% of the monthly net income in an account known as the 17th Street Property Trust account. This remaining 60% of the monthly net income is to be used by the Trustee to pay for repairs and maintenance, including but not limited to, general repairs and maintenance, replacing appliances, preparing the 17th Street Property for new tenants, roof repairs, remodeling/upgrades, and plumbing (“collectively referred to herein as “major expenses”). If

David is then living, the Trustee will distribute to David as much of the balance of the 60% monthly net income that is in the account as of December 31 of each year following the creation of the 17th Street Property Trust, as David may request. But David's request for distribution cannot be earlier than January 31 of the following year. For example, David's request for distribution cannot be made until January 31, 2016 or later for the calendar year ending December 31, 2015. When requesting a distribution, David can choose to receive the full remaining account balance or a partial distribution of the remaining 60% as of December 31. If David chooses a partial distribution of the balance of the 60%, the remaining balance (calculated as of December 31) not distributed to David for that calendar year will be held in the 17th Street Property Trust and David can choose to take that amount at a later time. If David is not then living or upon David's death, the Trustee will distribute the balance of the 60% that is in the account as of December 31 of each year following the creation of the 17th Street Property Trust, but no earlier than January 31 of the following year, to Robert as Robert may request. Robert can choose to receive the full remaining balance or a partial distribution of the balance of the 60% as of December 31. If Robert chooses a partial distribution of the balance of the 60%, the remaining balance not distributed to Robert for that calendar year will be held in the 17th Street Property Trust and Robert can choose to take that amount of the remaining balance at a later time.

B. Termination of the 17th Street Property Trust. The 17th Street Property Trust will terminate upon the earliest to occur of the following:

- (1) The 17th Street Property is sold while Robert and David are both then living;
- (2) The 17th Street Property is sold while only Robert is living;
- (3) The 17th Street Property is sold while only David is living; or
- (4) Upon the death of the second to die of Robert and David.

C. Distribution of 17th Street Property Trust Assets Upon Termination. When the 17th Street Property Trust terminates, the Trustee will hold or distribute the 17th Street Trust assets as follows:

- (1) Sale of the 17th Street Property While Both Robert and David Are Living. If the 17th Street Property is sold while both Robert and David are then living, the Trustee will distribute 10% of the net sale proceeds to the Trustee of the Survivor's Trust. The Trustee will distribute 90% of the net sale proceeds to the Distribution of Remaining Trust Assets section.

(2) Sale of the 17th Street Property While Only Robert Is Living. If Robert survives David and the 17th Street Property is sold during Robert's lifetime, the Trustee will distribute 80% of the net sale proceeds to the Trustee of the Survivor's Trust and 20% of the net sale proceeds to the Distribution of Remaining Trust Assets section.

(3) Sale of the 17th Street Property While Only David Is Living. If David survives Robert and the 17th Street Property is sold during David's lifetime, the Trustee will distribute 100% of the net sale proceeds as set forth in the Distribution of Remaining Trust Assets section.

(4) Death of the Second to Die of Robert and David. Upon the death of the second to die of Robert and David, if the 17th Street Property has not been sold, the Trustee will distribute the remaining 17th Street Property Trust assets as set forth in the Distribution of Remaining Trust Assets section.

ARTICLE 5

DISTRIBUTION AFTER FIRST SPOUSE'S DEATH

5.01. Provisions After First Death. After the death of the predeceased spouse and as long as the surviving spouse is living, the Trustee will hold and distribute the trust estate, including any assets added to the trust estate as a result of the predeceased spouse's death, as set forth in this Article 5.

5.02. Predeceased Spouse's Expenses. The Trustee may pay the predeceased spouse's last illness and funeral expenses, amounts owed for support during the predeceased spouse's lifetime, and the expenses of administering the predeceased spouse's estate or winding up the predeceased spouse's affairs.

5.03. Predeceased Spouse's Taxes. The Trustee may pay any taxes arising by reason of the predeceased spouse's death. The Trustee should prorate the taxes among the beneficiaries as provided by California law, unless the predeceased spouse specifies that an asset will pass to a beneficiary free of tax.

5.04. Tangible Personal Property. The Trustee will distribute the tangible personal property, such as jewelry, clothing, household furniture and furnishings, artwork, collections and automobiles, as follows:

A. Schedule B. The predeceased spouse may prepare a Schedule B to this trust to specify the disposition of the predeceased spouse's interest in these assets. The predeceased spouse must date and sign the schedule and deliver it to the Trustee. The predeceased spouse may amend the schedule at any time using the same procedure. The Trustee



PROJECT APPLICATION (PRJ)

A Project Application must be submitted for any Building Permit Application that requires an intake for Planning Department review, including for environmental evaluation or neighborhood notification, or for any project that seeks an entitlement from the Planning Department, such as a Conditional Use Authorization or Variance.

For more, see the [Project Application Informational Packet](#).

Cost for Time and Materials: Any time and materials exceeding initial fees charged for services provided are subject to billing.

For more information call 415.558.6377, or email the Planning Information Center (PIC) at pic@sfgov.org.

Español: Si desea ayuda sobre cómo llenar esta solicitud en español, por favor llame al 415.575.9010. Tenga en cuenta que el Departamento de Planificación requerirá al menos un día hábil para responder

中文: 如果您希望獲得使用中文填寫這份申請表的幫助, 請致電415.575.9010。請注意, 規劃部門需要至少一個工作日來回應。

Tagalog: Kung gusto mo ng tulong sa pagkumpleto ng application na ito sa Filipino, paki tawagan ang 415.575.9010. Paki tandaan na mangangailangan ang Planning Department ng hindi kukulangin sa isang araw na pantrabaho para makasagot.

BUILDING PERMIT APPLICATIONS

HOW TO SUBMIT:

For Building Permit Applications that require intake for Planning Department review, present this Project Application together with the Building Permit Application at the Planning Information Center (PIC), 1660 Mission Street, Ground Floor.

WHAT TO SUBMIT:

- One (1) complete and signed application.
- Two (2) hard copy sets of plans that meet the Department of Building Inspection's submittal standards. Please see the [Planning Department's Plan Submittal Guidelines](#) for more information.
- A Letter of Authorization from the owner(s) designating an Authorized Agent to communicate with the Planning Department on their behalf, if applicable.
- Pre-Application Meeting materials, if required. See the [Pre-Application Meeting Informational Packet](#) for more information.

Note: The applicable fee amount for Building Permit Applications will be assessed and collected at intake by the Department of Building Inspection at the Central Permitting Bureau at 1660 Mission St, Ground Floor.

(See [Fee Schedule and/or Calculator](#)).

ENTITLEMENTS

HOW TO SUBMIT:

For projects that require an entitlement from the Planning Department (e.g., Conditional Use, Variance), submit a Project Application and any required supplemental applications online at sfplanning.org, or to submit in person, you may schedule an intake appointment by sending an [Intake Request Form](#) to CPC.Intake@sfgov.org.

WHAT TO SUBMIT:

- One (1) complete and signed PRJ application, or complete online submittal, including the following:
- An electronic copy (online or USB drive) of plans formatted to print at 11" x 17". Please see the [Department's Plan Submittal Guidelines](#) for more information about the required contents of plan submittals.
- A Letter of Authorization from the owner(s) designating an Authorized Agent to communicate with the Planning Department on their behalf, if applicable.
- Pre-Application Meeting materials, if required. See the [Pre-Application Meeting Informational Packet](#) for more information.
- Current or historic photograph(s) of the property.
- All supplemental entitlement applications (e.g., Conditional Use, Variance) and information for environmental review, as indicated in this Project Application or in the Preliminary Project Assessment (PPA) letter.
- Payment via check, money order or debit/credit card for the total fee amount for all required supplemental applications. (See [Fee Schedule and/or Calculator](#)).



PROJECT APPLICATION (PRJ)

GENERAL INFORMATION

Property Information

Project Address: 2005 17th Street, San Francisco, CA 94103

Block/Lot(s): 3977/001J

Property Owner's Information

Name: Erik Terreri

Address: 670 Pennsylvania Ave.
San Francisco, CA 94107

Email Address: erikterreri@gmail.com

Telephone: 415.519.0706

Applicant Information

Same as above

Name:

Company/Organization:

Address:

Email Address:

Telephone:

Please Select Billing Contact:

Owner

Applicant

Other (see below for details)

Name: _____ Email: _____ Phone: _____

Please Select Primary Project Contact:

Owner

Applicant

Billing

RELATED APPLICATIONS

Related Building Permit Applications

N/A

Building Permit Application No(s):

Related Preliminary Project Assessments (PPA)

N/A

PPA Application No:

PPA Letter Date:

PROJECT INFORMATION

Project Description:

Please provide a narrative project description that summarizes the project and its purpose. Please list any special authorizations or changes to the Planning Code or Zoning Maps if applicable.

Issue building permit and inspection for rear deck, originally constructed in 2006.

Construct firewall at property line between rear deck stairs and property line.

Project Details:

- Change of Use New Construction Demolition Facade Alterations ROW Improvements
 Additions Legislative/Zoning Changes Lot Line Adjustment-Subdivision Other Rear deck

- Residential:** Senior Housing 100% Affordable Student Housing Dwelling Unit Legalization
 Inclusionary Housing Required State Density Bonus Accessory Dwelling Unit

Indicate whether the project proposes rental or ownership units: Rental Units Ownership Units Don't Know

- Non-Residential:** Formula Retail Medical Cannabis Dispensary Tobacco Paraphernalia Establishment
 Financial Service Massage Establishment Other: _____

Estimated Construction Cost: \$ 5,000.

PROJECT AND LAND USE TABLES


	Existing	Proposed
General Land Use	Parking GSF	
	Residential GSF	
	Retail/Commercial GSF	
	Office GSF	
	Industrial-PDR	
	Medical GSF	
	Visitor GSF	
	CIE (Cultural, Institutional, Educational)	
	Useable Open Space GSF	
	Public Open Space GSF	
Project Features	Dwelling Units - Affordable	
	Dwelling Units - Market Rate	
	Dwelling Units - Total	
	Hotel Rooms	
	Number of Building(s)	
	Number of Stories	
	Parking Spaces	
	Loading Spaces	
	Bicycle Spaces	
	Car Share Spaces	
Other: _____		
Land Use - Residential	Studio Units	
	One Bedroom Units	
	Two Bedroom Units	
	Three Bedroom (or +) Units	
	Group Housing - Rooms	
	Group Housing - Beds	
	SRO Units	
	Micro Units	
	Accessory Dwelling Units For ADUs, list all ADUs and include unit type (e.g. studio, 1 bedroom, 2 bedroom, etc.) and the square footage area for each unit.	

ENVIRONMENTAL EVALUATION SCREENING FORM





This form will determine if further environmental review is required.


If you are submitting a Building Permit Application only, please respond to the below questions to the best of your knowledge. You do not need to submit any additional materials at this time, and an environmental planner will contact you with further instructions.

If you are submitting an application for entitlement, please submit the required supplemental applications, technical studies, or other information indicated below along with this Project Application.

Environmental Topic	Information	Applicable to Proposed Project?	Notes/Requirements
1a. General	Estimated construction duration (months):	N/A	One month
1b. General	Does the project involve replacement or repair of a building foundation? If yes, please provide the foundation design type (e.g., mat foundation, spread footings, drilled piers, etc)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Transportation	Does the project involve a child care facility or school with 30 or more students, or a location 1,500 square feet or greater?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, submit an Environmental Supplemental- School and Child Care Drop-Off & Pick-Up Management Plan .
3. Shadow	Would the project result in any construction over 40 feet in height?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, an initial review by a shadow expert, including a recommendation as to whether a shadow analysis is needed, may be required, as determined by Planning staff. (If the project already underwent Preliminary Project Assessment, refer to the shadow discussion in the PPA letter.) An additional fee for a shadow review may be required.
4a. Historic Preservation 	Would the project involve changes to the front façade or an addition visible from the public right-of-way of a structure built 45 or more years ago or located in a historic district?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, submit a complete Historic Resource Determination Supplemental Application. Include all materials required in the application, including a complete record (with copies) of all building permits.
4b. Historic Preservation	Would the project involve demolition of a structure constructed 45 or more years ago, or a structure located within a historic district?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, a historic resource evaluation (HRE) report will be required. The scope of the HRE will be determined in consultation with CPC-HRE@sfgov.org .

 Please see the [Property Information Map](#) or speak with Planning Information Center (PIC) staff to determine if this applies.

Environmental Topic	Information	Applicable to Proposed Project?	Notes/Requirements
5. Archeology 	Would the project result in soil disturbance/modification greater than two (2) feet below grade in an archeologically sensitive area or eight (8) feet below grade in a non-archeologically sensitive area?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If Yes, provide depth of excavation/disturbance below grade (in feet*): <i>*Note this includes foundation work</i>
6. Geology and Soils 	Is the project located within a Landslide Hazard Zone, Liquefaction Zone or on a lot with an average slope of 20% or greater? ----- Area of excavation/disturbance (in square feet): _____ Amount of excavation (in cubic yards): _____	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	A geotechnical report prepared by a qualified professional must be submitted if one of the following thresholds apply to the project: <ul style="list-style-type: none"> ● The project involves: <ul style="list-style-type: none"> ○ excavation of 50 or more cubic yards of soil, or ○ building expansion greater than 1,000 square feet outside of the existing building footprint. ● The project involves a lot split located on a slope equal to or greater than 20 percent. <i>A geotechnical report may also be required for other circumstances as determined by Environmental Planning staff.</i>
7. Air Quality 	Would the project add new sensitive receptors (specifically, schools, day care facilities, hospitals, residential dwellings, and senior-care facilities) within an Air Pollutant Exposure Zone?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, the property owner must submit copy of initial filed application with department of public health. More information is found here .
8a. Hazardous Materials	Would the project involve work on a site with an existing or former gas station, parking lot, auto repair, dry cleaners, or heavy manufacturing use, or a site with underground storage tanks?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, submit a Phase I Environmental Site Assessment prepared by a qualified consultant.
8b. Hazardous Materials 	Is the project site located within the Maher area and would it involve ground disturbance of at least 50 cubic yards or a change of use from an industrial use to a residential or institutional use?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If yes, submit a copy of the Maher Application Form to the Department of Public Health. Also submit a receipt of Maher enrollment with the Project Application. For more information about the Maher program and enrollment, refer to the Department of Public Health's Environmental Health Division . <i>Maher enrollment may also be required for other circumstances as determined by Environmental Planning staff.</i>

 Please see the [Property Information Map](#) or speak with Planning Information Center (PIC) staff to determine if this applies.

APPLICANT'S AFFIDAVIT

Under penalty of perjury the following declarations are made:

- a) The undersigned is the owner or authorized agent of the owner of this property.
- b) The information presented is true and correct to the best of my knowledge.
- c) Other information or applications may be required.
- d) I hereby authorize City and County of San Francisco Planning staff to conduct a site visit of this property as part of the City's review of this application, making all portions of the interior and exterior accessible through completion of construction and in response to the monitoring of any condition of approval.
- e) I attest that personally identifiable information (PII) - i.e. social security numbers, driver's license numbers, bank accounts - have not been provided as part of this application. Furthermore, where supplemental information is required by this application, PII has been redacted prior to submittal to the Planning Department. I understand that any information provided to the Planning Department becomes part of the public record and can be made available to the public for review and/or posted to Department websites.

Signature

June 24, 2019

Date

Owner

415.519.0706

Relationship to Project
(i.e. Owner, Architect, etc.)

Phone

Erik M. Terreri

Name (Printed)

erikterreri@gmail.com

Email

For Department Use Only

Application received by Planning Department:

By: _____

Date: _____



VARIANCE FROM THE PLANNING CODE

INFORMATIONAL AND SUPPLEMENTAL APPLICATION PACKET

ATTENTION: A Project Application must be completed and/or attached prior to submitting this Supplemental Application. See the [Project Application](#) for instructions.

Pursuant to Planning Code Section 305, the Zoning Administrator shall hear and make determinations regarding applications for variances from the strict application of quantitative standards in the Planning Code. The first pages consist of instructions which should be read carefully before the application form is completed.

For questions, call 415.558.6377, email pic@sfgov.org, or visit the Planning Information Center (PIC) at 1660 Mission Street, First Floor, San Francisco, where planners are available to assist you.

Español: Si desea ayuda sobre cómo llenar esta solicitud en español, por favor llame al 415.575.9010. Tenga en cuenta que el Departamento de Planificación requerirá al menos un día hábil para responder.

中文: 如果您希望獲得使用中文填寫這份申請表的幫助，請致電415.575.9010。請注意，規劃部門需要至少一個工作日來回應。

Tagalog: Kung gusto mo ng tulong sa pagkumpleto ng application na ito sa Filipino, paki tawagan ang 415.575.9120. Paki tandaan na mangangailangan ang Planning Department ng hindi kukulangin sa isang araw na pantrabaho para makasagot.

WHAT IS A VARIANCE?

The Planning Code regulates the use of property, including the size, design, and siting of buildings that may be constructed on a piece of property. The Planning Code has standards for buildings that govern such features as rear yards, front setbacks, usable open space, height, and parking. A variance is a request for an exception to a Planning Code standard. The Zoning Administrator is the City official that interprets and maintains the Planning Code.

WHEN IS A VARIANCE NECESSARY?

There may be special circumstances that make it difficult for a project to meet all of the Planning Code requirements. In those instances, a project sponsor may request that the Zoning Administrator grant a Variance from the Code provisions. Under the City Charter (Section 4.105), the Zoning Administrator has the power to grant only those variances that are consistent with the general purpose and the intent of the Planning Code. The power to grant a variance shall be applied only when the plain and literal interpretation and enforcement of the Code would “result in practical difficulties, unnecessary hardships, or where the results would be inconsistent with the general purpose of the [Code].”

Planning Code Section 305(c) outlines the five criteria that must be met in order for the Zoning Administrator to grant a variance. The Section 305(c) criteria are as follows:

1. That there are exceptional or extraordinary circumstances applying to the property involved or to the intended use of the property that do not apply generally to other property or uses in the same class of district;
2. That owing to such exceptional or extraordinary circumstances the literal enforcement of specified provisions of this Code would result in practical difficulty or unnecessary hardship not created by or attributable to the applicant or the owner of the property;
3. That such variance is necessary for the preservation and enjoyment of a substantial property right of the subject property, possessed by other property in the same class of district;
4. That the granting of such variance will not be materially detrimental to the public welfare or materially injurious to the property or improvements in the vicinity; and
5. That the granting of such variance will be in harmony with the general purpose and intent of this Code and will not adversely affect the General Plan.

HOW DOES THE PROCESS WORK?

Upon submittal of a complete application to the Planning Department, the Zoning Administrator will schedule a public hearing to consider whether to grant the Variance. Variance hearings typically occur on the last Wednesday of each month. Upon issuing the formal written decision either granting or denying the Variance in whole or in part, the Zoning Administrator shall forthwith transmit a copy the Variance decision letter to the applicant. The action of the Zoning Administrator shall be final and shall become effective 10 days after the date of his written decision except upon the filing of a valid appeal to the Board of Permit Appeals as provided in Section 308.2 of the Planning Code.

Fees

Please refer to the [Planning Department Fee Schedule](#) available at www.sfplanning.org or at the Planning Information Center (PIC) located at 1660 Mission Street, First Floor, San Francisco. For questions related to the Fee Schedule, please call the PIC at 415.558.6377.

Fees will be determined based on the estimated construction costs. Should the cost of staff time exceed the initial fee paid, an additional fee for time and materials may be billed upon completion of the hearing process or permit approval. Additional fees may also be collected for preparation and recordation of any documents with the San Francisco Assessor-Recorder's office and for monitoring compliance with any conditions of approval.

WHAT APPLICANTS SHOULD KNOW ABOUT THE PUBLIC HEARING PROCESS

A. The Zoning Administrator encourages applicants to meet with all community groups and parties interested in their application early in the entitlement process. In many cases, this is required as part of the Pre-application process. Department staff is available to assist in determining how to contact interested groups. Neighborhood organization lists are available on the Department's website. Notice of the hearing will be sent to groups in or near the neighborhood of the project. The applicant may be contacted by the Planning Department staff with requests for additional information or clarification. An applicant's cooperation will facilitate the timely review of the application.

B. The Zoning Administrator requests that applicants familiarize themselves with the procedure for public hearings, which are excerpted from the Planning Commission's Rules and Regulations below.

Hearings. A public hearing may be held on any matter before the Zoning Administrator at either a Regular (every 4th Wednesday of the month) or a Special Meeting. The procedure for such public hearings shall be as follows:

1. A description of the issue by Zoning Administrator along with the Planning Department's recommendation.
2. A presentation of the proposal by the project sponsor for a period not to exceed 5 minutes.
3. A presentation of opposition to the proposal, by organized opposition, for a period not to exceed 3 minutes.
4. Public testimony from proponents of the proposal. An individual may speak for a period not to exceed 3 minutes.
5. Public testimony from opponents of the proposal would be taken under conditions parallel to those imposed on proposal proponents, not to exceed 3 minutes.
6. The project sponsor or applicant will be given a period, not to exceed 3 minutes, within which to clarify any questions raised in previous testimony.
7. Discussion by the Zoning Administrator on the matter.
8. The Zoning Administrator may impose time limits on appearances by members of the public and may otherwise exercise his or her discretion on procedures for the conduct of public hearings.

C. **Opportunities for Appeals by Other Bodies:** Zoning Administrator actions on Variances are final unless appealed to the Board of Appeals within 10 days of the Zoning Administrator's written decision.



VARIANCE FROM THE PLANNING CODE

SUPPLEMENTAL APPLICATION

Property Information

Project Address: 2005 17th Street, San Francisco, CA 94103 Block/Lot(s): 3977/001J

Variance Findings

Pursuant to Planning Code Section 305(c), before approving a variance application, the Zoning Administrator needs to find that the facts presented are such to establish the findings stated below. In the space below and on separate paper, if necessary, please present facts sufficient to establish each finding.

1. That there are exceptional or extraordinary circumstances applying to the property involved or to the intended use of the property that do not apply generally to other property or uses in the same class of district;

The subject lot is shorter than most lots, which results in less buildable areas than other properties in the same class of district. The rear lot had a lot line adjustment that wasn't noticed to the owner in 2006/2007 and resulted in a large building reducing sunlight and creating a 40' wall at the Southern end of the subject property. The adjoining property has a large/high fence approximately 12' to 15' along most of the property line where the proposed firewall will be constructed and will not affect the neighbors property. See attached photos of the existing neighbor structure and view of the neighbor's roof exhaust fan that is above the restaurant kitchen and within the typical area of required setback. In this case, the proposed firewall will improve safety along the neighbor's existing structure that was built without fire rated materials and will improve safety for both my property and the neighbor's property.

2. That owing to such exceptional or extraordinary circumstances the literal enforcement of specified provisions of this Code would result in practical difficulty or unnecessary hardship not created by or attributable to the applicant or the owner of the property;

The current tenants (and any future inhabitants) currently have one area where they can enjoy an outdoor space that has the ability to receive any natural sunlight. This area is the existing roof deck. The subject deck has provided a consistent outdoor space for the use and enjoyment of 6 different sets of tenants residing at the property and provides the only means of accessing the attic space which contains the HVAC system and storage for the tenants. When the County allowed the lot line adjustment and the subsequent construction of the large building at the Southern end of the property without notice to me (property owner), the subject property lost the only previously alternative area to enjoy outdoor space with sunlight.

3. That such variance is necessary for the preservation and enjoyment of a substantial property right of the subject property, possessed by other property in the same class of district;

A variance is required in order to provide fire safety consistent with current building codes. It also preserves the existing roof deck that was built at least 13 years ago (possibly longer). The existing roof deck is located above the existing building envelope and the proposed firewall will be built along the neighbor property's existing high building wall.

The subject property's existing and resulting rear yard setback is significantly greater than the rear yard set back of 2 of the adjoining properties and will allow for the retaining of the one outdoor space with natural sunlight.

4. That the granting of such variance will not be materially detrimental to the public welfare or materially injurious to the property or improvements in the vicinity;

The proposed variance will not be injurious to any of the properties in the vicinity. In fact, the proposed variance to construct the firewall will provide additional fire protection the the subject property and the adjoining property. The existing roof deck was already constructed prior to any of the 3 adjoining property owners acquiring their properties. It was a known element when they purchased their properties and does not negatively impact any of the neighbors.

In fact, none of my neighbors attended my pre-application meeting and none of my adjacent neighbors have contacted me with any concerns about the existing deck and my application to construct a firewall at the property line.

5. That the granting of such variance will be in harmony with the general purpose and intent of this Code and will not adversely affect the General Plan.

The proposed variance is in harmony with the general purpose and intent of this Code and is consistent with the General Plan. Specifically, the proposed variance will allow for the continued enjoyment of a substantial property right at the time the roof deck was constructed and is allowed under current planning Code and general plan objectives of providing open space for residents' enjoyment.

APPLICANT'S AFFIDAVIT

Under penalty of perjury the following declarations are made:

- a) The undersigned is the owner or authorized agent of the owner of this property.
- b) The information presented is true and correct to the best of my knowledge.
- c) Other information or applications may be required.
- d) I hereby authorize City and County of San Francisco Planning staff to conduct a site visit of this property as part of the City's review of this application, making all portions of the interior and exterior accessible through completion of construction and in response to the monitoring of any condition of approval.
- e) I attest that personally identifiable information (PII) - i.e. social security numbers, driver's license numbers, bank accounts - have not been provided as part of this application. Furthermore, where supplemental information is required by this application, PII has been redacted prior to submittal to the Planning Department. I understand that any information provided to the Planning Department becomes part of the public record and can be made available to the public for review and/or posted to Department websites.

Signature

Erik M. Terreri

Name (Printed)

September 16, 2019

Date

Owner

415.519.0706

erikterreri@gmail.com

Relationship to Project
(i.e. Owner, Architect, etc.)

Phone

Email

For Department Use Only

Application received by Planning Department:

By: _____

Date: _____

FIRST	LAST	ADDRESS	CITY	STATE	ZIP	TELEPH ONE	ORGANIZATION	EMAIL
Live Sushi		2001 17th Street	San Francisco	CA	94103			
David	Wurtman	2009 17th Street	San Francisco	CA	94103			
Opswat		398 Kansas Street	San Francisco	CA	94103			
Andy C.	Chou	434 Kansas Street	San Francisco	CA	94103			
Cheng-Ling	Chen	434 Kansas Street	San Francisco	CA	94103			
Ronald	Yu	436 Kansas Street	San Francisco	CA	94103			
Siegrid	Yu	436 Kansas Street	San Francisco	CA	94103			
Occupants		2005 17th Street	San Francisco	CA	94103			
Shira Benny Investments LLC		3104 Buchanan Street	San Francisco	CA	94123			
2001 17th Street LLC		400 Treat Ave	San Francisco	CA	94110			
Erik	Terreri	670 Pennsylvania Ave	San Francisco	CA	94107			
Bruce Kin	Huie	1459 18th Street #227	San Francisco	CA	94107	415-308-5438	Dogpatch Neighborhood Association	Board President brucehuie@me.com
Joyce	Book	740 Vermont Street	San Francisco	CA	94107	415-206-9537	Vermont St. Neighborhood Association	President joyce@vermontneighbors.com
Keith	Goldstein	800 Kansas Street	San Francisco	CA	94107		0 Potrero-Dogpatch Merchants Association	0 keith@everestsf.com
Shamann	Walton	1 Dr. Carlton B Goodlett Place, Room #244	San Francisco	CA	94102-4689	415-554-7670	Board of Supervisors	Supervisor, District 10 waltonstaff@sfgov.org; Percy.Burch@sfgov.org; Tracy.Gallardo@sfgov.org; Natalie.Gee@sfgov.org editor@sfbayview.com
Mary	Ratcliff	4917 Third Street	San Francisco	CA	94124	415-671-0789	SF Bay View Newspaper	Editor editor@sfbayview.com
Rodney	Minott	1206 Mariposa Street	San Francisco	CA	94107	415-553-5969	Potrero Hill Neighbors/Save the Hill	Chair rodminott@hotmail.com
Scott	Simons	903 Kansas Street #201	San Francisco	CA	94107	415-704-4747	Friends of Kansas Street	Friend friendsofkansasstreet@gmail.com
Sean	Quigley	766 Valencia Street, 3rd Floor	San Francisco	CA	94110		0 Valencia Corridor Merchant Association	President seanq@paxtongate.com
Sue	Mortensen	900 Minnesota Street	San Francisco	CA	94107	916-316-3555	Esprit Owners Association	Secretary smortens@earthlink.net
J.R.	Eppler	1459 - 18th Street, Suite 133	San Francisco	CA	94107	650-704-7775	Potrero Boosters Neighborhood Association	President president@potreroboosters.org
Francesca	Panullo	1415 Ocean Ave	San Francisco	CA	94112	203-376-6868	Sherwin Williams	Manager sw8644@sherwin.com
Anietie	Ekanem	5800 3rd Street #1320	San Francisco	CA	94124	415-335-4980	OneBayview	Founder sfplanningdepartment@onebayvie w.com
Kyle	Borland	1260 Mission Street	San Francisco	CA	94103	478-213-8784	D10 Urbanists	Lead Organizer d10urbanists@gmail.com
Bradley	Angel	315 Sutter Street, 2nd Floor	San Francisco	CA	94108	415-447-3904 x102	Greenaction for Health and Environmental Justice	Executive Director greenaction@greenaction.org



Relocation Payments for Evictions based on Owner/Relative Move-in OR Demolition/Permanent Removal of Unit from Housing Use OR Temporary Capital Improvement Work OR Substantial Rehabilitation*

Date of Service of Notice of Termination of Tenancy ("Eviction Notice")	Relocation Amount Due Per Tenant	Maximum Relocation Amount Due Per Unit	PLUS Additional Amount Due for Each Elderly (60 years or older) or Disabled Tenant or Household with Minor Child(ren)
3/01/18 – 2/28/19	\$6,627.00	\$19,881.00	\$4,419.00
3/01/19 – 2/29/20	\$6,980.00	\$20,939.00	\$4,654.00
3/01/20 – 2/28/21	\$7,225.00	\$21,674.00	\$4,817.00

*See Ordinance Section 37.9C for additional relocation requirements for evictions under 37.9(a)(8) (owner/relative move-in), 37.9(a)(10) (demolition/permanent removal from housing use), 37.9(a)(11) (temporary eviction for capital improvement work) and 37.9(a)(12) (substantial rehabilitation). [However, effective 1/1/13, the amount of relocation payments for temporary capital improvement evictions under 37.9(a)(11) for less than 20 days is governed by California Civil Code Section 1947.9 and not by Rent Ordinance Section 37.9C. The daily rate for relocation payments under Section 1947.9 is \$392/day for the period 3/1/20 – 2/28/21.]

Pagos de traslado por desalojo debidos a mudanza del propietario/pariente O por demolición/eliminación definitiva del uso de la unidad como vivienda O trabajos temporales de mejora de capital O rehabilitación substancial*

Fecha del servicio de entrega del aviso de desalojo	Monto de traslado correspondiente por inquilino	Monto de traslado máximo correspondiente por unidad	ADICIONAL Monto adicional correspondiente por cada persona mayor de edad (60 años o más) o inquilino discapacitado o familia con niños menores
3/01/18 – 2/28/19	\$6,627.00	\$19,881.00	\$4,419.00
3/01/19 – 2/29/20	\$6,980.00	\$20,939.00	\$4,654.00
3/01/20 – 2/28/21	\$7,225.00	\$21,674.00	\$4,817.00

* Ver la Sección 37.9C de la Ordenanza para requisitos adicionales de traslado por desalojo según 37.9(a) (8) (mudanza del dueño/pariente), 37.9(a)(10) (demolición/eliminación definitiva del uso de la unidad como vivienda), 37.9(a)(11) (trabajos temporarios de mejora de capital) y 37.9(a)(12) (rehabilitación substancial). [Sin embargo, efectivo 1/1/13, la cantidad del pago de traslado para los desalojos temporales de mejora de capital bajo la Sección 37.9(a)(11) por menos de 20 días esta gobernado por la Sección del Código Civil de California 1947.9 y no por la Sección 37.9C de la Ordenanza. La tasa diaria por pagos de reubicacion bajo Seccion 1947.9 es \$392.00/por día por el periodo 3/1/20-2/28/21.]



**以業主/親屬身份入住，或拆除/出租單位，且永遠不再做為居住房屋使用或
臨時資本設備改善工程或大規模裝修為由進行迫遷的搬遷費***

送達迫遷通知的日期	每位房客應得的搬遷費金額	每個單位應得的最高搬遷費金額	外加 每位老年（60 歲或以上） 或殘障房客或每戶有未成年 兒童的家庭應得的額外 金額
3/01/18 – 2/28/19	\$6,627.00	\$19,881.00	\$4,419.00
3/01/19 – 2/29/20	\$6,980.00	\$20,939.00	\$4,654.00
3/01/20 – 2/28/21	\$7,225.00	\$21,674.00	\$4,817.00

*請參閱《租賃條例》第 37.9C 節中有關依照第 37.9(a)(8) 節（業主/親屬入住）、第 37.9(a)(10) 節（拆除/出租單位永遠不再做為居住房屋使用）、第 37.9(a)(11) 節（臨時資本設備改良工程）及第 37.9(a)(12) 節（大規模裝修）迫遷的額外搬遷費要求。[然而從 2013年1月1日開始生效，因主要修繕的臨時逐出少於20天受租務條例37.9(a)(11) 條的制約。此類搬家費用金額由加州民事訟法1947.9條規管制而不是租務條例 37.9C條制約。根據第1947.9條，搬遷費的每日費率是 \$392.00 從 3/1/20 至 2/28/21為期。]

**Bayad sa Relokasyon para sa mga Pagpapaalis batay sa Pagtira ng May-ari/Kamag-anak
O Demolisyon/Permanenteng Pagtatanggal ng Unit mula sa Paggamit nito Bilang Pabahay
O Pansamantalang Trabaho para sa Paggawa ng mga Pagbababago sa Gusali (Capital Improvement) O
Malaking Rehabilitasyon***

Petsa ng Pagbibigay ng Abiso para sa Pagtatapos ng Pagpapaupa o Termination of Tenancy (“Abiso ng Pagpapaalis o Eviction Notice”)	Halaga para sa Relokasyon na Kailangang Bayaran sa Bawat Umuupa	Pinakamataas nang Halaga para sa Relokasyon na Kailangang Bayaran para sa Bawat Unit	AT Karagdagang Halaga na Kailangang Bayaran para sa Bawat Matanda (60 taong gulang o mas matanda pa) o May Kapansanan na Umuupa o Kabahayan na may (mga) Anak na Menor de Edad
3/01/18 – 2/28/19	\$6,627.00	\$19,881.00	\$4,419.00
3/01/19 – 2/29/20	\$6,980.00	\$20,939.00	\$4,654.00
3/01/20 – 2/28/21	\$7,225.00	\$21,674.00	\$4,817.00

* Tingnan ang Ordinansa, Seksiyon 37.9C para sa iba pang itinatakda sa relokasyon para sa pagpapaalis sa ilalim ng 37.9(a)(8) (pagtira ng may-ari/kamag-anak), 37.9(a)(10) (demolisyon/permanenteng pagtatanggal ng unit mula sa paggamit nito bilang pabahay), 37.9(a)(11) (pansamantalang pagpapaalis para sa paggawa ng mga pagbabago sa gusali) at 37.9(a)(12) (malaking rehabilitasyon). [Gayon pa man, magmula 1/1/13, pinamahalaan na ng Kodigo Sibil ng California, Seksiyon 1947.9 at hindi ng Ordinansa sa Pagpapaupa, Seksiyon 37.9C, ang halaga ng ibinabayad sa relokasyon para sa pansamantalang pagpapaalis dahil sa paggawa ng mga pagbabago sa gusali sa ilalim ng 37.9(a)(11) kung hindi ito bababa sa 20 araw. Ang halaga kada araw para sa pagbabayad sa relokasyon sa ilalim ng Seksiyon 1947.9 ay \$392.00/araw sa panahong 3/1/20 – 2/28/21.]

Building Codes Cited in Updated NOV May 9, 2019

Building Code	Description	Corrective Action	Low Estimate	High Estimate	Average Estimate
103A	Prohibit Demolition w/o permit				
1208.1CBC	Minimum ceiling heights	Remove subflooring and finished wood floor and tile surfaces. Demolish existing foundation, excavate, repour foundation, replace subfloor, install new tile in kitchen and bath and new wood floors in living space.	225,000	275,000	250,000
1208.2CBC	No emergency rescue openings at area utilized as bedroom.	Relocate bedroom to area with emergency rescue opening. Can be accomplished by removing wall between existing living room and bedroom and creating level floor surface.	10,000	25,000	17,500
1205.2CBC	Natural Light 8% and and Natural Ventilation 4%	Replace front window with a 3' wide by 6' high operable window (Victorian style) and relocate existing water heater and excavate at rear of living space to allow for a second window of 3' wide by 5' tall (Victorian style). Requires retaining wall at rear yard slope towards house and new siding and structural elements.	25,000	35,000	30,000
1030CBC	Improper ventilation for cooking area.	Attach range hood and vent to exterior. Exhaust stack would need to rise above the existing upstairs unit.	2,500	4,000	3,250
1003.2CBC	Emergency Escape and Floor Elevation Change	Changes in elevation require ramp by emergency egress. Should be able to be addressed through the foundation work and by lowering the existing slab to the same height.	0	0	0
3401.8.1SFBC	Seismic Reinforement / Lateral	Requires a structural engineer and confirmation from DBI and Planning Department that this work would be required.	50,000	100,000	75,000
CBC 504.4	Fire Rating between units	Add spacing material and additional layer of 5/8" type X sheet rock with minimum 1 hour rating. Add Sprinkler fire system.	87,500	122,500	105,000
Total Estimated Building Code Costs:			400,000	561,500	480,750

Building Codes Cited in Updated NOV May 9, 2019

Planning Code

132 Greening of Front Setback	Believed to be sufficient.			0
138.1 Street Trees	Remove raised planter to create sufficient space for wheel chair access to the left of the existing driveway and relocate street tree to the front curb.	3,500	5,000	4,250
102.33 Permeable Surfaces	Remove driveway and haul away concrete. Replace with permeable material.	75,000	100,000	87,500
Total Estimated Planning Code Costs:		78,500	105,000	91,750
Total Combined Building Code and Planning Code Requirements:		478,500	666,500	572,500

Other Costs

Tenant Relocation Payments.	Tenants in both units will need to vacate the premises due to the excavation work on the foundation and the instability of the building and unsafe nature of habitation during extensive foundation and structural work.	36,124	36,124	36,124
Lost Rent during construction.	Lost Rent during construction for BOTH upstairs and downstairs units based on 18 to 24 months of construction work.	138,818	185,090	161,954
Total Other Costs:		174,942	221,214	198,078
Total Estimated Cost to Legalize:		653,442	887,714	770,578



Erik Terreri <erikterreri@gmail.com>

2005 17th Street- Department of Public Health Shelter in Place Order through April 7

2 messages

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Mon, Mar 16, 2020 at 4:57 PM

To: Erik Terreri <erikterreri@gmail.com>, matthew david <mc david1991@gmail.com>

Hi Erik and Matthew,

This email is to inform you that the Department of Public Health has issued a Shelter in Place order through April 7 which means that this case will not be heard by the Planning Commission on April 2. I currently have no other information on when it will be heard but there will be updates on our website in the next days and weeks as we move through this unprecedented time.

I am working from home and will complete all the Commission documents so that they will be done when the Commission resumes hearings.

**Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division**

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.6816 | www.sfplanning.org
[San Francisco Property Information Map](#)

I am currently working from home under the Public Health Order issued Monday March 16, 2020. I will respond to your email as soon as possible. Thank you for your patience and understanding in this unprecedented time. May you and your families, friends and all be well.

The City issued a Public Health Order requiring people to stay home except for essential needs. Vulnerable populations must stay home. Everyone should stay home except to get food, care for a relative or friend, get necessary health care, or go to an essential job. This order is in effect until April 7. It may be extended depending on recommendations from public health officials.

<https://www.sfdph.org/dph/alerts/files/HealthOrderC19-07-%20Shelter-in-Place.pdf>

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Thu, Mar 26, 2020 at 1:37 PM

To: Erik Terreri <erikterreri@gmail.com>, matthew david <mc david1991@gmail.com>

Hi Erik and Matthew,

I was just informed that this case will be continued until May 21.

Planning Commission hearings will commence on April 9 with remote hearings and I don't know how long that format will be required per the shelter in place order. So, it would be good to watch it on SFGovTV either live or after you can stream it on the website. Please let me know if you have any questions at this time. Thank you.

Best,

Kimberly Durandet, Senior Planner

Southeast Team, Current Planning Division

kimberly.durandet@sfgov.org

San Francisco Planning Department

[1650 Mission Street, Suite 400 San Francisco, CA 94103](#)

Direct: 415.575.6816 | www.sfplanning.org

[San Francisco Property Information Map](#)

Due to the Shelter in Place order, the Planning Department will be operating under reduced capacity with most of our staff working remotely. Our offices at [1650 Mission Street](#) will be closed; the Planning Information Center (PIC) at [1660 Mission Street](#) will be closed; the Planning and Historic Preservation Commissions will be cancelled until Thursday April 9, at the earliest; and the March 25 Zoning Variance hearing will be cancelled.

[Click here for more information about our services and how to contact Planning staff during the office closure.](#)

For more information on the order and how you can prepare, go to <https://sf.gov/stay-home-except-essential-needs>

Please also note that the Department intends to pause all time-limits and deadlines associated with ongoing notices, application reviews, enforcement activities and other matters for the duration of the shelter in place order.

[Quoted text hidden]



Erik Terreri <erikttereri@gmail.com>

Notification: 2005 17th St @ Tue May 12, 2020 11am - 11:30am (PDT)
(erikttereri@gmail.com)

1 message

Google Calendar <calendar-notification@google.com>
Reply-To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>
To: Erik Terreri <erikttereri@gmail.com>

Tue, May 12, 2020 at 10:30 AM

2005 17th St

When Tue May 12, 2020 11am – 11:30am Pacific Time - Los Angeles

[more details »](#)Where Microsoft Teams Meeting ([map](#))Calendar erikttereri@gmail.comWho

- Durandet, Kimberly (CPC) - organizer
- erikttereri@gmail.com - creator

Hi Erik,

We have been using Teams. Please let me know if this doesn't work for you and I will send a skype for business invite. I just haven't used that app yet so we may have some tech to work out.

Kimberly

[Join Microsoft Teams Meeting](#)[Learn more about Teams | Meeting options](#)

Going (erikttereri@gmail.com)? **Yes** - **Maybe** - **No** [more options »](#)Invitation from [Google Calendar](#)

You are receiving this email at the account erikttereri@gmail.com because you are subscribed for notifications on calendar erikttereri@gmail.com.

To stop receiving these emails, please log in to <https://www.google.com/calendar/> and change your notification settings for this calendar.

Forwarding this invitation could allow any recipient to send a response to the organizer and be added to the guest list, or invite others regardless of their own invitation status, or to modify your RSVP. [Learn More](#).



Erik Terreri <erikterreri@gmail.com>

Re: 2005 17th Street CUA Unauthorized Dwelling Unit Removal

2 messages

Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Mon, May 18, 2020 at 9:34 AM

To: Laurie Colestock <paralegal@terrorilaw.com>, "frontdesk@terrorilaw.com" <frontdesk@terrorilaw.com>, "bert@terrorilaw.com" <bert@terrorilaw.com>, Erik Terreri <erikterreri@gmail.com>

Join Microsoft Teams Meeting

+1 415-906-4659 United States, San Francisco (Toll)

Conference ID: 481 123 801#

[Local numbers](#) | [Reset PIN](#) | [Learn more about Teams](#) | [Meeting options](#)

 **invite.ics**
5K

Erik Terreri <erikterreri@gmail.com>

Mon, May 18, 2020 at 9:52 AM

To: "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org>

Get [BlueMail for Android](#)

On May 18, 2020, at 09:34, "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org> wrote:


Join Microsoft Teams Meeting


+1 415-906-4659 United States, San Francisco (Toll)

Conference ID: 481 123 801#

[Local numbers](#) | [Reset PIN](#) | [Learn more about Teams](#) | [Meeting options](#)

2 attachments

 **ics_response**
3K

 **ics_response**
3K



Erik Terreri <erikterreri@gmail.com>

2005 17th Street - Unwarranted Unit

3 messages

Erik Terreri <erikterreri@gmail.com>

Fri, Jun 5, 2020 at 2:58 PM

To: "Hernandez, Mauricio (DBI)" <mauricio.hernandez@sfgov.org>, Bert Terreri <bert@terreriilaw.com>, Erik Terreri <erikterreri@gmail.com>

Mauricio,

As you're aware, I had been trying to legalize the lower unit at 2005 17th Street.

I have copied my attorney on this email, as he is helping me with the Planning Commission hearing.

Some of the capital requirements present a significant financial hardship to me and I have some questions that I was hoping you could assist me with.

Based on the financial hardship, I have submitted a CUA with the Planning Commission to remove the unit from housing stock.

Our hearing is now scheduled for July 9, 2020.

My preference would be to legalize the unit and I have asked Planning if a variance would be possible. The planner assigned said that the Planning Commission could not grant a variance for building codes.

Following are the capital intensive requirements:

- A. Ceiling height
- B. Sprinklers
- C. Permeability

My understanding is that C. Permeability is a planning code issue and that A. Ceiling Height and B. Sprinklers are Building Code issues.

Does the building commission grant variances for building code issues? What's the process for requesting a hearing, if possible?

My attorney is available for a phone call to discuss, or perhaps you can provide us some assistance via email that would be greatly appreciated.

My attorney can be reached at 707.431.1933.

Best regards,

Erik Terreri

Get [BlueMail for Android](#)

On Feb 14, 2020, at 11:38, "Hernandez, Mauricio (DBI)" <mauricio.hernandez@sfgov.org> wrote:

Hello Erick,

Per our conversation the hearing for NOV#201858111 will not proceed and was schedule in error. I will bring this case to Chief electrical inspector Kenneth Burk to see if the electrical violation can be referred back to electrical

department based on the planning process and the delays you have encounter to complete the review process for the unit legalization. The case has been updated and its available on DBI's website.

Thank You,

Mauricio E. Hernandez

Chief Building Inspector for

Code Enforcement Division &

Complaint Investigation Team

1660 Mission st, San Francisco Ca94103

Desk#415-575-6831 mauricio.hernandez@sfgov.org

From: Erik Terreri <erikterreri@gmail.com>

Sent: Friday, February 14, 2020 11:20 AM

To: Hinchion, John (DBI) <john.hinchion@sfgov.org>

Cc: Hernandez, Mauricio (DBI) <mauricio.hernandez@sfgov.org>; Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>; Bert Terreri <bert@terrorilaw.com>; Tom Corbett <tomcancorbett@hotmail.com>

Subject: RE: Notice of Directors Hearing - 2005 17th Street

I just arrived to the counter and would be happy to meet with either Mauricio or Inspector Hinchion.

Erik

Get [BlueMail for Android](#)

On Feb 14, 2020, at 11:12, "Hinchion, John (DBI)" <john.hinchion@sfgov.org> wrote:

Will do. Thanks!

From: Hernandez, Mauricio (DBI) <mauricio.hernandez@sfgov.org>

Sent: Friday, February 14, 2020 11:02 AM

To: Erik Terreri <erikterreri@gmail.com>; Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>; Bert Terreri <bert@terrorilaw.com>; Tom Corbett <tomcancorbett@hotmail.com>

Cc: Hinchion, John (DBI) <john.hinchion@sfgov.org>

Subject: RE: Notice of Directors Hearing - 2005 17th Street

Yes, The Director's Hearing for this case has been postponed. Sr. Inspector Hinchion will work on updating the file.

Thank You,

Mauricio E. Hernandez

Chief Building Inspector for

Code Enforcement Division &

Complaint Investigation Team

1660 Mission st, San Francisco Ca94103

Desk#415-575-6831 mauricio.hernandez@sfgov.org

From: Erik Terreri <erikterreri@gmail.com>

Sent: Friday, February 14, 2020 10:35 AM

To: Hernandez, Mauricio (DBI) <mauricio.hernandez@sfgov.org>; Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>; Bert Terreri <bert@terrorilaw.com>; Tom Corbett <tomcancorbett@hotmail.com>; Erik Terreri <erikterreri@gmail.com>

Subject: Notice of Directors Hearing - 2005 17th Street

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Mauricio,

You told me that there would be no directors hearing and that this would be suspended pending my CUA Hearing with the Planning Commission.

Please explain what's going on and why this has been moved forward when I have responded and complied with every notice in a timely manner.

Regards,

Erik

Get [BlueMail for Android](#)

Hernandez, Mauricio (DBI) <mauricio.hernandez@sfgov.org>

Fri, Jun 5, 2020 at 4:28 PM

To: Erik Terreri <erikterreri@gmail.com>, Bert Terreri <bert@terrorilaw.com>, "Fessler, Thomas (DBI)" <thomas.fessler@sfgov.org>

Hello Erick,

I don't believe the building commission have variance meetings for code compliance decisions but I will confirm on Monday. I'm not sure if you had a pre-application meeting with DBI and fire because that's where some of these conditions should've been addressed. Through pre-application meeting (see AB-028) or AB-005, DBI and Fire shall determine whether building code equivalencies are applicable to the various code issues related to legalization. If financial hardship is a concern my understanding is that the Mayor's Office has a program that works with Owners in regards to correcting DBI violations. I have added **Sr. Inspector Thomas Fessler** from technical services department as he might be able to assist regarding variances for code requirements for illegal dwelling units .

[Quoted text hidden]

3 attachments

 **IS G-17.pdf**
411K

 **COVER LOAN PROGRAM OVERVIEW 4-12-18 FINAL[32601].pdf**
257K

 **FAQ Legalization of In-laws 061114.pdf**
255K

Erik Terreri <erikterreri@gmail.com>

Tue, Jun 30, 2020 at 12:39 PM

To: "Hernandez, Mauricio (DBI)" <mauricio.hernandez@sfgov.org>

Mauricio,

Were you able to confirm if building commission can have a variance meeting for code compliance?

Thanks,

Erik

[Quoted text hidden]



PROGRAM OVERVIEW

CODE VIOLATION ENFORCEMENT-DEFERRED REHAB LOAN PROGRAM

Background Information

The San Francisco Mayor's Office of Housing and Community Development (MOHCD), Code Violation Enforcement-Deferred Rehab (COVER) Loan Program offers low-interest loans to low-to-moderate income property owners. The program, funded by the Department of Building Inspection (DBI) and administered by MOHCD offers loans to property owners whose goal is to address code deficiencies and code violations found on their properties and were cited a Notice of Violation or Notice of Abatement by DBI.

To be eligible for a COVER Loan, households must meet specific income, asset, and property requirements as detailed below. Loans are available to low-to-moderate income property owners who are unable to secure conventional financing and/or who have no other resources available to them.

How to Apply for a Housing Rehabilitation Loan

You can obtain an application by visiting our website at www.sfmohcd.org

Loan Type	Maximum Loan Amount	Maximum Unit Size	Interest Rate	Loan to Value (LTV)	Loan Term
COVER	Case-by-case basis	1-4	1%	105%	Deferred payments for a period of five (5) years.

Qualifications

Property Qualifications

The property must meet all the following criteria to be eligible for a COVER loan:

- The property must be a permanent structure within the City and County of San Francisco.
- All residential units must meet the San Francisco Planning Department's definition of "dwelling unit" and fully conform with Planning Code requirements applicable to the site, including zoning, General Code compliance, and any relevant neighborhood plan controls.
- Properties must have an outstanding Notice of Violation and/or Notice of Abatement issued by the Department of Building Inspection.



**MAYOR'S OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT
CODE VIOLATION ENFORCEMENT-DEFERRED REHAB LOAN PROGRAM**

- The property must be free of all liens not approved by MOHCD. These are often negative liens such as for delinquent taxes, judgments, mechanics liens or any other liens that could jeopardize the City's loan security.

Rehabilitation work must address:

- Building code deficiencies and violations as described in Notice of Violation and/or Notice of Abatement cited by the Department of Building Inspection.

Applicant Qualifications

1. The owner must be the legal owner of the property to be rehabilitated and must occupy the property. Each Homeowner must be named on the property's title.
2. For the purpose of the asset test, the Homeowner's primary residence and martial possessions will not be considered liquid assets. Retirement funds held in a pension account, retirement fund, 401k plan, 403b plan, trust fund, or similar asset that is not available for liquidation are exempt from the asset test.
 - a. For COVER loans, 2% of the household's asset holdings will be added to the household's income.
3. Properties must carry hazard insurance and the City and County of San Francisco must, at the time of the loan, be listed as loss payee.
4. The household gross income must meet the income guidelines. The amounts are adjusted on an annual basis by household size.

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person	9 Person
120%	\$96,850	\$110,700	\$124,500	\$138,350	\$149,400	\$160,500	\$171,550	\$182,650	\$193,700

Derived from the Unadjusted Area Median Income (AMI) for HUD Metro Fair Rent Area (HMFA) that contains San Francisco

Closing documents associated with the COVER Loan Program

Once your loan is approved, MOHCD will work with you to close your loan. All titleholders to the property will be required to sign the following documents:

Loan Agreement – An agreement that details the parameters and conditions of the loan.

Promissory Note – A note that promises to repay the loan at certain interest rate within the term of the loan.

Deed of Trust – The deed is used to record the lien against the property. Any future liens against the property that jeopardize the City's security and interest in the property are subject to the approval of the MOHCD.



**MAYOR'S OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT
CODE VIOLATION ENFORCEMENT-DEFERRED REHAB LOAN PROGRAM**

Notice of Default – A notice of default is recorded for each existing lien against the property. MOHCD will be notified should any of the existing liens default.

Additional Loss Payee – The additional loss payee form instructs your current homeowner insurance policy holder to add the City and County of San Francisco as an additional loss payee on your account. This ensures the City is notified of insurance lapses, cancellations or other activity associated with the subject property.

Truth in Lending – The truth in lending statement provides information on the actual cost of the loan when interest is taken into account.

Notice of Right to Cancel – The notice of right to cancel provides the borrower a three (3) day window in which to cancel the loan.



CODE VIOLATION ENFORCEMENT-DEFERRED REHAB (COVER) LOAN PROGRAM PROGRAM PROCESS OVERVIEW

The following has been provided to you for your convenience and is meant to be a general guide of the COVER Loan Program.

Step 1: Refer to the Code Violation Enforcement Rehab Introductory letter you received in the mail.

Step 2: Review the COVER Program information and loan application available on our website here: www.sfmohcd.gov

Step 3: Complete the COVER application along with all supporting documents and submit via Sharefile available on our website. You will be asked to create an account. If you are unable to send your complete application online, you may mail or drop off your documents to:

Mayor's Office of Housing & Community Development
COVER Loan Program
1 South Van Ness Avenue, 5th Floor
San Francisco, CA 94103
Main (415) 701-5500

Step 4: A representative will contact you via email and/or mail to confirm receipt of your application, request for missing or supplemental documentation.

Step 5: Once your application is complete, submitted documentation will be reviewed for eligibility.

Step 6: The Property owner may begin contacting contractors and must compile at least three (3) bids for necessary work to address each Notice(s) of Violation. The bids must be provided to MOHCD for review. The property owner will inform MOHCD which contractor they have chosen to perform the work. The property owner must provide a fully executed work and cost summary. Awarded contractors must conform to all City requirements and become a city-certified vendor prior to starting work.

Click here for instructions to become a city-certified vendor

Step 7: Full property appraisal is ordered. Eligibility is finalized. Loan is underwritten and submitted for full loan funding. Loan funds will be deposited into an escrow account to await disbursement.

Step 8: An approval letter and copies of full loan documents will be sent to the property owner(s) for review. A date for the loan contract signing will be provided on the approval letter. Loan documents

**MAYOR'S OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT
CODE VIOLATION ENFORCEMENT-DEFERRED REHAB LOAN PROGRAM**



must be executed in person at the Mayor's Office of Housing and Community Development. Executed documents shall be notarized and recorded accordingly prior to the start of construction.

Step 12: Construction may begin once the property owner has received a Notice to Proceed from MOHCD via email.

Step 13: Property Owner will receive the COVER Loan Disbursement Packet. The property owner must complete all forms and provide all documentation to request payment funds for the contractor after the work is completed.

Step 13: The Property owner is responsible for initiating start of construction, project oversight, scheduling the final walkthrough with DBI and obtain written project completion confirmation for their records.

Step 14: Should there be any change orders, the property owner must provide change orders immediately to MOHCD for review and approval. If a change order is approved, an Addendum to the original loan agreement will be executed prior to the release of additional funds and copies of fully executed change orders must be provided to MOHCD. For change orders to reduce work, the remaining funds will be used to pay off the principal loan balance.

Step 15: Property Owner must provide the completed disbursement packet to MOHCD to initiate payment. The disbursement packet will be reviewed; once approved, the actual disbursement amount will be sent directly to the contractor via ACH. If additional funds were requested for change orders, payment for change orders shall follow once evidence of completed change order work is provided.

Step 16: Property Owner will be provided a project closure letter with updated principal loan balance. The property owner will also receive copies of all executed loan documents for his/her records.

Step 17: Enjoy your home!

February 5, 2020

I've evaluated the market value of 2005 using past sales in the same area with the last 6 months. The current market is stable and prices are expected to be steady. For this evaluation I used the San Francisco Multiple Listing Service.

The purpose of the evaluation is to determine the market value as a single-family home as well as a single-family home with a legal unit. The main level is approximately 1,200 square feet and the lower unit approximately 650 square feet.

Single Family Home Comparable Sales

1. 631 Kansas Street: sold for \$2,154,750 on 8/21/19

Property is a 2-bedroom 1 bath home at approximately 1,350 square feet.

2. 585 Connecticut Street: Sold for \$1,680,585 on 11/12/19

Property is a 2-bedroom 1 bath home at approximately 1,243 square feet.

Based on the comparable sales I would estimate the value of 2005 17th Street at \$1,800,000

Two Unit Comparable Sales

1. 3323 26th Street: Sold for \$1,450,000 on 10/04/19

Property is a 2,870 square foot duplex with one unit being delivered vacant

2. 2903-2903 A Harrison Street: Sold for \$1,320,000 on 8/22/19

Property is a 1,985 square foot duplex

Multi-Unit properties value is highly affected by tenancy and rents. Vacant units increase the buyer pool to owner occupiers otherwise it's straight investors.

Based on the comparable sales I would estimate the value of 2005 17th Street at \$1,375,000

Respectfully

DocuSigned by:

Joe Marko

Joseph Marko

License #01370737

Single-Family Homes Client Detail Report

Listings as of 02/05/20 at 9:12pm

Page 1

Property Type Single-Family Homes **District** SF District 9 **Subdist** Potrero Hill **Status** Closed (8/9/2019 or after) **Bedrooms** 2.00 or less

MLS#: 490585 **Closed** **585 Connecticut St San Francisco 94107** **Potrero Hill** **\$ 1,295,000** [See Map](#)



Single-Family Homes LD: 08/28/19 OMD: 10/03/19 D/S:9/E
Cross St: 20th Street **Map:**
Blk/Lot/APN: 4100022 **Zoning:**
BD: 2 **BA:** 1 **Pkg:** 1 **Parking Type:** **#Rms:**
~Sq Ft: 1243 **Tax No** Autofill **\$/SF:** 1,352.04 **Year Built:** 1900
HOA: **HOA Dues:** 0.00 **Paid:** **Lot SqFt:** 2,495
HOA Name: **HOA Phone:**
Builder/Architect: **Hm Protect Plan:**
Short Sale: **REO:** **Pend. Lit.:** **Probate:** **Court:**

[See Additional Pictures](#)

Marketing Remarks: This is a quintessential Victorian located on a picturesque hilltop street that juts up against Potrero park. Easy access to a playground, recreation center, and tennis courts. With over 1,200 square feet on two floors this home is waiting for imagination and creativity. The entry level offers sweeping views of the bay. This level boasts two good sized bedrooms, one full bath, and a bonus/closet area. The master bedroom has sliding glass doors to a spacious deck. Downstairs there is a great room and vintage kitchen, sliding glass doors lead to a second deck. The bay and Oakland hills are visible from this level as well. The yard faces East so there will be wonderful morning light and lots of sunshine. The yard slopes downward but is generally level with brick patio. A one car garage provides plenty of room for storage. Just a short stroll to everything that makes Potrero Hill special - transportation, shops, entertainment & restaurants.

Special None	Park Garage	Park Auto Door	Type Semi-Attached	Type 2 Story
Style Victorian	Exter Wood Siding	Main 2 Bedrooms	Main 1 Bath	Lower Living Room
Lower Dining Room	Lower Kitchen	Views Water	Views Bay	Views Hills
Views Mt Diablo	Kitchn Electric Range	Kitchn Hood Over Range	Kitchn Built-In Oven	Kitchn Refrigerator
Kitchn Dishwasher	Dining Dining Area	Living Deck Attached	Cons Wood Frame	Heat Central Heating
Misc Garden	Misc Fenced Yard	Misc Storage Area(s)	Floors Partial Carpet	Ba Typ Tile
Ba Typ Shower Over Tub	Lot Fenced	Drive Paved Driveway	Drive Paved Sidewalks	Discls Disclosure Pkg Avail
Water Water-Public	Water Water Heater-Gas	Water Sewer System-Public	Trans 1 Block	Shop 1 Block

Brokers Tour Date: **Time:** **Lockbox Only:** **Price Reduction:**

Remarks:

Open House Date: **Time:**

Remarks:

Open House Date: **Time:**

Remarks:

Dimensions: **Liv Rm:** **Din Rm:** **Fam Rm:** **Kit:** **Master Bedroom:**


Pending Date: 10/17/19 **Sold Date:** 11/12/19 **Sold Price:** \$ 1,680,585 **DOM:** 14

Presented By: Joseph A Marko (Lic: 01370731) / Compass SF (Office Lic.: 01443761)
 Copyright: 2020 by San Francisco Assoc of REALTORS - All data, including all measurements and calculations of area, is obtained from various sources and has not been, and will not be, verified by brok
 Equal Opportunity Housing * All information deemed reliable, but not guaranteed.

Single-Family Homes Client Detail Report

Listings as of 02/05/20 at 9:12pm

Page 2

MLS#: 486857	Closed	631 Kansas St San Francisco 94107	Potrero Hill	\$ 1,695,000	See Map
		Single-Family Homes	LD: 07/03/19	OMD: 07/05/19	D/S:9/E
See Additional Pictures		Cross St: 18th Street	Map:	Zoning: RH-2	
		Blk/Lot/APN: 4030024	Parking Type:	#Rms: 5	
		BD: 2 BA: 1 Pkg: 4	\$/SF: 1,596.11	Year Built: 1957	
		~Sq Ft: 1350 Tax No Autofill	HOA Dues: 0.00	Lot SqFt: 2,495	
		HOA Name:	HOA Phone:	Hm Protect Plan:	
		Builder/Architect:	Paid:	Probate:	Court:
		Short Sale:	REO:	Pend. Lit.:	

Directions: Vermont Street Exit. Continue to 18th. Street and hang right for 1.5 block.

Marketing Remarks: Featuring an exciting view home on the north slope of Potrero Hill. This spacious home was built with the living room, and dining room towards the back of the house overlooking the bay and the city skyline. The upper level features 2 bedrooms, 1 bathroom, living room, dining room, and a spacious kitchen with dining area. On the lower level, there is a huge full basement with high ceilings and a level floors awaiting your customizing ideas. Tons of potential with RH2 zoning. Extras include hardwood floors, fireplace, side by side garage, and a level back yard with a spacious shed. Garage and basement capable of parking 4+ cars. Potrero Hill is famous for the wonderful weather, shopping, restaurants, and a centralized location. Come for a look, and you will be pleasantly surprised.

Special Succssr Trustee Sale	Park Garage	Park Auto Door	Type Modified	Type 2 Story
Style Traditional	Exter Stucco	Exter Wood Siding	Main 2 Bedrooms	Main 1 Bath
Main Living Room	Main Dining Room	Main Kitchen	Views Partial	Views City Lights
Views Bay Bridge	Views San Francisco	Kitchn Gas Range	Kitchn Refrigerator	Kitchn Tile Counter
Dining Lvng/Dng Rm Combo	Dining Formal	Living View	Foundn Concrete Perimeter	Cons Wood Frame
Roof Tar and Gravel	Heat Central Heating	Heat Gas	Laund In Basement	Other Shed
Misc Fenced Yard	Floors Hardwood	Fplcs 1	Fplcs Wood Burning	Ba Typ Shower and Tub
Lot Regular	Drive Paved Driveway	Drive Paved Sidewalks	Discls Prelim Title Report	Water Water-Public
Water Water Heater-Gas	Trans 2 Blocks			

Brokers Tour Date: **Time:** **Lockbox Only:** **Price Reduction:**

Remarks:

Open House Date: **Time:**

Remarks:

Open House Date: **Time:**

Remarks:

Dimensions: 25' X 100' **Liv Rm:** **Din Rm:** **Fam Rm:** **Kit:** **Master Bedroom:**

Pending Date: 07/16/19 **Sold Date:** 08/21/19 **Sold Price:** \$ 2,154,750 **DOM:** 11

Presented By: Joseph A Marko (Lic: 01370731) / Compass SF (Office Lic.: 01443761)
 Copyright: 2020 by San Francisco Assoc of REALTORS - All data, including all measurements and calculations of area, is obtained from various sources and has not been, and will not be, verified by brok
 Equal Opportunity Housing * All information deemed reliable, but not guaranteed.

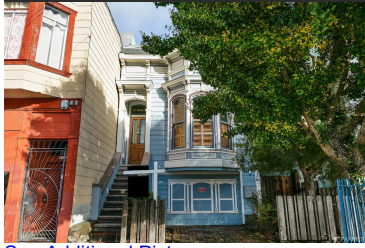
2-4 Units Client Detail Report

Listings as of 02/05/20 at 9:12pm

Page 1

Property Type 2-4 Units **District** SF District 9 **Subdists** Potrero Hill, Inner Mission **Status** Closed (8/9/2019 or after) **Price** 1,500,000 or less

MLS#: 479308 **Closed** **2903-2903A Harrison St, San Francisco 94110** **Inner Mission** **\$ 1,386,500** [See Map](#)



[See Additional Pictures](#)

Marketing Remarks:

2-4 Units	LD: 11/07/18	OMD: 01/03/19
Cross St: 25th	Map:	Lot SqFt: 2,495
Blk/Lot/APN: 4271-037	Zoning: RH2	#Floors:
#Units: 2	#OwrOcc:	#Vacant:
#Pkg: 2	#Indep Pkg: 2	#Tandem Pkg:
~Sq Ft: 1985	Per Tax Records	\$SF: 664.99
Gross Annual Income:	A/S:	GRM: 0.00
Short Sale: Listi	REO:	Annual Expense:
	Pend. Lit.:	Probate:
		Court:

Court Confirmation/overbid for this probate property is 9:00 am June 17th at 400 McAllister room 204. The minimum overbid price is the current list price. This is an Amazing 2 Unit Victorian bldg in Terrific Hot Inner Mission location. The top unit features gorgeous period details, turn of century molding, exquisite lighting fixtures w/grand medallions, & hardwood floors throughout. The Flexible floorplan allows for expanded livingroom or an additional sleeping area. High ceilings accentuate this grand flat with updated kitchen and adjacent deck which overlooks the picturesque garden. The Downstairs unit is an open floorplan 1 bedroom living space that opens onto the garden thru sliding glass doors. Interior access to both units from the 2 car garage appears possible. There is a large park across the street with a soon to be completed swimming pool and a much used soccer field. Shops and restaurants are close and the mostly flat terrain is great for bicycling and skateboarding.

Special Probate Listing	Special Subj to Court Confrm	Special None	Park Attached
Park Auto Door	Park Interior Access	Type Duplex	Type 2 Story
Unit 1 1 Bath	#1 Inc Oven/Range	#1 Inc Refrigerator	#1 Inc Fireplace(s)
#1 Inc Patio	Unit 2 1 Bedroom	Unit 2 1 Bath	#2 Inc Oven/Range
#2 Inc Patio	Floors Hardwood	Floors Tile	Heat Baseboard Heaters
Misc Garden	Misc Landscaping-Front	Misc Landscaping-Rear	Misc Patio(s)
Misc Fireplace(s)	Discls Disclosure Pkg Avail		Terms Month to Month
			Misc Deck(s)

Brokers Tour Date:	Time:	Lockbox Only:	Price Reduction:
Remarks:			

Open House Date:	Time:		
Remarks:			

Open House Date:	Time:		
Remarks:			

Unit#1:	#Rms: 5	Sqft:	Rent:	Rent Type:	Lease Expires:
Unit#2:	#Rms: 3	Sqft:	Rent:	Rent Type:	Lease Expires:
Unit#3:	#Rms:	Sqft:	Rent:	Rent Type:	Lease Expires:
Unit#4:	#Rms:	Sqft:	Rent:	Rent Type:	Lease Expires:

Pending Date: 06/18/19	Sold Date: 08/22/19	Sold Price: \$ 1,320,000	DOM: 143
-------------------------------	----------------------------	---------------------------------	-----------------

Presented By: Joseph A Marko (Lic: 01370731) / Compass SF (Office Lic.: 01443761)

Copyright: 2020 by San Francisco Assoc of REALTORS - All data, including all measurements and calculations of area, is obtained from various sources and has not been, and will not be, verified by broker or MLS. All information should be independently reviewed and verified for accuracy.


Copyright ©2020 Rapattoni Corporation. All rights reserved.
U.S. Patent 6,910,045

Equal Opportunity Housing * All information deemed reliable, but not guaranteed.

2-4 Units Client Detail Report

Listings as of 02/05/20 at 9:12pm

Page 2

MLS#: 488758	Closed	3323 26th St, San Francisco 94110	Inner Mission	\$ 1,495,000	See Map
		2-4 Units	LD: 08/07/19	OMD: 08/23/19	D/S: 9/C
		Cross St: So. Van Ness	Map:	Lot SqFt: 2,874	
		Blk/Lot/APN: 6571-023A	Zoning:		
		#Units: 2	#OwrOcc:	#Vacant: 1	#Floors:
		#Pkg: 0	#Indep Pkg:	#Tandem Pkg:	
		~Sq Ft: 2870	Per Tax Records	\$SF: 505.23	GRM: 23.03
		Gross Annual Income: 62971.00	A/S: Scheduled	Annual Expense: 33368.00	
		Short Sale: Listi	REO:	Pend. Lit.:	Probate:
				Court:	

[See Additional Pictures](#)

Directions: 26th Street between South Van Ness & Mission.

Marketing Remarks: 3323-3325 26th Street is a 2,870 sq/ft duplex. The top flat and entire basement will be delivered vacant. That flat features two bedrooms plus living room, dining room, double-paned windows, high ceilings, and laundry porch. The property has excellent curb appeal and period charm. Walk score of 86. Easy Access to public transportation and freeways. Separately metered for PGE. The lower unit is occupied by a tenant paying \$1,247. This property is well suited for an owner occupier or developer who may find value in the vacant basement space.

Special None	Type House & Apartments	Type Apartments	Type Duplex	Type 2 Story
Unit 1 2 Bedrooms	Unit 1 1 Bath	Unit 1 Flat	Unit 2 2 Bedrooms	Unit 2 1 Bath
Unit 2 Flat	Separat Gas	Separat Electricity		

Brokers Tour Date: **Time:** **Lockbox Only:** **Price Reduction:**

Open House Date: **Time:**

Open House Date: **Time:**

Unit#	Address	#Rms	Sqft	Rent	Rent Type	Lease Expires
Unit#1:	3323 (top 2bd)					
Unit#2:	3325 (lower 2bd)			1247.00		
Unit#3:						
Unit#4:						
Pending Date:	09/12/19	Sold Date:	10/04/19	Sold Price: \$	1,450,000	DOM: 20

Presented By: Joseph A Marko (Lic: 01370731) / Compass SF (Office Lic.: 01443761)

Copyright: 2020 by San Francisco Assoc of REALTORS - All data, including all measurements and calculations of area, is obtained from various sources and has not been, and will not be, verified by broker or MLS. All information should be independently reviewed and verified for accuracy.

Copyright ©2020 Rapattoni Corporation. All rights reserved.
U.S. Patent 6,910,045

Equal Opportunity Housing * All information deemed reliable, but not guaranteed.

From: Erik Terreri
Sent: Monday, February 3, 2020 5:52 PM
To: Durandet, Kimberly (CPC)
Cc: Sucre, Richard (CPC)
Subject: Re: RE: Follow-up Documents

Kimberly,

I have my real estate agent putting together the appraisals.

I can resend the letter and the email that I sent to you and Richard on 1/20/2020.

With regard to rescinding the application for legalization, I will agree to rescind the application for legalization if the Planning Commission is unable to grant a variance for the additional capital improvements to the permeability in front and the ceiling height.

Basically, my letter was seeking to give the Commission an option to alleviate the economic hardship and grant legalization by granting an exclusion to the permeability and the ceiling height, which make the legalization process an economic hardship for us.

See if Richard received it, or check your Spam folder. My attorney, KPIX-5 and I received copies of the email that I sent to you with a PDF letter attached.

Regards,

Erik

Get [BlueMail for Android](#)

On Feb 3, 2020, at 16:15, "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org> wrote:

Hi Erik,

We are not adding new requirements but in fact are trying to make the process easier. However, the appraisals have always been and are still required as well as the site visit prior to Planning Commission.

As for the other things you mention, I do not see an email from you from January 20, 2020. Can you please resend it and the choice you reference. Dori is no longer with the Planning Department, however, I have reviewed the documents she sent you, but I will review them again to see that we are consistent.

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.6816 | www.sfplanning.org
[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>

Sent: Friday, January 31, 2020 4:11 PM

To: Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>

Cc: Hernandez, Mauricio (DBI) <mauricio.hernandez@sfgov.org>; Keane, Thomas (DBI) <thomas.keane@sfgov.org>; Sucre, Richard (CPC) <richard.sucre@sfgov.org>; LTErik Terreri <erikterreri@gmail.com>

Subject: RE: Follow-up Documents

Kimberly,

We were also informed last year by the Planning Department, Dori, NOT to cancel the permit to legalize the unit until we had the hearing.

Erik

Get [BlueMail for Android](#)

On Jan 31, 2020, at 15:44, Erik Terreri <erikterreri@gmail.com> wrote:

Kimberly,

Your response is unacceptable.

These requirements were not part of what we were told when we submitted the application last year.

It is unreasonable for Planning to keep adding requirements that add to the cost of getting a hearing scheduled. I have paid for 3 plan revisions with my contractor and architect because of your failure to comply with regulations that were in place at the time of my original application to legalize the unit.

It is not my fault that your department has changed or updated your procedures and/or guidelines.

You also have failed to respond to the letter that I sent to you and Richard Sucre on 1/20/2020.

Please schedule my hearing now, and allow me to give the Planning Commission the choice that I proposed in my January 20, 2020 letter.

Best regards,

Erik

Get [BlueMail for Android](#)

On Jan 31, 2020, at 14:22, "Durandet, Kimberly (CPC)" <kimberly.durandet@sfgov.org> wrote:

Hi Erik,

Thanks for your patience. We have been working on improving the Unauthorized Dwelling Unit Removal process and as such it has taken some time to get things moving forward. Attached is a Plan Review letter with some items that need to be submitted to move the project forward to hearing. Once I receive those items and schedule a site visit, we can look at dates for the Commission hearing.

I understand that there has been a tenant in the unit. Please update me on the status of the tenant and any recent communications you have had. For your information a case was heard by the Commission last week for a similar situation. I recommend watching the hearing (link below) to understand the Commission discussion on this matter Item No. 12 for 9 Apollo.

https://sanfrancisco.granicus.com/MediaPlayer.php?view_id=20&clip_id=34986

Kimberly Durandet, Senior Planner
Southeast Team, Current Planning Division

San Francisco Planning Department
1650 Mission Street, Suite 400 San Francisco, CA 94103
Direct: 415.575.6816 | www.sfplanning.org

[San Francisco Property Information Map](#)

From: Erik Terreri <erikterreri@gmail.com>
Sent: Thursday, January 30, 2020 7:31 PM
To: Hernandez, Mauricio (DBI) <mauricio.hernandez@sfgov.org>
Cc: Keane, Thomas (DBI) <thomas.keane@sfgov.org>; Erik Terreri <erikterreri@gmail.com>; Durandet, Kimberly (CPC) <kimberly.durandet@sfgov.org>; Sucre, Richard (CPC) <richard.sucre@sfgov.org>; Sterling, Abigail <asterling@kpix.cbs.com>
Subject: RE: Follow-up Documents

Thanks Mauricio. I have also copied the planner and the senior planner for our district, as well as Abby from KPIX-5.

Inspector Keane,

Please update my mailing address to:

1160 Old Crocker Inn Road

Cloverdale, CA 95425

The best number for me is still 415.519.0706.

I e-mailed an address change notice to SF Planning department over a week ago.

All notices and mail communication should be sent to our new home address listed above.

Thank you for your time and any help that you can provide to get Planning to schedule our hearing would be greatly appreciated.

I have been diligently trying to resolve this.

Regards,

Erik

Get [BlueMail for Android](#)

On Jan 30, 2020, at 14:32, "Hernandez, Mauricio (DBI)" <mauricio.hernandez@sfgov.org> wrote:

Inspector Keane has the case and will continue to work with you.

From: Erik Terreri <eriktterreri@gmail.com>

Sent: Thursday, January 30, 2020 2:20 PM

To: Hernandez, Mauricio (DBI) <mauricio.hernandez@sfgov.org>

Subject: Fwd: Follow-up Documents

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Mauricio,

Here are all the documents regarding our attempt to legalize the in law unit at 2005 17th Street.

We are still waiting for the Planning Department to schedule a hearing for us.

Planning has been sitting on our CUA application for almost 9 months.

We have done everything that we can to correct the NOV.

Please help us to stop any fine or fee assessment.

Best regards,

Erik

415.519.0706

Get [BlueMail for Android](#)

On Jan 21, 2020, at 21:41, Erik Terreri <erikttereri@gmail.com> wrote:

Abby,

Please find attached some of the documents that I submitted to SF Planning and DBI for the rear deck and for the legalization/CUA hearing to remove the unit due to economic hardship.

Please let me know if you have any questions.

I made a note on the enforcement timeline with the name of the fire inspector and the date that he came in and inspected the lower unit. The fire inspector was able to come out much quicker than the DBI inspector was able to do the initial walk through of the unit.

I have attached the notices and updated notice of violation (Jan 2019 to May 2019). These documents pertain to the process after Planning sat on my initial application to legalize the unit submitted in the Spring of 2018. They specifically document each of the items that Planning told me needed to be identified and verified before the Planning Commission would review/hold a hearing for my CUA application to remove the unit due to economic hardship.

Thank you again for your time. I hope that this gets things moving with the Planning Commission.

Best regards,

Erik

Sent from [Mail](#) for Windows 10