Discretionary Review
Abbreviated Analysis
HEARING DATE: DECEMBER 19, 2019
CONTINUED TO 2.20.2020

Date: February 10, 2019
Case No.: 2018-010655DRP-03
Project Address: 2169 26th Avenue
Permit Application: 2018.0703.3738
Zoning: RH-1 [Residential House, One-Family]
40-X Height and Bulk District
Block/Lot: 2191/008B
Project Sponsor: Kai Chan
Kai Chan, Architect
10817 Santa Monica Blvd.
Los Angeles, CA 90025
Staff Contact: David Winslow – (415) 575-9159
David.Winslow@sfgov.org
Recommendation: Take DR and Approve with Modifications

PROJECT DESCRIPTION
The project consists of a subdivision of an existing 2-story, single family house, the addition of two 2- and 3-story rear horizontal additions, and a 3rd-story vertical addition to create two, 3-story, one-family residences.

SITE DESCRIPTION AND PRESENT USE
The site is a 50’ wide x 120’ deep lateral and down sloping lot with an existing 2-story, one-family house built in 1951. The building is a category ‘C’ historical resource.

SURROUNDING PROPERTIES AND NEIGHBORHOOD
The buildings on this block of 26th Avenue are consistently 2-stories at the street face, with a handful of third story additions that are setback from the building fronts. The subject and immediate adjacent properties define very consistent mid-block open space at the rear.

BUILDING PERMIT NOTIFICATION

<table>
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<tr>
<th>TYPE</th>
<th>REQUIRED PERIOD</th>
<th>NOTIFICATION DATES</th>
<th>DR FILE DATE</th>
<th>DR HEARING DATE</th>
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PUBLIC COMMENT

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<td>the street</td>
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<td>Neighborhood groups</td>
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ENVIRONMENTAL REVIEW

The Department has determined that the proposed project is exempt/excluded from environmental review, pursuant to CEQA Guideline Section 15301 (Class One - Minor Alteration of Existing Facility, (e) Additions to existing structures provided that the addition will not result in an increase of more than 10,000 square feet).

DR REQUESTORS

DR requestor 1:
Alma and Steve Landi of 2159 26th Avenue, owners of the property to the North of the proposed project.

DR requestor 2:
Alex Wong of 2166 26th Avenue, owner of the property across the street to the East of the proposed project.

DR requestor 3:
Eileen Roddy of 2163 26th Avenue, adjacent owner of the property to the North of the proposed project.

DR REQUESTOR’S CONCERNS AND PROPOSED ALTERNATIVES

DR requestor 1:
Is concerned by the following issues:
  1. The proposed addition does not comply with the following Residential Design Guidelines:
     - Respect the scale and character of other buildings on the block.
     - Respect the mid-block open space and;
     - Articulate the building to minimize impacts to light and privacy on adjacent properties.

DR requestor 2:
Is concerned by the following issues:
   1. The 3rd floor breaks the uniformity of the block and is inappropriate;
   2. The proposed project extends too far at the rear and blocks light to houses to the North, including solar panels at 2159 26th Ave.
   3. This is new construction and needs demolition permits;
   4. The precedent of approving such an addition will change this block.


DR requestor 3:
Is concerned by the following issues:
   1. The proposed addition raises concerns about excavation and impacts to neighbor’s foundation;
   2. The project intrudes into the rear and disrupts mid-block open space and;
   3. Deprives the DR requestor’s back yard of light and privacy.


PROJECT SPONSOR’S RESPONSE TO DR APPLICATION

The project sponsor has modified the plans to respond to several issues posed by the neighbors and complied with Planning Code and Residential Design Guidelines. The proposed addition will be setback from the rear façade 14’ to be minimally visible from the street and built over the footprint of the existing building.

See attached Responses to Discretionary Review, dated November 11, 2019.

DEPARTMENT REVIEW

This project is considered tantamount to demolition per Planning Code Section 317, but the project sponsor has demonstrated that the appraised value of the existing property exceeds the financial affordability threshold, and therefore can be approved administratively.

Issues pertaining to foundation design and adequacy is not the purview of the Planning Department.

Solar panels are not protected from shading due to construction.

The Department’s Residential Design Advisory Team (RDAT) re-reviewed this and found that this requires additional modifications to reduce and reinforce the scale and character of the street facade and preserve access to mid-block open space. Staff recommends taking DR to incorporate the following changes to comply with the Residential Design Guidelines with respect to the scale, massing and preservation of mid-block open space. Staff deemed the project poses minimal impacts to the neighbors with respect to light and privacy.

Specifically, staff recommends reduction of the scale and massing at the street by:
   1. Setting third floor back 14’ from front facade;
   2. Eliminating roof parapet and brise-soliels;
   3. Eliminating 3rd floor parapet;
   4. Aligning and proportioning the entry door and windows to be more in keeping with the surrounding buildings;
5. Providing Code-complying bay projections and align over garage doors and;
6. Reducing the depth of the rear pop out to extend no further than 5’ to preserve scale at and access to the mid-block open space.

RECOMMENDATION: Take DR and Approve with Modifications

Attachments:
Block Book Map
Sanborn Map
Zoning Map
Aerial Photographs
Context Photographs
Section 311 Notice
CEQA Determination
DR Applications
Responses to DR Application, drawings dated November 22, 2019
Reduced Plans
3-d Renderings
Appraisal report
Exhibits
*The Sanborn Maps in San Francisco have not been updated since 1998, and this map may not accurately reflect existing conditions.
Aerial Photo

Discretionary Review Hearing
Case Number 2018-010655DRP-03
2169 26th Avenue
Aerial Photo

Discretionary Review Hearing
Case Number 2018-010655DRP-03
2169 26th Avenue
NOTICE OF BUILDING PERMIT APPLICATION (SECTION 311)

On July 3, 2018 Building Permit Application No. 2018.0703.3738 was filed for work at the Project Address below.

Notice Date: August 6th, 2019 Expiration Date: September 5th, 2019

PROJECT INFORMATION

| Project Address: | 2169 26th Avenue |
| Cross Street(s): | Rivera St. / Quintara St. |
| Block/Lot No.: | 2191/008B |
| Zoning District(s): | RH-1 / 40-X |
| Record Number: | 2018-010655PRJ |

APPLICANT INFORMATION

| Applicant: | Kai Chan |
| Address: | 10817 Santa Monica Blvd. Ste.300 |
| City, State: | Los Angeles, CA |
| Telephone: | (310) 446-1888 |
| Email: | Kai@kcdarch.com |

You are receiving this notice as an owner or occupant of property within 150 feet of the proposed project. You are not required to take any action. For more information about the proposed project, or to express concerns about the project, please contact the Applicant listed above or the Planner named below as soon as possible. If you believe that there are exceptional or extraordinary circumstances associated with the project, you may request that the Planning Commission review this application at a public hearing for Discretionary Review. Requests for a Discretionary Review hearing must be filed during the 30-day review period, prior to the close of business on the Expiration Date shown above, or the next business day if that date is on a week-end or a legal holiday. If no Requests for Discretionary Review are filed, this project will be approved by the Planning Department after the Expiration Date.

Members of the public are not required to provide personal identifying information when they communicate with the Commission or the Department. All written or oral communications, including submitted personal contact information, may be made available to the public for inspection and copying upon request and may appear on the Department’s website or in other public documents.

PROJECT SCOPE

- Demolition
- New Construction
- Change of Use
- Façade Alteration(s)
- Rear Addition
- Side Addition
- Vertical Addition

PROJECT FEATURES

| EXISTING | PROPOSED N. RESIDENCE / S. RESIDENCE |
| Building Use | Residential | Residential / Residential |
| Front Setback | 9 feet | 9 feet / 9 feet |
| Side Setbacks | Abuts | Abuts / Abuts |
| Building Depth | 53 feet 6 inches | 63 feet 9 inches / 66 feet 3 inches |
| Rear Yard | 57 feet 8 inches | 50 feet / 46 feet 11 inches |
| Building Height | 28 feet 7 inches | 29 feet 8 inches / 32 feet 10 inches |
| Number of Stories | 3 | 3 / 3 |
| Number of Dwelling Units | 1 | 1 / 1 (for a total of two single family homes) |
| Number of Parking Spaces | 3 | 1 / 2 |

PROJECT DESCRIPTION

The proposal is a horizontal and vertical addition/remodel to an existing 3-story, single family home that includes the subdivision of the existing lot (50’ x 120’) into two equally sized lots (25’ x 120’ each) to result in a single family home upon each parcel for a total of two single family homes (north residence/south residence). Both proposed buildings are 3-stories, have rear balconies and (n. residence/s. residence) have a 1-car garage/2-car garage. The north residence would be 29 feet 8 inches tall and 3,768 square feet (inc. garage) and the south residence would be 32 feet 10 inches tall and 3,951 square feet (inc. garage). See attached plans for further detail. The issuance of the building permit by the Department of Building Inspection or the Planning Commission project approval at a discretionary review hearing would constitute as the Approval Action for the project for the purposes of CEQA, pursuant to Section 31.04(h) of the San Francisco Administrative Code.

To view plans or related documents, visit sf-planning.org/notices and search the Project Address listed above. Once the property is located, click on the dot(s) to view details of the record number above, its related documents and/or plans.

For more information, please contact Planning Department staff:
Chris Townes, (415) 575-9195, chris.townes@sfgov.org
GENERAL INFORMATION ABOUT PROCEDURES

Reduced copies of the proposed project plans have been included in this mailing for your information. If you have questions about the plans, please contact the project Applicant listed on the front of this notice. You may wish to discuss the plans with your neighbors or neighborhood association, as they may already be aware of the project. If you have general questions about the Planning Department’s review process, contact the Planning Information Center (PIC) at 1660 Mission Street, 1st Floor (415) 558-6377 or pic@sfgov.org. If you have specific questions about the proposed project, you should contact the planner listed on the front of this notice.

If you believe that the impact on you from the proposed project is significant and you wish to seek to change the project, there are several procedures you may use. **We strongly urge that steps 1 and 2 be taken.**

1. Request a meeting with the project Applicant to get more information and to explain the project’s impact on you.
2. Contact the nonprofit organization Community Boards at (415) 920-3820, or online at [www.communityboards.org](http://www.communityboards.org) for a facilitated discussion in a safe and collaborative environment. Community Boards acts as a neutral third party and has, on many occasions, helped reach mutually agreeable solutions.
3. Where you have attempted, through the use of the above steps or other means, to address potential problems without success, please contact the planner listed on the front of this notice.

If, after exhausting the procedures outlined above, you still believe that exceptional and extraordinary circumstances exist, you have the option to request that the Planning Commission exercise its discretionary powers to review the project. These powers are reserved for use in exceptional and extraordinary circumstances for projects which generally conflict with the City's General Plan and the Priority Policies of the Planning Code; therefore the Commission exercises its discretion with utmost restraint. This procedure is called Discretionary Review. If you believe the project warrants Discretionary Review by the Planning Commission, you must file a Discretionary Review application prior to the Expiration Date shown on the front of this notice. Discretionary Review applications are available at the Planning Information Center (PIC), 1660 Mission Street, 1st Floor, or online at [www.sfplanning.org](http://www.sfplanning.org). You must submit the application in person at the Planning Information Center (PIC), with all required materials and a check payable to the Planning Department. To determine the fee for a Discretionary Review, please refer to the Planning Department Fee Schedule available at [www.sfplanning.org](http://www.sfplanning.org). If the project includes multiple building permits, i.e. demolition and new construction, a separate request for Discretionary Review must be submitted, with all required materials and fee, for each permit that you feel will have an impact on you. Incomplete applications will not be accepted.

If no Discretionary Review Applications have been filed within the Notification Period, the Planning Department will approve the application and forward it to the Department of Building Inspection for its review.

BOARD OF APPEALS

An appeal of the Planning Commission’s decision on a Discretionary Review case may be made to the Board of Appeals within 15 calendar days after the building permit is issued (or denied) by the Department of Building Inspection. Appeals must be submitted in person at the Board’s office at 1650 Mission Street, 3rd Floor, Room 304. For further information about appeals to the Board of Appeals, including current fees, contact the Board of Appeals at (415) 575-6880.

ENVIRONMENTAL REVIEW

This project has undergone preliminary review pursuant to California Environmental Quality Act (CEQA). If, as part of this process, the Department’s Environmental Review Officer has deemed this project to be exempt from further environmental review, an exemption determination has been prepared and can be obtained through the Exemption Map at [www.sfplanning.org](http://www.sfplanning.org). An appeal of the decision to exempt the proposed project from CEQA may be made to the Board of Supervisors within 30 calendar days after the project approval action identified on the determination. The procedures for filing an appeal of an exemption determination are available from the Clerk of the Board at City Hall, Room 244, or by calling (415) 554-5184.

Under CEQA, in a later court challenge, a litigant may be limited to raising only those issues previously raised at a hearing on the project or in written correspondence delivered to the Board of Supervisors, Planning Commission, Planning Department or other City board, commission or department at, or prior to, such hearing, or as part of the appeal hearing process on the CEQA decision.
# CEQA Categorical Exemption Determination

## PROPERTY INFORMATION/PROJECT DESCRIPTION

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<th>Project Address</th>
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<td>2018-010655ENV</td>
<td>201807033738</td>
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- **Addition/Alteration**
- **Demolition (requires HRE for Category B Building)**
- **New Construction**

**Project description for Planning Department approval.**

RENOVATION OF SINGLE FAMILY HOME INTO (2) SINGLE FAMILY HOUSES. HORIZONTAL & VERTICAL ADDITION & INTERIOR RENOVATION W/ BATH & KITCHEN ALTERATION.

## STEP 1: EXEMPTION CLASS

*Note: If neither class applies, an Environmental Evaluation Application is required.*

<table>
<thead>
<tr>
<th>Class 1 - Existing Facilities. Interior and exterior alterations; additions under 10,000 sq. ft.</th>
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<tbody>
<tr>
<td>☐ Class 3 - New Construction. Up to three new single-family residences or six dwelling units in one building; commercial/office structures; utility extensions; change of use under 10,000 sq. ft. if principally permitted or with a CU.</td>
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</table>
| ☐ Class 32 - In-Fill Development. New Construction of seven or more units or additions greater than 10,000 sq. ft. and meets the conditions described below:  
  (a) The project is consistent with the applicable general plan designation and all applicable general plan policies as well as with applicable zoning designation and regulations.  
  (b) The proposed development occurs within city limits on a project site of no more than 5 acres substantially surrounded by urban uses.  
  (c) The project site has no value as habitat for endangered rare or threatened species.  
  (d) Approval of the project would not result in any significant effects relating to traffic, noise, air quality, or water quality.  
  (e) The site can be adequately served by all required utilities and public services. |

FOR ENVIRONMENTAL PLANNING USE ONLY

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**San Francisco Planning Department**

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### STEP 2: CEQA IMPACTS
**TO BE COMPLETED BY PROJECT PLANNER**

If any box is checked below, an *Environmental Evaluation Application* is required.

<table>
<thead>
<tr>
<th><strong>Air Quality:</strong> Would the project add new sensitive receptors (specifically, schools, day care facilities, hospitals, residential dwellings, and senior-care facilities within an Air Pollution Exposure Zone? Does the project have the potential to emit substantial pollutant concentrations (e.g., backup diesel generators, heavy industry, diesel trucks, etc.)? (refer to EP_ArcMap &gt; CEQA Catex Determination Layers &gt; Air Pollution Exposure Zone)</th>
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<tr>
<td><strong>Hazardous Materials:</strong> If the project site is located on the Maher map or is suspected of containing hazardous materials (based on a previous use such as gas station, auto repair, dry cleaners, or heavy manufacturing, or a site with underground storage tanks): Would the project involve 50 cubic yards or more of soil disturbance - or a change of use from industrial to residential? If yes, this box must be checked and the project applicant must submit an Environmental Application with a Phase I Environmental Site Assessment. <em>Exceptions: do not check box if the applicant presents documentation of enrollment in the San Francisco Department of Public Health (DPH) Maher program, a DPH waiver from the Maher program, or other documentation from Environmental Planning staff that hazardous material effects would be less than significant (refer to EP_ArcMap &gt; Maher layer).</em></td>
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<td><strong>Transportation:</strong> Does the project create six (6) or more net new parking spaces or residential units? Does the project have the potential to adversely affect transit, pedestrian and/or bicycle safety (hazards) or the adequacy of nearby transit, pedestrian and/or bicycle facilities?</td>
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<td><strong>Archeological Resources:</strong> Would the project result in soil disturbance/modification greater than two (2) feet below grade in an archeological sensitive area or eight (8) feet in a non-archeological sensitive area? (refer to EP_ArcMap &gt; CEQA Catex Determination Layers &gt; Archeological Sensitive Area)</td>
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<td><strong>Subdivision/Lot Line Adjustment:</strong> Does the project site involve a subdivision or lot line adjustment on a lot with a slope average of 20% or more? (refer to EP_ArcMap &gt; CEQA Catex Determination Layers &gt; Topography)</td>
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<tr>
<td><strong>Slope = or &gt; 20%:</strong> Does the project involve any of the following: (1) square footage expansion greater than 1,000 sq. ft. outside of the existing building footprint, (2) excavation of 50 cubic yards or more of soil, (3) new construction? (refer to EP_ArcMap &gt; CEQA Catex Determination Layers &gt; Topography) If box is checked, a geotechnical report is required.</td>
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<td><strong>Seismic: Landslide Zone:</strong> Does the project involve any of the following: (1) square footage expansion greater than 1,000 sq. ft. outside of the existing building footprint, (2) excavation of 50 cubic yards or more of soil, (3) new construction? (refer to EP_ArcMap &gt; CEQA Catex Determination Layers &gt; Seismic Hazard Zones) If box is checked, a geotechnical report is required.</td>
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<td><strong>Seismic: Liquefaction Zone:</strong> Does the project involve any of the following: (1) square footage expansion greater than 1,000 sq. ft. outside of the existing building footprint, (2) excavation of 50 cubic yards or more of soil, (3) new construction? (refer to EP_ArcMap &gt; CEQA Catex Determination Layers &gt; Seismic Hazard Zones) If box is checked, a geotechnical report will likely be required.</td>
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If no boxes are checked above, GO TO STEP 3. If one or more boxes are checked above, an *Environmental Evaluation Application* is required, unless reviewed by an Environmental Planner.

**Comments and Planner Signature (optional):** Laura Lynch
### STEP 3: PROPERTY STATUS - HISTORIC RESOURCE

**TO BE COMPLETED BY PROJECT PLANNER**

**PROPERTY IS ONE OF THE FOLLOWING:** *(refer to Parcel Information Map)*

- **Category A:** Known Historical Resource. **GO TO STEP 5.**
- **Category B:** Potential Historical Resource (over 45 years of age). **GO TO STEP 4.**
- **Category C:** Not a Historical Resource or Not Age Eligible (under 45 years of age). **GO TO STEP 6.**

### STEP 4: PROPOSED WORK CHECKLIST

**TO BE COMPLETED BY PROJECT PLANNER**

Check all that apply to the project.

1. **Change of use and new construction.** Tenant improvements not included.
2. **Regular maintenance or repair** to correct or repair deterioration, decay, or damage to building.
3. **Window replacement** that meets the Department’s Window Replacement Standards. Does not include storefront window alterations.
4. **Garage work.** A new opening that meets the Guidelines for Adding Garages and Curb Cuts, and/or replacement of a garage door in an existing opening that meets the Residential Design Guidelines.
5. **Deck, terrace construction, or fences** not visible from any immediately adjacent public right-of-way.
6. **Mechanical equipment installation** that is not visible from any immediately adjacent public right-of-way.
7. **Dormer installation** that meets the requirements for exemption from public notification under Zoning Administrator Bulletin No. 3: Dormer Windows.
8. **Addition(s)** that are not visible from any immediately adjacent public right-of-way for 150 feet in each direction; does not extend vertically beyond the floor level of the top story of the structure or is only a single story in height; does not have a footprint that is more than 50% larger than that of the original building; and does not cause the removal of architectural significant roofing features.

**Note:** Project Planner must check box below before proceeding.

- **Project is not listed.** **GO TO STEP 5.**
- **Project does not conform** to the scopes of work. **GO TO STEP 5.**
- **Project involves four or more** work descriptions. **GO TO STEP 5.**
- **Project involves less than four** work descriptions. **GO TO STEP 6.**

### STEP 5: CEQA IMPACTS - ADVANCED HISTORICAL REVIEW

**TO BE COMPLETED BY PROJECT PLANNER**

Check all that apply to the project.

1. **Project involves a known historical resource** *(CEQA Category A)* as determined by Step 3 and conforms entirely to proposed work checklist in Step 4.
2. **Interior alterations to publicly accessible spaces.**
3. **Window replacement** of original/historic windows that are not “in-kind” but are consistent with existing historic character.
4. **Façade/storefront alterations** that do not remove, alter, or obscure character-defining features.
5. **Raising the building** in a manner that does not remove, alter, or obscure character-defining features.
6. **Restoration** based upon documented evidence of a building’s historic condition, such as historic photographs, plans, physical evidence, or similar buildings.
7. **Addition(s)**, including mechanical equipment that are minimally visible from a public right-of-way and meet the Secretary of the Interior's Standards for Rehabilitation.

8. **Other work consistent** with the Secretary of the Interior Standards for the Treatment of Historic Properties (specify or add comments):

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9. **Other work** that would not materially impair a historic district (specify or add comments):

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(Requires approval by Senior Preservation Planner/Preservation Coordinator)

10. **Reclassification of property status.** (Requires approval by Senior Preservation Planner/Preservation Coordinator)

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- Reclassify to Category A
- Reclassify to Category C
  - a. Per HRER dated
  - b. Other (specify): Per PTR form signed on 12/10/2018

Note: If ANY box in STEP 5 above is checked, a Preservation Planner MUST check one box below.

- ** Further environmental review required.** Based on the information provided, the project requires an Environmental Evaluation Application to be submitted. **GO TO STEP 6.**

- **Project can proceed with categorical exemption review.** The project has been reviewed by the Preservation Planner and can proceed with categorical exemption review. **GO TO STEP 6.**

**Comments (optional):**

Preservation Planner Signature: Stephanie Cisneros

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**STEP 6: CATEGORICAL EXEMPTION DETERMINATION**

TO BE COMPLETED BY PROJECT PLANNER

- **Further environmental review required.** Proposed project does not meet scopes of work in either (check all that apply):
  - Step 2 - CEQA Impacts
  - Step 5 - Advanced Historical Review

STOP! Must file an Environmental Evaluation Application.

- **No further environmental review is required.** The project is categorically exempt under CEQA. There are no unusual circumstances that would result in a reasonable possibility of a significant effect.

**Project Approval Action:** Building Permit

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If Discretionary Review before the Planning Commission is requested, the Discretionary Review hearing is the Approval Action for the project.

Signature: Stephanie Cisneros

12/11/2018

Once signed or stamped and dated, this document constitutes a categorical exemption pursuant to CEQA Guidelines and Chapter 31 of the Administrative Code.

In accordance with Chapter 31 of the San Francisco Administrative Code, an appeal of an exemption determination can only be filed within 30 days of the project receiving the first approval action.

Please note that other approval actions may be required for the project. Please contact the assigned planner for these approvals.
STEP 7: MODIFICATION OF A CEQA EXEMPT PROJECT

TO BE COMPLETED BY PROJECT PLANNER

In accordance with Chapter 31 of the San Francisco Administrative Code, when a California Environmental Quality Act (CEQA) exempt project changes after the Approval Action and requires a subsequent approval, the Environmental Review Officer (or his or her designee) must determine whether the proposed change constitutes a substantial modification of that project. This checklist shall be used to determine whether the proposed changes to the approved project would constitute a "substantial modification" and, therefore, be subject to additional environmental review pursuant to CEQA.

PROPERTY INFORMATION/PROJECT DESCRIPTION

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<th>Project Address (If different than front page)</th>
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<tr>
<td>2169 26TH AVE</td>
<td>2191/008B</td>
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<td>Previous Building Permit No.</td>
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<td>2018-010655PRJ</td>
<td>201807033738</td>
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<td>New Approval Action</td>
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</table>

Modified Project Description:

DETERMINATION IF PROJECT CONSTITUTES SUBSTANTIAL MODIFICATION

Compared to the approved project, would the modified project:

- [ ] Result in expansion of the building envelope, as defined in the Planning Code;
- [ ] Result in the change of use that would require public notice under Planning Code Sections 311 or 312;
- [ ] Result in demolition as defined under Planning Code Section 317 or 19005(f)?
- [ ] Is any information being presented that was not known and could not have been known at the time of the original determination, that shows the originally approved project may no longer qualify for the exemption?

If at least one of the above boxes is checked, further environmental review is required.

DETERMINATION OF NO SUBSTANTIAL MODIFICATION

- [ ] The proposed modification would not result in any of the above changes.

If this box is checked, the proposed modifications are categorically exempt under CEQA, in accordance with prior project approval and no additional environmental review is required. This determination shall be posted on the Planning Department website and office and mailed to the applicant, City approving entities, and anyone requesting written notice.

Planner Name:  
Date:  

SAN FRANCISCO PLANNING DEPARTMENT
## Preservation Team Review Form

### Preservation Team Meeting Date: 11/27/2018  
Date of Form Completion: 11/27/2018

### Project Information:

<table>
<thead>
<tr>
<th>Planner:</th>
<th>Address:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stephanie Cisneros</td>
<td>2169 26th Ave</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Block/Lot:</th>
<th>Cross Streets:</th>
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</thead>
<tbody>
<tr>
<td>2191/008B</td>
<td>Rivera St. and Quintara St.</td>
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<table>
<thead>
<tr>
<th>CEQA Category:</th>
<th>Art. 10/11:</th>
<th>BPA/Case No.:</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>n/a</td>
<td>2018-010655ENV</td>
</tr>
</tbody>
</table>

### Purpose of Review:

- CEQA
- Article 10/11
- Preliminary/PIC
- Alteration
- Demo/New Construction

### Project Description:

- CEQA Article 10/11
- Preliminary/PIC
- Alteration
- Demo/New Construction

### Date of Plans Under Review: 10/22/2018

### Project Issues:

- Is the subject Property an eligible historic resource? [X]
- If so, are the proposed changes a significant impact? [ ]

### Additional Notes:

- Submitted: Historical Resource Supplemental Information Form prepared by VerPlanck Historic Preservation Consulting (July 2018)

- Proposed Project: Renovation of a single family home into (2) single family houses. Horizontal and vertical addition and interior renovation with bath and kitchen alteration.

### Preservation Team Review:

- Category: ☐ A  ☐ B  ☒ C

<table>
<thead>
<tr>
<th>Individual</th>
<th>Historic District/Context</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property is individually eligible for inclusion in a California Register under one or more of the following Criteria:</td>
<td>Property is in an eligible California Register Historic District/Context under one or more of the following Criteria:</td>
</tr>
<tr>
<td>Criterion 1 - Event:</td>
<td>☝ Yes ☒ No</td>
</tr>
<tr>
<td>Criterion 2 - Persons:</td>
<td>☝ Yes ☒ No</td>
</tr>
<tr>
<td>Criterion 3 - Architecture:</td>
<td>☝ Yes ☒ No</td>
</tr>
<tr>
<td>Criterion 4 - Info. Potential:</td>
<td>☝ Yes ☒ No</td>
</tr>
<tr>
<td>Period of Significance:</td>
<td>☐ Contributor  ☐ Non-Contributor</td>
</tr>
</tbody>
</table>

**Note:** The form includes sections for preservation review, project information, and specific details about the project, such as the proposed changes and the date of plans under review. It also contains an area for additional notes that highlights the submission of a historical resource form and the proposed project details.
Complies with the Secretary’s Standards/Art 10/Art 11: ❌ Yes ❌ No ❌ N/A
CEQA Material Impairment to the individual historic resource: ❌ Yes ❌ No
CEQA Material Impairment to the historic district: ❌ Yes ❌ No
Requires Design Revisions: ❌ Yes ❌ No
Defer to Residential Design Team: ❌ Yes ❌ No

PRESERVATION TEAM COMMENTS:

According to the Supplemental Information for Historic Resource Determination prepared by VerPlanck Consulting and information found in the Planning Department files, the subject property contains a one- and partial-two-story over basement, single-family wood frame home. In 1946, Allan Warden, a contractor and partner in Fred Warden & Son Construction, purchased two adjacent parcels and constructed the subject property as a custom home on a double-wide lot for his family. The subject property was completed in 1951 and remained in the family until Allen Warden’s wife Jeanne’s death in 2017. The only documented alterations were applying asbestos shingles in the rear of the property (1971) window replacements (1995) along with few routine repairs to fix the roof, siding, flashing, and dry rot.

No known historic events took place at this property (Criterion 1). None of the owners or occupants have been identified as important to history (Criterion 2). The subject property is indicative of the Minimal Traditional Style, that was extremely common during post-war construction in the Outer Sunset District. However, the subject property is unique in that it sits on a double-wide lot, which is atypical for the Outer Sunset District and during the period of construction. Although the subject is unique in its size and form, (twice that of the other homes in the neighborhood) planning staff does not believe that this would warrant the property for individual listing in the California Register under for architecture (Criterion 3). Further, Warden and his firm were not considered master builders despite being active during the development of the Sunset District.

Based upon a review of information in the Department records, the subject building is not significant under Criterion 4 since this significance criterion typically applies to rare construction types when involving the built environment. The subject building is not an example of a rare construction type. Assessment of archaeological sensitivity is undertaken through the Department’s Preliminary Archaeological Review process and is outside the scope of this review.

The subject property is not located adjacent to any known historic resources (Category A properties) or within the boundaries of any identified historic district. The subject property was not evaluated in the Sunset District Survey or the Parkside District Survey. Although the subject block was not identified in either survey, the Historic Supplemental prepared by VerPlanck Consulting recognizes a significant concentration of aesthetically unified buildings on the east side of 26th Avenue, across the street from the subject property.

(Continued)
The block across the subject property was developed during the mid-1930s and exhibits a cohesive row of homes designed in an eclectic mixture of Mediterranean, Spanish Colonial Revival, French Provincial and Monterey Colonial Revival styles. The row of homes all exhibit patios, “storybook” flourishes, terracotta roofs, stucco finishing, arched enclosures continuous with their facades and entrances at the upper floor level accessed by a stair to one side. According to the Evaluation Guidelines in the Adopted Historic Context Statement for the Sunset District, residential tract developments may be broadly significant for their architecture if they have diverse styles and forms, but retain cohesion through unified front yard setbacks, roof form, and entry typologies (Historic District Evaluation Criterion 3).

The homes on the east side of 26th Avenue do express an aesthetic unification and are all a part of the same development pattern of residential tract design in the Sunset, which may constitute an eligible District pending further research.

However, the subject property and the residences on the west side of the subject block follow post-war building trends and are not historically or aesthetically unified such that they would contribute to a potential district. Thus, the subject property would not contribute to any potential district related to residential tract design in the Sunset District from 1925-1950.

Therefore, the subject building is not eligible for listing in the California Register under any criteria individually or as a part of a historic district.
We are the neighbors two doors to the north and have lived here since 1997. We became aware of the proposed project at the pre-application meeting and notified the owner of our extreme concern over the size of the project and the fact that it is completely out of character for our block. We also called the planning staff to inquire about how a project of this nature could be approved when it is clearly against neighborhood norms. There was general outrage by the neighbors at the meeting, and we have attached a petition with over thirty signatures indicating opposition to the proposal.
DISCRETIONARY REVIEW REQUEST

In the space below and on separate paper, if necessary, please present facts sufficient to answer each question.

1. What are the reasons for requesting Discretionary Review? The project meets the standards of the Planning Code and the Residential Design Guidelines. What are the exceptional and extraordinary circumstances that justify Discretionary Review of the project? How does the project conflict with the City's General Plan or the Planning Code's Priority Policies or Residential Design Guidelines? Please be specific and site specific sections of the Residential Design Guidelines.

The project violates the RDG principles in that it doesn't ensure that the scale of the buildings are compatible with surrounding buildings. Most surrounding homes are about 1500 sq ft; the proposed ones are 3,781 and 3,951 sq ft. These will not enhance or protect the character of our block/neighborhood.

The proposal also does not respect the well established mid-block open space. The rear extensions are excessive and inconsistent with current pattern. No homes on 26th Ave extend to rear beyond common walls.

2. The Residential Design Guidelines assume some impacts to be reasonable and expected as part of construction. Please explain how this project would cause unreasonable impacts. If you believe your property, the property of others or the neighborhood would be unreasonably affected, please state who would be affected, and how.

Proposed buildings almost triple existing square footage from 2,887 to 7,719 and included side, rear and vertical extensions which produce massive structures that take away from the cohesiveness of our block. Vertical extensions negatively affect sunlight and privacy while rear extensions disrupt the development pattern and create unusually tall and deep extensions at rear. Neighbors on 26th Ave have nicely maintained & well utilized yards where we often garden, play and entertain. Buildings of this size will negatively impact everyone’s ability to enjoy their personal outdoor space.

3. What alternatives or changes to the proposed project, beyond the changes (if any) already made would respond to the exceptional and extraordinary circumstances and reduce the adverse effects noted above in question #1?

It is understood that the owner will be allowed to extend the existing 3rd story forward towards 26th Avenue, but the rear extensions into the backyard are excessive. There is no precedent on this side of the block for rear additions extending beyond the common rear wall of adjoining neighbors. These rear additions completely disrespect the valued amenity that mid-block open space provides and would set a dangerous precedent for our block. A reasonable alternative would be to allow the 3rd story and side expansions but to eliminate or greatly modify the rear additions.
DISCRETIONARY REVIEW REQUESTOR'S AFFIDAVIT

Under penalty of perjury the following declarations are made:

a) The undersigned is the DR requestor or their authorized representation.

Alma Landi  Steve Landi
Name (Printed)

Requester  415-566-1252
Phone

slandi50@aol.com
Email

For Department Use Only
Application received by Planning Department:

By: ________________________________ Date: ________________________________
26th Ave shows cohesiveness of size and character of houses.
Subject properties

Proposed buildings not compatible with height of surrounding buildings
Aerial view of 26th Ave indicates all properties end with common rear wall, no extensions into midblock open space.
PETITION ADDRESSING PROPOSED ALTERATION/ADDITION OF

2169 26TH AVENUE

Building Permit Application 2018.0703.3738

Property address: 2169 26th Avenue; Block 2191, Lot 008B

The San Francisco Planning Department’s Residential Design Guidelines say,

"In order to maintain the visual interest of a neighborhood, it is important that the design of new buildings and renovations to existing buildings be compatible with nearby buildings. A single building out of context with its surroundings can be disruptive to the neighborhood character........" One of the design principles states “Ensure that the building respects the mid-block open space.”

The proposed 3 story homes at 2169 26th Avenue do not enhance our neighborhood, promote design that protects our neighborhood character or maintain cohesiveness with surrounding buildings. The rear extensions disrupt our intact mid-block open space and, if allowed, set a precedent for future build-outs.

By signing below, you are indicating that you’d like the San Francisco Planning Commission require that the construction be consistent with the scale and design of the surrounding buildings and neighborhood as a whole and that mid-block open space be preserved.

Signature

Address

Signature

Address

Signature

Address

June 29, 2019

2155 26th Ave, San Francisco, CA 94116

2155 26th Ave SF CA 94116
PETITION ADDRESSING PROPOSED ALTERATION/ADDITION OF

2169 26TH AVENUE

Building Permit Application 2018.0703.3738

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June 29, 2019

Signature                        Address

Signature                        Address

Signature                        Address
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June 29, 2019

Mark Baumann

Signature

2135 26th Avenue S.F. CA

Address

Donna Bruno

Signature

2135 26th Avenue S.F. CA

Address

2170 26th AVE S.F

Address
PETITION ADDRESSING PROPOSED ALTERATION/ADDITION OF

2169 26TH AVENUE

Building Permit Application 2018.0703.3738

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June 29, 2019

Signature (JIMMY GUTIERREZ)  
Address

Signature  
Address

Signature  
Address

Signature  
Address
PETITION ADDRESSING PROPOSED ALTERATION/ADDITION OF

2169 26TH AVENUE

Building Permit Application 2018.0703.3738

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June 29, 2019

[Signature] 2138 26th Ave

[Signature] 2138 26th Ave

[Signature]
PETITION ADDRESSING PROPOSED ALTERATION/ADDITION OF

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June 29, 2019

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Address

Signature

Address

Signature

Address
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Signature

June 29, 2019

Address

Ma Pondi

Signature

2159 26th Ave.

Address

James Rossi

Signature

2163 26th Ave.

Address
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donald Pedrick</td>
<td>2150-26th Ave</td>
</tr>
<tr>
<td>Stemplex Baker</td>
<td>2174 26th Ave SF CA</td>
</tr>
<tr>
<td>Yvette Baker</td>
<td>2174 26th Ave SF CA</td>
</tr>
<tr>
<td>Yvonne Lin</td>
<td>2182 26th Ave SF CA</td>
</tr>
<tr>
<td>Amy Way</td>
<td>2166 26th Ave SF CA</td>
</tr>
<tr>
<td>Alex Wong</td>
<td>2166 26th Ave SF CA</td>
</tr>
<tr>
<td>John</td>
<td>2166 26th Ave SF CA</td>
</tr>
<tr>
<td>Kim</td>
<td>2178-26th Ave SF CA</td>
</tr>
</tbody>
</table>
We met with the neighbors and the new building owner of 2169 on 7.31.2018 at the Taraval Police Station. There were objections and questions from everyone except the new owner. Please review the attached DVD which recorded only part of the meeting, and the DVD is about 15 minutes.

7 neighbors were met at 2163 on 7.1.19 about this application, and the owner of 2163 is going to file a separate DRP for their foundation issue.
DISCRETIONARY REVIEW REQUEST

In the space below and on separate paper, if necessary, please present facts sufficient to answer each question.

1. What are the reasons for requesting Discretionary Review? The project meets the standards of the Planning Code and the Residential Design Guidelines. What are the exceptional and extraordinary circumstances that justify Discretionary Review of the project? How does the project conflict with the City’s General Plan or the Planning Code’s Priority Policies or Residential Design Guidelines? Please be specific and site specific sections of the Residential Design Guidelines.

Please see attachment A.

2. The Residential Design Guidelines assume some impacts to be reasonable and expected as part of construction. Please explain how this project would cause unreasonable impacts. If you believe your property, the property of others or the neighborhood would be unreasonably affected, please state who would be affected, and how.

Please see attachment B.

3. What alternatives or changes to the proposed project, beyond the changes (if any) already made would respond to the exceptional and extraordinary circumstances and reduce the adverse effects noted above in question #1?

Please see attachment C.
Under penalty of perjury the following declarations are made:

a) The undersigned is the DR requestor or their authorized representation.

[Signature]
Alex Wong
Name (Printed)

Relationship to Requestor
(i.e. Attorney, Architect, etc.)

(415) 290-0075
Phone

alexmoldaw@gmail.com
Email

For Department Use Only
Application received by Planning Department:

By: ________________________________  Date: ________________________________
Reason for requesting a Discretionary Review:

1. The back setback is based on what? It will block sunlight on the 2 houses (2163 and 2159) that are north of the proposal building (2169), and there are solar panels already on roof of 2159--(Civil Code Section 801). It also describes the minimum requirements needed to create a solar easement. (California Civil Code Section 801.5).

2. The proposed north property 3rd and 1st floor extends out beyond adjacent properties (building envelope). Are they counting the deck on 2163, the property next door to the north, as a built/conditioned space?

3. The back of the 3rd floor stand out too far – there is not enough support which makes it structurally unsounded, and sited in an earthquake zone. It also breaks the uniformity of the entire block.

4. This not a renovation, but a new construction – it has less than 20% of the original wall and it needs a demolition and 2 new permits. It cannot be treated as a renovation.

5. I understand the original idea that the City allow application to add a 3rd story to existing building was to allow extra space for additional family members, or adult children. Now new building buyer already planned ahead before they even buy the house to add-on a 3rd story, would this violate the original idea from the City? The Planning Department is our goal keeper, and the City will gradually change its appearance if you approve such application as it becomes popular.
PETITION ADDRESSING PROPOSED ALTERATION/ADDITION OF

2169 26TH AVENUE

Building Permit Application 2018.0703.3738

Property address: 2169 26th Avenue; Block 2191, Lot 008B

The San Francisco Planning Department's Residential Design Guidelines say,

"In order to maintain the visual interest of a neighborhood, it is important that the design of new buildings and renovations to existing buildings be compatible with nearby buildings. A single building out of context with its surroundings can be disruptive to the neighborhood character......." One of the design principles states "Ensure that the building respects the mid-block open space."

The proposed 3 story homes at 2169 26th Avenue do not enhance our neighborhood, promote design that protects our neighborhood character or maintain cohesiveness with surrounding buildings. The rear extensions disrupt our intact mid-block open space and, if allowed, set a precedent for future build-outs.

By signing below, you are indicating that you'd like the San Francisco Planning Commission require that the construction be consistent with the scale and design of the surrounding buildings and neighborhood as a whole and that mid-block open space be preserved.

June 29, 2019

Signature

Address

Signature

Address

Signature

Address
Attachment B

Donald P. Pedrick
Signature
2150-26th Ave
Address

Stacy B. Bolek
Signature
2174 26th Ave, SF CA
Address

Yvette Bolek
Signature
2174 26th Ave, SF CA
Address

Wain T. Lin
Signature
2182 26th Ave, SF CA
Address

Amy Way
Signature
2166 26th Ave, SF CA
Address

Alex Lane
Signature
2166 26th Ave, SF CA
Address

Mark
Signature
2166 26th Ave, SF CA
Address

L175 - 2nd Ave SE

We welcome the new owner if he keeps the existing building but renovate whatever necessary to improve the safety, usage and appearance within the house. It has an excellent view, and can be an extremely comfort home. What you buy is what you get. Please do not sacrifice your neighbor’s pleasant daily life to fulfill your financial ambitious. A lot of us are baby boomers and just want to have peaceful golden years. We are not asking too much!
We are the adjacent neighbors (Roddy family at 2163 26th Ave) to the north of the subject property, and we have lived here for almost thirty years. We've had a lot of communication with the owner, but we have been unable to resolve most of our concerns, with the exception of shifting the light well. We have been frustrated by the complete lack of information regarding the owner's excavation plans for the property and its implications to our foundation. Community group SPEAK has written a letter on our behalf to Chris Towns, the planner, requesting oversight and cooperation between DBI and the Planning Department to satisfy our concerns. We have also communicated our concerns regarding the infringement of mid-block open space, but the owner has failed to address this issue.
DISCRETIONARY REVIEW REQUEST

In the space below and on separate paper, if necessary, please present facts sufficient to answer each question.

1. What are the reasons for requesting Discretionary Review? The project meets the standards of the Planning Code and the Residential Design Guidelines. What are the exceptional and extraordinary circumstances that justify Discretionary Review of the project? How does the project conflict with the City's General Plan or the Planning Code's Priority Policies or Residential Design Guidelines? Please be specific and site specific sections of the Residential Design Guidelines.

   1. Owner indicates that he will excavate the entire length of our foundation, yet has provided no information on the extent of excavation or the processes to be implemented. Our structural team has indicated that our foundation, built on sand and uphill, could be extraordinarily and negatively impacted by this excavation.

   2. Proposal of rear yard extensions on all 3 floors, especially the 3rd story extension on north residence, excessively and negatively impact the privacy to our indoor and outdoor living space, the essential, much utilized sunlight, and the mid-block open space. This proposal flagrantly conflicts with the principles of the Residential Design Guidelines.

2. The Residential Design Guidelines assume some impacts to be reasonable and expected as part of construction. Please explain how this project would cause unreasonable impacts. If you believe your property, the property of others or the neighborhood would be unreasonably affected, please state who would be affected, and how.

   1. The foundation of our home could be undermined if inadequate procedures are used, and, as has happened in similar projects throughout the City, our home could be red-tagged and our lives upended, physically and financially. Being self-employed at home puts us at further risk.

   2. No houses on 26th Ave extend into the mid-block open space with living area. It is unreasonable to allow such extensive additions at all levels, blocking sunlight, negating privacy, and disregarding the block's norms that all houses share common walls at rear and do not infringe upon open space. Our yard is used for our organic vegetable/fruit garden, drying laundry on our clotheslines and recreation.

3. What alternatives or changes to the proposed project, beyond the changes (if any) already made would respond to the exceptional and extraordinary circumstances and reduce the adverse effects noted above in question #1?

   1. Provide excavation details and structural plans when submitted to the City, not after the City has approved them. Understanding that the plans may change, we feel that knowing the plans ahead of time will allow us to review them with our structural engineer, raise essential concerns, work towards solutions, and hopefully avoid needing to appeal the building permit after issuance.

   2. As requested directly to Owner, revert to the original 311 proposal where there is no 3rd floor extension on the north residence. The 3rd floor revision, being protested here, was not part of the original proposal, which was agreeable to us as it did not negatively impact our privacy, sunlight, or the block's open space.
View of 26th Ave looking south from Quintara shows that no houses have rear back walls that extend past the common wall of adjacent neighbors and into the midblock open space.
DR requester’s existing deck and entry into kitchen

Subject property, existing 3rd story bedroom

Image shows how 3’ rear extension of north residence would hover over our existing deck and habitable living space. It would negatively impact privacy and natural light.
Roddy organic garden
Roddy organic garden
Roddy clothesline dependent on sunlight
Alma and Steve Landi

RESPONSE TO DISCRETIONARY REVIEW (DRP)

Project Information

Property Address: 2169 26th Ave, San Francisco, CA  Zip Code: 94116

Building Permit Application(s): 2018-0703.3738

Record Number: 2018-010655PRJ  Assigned Planner: David Winslow / Chris Townes

Project Sponsor

Name: Kai Chan  Phone: (310) 446-1888

Email: kai@kcdarch.com

Required Questions

1. Given the concerns of the DR requester and other concerned parties, why do you feel your proposed project should be approved? (If you are not aware of the issues of concern to the DR requester, please meet the DR requester in addition to reviewing the attached DR application.)

Both from the verbal and written concerns, we are not clear what the catalysts of the concerns are. The city planning and building codes area clear as to the area of the building, the use of the building and the height of the building allowed in this property and this zoned neighborhood. We have designed 2 legal residences to be located in 2 legal properties per city planning code and regulations under the oversight of the planning department to make sure these residences meet all pertinent codes. The claims, although clearly understood from an emotional standpoint, do not rise to the level of being reasonable based on homeowner rights perspective. They are asking for control of someone else’s property, and their right to legally build a home as they wish.

We propose to make no further changes beyond the latest city approved 311 package. We were contacted by the Kim family (2175 - 26th Ave) soon after the 1st 311 notice went out. We promptly engaged in discussions with the Kim family, and we will honor our promise to reduce the area of the proposed south house as shown on 2nd 311 notice, especially by reducing the rear yard extension. We have not heard from any other neighbor, except Mrs. Roddy. We exchanged emails, but were not able to speak before she had to leave on a trip?

2. What alternatives or changes to the proposed project are you willing to make in order to address the concerns of the DR requester and other concerned parties? If you have already changed the project to meet neighborhood concerns, please explain those changes and indicate whether they were made before or after filing your application with the City.

We propose to make no further changes beyond the latest city approved 311 package. We were contacted by the Kim family (2175 - 26th Ave) soon after the 1st 311 notice went out. We promptly engaged in discussions with the Kim family, and we will honor our promise to reduce the area of the proposed south house as shown on 2nd 311 notice, especially by reducing the rear yard extension. We have not heard from any other neighbor, except Mrs. Roddy. We exchanged emails, but were not able to speak before she had to leave on a trip?

3. If you are not willing to change the proposed project or pursue other alternatives, please state why you feel that your project would not have any adverse effect on the surrounding properties. Include an explanation of your needs for space or other personal requirements that prevent you from making the changes requested by the DR requester.

We have pursued many design options while working with the city planning department and the RDG, contacting and expressing our intentions to the neighbors even prior to submitting any design to the city. The architectural make up of the general neighborhood and local vicinity contain variations of designs, styles, colors, building sizes as well as building heights. There are several buildings along the subject block of the project as well as adjacent blocks that have three-story spaces and rear yard projections similar to our project. The “established” mid-block open space is composed of meandering boundaries of distinctive residences and individualized rear yard designs, some more purposely created than others. We feel that the proposed project will add to the character of the neighborhood and surrounding area, with a fresh interpretation of what an Outer Sunset family home can be. This is not a neighborhood of company-town row houses. I have lived in the Bay Area for almost 20 years, and have enjoyed San Francisco's diversity in neighborhoods and well as architecture and people this city attracts. I have family, relatives, and friends who have lived and worked in the city for over 30 plus years. We feel this project is a small participant in the greater ushering in of the future to the Sunset neighborhood.
**Project Features**

Please provide the following information about the project for both the existing and proposed features. **Please attach an additional sheet with project features that are not included in this table.**

<table>
<thead>
<tr>
<th></th>
<th>EXISTING</th>
<th>PROPOSED (North)</th>
<th>PROPOSED (South)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling Units (only one kitchen per unit - additional kitchens count as additional units)</td>
<td>1</td>
<td>1</td>
<td>1</td>
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<tr>
<td>Occupied Stories (all levels with habitable rooms)</td>
<td>3</td>
<td>3</td>
<td>3</td>
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<tr>
<td>Basement Levels (may include garage or windowless storage rooms)</td>
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<tr>
<td>Parking Spaces (Off-Street)</td>
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</tr>
<tr>
<td>Bedrooms</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Height</td>
<td>28'-7&quot;</td>
<td>29'-8&quot;</td>
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</tr>
<tr>
<td>Building Depth</td>
<td>53'-6&quot;</td>
<td>63'-0&quot;</td>
<td>66'-3&quot;</td>
</tr>
<tr>
<td>Rental Value (monthly)</td>
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<tr>
<td>Property Value</td>
<td>$2,100,000</td>
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I attest that the above information is true to the best of my knowledge.

**Signature:** __________________________ **Date:** 11/11/19

**Printed Name:** Kai Chan

If you have any additional information that is not covered by this application, please feel free to attach additional sheets to this form.
Project Information

Property Address: 2169 26th Ave, San Francisco, CA  
Zip Code: 94116

Building Permit Application(s): 2018-0703.3738

Record Number: 2018-010655PRJ  
Assigned Planner: Chris Townes / David Winslow

Required Questions

1. Given the concerns of the DR requester and other concerned parties, why do you feel your proposed project should be approved? (If you are not aware of the issues of concern to the DR requester, please meet the DR requester in addition to reviewing the attached DR application.)

FACT: The existing 2169 has been a 3rd story building since it was built in 1951. There will be no additional story added to the building.  
FACT: There is no solar panels on immediate adjacent north neighbor 2163. The neighbor 2159 who has solar panels is on opposite side of north neighbor 2163 which is 2 houses up the hill from 2169. We have no evidence that the current building impacts the existing solar panels. Therefore, there is no evidence that this project will affect the sunlight to 2 houses up the hill where both neighbors are higher than the subject property 2169.

2. What alternatives or changes to the proposed project are you willing to make in order to address the concerns of the DR requester and other concerned parties? If you have already changed the project to meet neighborhood concerns, please explain those changes and indicate whether they were made before or after filing your application with the City.

Backyard expansion is calculated based on city code allowance.

3. If you are not willing to change the proposed project or pursue other alternatives, please state why you feel that your project would not have any adverse effect on the surrounding properties. Include an explanation of your needs for space or other personal requirements that prevent you from making the changes requested by the DR requester.

The design has never asked for special concessions from City or neighbors. The intent has been to simply make 2 code compliant homes from an unusually large site (one of very few left in the area) which also creates more housing units for the City at this particular time of shortage. We hope that once the buildings are complete, neighbors will see that although well meaning, their reservations were off target. We hope they will welcome progress and see that forward looking improvements to any property on the block and neighborhood benefits all in the area.

Alex Wong
## Project Features

Please provide the following information about the project for both the existing and proposed features. Please attach an additional sheet with project features that are not included in this table.

<table>
<thead>
<tr>
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Printed Name: Kai Chan  

[ ] Property Owner  
[ ] Authorized Agent

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Property Address: 2169 26th Ave, San Francisco, CA  Zip Code: 94116

Building Permit Application(s): 2018-0703.3738

Record Number: 2018-010655PRJ  Assigned Planner: David Winslow / Chris Townes

Project Sponsor

Name: Kai Chan  Phone: (310) 446-1888

Email: kai@kcdarch.com

Required Questions

1. Given the concerns of the DR requester and other concerned parties, why do you feel your proposed project should be approved? (If you are not aware of the issues of concern to the DR requester, please meet the DR requester in addition to reviewing the attached DR application.)

We have met with and spoken to The Roddy’s over the course of over a year. They apparently knew the previous owners of the property and expressed a sense of loss that they sold the house. Soon after we conveyed plans to renovate and build out the property, Eileen express concerns about the construction impacting their property. We reassured her that when the engineers finished their work, we could have the city approval of the design so that she would feel at ease. This did not seem to suffice. Since we are still only in the planning stage, we have no way of compiling the information she is requesting. Engineering occurs after planning approval is obtained. This process is a roadblock to us providing her the information she is requesting.

Eileen’s concerns regarding the mid-block open space is also curious, since her house is the only house that has a separate accessory building located at the rear of their back yard, right in the middle of the mid-block open space. This accessory building looks back directly into neighbors living rooms and bedrooms (including ours). We did not make any comments about this before, but since privacy is a concern for it, seemed relevant to note.

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Signature: [Signature]  Date: 11/11/19
Printed Name: Kai Chan

[ ] Property Owner  [X] Authorized Agent

If you have any additional information that is not covered by this application, please feel free to attach additional sheets to this form.
ACROSS THE STREET VIEW

2166 26th Ave
2174 26th Ave
2169 26th Ave

3 stories building on westside of the block

2175 26th Ave (south neighbor)

2163 26th Ave (north neighbor)

Reverse facing ADU

2159 26th Ave

AERIAL VIEW
2159 26th Ave

2163 26th Ave
(north neighbor)

2169 26th Ave

2175 26th Ave
(south neighbor)

3 stories building

2166 26th Ave
(across the street)

SIDE NORTH VIEW
2169 26th Ave

2163 26th Ave

2159 26th Ave

3 stories building on the block

SIDE SOUTH VIEW
VIEW FROM 2169 26TH TO NORTH SIDE BACKYARD
*NOTE - ALL DOOR AND WINDOW JAMBS AND FRAMES TO BE PAINTED WHITE.

NORTH RESIDENCE -- NORTH ELEVATION

SCALE: 1/8"=1'-0"

ELEVATION NOTES:

PROPOSED ELEVATION

PROPERTY LINE

NEIGHBOR ROOF HEIGHT

NEIGHBOR OUTLINE

FINISH LEVELS - 1ST FLOOR

FINISH LEVELS - 2ND FLOOR

FINISH LEVELS - 3RD FLOOR

2" STEEL GUARD RAIL

42" STEEL GUARD RAIL

SPIRAL STAIRS

FINISH LEVEL - 3RD STORY

FINISH LEVEL - 2ND STORY

2' METAL COPING

3' METAL COPING

ROOF OVERHANG IN STUCCO AND PAINT ALUMA

ROOF OVERHANGS IN STUCCO AND PAINT ALUMA

*Spiral Staircase*

FINISHED FLOORS

3/4" STEEL GUARD RAIL

2" METAL COPING

3' METAL COPING

FINISH LEVEL - 3RD FLOOR

FINISH LEVEL - 2ND FLOOR

FINISH LEVEL - 1ST FLOOR

FINISH LEVEL - 1ST FLOOR

ADDORSED SLIDING VIGNETTED WITH INCH WALL

PARAPET LINES

FINISH LEVEL - ROOF

FINISH LEVEL - 3RD FLOOR

FINISH LEVEL - 2ND FLOOR

FINISH LEVEL - 1ST FLOOR

NORTH RESIDENCE -- SOUTH ELEVATION

SCALE: 1/8"=1'-0"

*NOTE - ALL DOOR AND WINDOW JAMBS AND FRAMES TO BE PAINTED WHITE.

PL-12

REVISIONS
NOTE - ALL DOOR AND WINDOW JAMBS AND FRAMES TO BE PAINTED WHITE
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<table>
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<th>Section</th>
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<td>Additional Comparables 4-6</td>
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<td>Location Map</td>
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<tr>
<td>Location Map</td>
<td>28</td>
</tr>
</tbody>
</table>
The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address: 2169 26th Ave
City: San Francisco
State: CA
Zip Code: 94116

Borrower: CHAN.KAI C & CINDY C
Owner of Public Record: See attached addenda.
County: San Francisco

Legal Description: BLK 2191 LOT 008B

Assessor’s Parcel #: 2191-008B
Tax Year: 2018
R.E. Taxes: $ 2,891

Neighborhood Name: Parkside
Map Reference: 41884
Census Tract: 0328.01

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?

Report data source(s) used, offering price(s), and date(s).

 filed did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price: $ Date of Contract: Is the property seller the owner of public record?

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?

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

Neighborhood Characteristics

Location: Urban
Suburban
Rural

Property Values: Increasing
Stable
Declining

One-Unit Housing Trends

PRC: One-Unit
AGE: 85 %

Built-Up: Over 75%
25-75%
Under 25%

Demand/Supply: Shortage
In-Balance
Over Supply

$ (000) (yrs)

2-4 Unit
5 %

Growth: Rapid
Slow
Marketing Time: Under 3 mths
3-6 mths
Over 6 mths

1,163
Low
1
Multi-Family
5 %

Neighborhood Boundaries: Subject immediate neighborhood south of Rivera Street, east of Sunset

2,488
High
140
Commercial
5 %

Boulevard: north of Sloat Boulevard and west 19th Avenue

Neighborhood Description: Subject is located in Parkside District of San Francisco, proximate to employment centers (5.7 miles from Downtown San Francisco), shopping (Noriega Street, Irving Street and Stone Street Shopping Center, local shopping strips), School (0.2 mile to Abraham Lincoln High School) and Freeway access via 19th Avenue to HWY 280. Subject area consisted of mostly average to good quality design SFR's

Market Conditions (including support for the above conclusions): The subject's market area is considered stable. Supply/ demand is in balance with no significant prevalence or impact regarding discounts, buydowns, or concessions. Residences generally sell with conventional financing or for cash. Please see the Form1004MC for more details.

Utilities: Gas
Sanitary Sewer

FEMA Special Flood Hazard Area: Yes

Is the highest and best use of subject property as improved (or as proposed plans and specifications) the present use?

Utilities: Other (describe)

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?

Utilities: None

FEMA Special Flood Hazard Area: Yes

Utilities: Public

Are the highest and best use of subject property as improved (or as proposed plans and specifications) the present use?

Utilities: Private

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?

Utilities: Other (describe)

Is the highest and best use of subject property as improved (or as proposed plans and specifications) the present use?

Utilities: Water

Is the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?

Utilities: Public Other (describe)

Is the lowest and highest use of property as improved (or as proposed plans and specifications) the present use?

Utilities: Private Other (describe)

Is the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?

Utilities: Private Other (describe)

Is the highest and best use of subject property as improved (or as proposed plans and specifications) the present use?

Utilities: Public Other (describe)

Is the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?

Utilities: Public Other (describe)

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?

Utilities: Public Other (describe)

Is the highest and best use of subject property as improved (or as proposed plans and specifications) the present use?

Utilities: Public Other (describe)

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?

Utilities: Private Other (describe)

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?
There are 10 comparable sales currently offered for sale in the subject neighborhood ranging in price from $895,000 to $1,650,000.

There are 19 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $1,163,000 to $2,488,000.

### Sales Comparison Approach

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### Verification Source(s)

Doc#0K81800928 SabrinaHager(415)515-2720 Doc#0K83400461

### Value adjustments

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<td>Quality of Construction</td>
<td>Q3</td>
<td>Q3</td>
<td>Q3</td>
<td>Q3</td>
<td></td>
</tr>
<tr>
<td>Actual Age</td>
<td>69</td>
<td>81</td>
<td>0</td>
<td>94</td>
<td>0</td>
</tr>
<tr>
<td>Condition</td>
<td>C3</td>
<td>C2</td>
<td>-120,000</td>
<td>C3</td>
<td>C2</td>
</tr>
<tr>
<td>Above Grade</td>
<td>Total Baths, Baths</td>
<td>Total Baths, Baths</td>
<td>Total Baths, Baths</td>
<td>Total Baths, Baths</td>
<td></td>
</tr>
<tr>
<td>Room Count</td>
<td>8</td>
<td>4</td>
<td>2.1</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Gross Living Area</td>
<td>2,894 sq.ft</td>
<td>2,875 sq.ft</td>
<td>+1,900</td>
<td>3,351 sq.ft</td>
<td>-45,700</td>
</tr>
<tr>
<td>Basement &amp; Finished Rooms Below Grade</td>
<td>0sf</td>
<td>0sf</td>
<td>0sf</td>
<td>0sf</td>
<td>0sf</td>
</tr>
<tr>
<td>Functional Utility</td>
<td>Average</td>
<td>Average</td>
<td>Average</td>
<td>Average</td>
<td>Average</td>
</tr>
<tr>
<td>Heating/Cooling</td>
<td>FAU/None</td>
<td>FAU/None</td>
<td>FAU/None</td>
<td>FAU/None</td>
<td>FAU/None</td>
</tr>
<tr>
<td>Garage/Carpot</td>
<td>2gbi2dw 2gbl1dw 2gbi1dw</td>
<td>2gbl1dw</td>
<td>0</td>
<td>1gbi1dw</td>
<td>+10,000</td>
</tr>
<tr>
<td>Pool/Patio/Deck</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonus Room/Bath</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

| Net Adjustment (Total) | $1,800 | $24,300 | $55,300 |
| Adjusted Sale Price of Comparables | Net Adj. 13.7% Gross Adj. 13.7% 2,201,800 | Net Adj. 12.4% Gross Adj. 8.4% 2,124,300 | 2,315,300 |

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

Data Source(s) MLS, PARCELQUEST

Summary of Sales Comparison Approach

Please see addendum

### RECONCILIATION

| Indicated Value by Sales Comparison Approach | 2,205,000 |
| Indicated Value by: Sales Comparison Approach | Cost Approach (if developed) | Income Approach (if developed) |

The Income Approach is not applicable and the Cost Approach supports the final estimate of value, the most weight is given the sales.

Comparison Approach, as it best reflect the attitudes of buyers and sellers in the marketplace.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. This appraisal report is intended for use by the lender/client for a mortgage finance transaction only. This report is not intended for any other use.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $2,205,000, as of 01/24/2020, which is the date of inspection and the effective date of this appraisal.
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.

A reasonable exposure time for the subject property developed independently from the stated marketing time is 30 to 90 days.

The land value was obtained by allocation and extraction methods.

<table>
<thead>
<tr>
<th>Marshall &amp; Swift</th>
<th>Average 2020</th>
<th>1,350,000</th>
<th>2,894 Sq.Ft. @ $400.00</th>
<th>$1,157,600</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kitchen Appliances</td>
<td>0 Sq.Ft. @ $0.00</td>
<td>$10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garage/Carport</td>
<td>2,246 Sq.Ft. @ $100.00</td>
<td>$224,600</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Estimate of Cost-New</td>
<td>$1,392,200</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less Depreciation</td>
<td>580,130</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depreciated Cost of Improvements</td>
<td>$580,130</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&quot;As-is&quot; Value of Site Improvements</td>
<td>$812,070</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The land value was obtained by utilizing the abstraction method.

### Income Approach to Value (not required by Fannie Mae)

- Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

### Project Information for PUDs (if applicable)

- Does the project contain any multi-dwelling units? Yes No
- If Yes, date of conversion.
- Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of the sale or financing of the subject property.

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an “electronic record” containing my “electronic signature,” as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER’S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser’s analysis, opinions, statements, conclusions, and the appraiser’s certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser’s analysis, opinions, statements, conclusions, and the appraiser’s certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an “electronic record” containing my “electronic signature,” as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
<table>
<thead>
<tr>
<th>FEATURE</th>
<th>SUBJECT</th>
<th>COMPARABLE SALE # 4</th>
<th>COMPARABLE SALE # 5</th>
<th>COMPARABLE SALE # 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>2169 26th Ave</td>
<td>2007 30th Ave</td>
<td>1558 23rd Ave</td>
<td>620 Junipero Serra Blvd</td>
</tr>
<tr>
<td>Location</td>
<td>San Francisco, CA 94116</td>
<td>San Francisco, CA 94116</td>
<td>San Francisco, CA 94122</td>
<td>San Francisco, CA 94127</td>
</tr>
<tr>
<td>Proximity to Subject</td>
<td>0.31 miles NW 0.82 miles N</td>
<td>1.48 miles SE</td>
<td>0.82 miles N</td>
<td>1.48 miles SE</td>
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<tr>
<td>Sale Price</td>
<td>$2,300,000</td>
<td>$809.27 sq.ft.</td>
<td>$1,850,000</td>
<td>$606.53 sq.ft.</td>
</tr>
<tr>
<td>Data Source(s)</td>
<td>MLS#490837;DOM 10</td>
<td>MLS#490291;DOM 13</td>
<td>MLS#491534;DOM 17</td>
<td>MLS#49407700810</td>
</tr>
<tr>
<td>Verification Source(s)</td>
<td>Doc#0K49000118</td>
<td>Doc#0K49020016</td>
<td>Doc#0K7200316</td>
<td>Doc#0K49000118</td>
</tr>
<tr>
<td>VALUE ADJUSTMENTS</td>
<td>DESCRIPTION</td>
<td>+() $ Adjustment</td>
<td>DESCRIPTION</td>
<td>+() $ Adjustment</td>
</tr>
<tr>
<td>Sales or Financing</td>
<td>ArmLth</td>
<td>N;Res;</td>
<td>ArmLth</td>
<td>Conv:0</td>
</tr>
<tr>
<td>Location</td>
<td>N;Res;</td>
<td>N;Res;</td>
<td>N;Res;</td>
<td>A;BsyRd;</td>
</tr>
<tr>
<td>Leasehold/Fee Simple</td>
<td>Fee Simple</td>
<td>Fee Simple</td>
<td>Fee Simple</td>
<td>Fee Simple</td>
</tr>
<tr>
<td>Site</td>
<td>5998 sf</td>
<td>196,750 sq.ft.</td>
<td>6128 sf</td>
<td>6128 sf</td>
</tr>
<tr>
<td>View</td>
<td>B;Ocean;</td>
<td>N;Res;</td>
<td>B;Ocean;</td>
<td>B;Ocean;</td>
</tr>
<tr>
<td>Design (Style)</td>
<td>AT3;Traditional</td>
<td>AT3;Traditional</td>
<td>AT2;Traditional</td>
<td>AT2;Traditional</td>
</tr>
<tr>
<td>Quality of Construction</td>
<td>Q3</td>
<td>Q3</td>
<td>Q3</td>
<td>Q3</td>
</tr>
<tr>
<td>Actual Age</td>
<td>69</td>
<td>79</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Condition</td>
<td>C3</td>
<td>C2</td>
<td>-120,000</td>
<td>C3</td>
</tr>
<tr>
<td>Above Grade Total Bdrms.</td>
<td>8</td>
<td>4</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Rooms Below Grade Total Bdrms.</td>
<td>8</td>
<td>4</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Functional Utility Average</td>
<td>Average</td>
<td>Average</td>
<td>Average</td>
<td>Average</td>
</tr>
<tr>
<td>Heating/Cooling</td>
<td>FAU/None</td>
<td>FAU/None</td>
<td>FAU/None</td>
<td>FAU/None</td>
</tr>
<tr>
<td>Energy Efficient Items</td>
<td>Windows</td>
<td>Windows</td>
<td>Windows</td>
<td>Windows</td>
</tr>
<tr>
<td>Garage/Carport</td>
<td>2gb2ldw</td>
<td>1gb1dw</td>
<td>+10,000</td>
<td>1gb1dw</td>
</tr>
<tr>
<td>Porch/Patio/Deck</td>
<td>Patio</td>
<td>-10,000</td>
<td>Patio</td>
<td>Patio</td>
</tr>
<tr>
<td>Bonus</td>
<td>Room/Bath</td>
<td>None</td>
<td>0</td>
<td>Room/Bath</td>
</tr>
</tbody>
</table>

Subject was transferred for $2,100,000 on 09/22/2017. Comp#4, Comp#5 and Comp#6 has no prior sales in the last 12 months.
• URAR: Sales Comparison Comments

Source: Inspection; Parcelquest; MLS: All comparables are located in subject immediate neighborhood.

Comp#1 has newer remodeled kitchen and baths, similar in age and size, superior in condition.
Comp#2 is similar in age and condition, superior in size.
Comp#3 has newer remodeled kitchen and baths, similar in age, superior in condition and inferior in size.
Comp#4 has newer remodeled kitchen and baths, similar in age, superior in condition and inferior in size.
Comp#5 is similar in age and condition, inferior in size.
Comp#6 is similar in age and condition, superior in size.

Most weight is given to Comp#1 since it has the least net adjustment. Adjustment: $100/SF for GLA, $120,000 for Condition, $10,000 for Bathroom, $10,000 for Bedroom, $100,000 for Residential View, $10,000 for Each Parking Space, $100,000 for Busy Road and $50 per Square Foot for Lot Size.

Legality of the Bonus Rooms and Bonus 1/2 Bath on the garage level were not warranted and were not included in the GLA. Bonus Rooms and Bonus Bath on the garage level is typical for the neighborhood and would have no negative impact to the marketability of the property.

Unwarranted Bonus Rooms and Bonus 1/2 Bath were built in a workmanlike manner. No health or safety factors were noted.

The reason for subject increase in value since last transaction is due to the market appreciation.

The methods used to determine of site, view, quality, condition, age, room count, etc. adjustments are based on matched paired analysis, market reaction and the appraiser's knowledge of the market and the subject neighborhood.

Smoke and Co Detectors are present at the time of the inspection. Water heater is double strapped.

Subject and Comps are considered to be in similar and competing neighborhoods and buyers would see all neighborhoods equally when making purchasing decisions.

DIGITAL SIGNATURES

This report may be delivered with an electronically secured signature, which are approved by FNMA, GNMA, FHA and HUD. The Alamo appraisal software program allows an appraiser to attached a digitally-reproduced signature by entering a secret password known only to the signing appraiser. Furthermore, after the report is digitally signed, it is locked and cannot be altered by anyone except the signing appraiser.

The utilization of an electronic secured signature has been done in compliance with Statement 8 of the Uniform Standards of Professional Appraisal Practices (USPAP).

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

Subject was build before 1978 and may contain lead base paint, however the appraiser is not an expert in this field and is beyond the scope and ability of the appraiser to comment.

The land to value ratio over 50% is deemed typical for the area. There is no recent lot land sales due to the built up nature of the area. The land value was obtained by utilizing the abstraction method.

• Order Form: Current Owner

KAI 2009 LVG TRUS/CHAN, KAI C & CINDY C TRUST
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: 2169 26th Ave
City: San Francisco
State: CA
ZIP Code: 94116

Borrower: CHAN KAI C & CINDY C

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

<table>
<thead>
<tr>
<th>Prior 7–12 Months</th>
<th>Prior 4–6 Months</th>
<th>Current – 3 Months</th>
<th>Overall Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total # of Comparable Sales (Settled)</td>
<td>6</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Absorption Rate (Total Sales/Months)</td>
<td>1.00</td>
<td>3.00</td>
<td>1.33</td>
</tr>
<tr>
<td>Total # of Comparable Active Listings</td>
<td>NA</td>
<td>NA</td>
<td>10</td>
</tr>
<tr>
<td>Months of Housing Supply (Total Listings/Ab.Rate)</td>
<td>NA</td>
<td>NA</td>
<td>7.5</td>
</tr>
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</table>

Median Sale & List Price, DOM, Sale/List %

<table>
<thead>
<tr>
<th>Prior 7–12 Months</th>
<th>Prior 4–6 Months</th>
<th>Current – 3 Months</th>
<th>Overall Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Comparable Sale Price</td>
<td>1,690,000</td>
<td>1,700,000</td>
<td>2,090,000</td>
</tr>
<tr>
<td>Median Comparable Sales Days on Market</td>
<td>29</td>
<td>23</td>
<td>8</td>
</tr>
<tr>
<td>Median Comparable List Price</td>
<td>1,458,944</td>
<td>1,428,000</td>
<td>1,691,500</td>
</tr>
<tr>
<td>Median Comparable Listings Days on Market</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Median Sale Price as % of List Price</td>
<td>116%</td>
<td>119%</td>
<td>124%</td>
</tr>
</tbody>
</table>

Seller-developer, builder, etc. paid financial assistance prevalent? Yes No Declining Stable Increasing

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).

Cite data sources for above information. MLS, PARCELQUEST.

List price as % of List Price

<table>
<thead>
<tr>
<th>Overall Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increasing</td>
</tr>
<tr>
<td>Stable</td>
</tr>
<tr>
<td>Declining</td>
</tr>
</tbody>
</table>

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 subject's neighborhood is experiencing a fluctuation a market trend but it is considered mostly stable of this time. The days on market is around 30 - 90 days.

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

Project Name:

<table>
<thead>
<tr>
<th>Subject Project Data</th>
<th>Prior 7–12 Months</th>
<th>Prior 4–6 Months</th>
<th>Current – 3 Months</th>
<th>Overall Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total # of Comparable Sales (Settled)</td>
<td>Increasing</td>
<td>Stable</td>
<td>Declining</td>
<td></td>
</tr>
<tr>
<td>Absorption Rate (Total Sales/Months)</td>
<td>Increasing</td>
<td>Stable</td>
<td>Declining</td>
<td></td>
</tr>
<tr>
<td>Total # of Active Comparable Listings</td>
<td>Declining</td>
<td>Stable</td>
<td>Increasing</td>
<td></td>
</tr>
<tr>
<td>Months of Unit Supply (Total Listings/Ab.Rate)</td>
<td>Declining</td>
<td>Stable</td>
<td>Increasing</td>
<td></td>
</tr>
</tbody>
</table>

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

Summarize the above trends and address the impact on the subject unit and project.
Serial# F62A8789
esign.alamode.com/verify

Form PIC3x5.SR - "TOTAL" appraisal software by a la modes, inc. - 1-800-ALAMODE
Subject Interior Photo Page

Borrower: CHAN KAI C & CINDY C
Property Address: 2169 26th Ave
City: San Francisco
County: San Francisco
State: CA
Zip Code: 94116
Lender/Client: CHAN KAI C & CINDY C

Living Room
- 2169 26th Ave
- Sales Price
- Gross Living Area: 2,894
- Total Rooms: 8
- Total Bedrooms: 4
- Total Bathrooms: 2.1
- Location: N;Res;
- View: B;Ocean;
- Site: 5998 sf
- Quality: Q3
- Age: 69

Kitchen

Bathroom
Subject Interior Photo Page

<table>
<thead>
<tr>
<th>Borrower</th>
<th>CHAN, KAI C &amp; CINDY C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address</td>
<td>2169 26th Ave</td>
</tr>
<tr>
<td>City</td>
<td>San Francisco</td>
</tr>
<tr>
<td>County</td>
<td>San Francisco</td>
</tr>
<tr>
<td>State</td>
<td>CA</td>
</tr>
<tr>
<td>Zip Code</td>
<td>94116</td>
</tr>
<tr>
<td>Lender/Client</td>
<td>CHAN, KAI C &amp; CINDY C</td>
</tr>
</tbody>
</table>

### Bathroom

- **Address**: 2169 26th Ave
- **Sales Price**: 2,894
- **Gross Living Area**: 2,894
- **Total Rooms**: 8
- **Total Bedrooms**: 4
- **Total Bathrooms**: 2.1
- **Location**: N;Res;
- **View**: B;Ocean;
- **Site**: 5998 sf
- **Quality**: Q3
- **Age**: 69

### Half Bathroom

### Bedroom
<table>
<thead>
<tr>
<th>Subject Interior Photo Page</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Borrower:</strong> CHAN, KAI C &amp; CINDY C</td>
</tr>
<tr>
<td><strong>Property Address:</strong> 2169 26th Ave</td>
</tr>
<tr>
<td><strong>City:</strong> San Francisco</td>
</tr>
<tr>
<td><strong>Lender/Client:</strong> CHAN, KAI C &amp; CINDY C</td>
</tr>
</tbody>
</table>

### Bedroom

- **Address:** 2169 26th Ave
- **Sales Price:** 
- **Gross Living Area:** 2,894
- **Total Rooms:** 8
- **Total Bedrooms:** 4
- **Total Bathrooms:** 2.1
- **Location:** N;Res;
- **View:** B;Ocean;
- **Site:** 5998 sf
- **Quality:** Q3
- **Age:** 69

### Bedroom

### Bedroom
Subject Interior Photo Page

### Dining Room

- **2169 26th Ave**
- **Sales Price**: 2.894
- **Gross Living Area**: 2,894
- **Total Rooms**: 8
- **Total Bedrooms**: 4
- **Total Bathrooms**: 2.1
- **Location**: N;Res;
- **View**: B;Ocean;
- **Site**: 5998 sf
- **Quality**: Q3
- **Age**: 69

### Breakfast Nook

### Bonus Room
Subject Interior Photo Page

Borrower | CHAN,KAI C & CINDY C
Property Address | 2169 26th Ave
City | San Francisco
County | San Francisco
State | CA
Zip Code | 94116
Lender/Client | CHAN,KAI C & CINDY C

Bonus Half Bath

2169 26th Ave
Sales Price
Gross Living Area | 2,894
Total Rooms | 8
Total Bedrooms | 4
Total Bathrooms | 2.1
Location | N;Res;
View | B;Ocean;
Site | 5,998 sf
Quality | Q3
Age | 69

Garage

View
Subject Interior Photo Page

<table>
<thead>
<tr>
<th>Borrower</th>
<th>CHAN,KAI C &amp; CINDY C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address</td>
<td>2169 26th Ave</td>
</tr>
<tr>
<td>City</td>
<td>San Francisco</td>
</tr>
<tr>
<td>County</td>
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<tr>
<td>State</td>
<td>CA</td>
</tr>
<tr>
<td>Zip Code</td>
<td>94116</td>
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<tr>
<td>Lender/Client</td>
<td>CHAN,KAI C &amp; CINDY C</td>
</tr>
</tbody>
</table>

### Center Patio

- **2169 26th Ave**
- **Sales Price**
- **Gross Living Area**: 2,894
- **Total Rooms**: 8
- **Total Bedrooms**: 4
- **Total Bathrooms**: 2.1
- **Location**: N;Res;
- **View**: B;Ocean;
- **Site**: 5998 sf
- **Quality**: Q3
- **Age**: 69

### Smoke/Co Detector

### Water Heater
## Comparable Photo Page

### Comparable 1
- **Property Address:** 2131 35th Ave
- **Prox. to Subject:** 0.53 miles W
- **Sale Price:** $2,200,000
- **Gross Living Area:** 2,875
- **Total Rooms:** 9
- **Total Bedrooms:** 6
- **Total Bathrooms:** 3.1
- **Location:** N:Res; B;Ocean;
- **View:** B:Ocean;
- **Site:** 3000 sf
- **Quality:** Q3
- **Age:** 81

### Comparable 2
- **Property Address:** 2425 21st Ave
- **Prox. to Subject:** 0.45 miles SE
- **Sale Price:** $2,100,000
- **Gross Living Area:** 3,351
- **Total Rooms:** 11
- **Total Bedrooms:** 6
- **Total Bathrooms:** 3.1
- **Location:** N:Res; B;Ocean;
- **View:** B:Ocean;
- **Site:** 3998 sf
- **Quality:** Q3
- **Age:** 94

### Comparable 3
- **Property Address:** 2343 25th Ave
- **Prox. to Subject:** 0.24 miles SE
- **Sale Price:** $2,260,000
- **Gross Living Area:** 2,560
- **Total Rooms:** 8
- **Total Bedrooms:** 4
- **Total Bathrooms:** 4.0
- **Location:** N:Res; B;Ocean;
- **View:** B:Ocean;
- **Site:** 3060 sf
- **Quality:** Q3
- **Age:** 94
Comparable Photo Page

Borrower: CHAN KAI & CINDY C
Property Address: 2169 26th Ave
City: San Francisco
County: San Francisco
State: CA
Zip Code: 94116
Lender/Client: CHAN KAI & CINDY C

**Comparable 4**
2007 30th Ave
Prox. to Subject: 0.31 miles NW
Sale Price: 2,300,000
Gross Living Area: 2,044
Total Rooms: 8
Total Bedrooms: 3
Total Bathrooms: 3.0
Location: N;Res;
View: B;Panoramic Ocean;
Site: 2063 sf
Quality: Q3
Age: 79

**Comparable 5**
1558 23rd Ave
Prox. to Subject: 0.82 miles N
Sale Price: 1,850,000
Gross Living Area: 2,286
Total Rooms: 8
Total Bedrooms: 3
Total Bathrooms: 2.0
Location: N;Res;
View: N;Res;
Site: 3000 sf
Quality: Q3
Age: 81

**Comparable 6**
620 Junipero Serra Blvd
Prox. to Subject: 1.48 miles SE
Sale Price: 1,950,000
Gross Living Area: 3,215
Total Rooms: 7
Total Bedrooms: 3
Total Bathrooms: 3.1
Location: A;BsyRd;
View: N;Res;
Site: 6128 sf
Quality: Q3
Age: 80
Business, Consumer Services & Housing Agency
BUREAU OF REAL ESTATE APPRAISERS
REAL ESTATE APPRAISER LICENSE

Benjamín Yau

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 017021

Effective Date: July 18, 2019
Date Expires: July 17, 2021

Jim Martin, Bureau Chief, BREA

3047460
LIA Administrators & Insurance Services
APPRaisal AND VALUATION
PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY
(A stock insurance company herein called the "Company")
175 Capitol Blvd. Suite 100
Rocky Hill, CT 06067

Date Issued: 11/05/2019
Policy Number: AA009236-03
Previous Policy Number: AA009236-02

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

1. Customer ID: 169488
   Named Insured:
   YAU, BENJAMIN
   1 Baltimore Way
   San Francisco, CA 94112

2. Policy Period: From: 12/01/2019 To: 12/01/2020
   12:01 A.M. Standard Time at the address stated in 1 above.

3. Deductible: $1,000 Each Claim

4. Retroactive Date: 12/01/2009

5. Inception Date: 12/01/2017

6. Limits of Liability:
   A. $1,000,000 Each Claim
   B. $2,000,000 Aggregate

7. Mail all notices, including notice of Claim, to:
   LIA Administrators & Insurance Services
   1600 Anacapa Street
   Santa Barbara, California 93101
   (800) 334-0652; Fax: (805) 962-0652

8. Annual Premium: $1,126.00

9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA018 (10/14)

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the Company.

11/05/2019
Date
LIA-001 (12/14)

By Authorized Signature
Aspen American Insurance Company
Address: 2166 20TH AVE
APN#: 2191-0988
Tract: OUTSIDE LAND BL #1052
Map Page/Block: 667/85
Total Assessed Value: 2,142,000
Percent Improvement: 0.40

City: SAN FRANCISCO
State: Single Family Residence
Zip: 94116-1725
County: San Francisco
Zone: RM1

Current Owner Information

Current Owner Address: 10617 SANTA MONICA BLVD # 30
Owner Address: KAI 2009 LTV TRST/CHAT, KAI C & CINDY C
Owner Occupied: No
City, State, Zip: LOS ANGELES, CA, 90029-4633
Deed Type: death of trust
Last Transaction: 09/22/2017
Document: 0K51605521
Amount: 2,100,000

Last Sale Information

Sold To: WARDEN JEANNE K LIVING TRST
Recording / Sale Date: 09/22/2017 / 09/13/2017
Most Recent Sale Price: 2,100,000
Prior Recording / Sale Date:
Document Number: 0K51605521
Prior Sale Prices:
Document Type: Grant deed/deed of trust

Lender Information

Lender: 
Full/Partial: 
Loan Amount / 2nd Trust Deed: 0 / 0
Loan Type: conventional

Physical Information

Building Area: 2,887
Additionals: 0
Garage: 0
# of Bedrooms: 4
# of Bathrooms: 2.00
First Floor: 0
Total Rooms: 6
Second Floor: 0
# of Stories: 2
Third Floor: 0
Garage/Carport: 
Basement Finished: 0
Basement Unfinished: 0
Fireplace(s): 0
Pool/Spa: No

Flood Data and Map

Flood Zone: 
Panel Number: 
Panel Date: 
Community Number: 

Serial# F62A8789
design.alamode.com/verify
Form SCA - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE
Condition Ratings and Definitions

C1
The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been reconditioned into like-new condition. Improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2
The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3
The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4
The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5
The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains usable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6
The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently completely renovated, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1
Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2
Dwellings with this quality rating are often custom designed for construction on an individual property owner’s site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
Quality Ratings and Definitions (continued)

Q3
Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner’s site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from “stock” standards.

Q4
Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5
Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6
Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated
Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is ‘Not Updated’ may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated
The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled
Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage. This would include a complete gutting and rebuild.

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

Example:
3.2 indicates three full baths and two half baths.
## Abbreviations Used in Data Standardization Text

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Name</th>
<th>Fields Where This Abbreviation May Appear</th>
</tr>
</thead>
<tbody>
<tr>
<td>ac</td>
<td>Acres</td>
<td>Area, Site</td>
</tr>
<tr>
<td>AdjPrk</td>
<td>Adjacent to Park</td>
<td>Location</td>
</tr>
<tr>
<td>AdjPwr</td>
<td>Adjacent to Power Lines</td>
<td>Location</td>
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<tr>
<td>A</td>
<td>Adverse</td>
<td>Location &amp; View</td>
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<td>ArmLth</td>
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<tr>
<td>ba</td>
<td>Bathroom(s)</td>
<td>Basement &amp; Finished Rooms Below Grade</td>
</tr>
<tr>
<td>br</td>
<td>Bedroom</td>
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<td>B</td>
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<td>Cash</td>
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</tr>
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<td>CitySky</td>
<td>City View Skyline View</td>
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<td>CityStr</td>
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<td>Interior Only Stairs</td>
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<td>Prk</td>
<td>Park View</td>
<td>View</td>
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<tr>
<td>Pastl</td>
<td>Pastoral View</td>
<td>View</td>
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<td>PwrLn</td>
<td>Power Lines</td>
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<tr>
<td>PubTrn</td>
<td>Public Transportation</td>
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</tr>
<tr>
<td>n</td>
<td>Recreational (Rec) Room</td>
<td>Basement &amp; Finished Rooms Below Grade</td>
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<tr>
<td>Relo</td>
<td>Relocation Sale</td>
<td>Sale or Financing Concessions</td>
</tr>
<tr>
<td>REO</td>
<td>REO Sale</td>
<td>Sale or Financing Concessions</td>
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<tr>
<td>Res</td>
<td>Residential</td>
<td>Location &amp; View</td>
</tr>
<tr>
<td>RH</td>
<td>USDA - Rural Housing</td>
<td>Sale or Financing Concessions</td>
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<td>Settlement Date</td>
<td>Date of Sale/Time</td>
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<td>Sale or Financing Concessions</td>
</tr>
<tr>
<td>sf</td>
<td>Square Feet</td>
<td>Area, Site, Basement</td>
</tr>
<tr>
<td>sqm</td>
<td>Square Meters</td>
<td>Area, Site</td>
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<tr>
<td>Unk</td>
<td>Unknown</td>
<td>Date of Sale/Time</td>
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<td>VA</td>
<td>Veterans Administration</td>
<td>Sale or Financing Concessions</td>
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<td>Withdrawn Date</td>
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<td>Walk Out Basement</td>
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<td>Water Frontage</td>
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<tr>
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<td>Woods</td>
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### Other Appraiser-Defined Abbreviations

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<tr>
<th>Abbreviation</th>
<th>Full Name</th>
<th>Fields Where This Abbreviation May Appear</th>
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UAD Version 9/2011 (Updated 4/2012)

Form UADDEFINE1 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Serial# F62A8789
eign.alamode.com/verify
Borrower: CHAN KAI C & CINDY C

Property Address: 2169 26th Ave

City: San Francisco
County: San Francisco
State: CA
Zip Code: 94116

Lender/Client: CHAN KAI C & CINDY C

Building Sketch

2 Car Attached (2246 Sq ft)

1st Floor (2390 Sq ft)
- Entrance
- Bedroom
- Bath
- Bedroom
- Bath
- Bedroom
- Breakfast
- Kitchen
- Dining
- Living
- FP

2nd Floor (504 Sq ft)
- Bonus Room (1/2 Bath)
- Bedroom
- Bath
- Bedroom
- Bath
- Entrance
- Open

TOTAL Sketch by a la mode, Inc.

Area Calculations Summary

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<tr>
<th>Area Type</th>
<th>Calculation Details</th>
<th>Total</th>
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<tr>
<td>Living Area</td>
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<td>2894 sq ft</td>
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<tr>
<td>1st Floor</td>
<td>47 x 22 = 1034</td>
<td>1034</td>
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<tr>
<td></td>
<td>28 x 21 = 588</td>
<td>588</td>
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<tr>
<td></td>
<td>32 x 24 = 768</td>
<td>768</td>
</tr>
<tr>
<td>2nd Floor</td>
<td>21 x 24 = 504</td>
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</tr>
<tr>
<td>Total Living Area (Rounded):</td>
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<td>2894 sq ft</td>
</tr>
<tr>
<td>Non-living Area</td>
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<td></td>
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<tr>
<td>2 Car Attached</td>
<td>47 x 46 = 2162</td>
<td>2162</td>
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<td></td>
<td>4 x 21 = 84</td>
<td>84</td>
</tr>
</tbody>
</table>

Property Address

City County State Zip Code
Location Map

Borrower: CHAN, KAI C & CINDY C
Property Address: 2109 26th Ave
City: San Francisco
County: San Francisco
State: CA
Zip Code: 94116
Lender/Client: CHAN, KAI C & CINDY C