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8		RT OF CALIFORNIA OF ALAMEDA
9	COUNTIC	OF ALAMEDA
10	THE PEOPLE OF THE STATE OF CALIFORNIA, BY AND THROUGH ZACH	Case Number: RG15762567
11	COWAN, AS CITY ATTORNEY FOR THE CITY OF BERKELEY	RECEIVER'S REPLY TO
12	Petitioner,	RESPONDENT'S OPPOSITION TO MOTION FOR ORDER:
13	VS.	1) Approving and Settling Receiver's Final Report and Accounting;
14	LEONARD FELTON POWELL, THE	2) Approving Final Compensation and Reimbursement of Expenses of
15	LEONARD POWELL LIVING TRUST, and DOES 1 to 20 inclusive,	Receiver; 3) Retaining Jurisdiction regarding this Receivership
16	Respondents.	•
17		Date: April 23, 2019 Time 9:00 a.m.
18		Dept. 511
19		Judge: Hon. Jeffrey Brand
20		Exempt from Filing Fees [Gov. Code § 6103]
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#### MEMORANDUM OF POINTS AND AUTHORITIES

#### I. INTRODUCTION

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Scheduled for hearing on April 23, 2019, is the Receiver's Motion for an Order Approving and Settling the Receiver's Final Report and Accounting, Approving the Final Compensation and Reimbursement of Advances of the Receiver, and Retaining Jurisdiction regarding this Receivership for such other orders as this Court sees fit to issue.

The Respondent's Opposition/Objection to the Receiver's Motion can be summarized as follows:

- 1. Respondent objects to the imposition of a Receivership.
- 2. The cost of the Receivership is too high.
  - The costs for construction were too high.
  - b. The Receiver's fees were too high.
- 3. Respondent needs more time to determine what costs/fees are too high.

What is lacking from all of these objections, even after two years of litigation and the production of hundreds of pages of documents, is a single specific complaint as to what may have been too high. Therefore, as set forth more fully below, these objections are time barred and lack the specificity required by the code.

#### THE RECEIVERSHIP WAS PUT IN PLACE MORE THAN TWO YEARS AGO. II.

Respondent was entitled to assert his objection to the Receivership. However, his attorney stipulated to the Receivership and it was ordered more than two years ago. Even had he not stipulated, the time for an appeal and/or reconsideration of that decision has long since passed.

California Rule of Court 8.104 defines the normal deadline for filing an appeal of a state court order as "(1) 60 days after the superior court clerk mails the party filing the notice of appeal a document entitled "Notice of Entry" of judgment or a file-stamped copy of the judgment, showing the date either was mailed; (2) 60 days after the party filing the notice of appeal serves or is served by a party with a document entitled "Notice of Entry" of judgment or a file-stamped copy of the judgment, accompanied by proof of service; or (3) 180 days after entry

With respect to the Order Appointing the Receiver, all of those deadlines have long since passed and, therefore, Respondent has waived his right to appeal that issue. Therefore, this has been a most point for a very long time.

#### III. COSTS OF THE CONSTRUCTION AND RECEIVER'S AGENTS' FEES.

A. The Costs of Construction Were Dictated by The City of Berkeley's Loan Funding Requirements.

As set forth in more detail in secion IV below, throughout the Receivership, the Receiver has endeavored to include Respondent in the process but, in large part, those communications were either ignored or met with derision and vitriol. Since the Respondent chose not to participate in the decision making process when he was invited, the Receiver made the decisions that he felt were for the benefit of the Receivership Estate. However, the overwhelming majority of the decisions which contributed to the cost of the construction were dictated by three factors that were outside of the control of the Receiver.

- In order to qualify for the zero interest Seniors And Disabled Home Rehabilitation
   Loan Program from the City of Berkeley, the City of Berkeley Health, Housing &
   Community Services Department imposed numerous conditions on the type and
   manner of construction as well as the available contractors for the project.
- The best chance for Respondent to obtain the funding necessary to move back into his
  home, was and remains a Veteran's Administration loan. In order to qualify for a VA
  loan, certain improvements were necessary which increased the cost and scope of
  work.
- 3. There were issues with the house itself that necessitated repair and substantial additional work. Among others, the property needed to be converted back into a duplex; lead and asbestos needed remediation; and the foundation needed structural work to be safe.

In order to qualify for the Seniors And Disabled Home Rehabilitation Loan Program from the City of Berkeley, the City of Berkeley Health, Housing & Community Services

Department provided a 13 page Scope of Work which dictated, among other things, the process of identifying potential general contractors and the process for the City to approve the general contractor, the types of flooring, material for the counter tops, the type of tile, the energy star rating of the appliances, the brand of the faucets, etc. (Please see Exhibit 1 to the Declartion of Gerard F. Keena, II, Receiver (hereinafter "GFK Decl.").

In order to pass a VA appraisal, the property must have clean drinking water, a water heater, working sewage system, a heating system, the heating, cooling, electric, water and other mechanical systems must be in good working order and stay that way for the foreseeable future. The roof must be in good condition and offer reasonable future utility. A basement with water or water damage must be repaired and the property's foundation must be stable and leak-free. Finally, the property must pass a pest inspection.

As set forth above, the cost to correct the code violations is one thing. However, if only the code violations had been fixed, Respondent would not have been able to obtain VA financing and the Receiver could not have obtained a certificate of occupancy for the Property. To bring the property up to a standard where the Respondent could obtain VA financing and a certificate of occupancy could be issued required the conversion of the Property back into its original duplex configuration, compliance with current building codes, ADA standards, and VA appraisal standards which were not contemplated by the original estimate for the repair of the Property and dramatically increased the total cost of construction. However, without them, Respondent would not have qualified for a VA loan and would not have qualified for the zero interest loan from the City of Berkeley. Additionally, since the property was converted back into a duplex, it allows the Respondent to rent out one of the units and cover the cost of the financing for the repairs.

A couple of points of note. First, when the property was professionally appraised prior to the start of construction, it's appraised vallue was \$499,000.00 not the \$800,000 alleged by the Respondent's declaration. (Exhibit 2 GFK Decl.) Second, the \$800,000 in costs for this project alleged by Respondent include the payment of approximately \$86,000 towards the mortgage of one of his other properties and \$31,000 of Mr. Powell's unrelated obligations (such as credit card

debt and a line of credit against one of his other properties).

# B. The Receiver's Fees and Costs and the Waiver of More than \$130,000 in Fees by the Receiver.

Mr. Keena, who has worked on this project for more than two years, has conditionally agreed to waive his personal fees in the amount of \$133,800.00 if the Respondent is able to obtain the necessary financing to move back into the property. He is, however, requesting the repayment of \$184,729.80 expended for his staff time, legal fees, advanced funds for storage, relocation, and other expenses more completely described in the attached final accounting. The Receiver's staff time is not marked up and the Receiver does not profit from it in any way. It is simply the hourly rate of his staff.

Counsel for the Receiver was appointed by this Court's Order on January 9, 2018 based on an unopposed motion for the appointment of counsel. The legal fees incurred have been in direct relation to the increased contention in this case since Respondent engaged new counsel in October of 2018. Prior to that time, the only legal fees expended in this matter were for review and revision of the contract with Habitat for Humanity. However, since new counsel's engagement, there have been a battery of demands for documents both from the Receiver and third parties, inspection demands, impromtu demands that Respondent be returned to the property, and regular ex parte applications all of which required counsel's response.

Additionally, there have been numerous inquiries both by opposing parties and the Court as to the procedure and methodology for winding down the Receivership. All of these activities have incurred legal fees in accord with this Court's January 9, 2018 Order.

Furthermore, all of the above fees and costs as well as the time spent by the Receiver have been included and detailed in the monthly reports and accounting filed with the Court and served on the parties every month during this Receivership. Not once in the past two years has there been a single specific objection to any line item in the Receiver's Reports.

IV. RESPONDENT HAD YEARS TO QUESTION THE COSTS AND FEES ASSOCIATED WITH THIS RECEIVERSHIP BUT WAITED UNTIL THE 13<sup>TH</sup> HOUR TO DO SO.

Throughout the Receivership, the Respondent and the City have been apprized of the Receiver's plans for the property. Everytime there has been a material change to that plan, it was presented to this Court along with the Receiver's Report detailing the change, the estimated cost of the change and the reasons why the change was being recommended. Every time, the changes were approved by this Court. (Please see: Initial Receiver's Report filed May 15, 2017, Order Granting Application for Approval of Receiver's Plan and Authorization filed November 9, 2017, Receiver's Third Report filed June 28, 2018, Receiver's Final Report and Accounting filed April 10, 2019.)

Below are a list of just some of the communications that were sent to Respondent to apprize him as to the status of the property and to engage him in the process of the Receivership but failed to illicit a response from him.

Emails dated: May 16, 22, and 24, 2017, June 8 and 9, 2017, July 31, 2017, October 7, 2017, November 2 and 4, 2017, December 20, 2017, June 22, 2018, September 12, 2018. (collectively Exhibit 3 to GFK Decl.).

Additionally, the Receiver filed monthly accountings with the Court and served them on the Respondent and/or his counsel (depending upon whether or not he was represented at the time).

The Receiver met with and produced all of his files relating to the construction in October of 2018. Respondent's counsel subpoenaed all of the construction files from Habitat for Humanity and the Receiver facilitated their production in early January of this year – more than four months ago. Despite the intervening months to review the documents, the Opposition/Objection to the Receiver's Motion is devoid of a single specific reference to any line item of construction costs, Receiver fees and costs, or attorney's fees and costs that the Respondent finds objectionable.

California Rule of Court 3.1183(b) sets forth, "Unless good cause is shown, objections to a receiver's interim report and accounting must be made within 10 days of notice of the report and accounting, must be specific, and must be delivered to the receiver and all parties entitled to service of the interim report and accounting."

Even long after all the reports were filed and served and even after all of the Receiver's files were turned over and even after the entire construction file was produced by Habitat, the Respondent has still failed to identify a single specific line item to which he objects. Instead, the Receiver is left trying to rebuff the nebulous claims that "expenditures were extravagant," "material prices were ... above the standard cost," and "charges ... were unnecessary." (Opposition P. 5) Clearly this is why the Rule of Court requires that the objection be specific. In a project as long as this one (more than two years), with literally hundreds if not thousands of individual items, it is absolutely impossible to respond to a non-specific claim. Failure to specifically identify the objection denies the Receiver the opportunity to justify the cost, expense or time involved and explain why it was necessary and beneficial for the Receivership Estate.

Finally, there has been no good cause shown as to why the Court should consider these non-specific objections. While the Respondent may have been unrepresented by counsel for a time prior to the appointment of the Receiver, at the time of the appointment through October of 2018, Respondent was represented by Manuel Juarez. Shortly after Mr. Juarez's substitution out of the case, Respondent became represented by his current counsel. Furthermore, at no point has the Respondent argued that the lack of counsel was why he failed to object to any of the Receiver's Reports. Therefore, he cannot show the good cause necessary for the consideration of these extremely late and non-specific objections.

#### IV. CONCLUSION.

Before the Court is the Receiver's Motion for an Order Discharging the Receiver and Approving the Receiver's Final Report and Acconting. The Respondent has presented no legal or factual basis for why the Motion should not be granted and has presented no valid objections to any of the line items in any of the Receiver's prior Reports or Final Report. Therefore, the Receiver should be discharged and the Final Report and Accounting approved as submitted.

Additionally, granting the requested Order allows for escrow to move forward, the funding to be placed in escrow, title to issue and the Respondent to be returned to his home at the close of escrow which has been the stated desire of the Receiver, the City, the Respondent and this Court.

#### DECLARATION OF GERARD F. KEENA, II, RECEIVER

- I, Gerard F Keena II, declare as follows:
- 1. The following is true and correct to the best of my knowledge. If called upon to do so, I could and would testify competently thereto in a court of law.
- 2. This Court appointed me, Gerard F. Keena, II as Receiver under Health and Safety Code §17980.7(c) for 1911 Harmon Street, Berkeley, CA ("Property") by way of the April 13, 2017 Order Granting Petition for Receivership ("Appointment Order").
- 3. The Receiver's total fees and expenses from April 13, 2017 through the present are \$329,979.80 (\$133,800.00 in waived personal fees, \$11,450.00 in previously paid Receiver's advances in the amount of \$184,729.80).
  - 4. My office has been paid \$11,450.00 in this matter to date.
- 5. I am owed advances in the amount of \$184,729.80 after waiver of \$133,800.00 in my personal fees so as to facilitate Mr. Powell's return to his home.
- 6. The Receivership Estate has been without liquid funds for some time. Therefore, it is requested that my fees and expenses be paid out of the escrow open on the Property with North American Title, Escrow #1510284.
- 7. Therefore, it is my recommendation that the Court allow for payment of my fees and costs in the amount of \$184,729.80.
- 8. Attached hereto as Exhibit 1 is a true and correct copy of an email from Raquel Molina of the Health, Housing & Community Services Department of the City of Berkeley dated June 27, 2017. Attached to that email was the City of Berkeley Scope of Work requirements for the Property and the work that was necessary for the Property to qualify for the Seniors And Disabled Home Rehabilitation Loan Program.
- 9. Attached hereto as Exhibit 2 is a true and correct copy of the Appraisal prepared by Mario Mazzamuto on October 9, 2017.
- 10. Attached hereto as Exhibit 3 are true and correct copies of the communications that I sent to Respondent, his son, and his loan broker inviting them to collaborate with me on the choices that needed to be made with respect to the Property.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed this April 18, 2019, in Berkeley, California. Gerard 7 Ideena Gerard F. Keena, II, Receiver 

# EXHIBIT 1

From: Molina, Raquel P. <RMolina@cityofberkeley.info>

Sent: Tuesday, June 27, 2017 11:59 AM

To: Molina, Raquel P. < RMolina@cityofberkeley.info>

Cc: Gerard F. Keena II < gkeena@bayarearg.com>; Steve Anderson < steve@pinegroveassoc.com>

Subject: Mandatory Bid Walk-City of Berkeley Home Rehabilitation Program



Health, Housing &

Community Services Department

**Housing & Community Services Division** 

Dear Contractors:

Thank you for attending The City of Berkeley's Senior-Disabled Home Rehabilitation Loan Program's Mandatory Bid Walk for 1911 Harmon St., Berkeley, CA. The Scope of Work and Bid Submission spreadsheet are attached to this email. I've also attached the most recent list of code violations for your reference.

Please refer to the scope of work for details on each line item. Overhead costs should be figured in to each line item on the bid sheet and all line items should be completed. Also, please note that the contractor will be responsible for obtaining the required permits, so those costs should be included in the permit line item.

If selected, the contractor must be able to provide the following:

- · City of Berkeley business license
- · Completion of City of Berkeley vendor packet
- General liability insurance (\$2 million per occurrence)
- Worker's compensation insurance (if applicable) w/waiver of subrogation

Keep in mind that this bid is for the owner occupied portion of the residence (bottom floor). A separate contract for the upstairs portion will be negotiated between the contractor and the receiver.

Bids are due on Friday, July 7, 2017 by 5 p.m. Bids received after that time will not be accepted. Bids may be submitted via mail, email or hand-delivered to Raquel Molina at the address below.

Thank you,

Raquel Molina| Associate Management Analyst | City of Berkeley

Health, Housing and Community Services

2180 Milvia Street | Berkeley, CA 94704

□ rmolina@cityofberkeley.info

SCOPE OF WORK lhanif@hotmail.com

October 15, 2015 Revised: July 22, 2016

#### **DIVISION 1**

#### **GENERAL CONDITIONS:**

- 1.! The work performed shall be per the terms and conditions of the Owner/Contractor Contract.
- Scope of Work: Includes all labor, materials and equipment necessary to complete the preparation, demolition, reconstruction, rehabilitation, site work and cleaning to produce a complete project.

Debris: All debris shall be disposed of legally. Include all costs for disposal of hazardous waste unless noted otherwise.

Lead-Based Paint: Some or all of the paint may be lead-based. The Contractor shall take all legally required precautions necessary including those required by law to protect persons and property from lead paint hazard. All hazardous waste shall be tested and disposed of in accordance with all laws and regulations. Protection of Property: Protect all adjacent properties and Owner's properties, including, but not limited to, automobiles, trees, shrubs, walks and driveways. Leave Owner's premises clean of paint drippings, splatter, over spray and all debris associated with the work.

3. Definitions:

Remove shall mean remove and dispose of unless otherwise noted.

Replace shall mean remove, dispose of and install new unless otherwise noted.

Install shall mean provide and install new unless otherwise noted.

Reinstall shall mean remove, clean and reinstall unless otherwise noted.

#### В. ALL PERMITS REQUIRED

1. Permits: Contractor shall provide all permits required to complete the work described in this
scope of work. The building permit must be on site before the first payment request will be
approved and a copy of the signed building permit will be required before the final progress
payment will be released. The Contractor shall apply for, pay for, obtain and forward copies of
the indicated permits to the following agency: Building.
All work must adhere to the 2013 Energy Code
All projects permitted after January 1, 2014 require AFCI protection for electrical circuits in
areas other than garages, kitchens, and bathrooms.

#### **Painting-General Requirements** C.

Work. All existing paint shall be assumed to be lead-based unless specifically noted otherwise. The lines below are for the Owner and Contractor to use to record color selection. Include manufacturer, manufacturer color name and manufacturer number.										
Exterior Wall: Manufacturer	Color name	Number								
Exterior Trim: Manufacturer	Color name	Number	_							
Interior Wall: Manufacturer	Color name	Number								

1. This section provides general requirements for painting specified elsewhere in the Scope of

Leonard Powell Residence 1911 Harmon Street, Berkeley, CA 94702 leonardfpeo@gmail.com [510] 316-1077 lhanif@hotmail.com (510) 316-1077

SCOPE OF WORK

October 15, 2015 Revised: July 22, 2016

Interior Trim:			
Manufacturer	Color name	Number	
Owner	Contractor		
Any requests for substituti include: the manufacturer's	s specifications; full installa	ESS the original scope of work and shation instructions and warranties. Tanges prior to the substitution.	
The Contractor, the project	RUCTION WALK-THRU et administrator and Owner of the to be performed before co	will perform a walk-thru of the pronstruction begins.	operty
insurance for: Statutory W General Liability Insurance	hase, maintain and provide to Vorker's Compensation and love with minimum bodily injury	The project administrator with certing Employers Liability; Comprehensionary limits of \$100,000 per accidential the Owner as insured beneficiary.	ive t and
the Housing Specialist wi Employer's Liability \$500	hase, maintain, and provide th the following limits: Coverage 0,000 each accident; Coverage contingent liability coverage	certification of Worker's Compenserage A - Provide Statutory Minimge B - \$500,000 disease per emploe and Owner's and Contractor's Pro-	num oyee.
damage to other work resu from final payment. Furtl	ny defect due to faulty mate ulting from work per the sco ner, Contractor shall furnish	erial or workmanship and pay for a ope of work which appear within of Owner with all manufacturers' and under this contract prior to release	ne year d
0 11	s) certifies they have particithe applicant understands an	pated in the development of this so and accepts the work described and	
xApplicant	Date X Applica	ant Date	

#### 0014-CONTRACTOR ACCEPTS SCOPE OF WORK J.

The undersigned Contractor certifies they have carefully reviewed and agree to perform the work

Leonard Powell Residence	SCOPE OF WORK	
1911 Harmon Street, Berkeley, CA 94702	leonardfpeo@gmail.com	October 15, 2015
(510) 316-1077	lhanif@hotmail.com	Revised: July 22, 2016
described in this scope of work. The Conwork.	ntractor shall initial and date	each page of the scope of
X		
Contractor	Date	

#### K. WALL NAMING PROTOCOLS

Walls and attached components shall be identified with the letters A, B, C, D. Wall A is always the wall closest to the address elevation or the "street side" of the house. Moving clockwise, the walls are then B, C, D, E, etc. A subset of 4 windows on the D wall, the first would be window is Window 1D. The last is window 4D. Location markers may also be combined with the adjectives: left, right, upper, lower. For example: Patch the upper right side window casing at opening D3

#### L. EXTERIOR PREPARATION - LEVEL 1

Provide work site preparation in accordance with Table 8.2 of the HUD Guidelines for valuation and Control of Lead-Based Paint Hazards in Housing.

#### M. INTERIOR PREPARATION - LEVEL 1

Provide occupants protection and work site preparation in accordance with Table 8.1 of the HUD Guidelines for Evaluation Control of Lead-Based Paint Hazards in Housing. (Provided per request)

#### N. LEAD HAZARD REDUCTION PROCEDURES TO BE EMPLOYED

#### **EXTERIOR**

#### 02710-Subdrainage System

1. Sewer Lateral Replacement

Excavate using the "open cut" or "trench" method to gain access to the area surrounding the damaged portion of the pipe. A backhoe or vacuum excavator may be used to open and refill the work area. Remove and properly dispose of the existing damaged line prior to installation of the new sewer line. During excavation, insure the site is properly secured and <a href="marked-off with yellow hazard tape tied to supports">marked-off with yellow hazard tape tied to supports</a>. Use clean sand or pea gravel for bedding the new sewer piping or approved bedding specified by the building department. After the drain pipe is fully bedded on and under sand, backfill the remainder of the trench by pushing the excavated soil back in place, leaving the site "rough graded" to a smooth surface. If required, seed the area excavated with a fast-growing fall-seeding grass seed and mulch to help hold the new seed in place until grass had sprouted. To accommodate the clients access to the street, a temporary one step ramp will be installed for the duration of the construction.

#### **Sewer Replacement Requirements:**

The new sewer line materials shall be cast iron, Schedule 40 ABS or PVC plastic pipe. (CPC 701.1)

- •! The new sewer line must be buried a minimum of 12" below finish grade. (CPC 718.3)
- •! The sewer line must be installed with a minimum 2% slope or ½" to the foot. (CPC 708).
- •! Each lateral shall have a standard City cleanout located in the City right -of -way or easement terminating in an approved box and covered at grade level.
- •! Property line clean-outs must be 4" minimum. Must have a building clean-out within 2'-0" of the building and terminating at grade level and another cleanout must be installed at the

SCOPE OF WORK lhanif@hotmail.com

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(510) 316-1077 property line. Additional clean-outs are required at the end of the line, for each aggregate horizontal change of direction exceeding 135 degrees, and a developed length exceeding 100 feet. (CPC 707.5 and 719)

- •! Each clean-out shall be installed so that it opens to allow cleaning in the directions of flow.
- •! The sewer piping shall be sized from table 703.2 and table 717.1 of the 2013 California Plumbing Code.
- •! Any changes of direction in sewer piping shall conform to sec 706 in the 2013 California Plumbing Code.
- •! The sewer piping shall have a minimum cover of 12 inches of fill and be laid on a firm bed for its entire length.
- •! Use approved transition fittings in joining unlike materials and pressure test the system by completely filling with water from the sewer's lowest point to its highest.
- •! After the new sewer lateral has been approved and signed off by the building department, the contractor will obtain a Sewer Lateral Certificate from the City of Berkeley.

#### 4. Location:

a. Sewer line running from the city clean out in the public right of way to the residence connection

#### 02400 DRAINAGE

#### 1.! French Drain-Perimeter

Install a french drain by breaking up concrete slab section at the entire perimeter of the building. Install 4" perforated drain pipe, have a drain line slope away from the building to drain into the drain waste vent system, backfill with gravel. Grade and compact gravel to 95%. Apply a bonding agent per manufacturers specs on exposed concrete. Pour a 4", 2200 psi concrete slab to match elevation of surrounding slab. Float and steel trowel finish.

#### 2.! Location:

a.! At the east and west south end of the building

#### **DIVISION 4 - MASONRY**

#### 04880 - Masonry Fireplaces

1.! Chimney-Remove and Repair Opening:

Remove brick fireplace, including facial, hearth and firebox. Frame wall, roof and the floor where hearth and firebox is removed. Hang, tape and finish 1/2" gypsum board. Texture, prime and paint per the owners choice of texture and color or to match existing. Exterior siding to be repaired to match existing and primed and painted. Replace sheathing with CDX plywood of matching thickness. Staple 15 lb felt. Install preformed aluminum and drip edge. Replace all flashing and roofing material that has been removed with materials to match existing as closely as possible.

#### 2.! Location:

a.! Chimney running from the roof to the basement through the center of the building

#### DIVISION 6-WOOD AND PLASTICS

#### 06100 Rough Carpentry

1.! Seismic Bracing of Cripple Wall in Crawl Space:

Interior bracing: Basement framing to receive panels or use ½" CDX plywood with ½" diameter vent holes at the top and bottom of each stud space for shear resistance at entire perimeter wall and along both sides of the cross wall. Shear panel nailing should be with 2x4 pressure treated and new blocking, bolting and sheer wall for the existing footing and framing.

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Install new \%" Allthread 48" o.c. at the shear walls with 3"x3" bearing plates over 2x4 blocks. Use HTT5 at the panel ends. H2.5 at each ceiling joist over ½"plywood shear panel and 10d at 4" o.c. at edges and 8" o.c. in the field. Elevation of Section AA at sheer wall. Install new 5%" Allthread bolts at 48" o.c. epoxied into concrete with 7" minimum embedment. Use 3x3x¼" bearing plates and utilize blocking over mudsill at sheer walls. Double 2x4 at panel ends with HTT5 minimum at panel ends. ½" CDX plywood nailed 4" o.c. at perimeter and 8" o.c. in the field.

#### 2. Location:

- a.! Basement of the house
- 3. Trim, Exterior-Install, Nearest Available Profile

Remove and properly dispose of exterior trim and install new trim with profile selected from stock of full service lumberyard to match existing as closely as possible. Prime and paint. Color to match owners choice of color.

- 4. Location:
  - a. Exterior trim on south facing corners of addition where visibly deteriorated
  - b. Exterior water table trim on east facing wall
- 5. Railing-Wood Repair

Tighten loose balusters and replace broken and missing ones and ensure it is code compliant. Create a 3'6"high railing between 4"x 4" end posts. Tighten top and bottom rails and posts. Match existing parts with replacements as closely as possible.

- 6. Location:
  - a.! Back steps handrail
- 7. Siding-Hardiboard Replace

Remove damaged siding to joint over nearest stud. Nail 1/2"x10" primed hardboard siding with galvanized or aluminum siding nails penetrating at least 1" into stud. Stagger joints in adjacent pieces and center all butt joints over studs. Replace all damaged flashing over doors and windows. Remove and replace all trim, to match as closely as possible, at all openings and corners. Prime and paint, color to match existing trim as closely as possible.

- 8. Location:
  - a. East wall below water table trim
  - b.! Rear north wall where area was partially completed
  - c.! North wall next to crawlspace entry

#### DIVISION 7-THERMAL & MOISTURE PROTECTION **07210-Building Insulation**

#### 1.! Blown-In Insulation

Use a stud finder to locate all of the bays in between your wall studs where you will be filling with insulation. Do not fill bays that contain chimneys or lighting fixtures. The heat from these items can cause a fire hazard when in contact with insulation. Using a hole saw, drill holes into every bay on each exterior-facing wall of your house. Your hole saw diameter should be a fraction of an inch larger than the nozzle on your insulation blower. You should drill the holes near the ceiling on each floor insuring the holes are just below the top plate of each wall. Place the nozzle of the blower into each hole and blow in the insulation. Wrap a rag around the nozzle, sealing it to the wall to prevent insulation from blowing back out through the hole. Hold the rag and nozzle tightly in place before you start the machine. When the bay is completely filled, the machine will stop blowing insulation and sound like it is struggling. When all the bays are filled with insulation, you need to patch the holes. Use a filler such as an expanding foam sealer. Push

SCOPE OF WORK lhanif@hotmail.com

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the loose-fill insulation into the hole, forming a little pocket. Shoot the foam sealer into the hole so that a small mushroom of foam forms on the outside of the hole. When the foam is completely dry, cut off the mushroom head flush with the outside surface. If you drilled holes from the outside of the house, replace the exterior surface to match existing. If you drilled holes from the inside of the house, use 2 or 3 coats of drywall compound to fill in the pores on the foam patches. Paint the wall surfaces as needed, making sure you put on the appropriate primer coat. Repaint to match existing.

#### 2.! Location:

a.! All exterior walls-blown in insulation can be completed at exterior walls

#### 07510 Roofing

#### 1. Cool Roofing-General Requirements Roof

Unless otherwise specified, all material shall match existing as closely as possible for material, style and method of installation. The roof covering must have a solar reflectance of .65 or higher or have special coating to increase the solar reflectance of roofing materials in the infrared range through the application of the coating. Flash and caulk all adjoining surfaces and make weather tight. Replace all flashing, roofing accessories and nails using rust-resistant material. Install all roofs in one continuous operation. Protect the house contents at all times from exposure to the elements.

#### 2. Tear Off and Re-roof Shingles

Remove and dispose of all roofing and defective sheathing. Apply one layer of 30 lb. asphalt saturated felt over the entire roof surface. Install new dimensional shingles according to manufacturer's specifications. At all valley areas, shingles will be woven with the shingles on the adjacent slope. Cut the sheathing at the ridge approximately 1" on each side of the roof and install a ridge ventilation system. Install SBS modified bitumen rapid-ridge high profile hip and ridge shingles as per manufacturer's specifications.

#### 3. Location:

a.! Remove and replace all roofing material and components of the house

#### **07700 Roof Specialties and Accessories**

1.! Gutter, 5" Aluminum-Replace

Remove existing gutter. Install new 5" pre-painted aluminum ogee gutters at the drip edges of the building. New gutters will be installed using gutter brackets (not spikes and ferrules).

2. Downspout-Aluminum, Rectangular

Remove the downspout and install rectangular new 2" x 3" pre-painted aluminum downspouts in proper locations. Manufacturer's standard color as selected by Owner.

- 3. Location:
  - a.! All accessories to be removed and replaced in conjunction with roof(s) replacement

#### **INTERIOR:**

#### **DIVISION 2-SITEWORK**

#### 02230 Demolition

- 1.! Demo Interior-Walls, Ceiling & Building Components Remove all wall surfaces and underlying wall surfaces to the bare studs, includes plaster, lath and light fixtures from wall and ceiling area and building components to be replaced or removed.
- 2.! Location:
  - a.! Downstairs Bathroom
  - b.! Kitchen

Leonard Powell Residence <u>SCOPE OF WORK</u>

1911 Harmon Street, Berkeley, CA 94702 <u>leonardfpeo@gmail.com</u> October 15, 2015 (510) 316-1077 <u>lhanif@hotmail.com</u> Revised: July 22, 2016

#### **DIVISION 06 - WOOD, PLASTICS, COMPOSITES**

#### 06 10 00 - Rough Carpentry

1. Partition-2"X4" Non Bearing

Frame a wall using 2"x4" studs 24" on center with single top and bottom plates.

- 2. Location:
  - a. Wall between upstairs and downstairs entries

#### DIVISION 8-DOORS & WINDOWS

#### 08200 Wood & Plastic Doors

1.! Door-Exterior, Replace

Remove existing door and properly dispose of construction debris. Install a fiberglass, insulated door to match existing as closely as possible. Manufacturer components include the jamb, interior and exterior casing, spring metal weather stripping, interlocking threshold, one entrance and one mortised deadbolt keyed alike. Prime and top coat the door to match the existing as closely as possible or per owners choice.

- 2.! Location:
  - a.! Front entry door

#### 08210 Doors & Frames

1.! Door-Replace Panel Door

Remove and properly dispose of existing door and wet scrape trim. Install a new panel door Douglas Fir to match existing single panel doors as closely as possible. Doors shall be complete with hinges, and lockset. Install new trim, profile to match existing. Prime and paint door, frame and trim. Color to match existing as closely as possible.

- 2.! Location:
  - a.! Downstairs Bathroom door

#### 08600 Wood & Plastic Windows

1.! Casement Window Replacement:

Remove existing sash and hardware. Wet scrape interior and exterior casing, sill, stool, frame and associated trim. Prime sill with top quality oil based primer. Prime and paint all scraped areas. Install dual glazed, wood casement sash, complete with hardware. Prime and paint to match trim. 2! Locations:

2.. Locations.

a.! Downstairs windows – Wall B, Windows B1, B2, B3 & C1

#### 08550 Wood Window

1. Window Repair

Repair window without replacing sash. Replace broken and cracked glass with double strength glass. Remove loose glazing compound and reglaze. Repair and adjust bottom sash to open and close smoothly, with brass plated lifts and locks, sash chains or nylon reinforced cords and new wheels for the cord pulleys. Raise the top sash, secure it in place with exposed finish nails or screws and caulk.

- 2. Location:
  - a. 3 double hung sash windows in downstairs Living room

#### 08560 Fiberglass Window

1. Single Hung Fiberglass Replacement:

Remove sash and parting bead. Wet scrape the interior and exterior casing, sill, stool, frame and the associated trim. Prime sill with top quality oil based primer. Prime and paint all scraped areas, color as selected by Owner. Install dual glazed, fiberglass sash windows. Prime and paint to match trim.

2. Location:

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- a. Window in pantry on west wall
- b. Window on first floor rear north room, west wall

#### DIVISION 9-FINISHES

#### 09210-Gypsum Plaster

1. Drywall-General Requirement

Unless otherwise specified, match surrounding as to materials, thickness, style and method of installation. All materials shall be applied dry with the temperature between 55-100 degrees F. Provide casing beads and install with non-drying mastic at all exposed edges, corners and abutments. All areas exposed to study or ceiling joist to have insulation installed as required (R-19 for walls and R-30 for ceilings). Set all nail and screw heads. Apply tape and filler. Feather all edges. Wet sand and prepare surface for paint.

2. Wall/Ceiling Drywall Demolition:

Remove drywall on walls and ceiling in the largest pieces practical. Protect containment plastic with plywood sheet. Mist small debris with water. (Partially duplicated in 02230 Demolition)

- 3. Location:
  - a.! Living room ceiling
  - b.! Dining room ceiling
  - c.! All walls and ceiling of the downstairs bathroom
  - d.! All walls and ceiling of the kitchen
  - e.! Wall between upstairs and downstairs entries
- 4. Moisture Resistant Wallboard-1/2"

After establishing any required floor containment with polyethylene sheeting, remove and properly dispose all plaster and/or sheetrock from ceiling. Hang, tape and 3 coat finish 1/2" moisture resistant wallboard using screws at 8" o.c. and adhesive beads along each framing member. Seal all penetrations with siliconized acrylic caulk. Prime and top coat with alkyd enamel paint. HEPA vacuum any visible paint chips, dust and debris. Remove/reinstall all electrical components as required.

- 5. Location:
  - a.! All walls and ceiling of the downstairs bathroom
  - b.! All walls and ceiling of the kitchen
- 6. Gypsum board-1/2":

Hang, tape and 3 coat finish 1/2" gypsum board using screws at 8" o.c. and adhesive beads along each framing member. Prime and paint per owners choice.

- 7.! Location:
  - a.! Living room ceiling
  - b.! Dining room ceiling
  - c.! Downstairs bedroom wall where chimney is removed

#### 09300 Tile

1.! Ceramic Tile-General Requirements

Install ceramic tiles using the appropriate adhesive. Clean surplus adhesive from joints prior to grouting with a latex or epoxy enhanced grout. Clean all tile face and apply silicone sealant to tub surrounds and bath floors.

2.! Ceramic-Floor

Install ceramic floor tile and preformed trim over 1/2" fiberglass reinforced Portland cement board with troweled adhesive. After 24 hours drying time, apply latex based, Portland cement grout. Remove all excess grout & apply mildew resistant white silicone caulk at all seams, fixture lips & pipe penetrations. Owner's choice of tile and grout colors.

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#### 3. Ceramic Wall Tile

Install owner's choice of ceramic wall tile over a sound surface with troweled adhesive. Include preformed base, cap, stop, return and trimmer pieces to complete installation. After at least 24 hours drying time, apply latex based Portland cement grout. Clean all excess grout and apply sealant.

#### 4. Location:

a. Bathroom walls and floor, include coving. Wall tile to top of door height in the bath and

4' wainscot on all other walls

#### 09620 Wood Flooring

#### 1.! Floor Refinish-Oak Strip Flooring

Remove damaged flooring or other wood trim at finish floor level. Install oak strip flooring to match existing as closely as possible per standard industry practices. Renail all loose floorboards, fill holes. With floor sander, sand all rooms where wood floor are located including any closets. Sanding hardwood floors with a course paper (20 to 36 grit). After the rough sanding, change to a medium (50-60) grit. Go over the entire floor the same way. After this pass check again for cracks/holes using matching wood putty to fill them in and countersink all visible nailheads. For the final sanding, use a fine (80-100 grit) abrasive and finish with a palm sander around the perimeter to feather sanding areas. Vacuum the room thoroughly, including the walls and ceiling. Avoid using a damp rag because moisture will raise the grain of the exposed wood. Buff the floor (going with the grain) using a fine abrasive screen (100-120 grit) to help tighten the wood grain before applying floor finish. Finish with a coat penetrating floor sealer and 3 coats polyurethane varnish. Sand the floors with a very fine grit sandpaper and HEPA VAC between each coat of floor finish. HEPA VAC and tack rag across the floor to pick up all the dust before applying the final coat. Stay off the finish and avoid stirring up any dust while the finish cures.

#### 2. Location:

- a.! Living room
- b.! Dining room
- c.! Front entry hallway

#### 09650-Resilient Flooring

#### 1. Floor - Linoleum Flooring

Remove and properly dispose of existing linoleum at finish floor level. Install Marmoleum natural linoleum flooring per owners choice and install per standard industry practices. Insure all seams are heat welded per industry standards.

#### 2. Location:

a. Kitchen

#### 09900 Painting

#### 1. Interior Preparation - Level 1

Provide occupants protection and work site preparation in accordance with Table 8.1 of the HUD Guidelines for Evaluation Control of Lead-Based Paint Hazards in Housing. (Provided per request)

#### 2. Prep and Paint Surface-Gloss

Remove/cover hardware, fixtures, accessories not to be painted. Scrape loose, peeling, cracked and blistered areas and all wall paper. Clean oil, grease, fungus, dirt and dust from surfaces. Fill holes and cracks. Prime all new materials and spot prime existing with acrylic latex primer. Top coat with owner's choice of premixed acrylic latex. Replace or uncover hardware, fixtures and accessories. Include trim, door and window frames in rooms called out for painting.

#### 3. Location:

Leonard Powell Residence

SCOPE OF WORK

1911 Harmon Street, Berkeley, CA 94702 leonardfpeo@gmail.com (510) 316-1077

lhanif@hotmail.com

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- a.! All walls and ceiling of the downstairs bathroom
- b.! All walls and ceiling of the kitchen
- c.! All window and door trim
- 4. Surface, Interior-Stabilize, Alkyd

Mist defective paint area with water. Scrape loose paint, wallpaper and plaster. Feather edge with wet sanding block. Wet clean. HEPA vacuum. Allow surface to dry. Prime and paint.

- 5. Location:
  - a.! Living room
  - b.! Dining room
  - c.! Front entry hallway
  - d.! Downstairs hallway

#### **DIVISION 10-SPECIALITIES**

#### 10800-Toilet, Bath and Laundry Accessories

1. Modular Shower System-per plans

Remove existing shower stall and install a Shower Module system with pressure balanced, scald guard valve, faucet, supply risers, shut-off valves and all required waste connectors to complete the installation and trim kit and a soap dish molded the wall.

2. Vanity- Per plans

Install a vanity complete with plywood cabinet, cultured marble top, dual control, brass bodied, single lever faucet, supply risers, shut-off valves and all required waste connectors to complete the installation.

3.! Medicine Cabinet-Recessed

Remove existing medicine cabinet. Install a recessed medicine cabinet with hinged plate glass mirror per owners choice and two shelves.

4. Accessory Set-6 Piece Chrome

Install a bathroom accessory set consisting of two 24" towel bars, soap dish, tumbler holder, grab bars and toilet paper holder.

5. Commode-Replace

Install white 1.28 gpf toilet per owners choice or approved equal. Include matching seat, supply pipe, shut-off valve, flap valve and wax seal. Use 12" rough-in to replace close coupled commode unless ADA compliant toilet, 17" to 19" height and dual flush mechanism is recommended

- 6. Location:
  - a. Downstairs Bathroom

#### **DIVISION 11-EQUIPMENT**

#### 11450-Kitchen Equipment

1. Range Hood Ducted Vent (200.00 Allowance)

Remove and properly dispose of existing hood. Install a ducted enameled range hood with integral controls and light capable of 100 cfm at 70 somes. Include metal vent and roof or wall cap/damper assembly, using #14 copper Romex. Owner's choice of color.

2. Refrigerator: Energy Star Rated System (500.00 Allowance)

Remove and properly dispose of existing refrigerator. Install an Energy Star rated refrigerator to match existing. Provide operating manual.

3. Range-Gas: Energy Efficient System (500.00 Allowance)

Remove and replace existing gas range. Install an energy efficient system with pilotless ignition. Install flue or venting per manufacturer's recommendation. Provide operating manual.

4. Location:

SCOPE OF WORK lhanif@hotmail.com

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a. Kitchen

#### **DIVISION 12-FURNISHINGS**

#### 12200 Cabinets & Storage

#### 1.! Demo Cabinets

Remove kitchen cabinets by withdrawing fasteners to minimize wall damage. Vacuum wall and floor surfaces. Remove kitchen cabinets on all walls of the kitchen and replace with formaldehyde free MDFmade with exterior grade resins per owners choice of cabinets.

#### 2.! Cabinet-Base, Wood

Remove base cabinets. Install base cabinet. Frame-solid birch or ash stiles, 1/4" veneered plywood sides and metal or plastic corner bracing. Doors-solid birch or ash stiles and veneered plywood panels. Drawers-wood or composition materials with drawer fronts to match doors. Owner's choice. Prep and finish.

#### 3.! Cabinet-Wall, Wood

Remove wall cabinets. Install owner's choice of wall cabinet. Field measure, level and plumb, screw to studs. Frame-solid birch or ash stiles, 1/4" veneered plywood sides and metal or plastic corner bracing. Doors-solid birch or ash stiles and veneered plywood panels. Owner's choice of color. Prep and finish.

#### 4. Counter Top & Sink-Custom

Dispose of existing counter top and sink. Field measure and upon installation of new cabinet doors, fabricate and install a granite counter top per clients choice, to include a 4" backsplash. Provide cutout for an under mount sink as selected by the owner.

#### 5. Faucet-Kitchen Dual Control

Supply and install new Grohe or approved faucet per clients choice with a new p-trap assembly supply lines, and shut-off valves including metal body faucet with 15 year drip-free warranty. 6. Location:

a.! Kitchen cabinets and counter top

#### **DIVISION 15-MECHANICAL** 15140 - Domestic Water Piping

#### 1.! Replumb

Install new minimum of type M copper pipe for all the water service. Pipe and Fitting Materials within the building: To conform to ASTM B 306. Piping 3-inches and smaller to have joints soldered. Fittings: Soldered joint, wrought copper fittings, conform to ASME. Support and protect all pipes.

#### 2. Location:

a.! All plumbing fixtures to the new bathroom and kitchen

#### 3. Water Heater-40 Gallon Gas

Build an exterior shed to meet code requirements to install a 40 gallon, glass lined, high recovery, insulated to R-7, gas water heater with a 10 year warranty. Include pressure and temperature relief valve, discharge tube to within 6" of floor or to outside of structure, vent, thimble, and gas piping from shut-off valve to fixture. Dispose of old water heater in code legal dump.

#### 4. Location:

a.! Hot water located in rear of kitchen

#### 15600 Power Or Heat Generation

#### 1.! HVAC-General Requirements

All materials and equipment shall be new and operate safely without air leakage, noise or

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vibration. All penetration of building components shall be neat, sleeved and fire stopped and shall not compromise structural integrity. Contractor shall submit a diagram showing equipment selection and proposed layout of distribution system the Manual J Calculations. Duct leakage testing will be performed prior to the final sign off and the results provided to the project manager for final approval. Testing will perform to tolerance levels a positive blower test of 25 pascals.

2. Furnace-Gas: Energy Star Rated System

Remove and properly dispose of two existing floor furnace and all associated components. Install an Energy Star rated system sized per the heat loss and cooling analysis and not to exceed the recommended sizing from the ACCA Manual J Residential. "Manual J is the official standard for residential load. The contractor must submit documentation of the ACCA Manual J calculations supporting the recommended sizing for the system. Thermostat to be located at least 10' from the return air and install only high performance registers wherever new registers are required.

- 3. Location:
  - a. One furnace for the lower level located in the basement

#### DIVISION 16-ELECTRICAL

#### 16050-Electrical

1. Electrical-General Requirements

All materials shall be UL approved and/or 2013 California Electrical Code rated. All drilling, cutting and fastening shall be neat, true and not critically damage framing members. All patching shall match the existing surface. Replace all wiring, devices, motor and fixtures reusing as much as possible and within the existing service capacity to the current edition of the 2013 California Electrical Code. Arc-Fault Circuit-Interrupter (AFCI) Protection is required anytime a receptacle is replaced in one of these locations for dwelling unit "family rooms, dining rooms, living rooms, parlors, libraries, dens, bedrooms, sunrooms, recreation rooms, closets, hallways, or similar rooms or areas.

2. Rewire Electrical Deficiency

Remove and safely dispose of non code compliant wiring to be replaced with modern wiring, a grounding-type receptacle protected by a GFCI device (circuit breaker or receptacle). The following are the minimum requirements for rewiring and are applicable to all types of buildings.

Residential Buildings.

The basement may be wired either in metal-clad cable (BX) or fully grounded nonmetallic sheath cable (Romex) where permitted. In unenclosed spaces where the wiring is run at right angles to wood joists, all wiring shall be run through holes bored in the approximate center of the joists, except that the wires may be stapled to the side of the joists, sill, plate or center beam. The basement shall be lighted by a minimum of one light for each three hundred square feet and one light for each room.

3. Fixture-Vent

Install a Panasonic Whisper Ceiling™ 110 CFM 4" Duct Ceiling Mounted Fan exterior ducted vent fan with damper capable of 60 cfm, controlled by 2 manufacturer- supplied switches. Fish all wire and repair tear out.

- 4. Locations:
  - a. Downstairs bathroom
- 5. Interior LED Light Fixture

Install a ceiling mounted, ENERGY STAR qualified, UL approved, light fixtures controlled by the

SCOPE OF WORK lhanif@hotmail.com

October 15, 2015 Revised: July 22, 2016

switch.

- 8. Location:
  - a. Dining room ceiling
  - b. Kitchen ceiling
  - c. Downstairs bathroom
- 9. Circuit-Interrupter (AFCI)

Protection is required anytime a receptacle is replaced in one of these locations for dwelling unit "family rooms, dining rooms, living rooms, parlors, libraries, dens, bedrooms, sunrooms, recreation rooms, closets, hallways, or similar rooms or areas.

10. Electric Service-100 Amp

Dispose of old electric service to code legal dump. Install a residential, 100 amp, single phase, 3 wire electric service. Include a main disconnect, 12 circuit panel board, meter socket, weather head, service cable, and ground rod and cable. Rewire where possible to easily access. Caulk exterior service penetration.

- 11. Location:
  - a.! New service to the house
- 12. GFI outlets:

Ground fault interrupter circuits are recommended on kitchen outlets near the sink and all bathroom and exterior outlets. Defective or missing GFI outlets were noted at the following locations.

13.Smoke Detectors

Smoke detectors are recommended at the following locations: Each sleeping room, each room leading to a sleeping room and at least one at each level. The building department may require these be installed in conjunction with any remodeling work that is done and hardwired with a 10year lithium battery.

14. Carbon Monoxide Detector

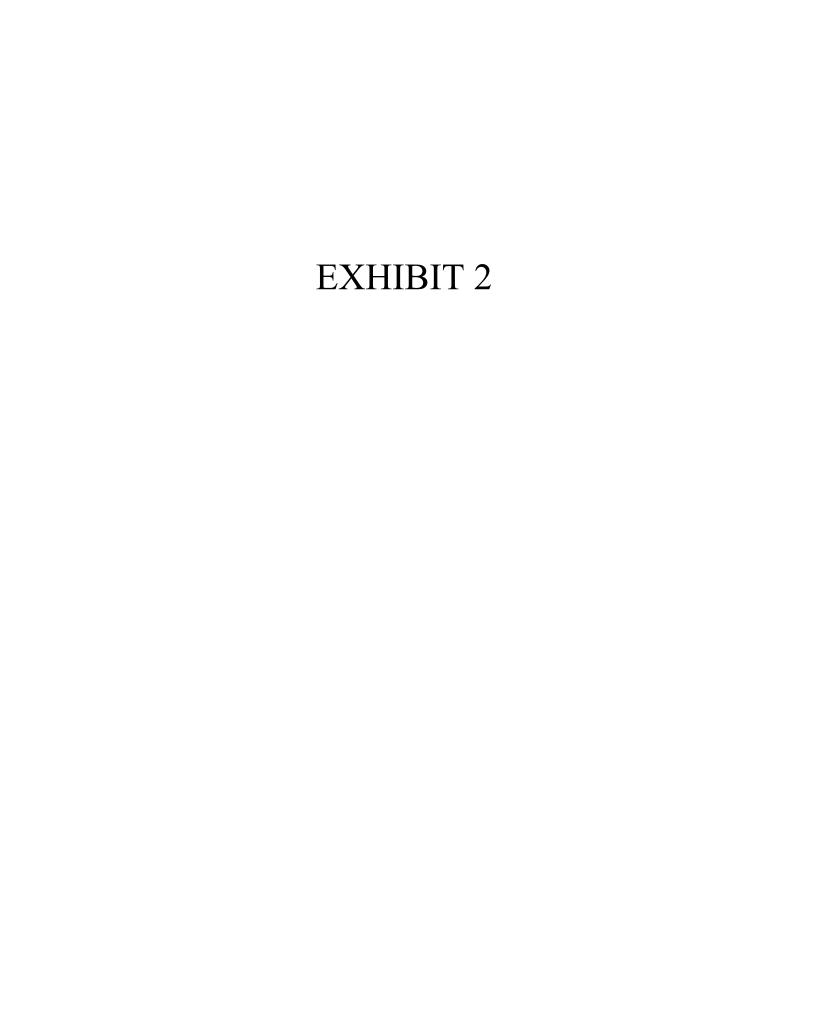
CO devices must be installed outside each sleeping room and on each level in accordance with applicable State Fire Marshall requirements and local building codes and per manufacturer's instructions. CO devices must have a distinct audible sound. If it is a combo device (i.e. a fire/smoke and CO detector), the device must have separate distinct audible sounds for each function

- 15. Locations:
  - a Per code

#### CLEARANCE EXAMINATION

1. Using a trained and certified lead paint inspector, a lead hazard risk assessor, or if approved, a sampling technician, one hour after completion of all lead hazard reduction, renovation and maintenance work, conduct a visual assessment for evidence of remaining paint chips, visible dust debris and residue. Randomly select four (4) floors, two (2) window sills and two (2) window troughs to dust wipe test as per protocol in the HUD Guidelines. Submit the dust samples, plus a blank sample, to an EPA-accredited lead analytical laboratory for determination of lead content. Provide the owner, occupants and this agency with the clearance report and a "Notice of Lead Hazard Reduction" within 15 days of achieving final clearance, in accordance with 23 CFR Part 35.

#### END OF SCOPE OF WORK



FROM:

MARIO MAZZAMUTO

SAN FRANCISCO BAY APPRAISAL

837 Arnold Dr Ste 210 Martinez, CA 94553-6534

T0:

Gerard Keena 1901 Harrison St Suite 1100

Oakland, Ca 94612

Telephone Number: 415-361-5544 Fax Number:

Alternate Number: E-Mail: gkeena@bayarearg.com

## INVOICE

INVOICE NUMBER	
1911-N10/17	
DATE	
10/09/2017	_

10/09/2017

REFERENCE

Internal Order #: 1911-N10/17 Lender Case #: 1911-N10/17

Client File #:

 Main File # on form:
 1911-N10/17

 Other File # on form:
 1911-N10/17

 Federal Tax ID:
 26-0877045

Employer ID:

#### **DESCRIPTION**

Lender: GERARD KEENA Client: Gerard Keena

Purchaser/Borrower: Leonard Powell Trust
Property Address: 1911 Harmon St

City: Berkeley

County: ALAMEDA State: CA Zip: 94703

Legal Description: BERKELEY

FEES AMOUNT

FULL DUPLEX APPRAISAL SUBJECT TO VALUE PER PLANS 1,200.00

**SUBTOTAL** 1,200.00

PAYMENTS

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

TOTAL DUE \$ 1,200.00

Please Return This Portion With Your Payment

FROM:

Gerard Keena 1901 Harrison St Suite 1100 Oakland, Ca 94612

Telephone Number: 415-361-5544 Fax Number:

Alternate Number: E-Mail: gkeena@bayarearg.com

T0:

MARIO MAZZAMUTO

SAN FRANCISCO BAY APPRAISAL

837 Arnold Dr Ste 210 Martinez, CA 94553-6534 **AMOUNT DUE:** \$ 1,200.00

AMOUNT ENCLOSED: \$

1911-N10/17

DATE

10/09/2017

REFERENCE

Internal Order #: 1911-N10/17 Lender Case #: 1911-N10/17

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 1911-N10/17

 Other File # on form:
 1911-N10/17

 Federal Tax ID:
 26-0877045

Employer ID:



#### **APPRAISAL OF REAL PROPERTY**

### **LOCATED AT:**

1911 Harmon St BERKELEY Berkeley, CA 94703

## FOR:

GERARD KEENA

### AS OF:

10/04/2017

## BY:

MARIO MAZZAMUTO SAN FRANCISCO BAY APPRAISAL 837 ARNOLD DRIVE, SUITE 210 MARTINEZ, CA 94553 925-228-7108

## **Small Residential Income Property Appraisal Report**

1911-N10/17 File# 1911-N10/17

The purpose of this summary appraisal rep	ort is to provide the lender/client with an ac	curate, and adequately supported, opi		
Property Address 1911 Harmon St		<sup>City</sup> Berkeley	State CA	Zip Code 94703
Borrower LEONARD POWELL TRUS	Owner of Public Record	LEONARD POWELL TRUST	County ALAN	1EDA
Legal Description BERKELEY				
Assessor's Parcel # 052-1529-009-06		Tax Year 2016	R.E. Taxes \$ 3	
Neighborhood Name BERKELEY  Occupant Owner Tenant X Vai		Map Reference 36084	Census Tract 4	
		N/A PUI	D HOA\$ N/A	per year per month
1 Topolty Hights Applaised 1 to oillipie	Leasehold Other (describe)			
Assignment Type Purchase mansaction		scribe) PRIVATE		
Lender/Client GERARD KEENA	Address		-10	Vee No.
	or has it been offered for sale in the twelve months	s prior to the effective date of this appraisa	ai?	Yes 🔀 No
Report data source(s) used, offering price(s), ar	u udie(s).			
I did did not analyze the contract for	r cale for the cubicat purchase transaction. Evaluin	the results of the analysis of the contract	for cale or why the analysis	was not
performed.	sale for the subject purchase transaction. Explain	the results of the analysis of the contract	ioi sale of with the analysis	Was Hul
•				
Contract Price \$ Date of Co	ntract Is the property seller the	e owner of public record? Yes	No Data Source(s)	
	sale concessions, gift or downpayment assistance,			Yes No
Is there any financial assistance (loan charges, of the Yes, report the total dollar amount and described to the total dollar amount and the total dollar amount amount and the total dollar amount and the total dollar amount amoun		oto., to be paid by any party on bentan or	alo bollowor.	
	a the home to be para.			
Note: Race and the racial composition of the	neighborhood are not appraisal factors.			
Neighborhood Characteristics	•	ousing Trends	2-4 Unit Housing	Present Land Use %
Location Vrban Suburban	Rural Property Values Increasing	Stable Declining	PRICE AGE	One-Unit 90% %
Built-Up	Under 25% Demand/Supply Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit 5% %
Growth Rapid Stable	Slow Marketing Time W Under 3 mtl		700 Low 30	Multi-Family 2% %
	ECT NEIGHBORHOOD IS LOCATED		1,625 High 112	Commercial 3% %
-	AST OF SAN PABLO AVE AND JUST		1,125 Pred. 103	Other %
	CHED ADDENDUM		,	
. 3==7.1.77				
Market Conditions (including support for the abo	ve conclusions) SEE ATTACHED	ADDENDUM		
	·			
Dimensions SEE PLAT MAP	Area 3,578	Shape RECTANG	ULAR View NE	EIGHBORHOOD
Specific Zoning Classification	Zoning Description			
Zoning Compliance 🔀 Legal 🗌 Legal No	nconforming (Grandfathered Use) No Zonin			
	is improved (or as proposed per plans and specific		Yes No If No, des	cribe
Utilities Public Other (describe)	Public Other (de		vements - Type	Public Private
Electricity PG&E		TY Street ASP		lacksquare
Gas 🔀 🗌 PG&E		DUNTY Alley NON		
FEMA Special Flood Hazard Area Yes	No FEMA Flood Zone X	FEMA Map # 06001C0057G	FEMA Map	Date 8/3/2009
Are the utilities and/or off-site improvements typ		o If No, describe		1637
-	factors (easements, encroachments, environments	· · · · · · · · · · · · · · · · · · ·		If Yes, describe
	RSE EASEMENTS, ENCROACHMEN		S, SLIDE AREAS OR	ILLEGAL USE
	ERTY EVIDENT AT TIME OF INSPEC		a /a an alitic I I t	mak-d-l-/
General Description	Foundation	•	s/condition Interior	materials/condition
Units X Two Three Four	Concrete Slab Crawl Space	Foundation Walls CONCRET		CPT/VINY / AVG
Accessory Unit (describe below)	Full Basement Partial Basement	Exterior Walls STUCCO /		SHTRCK / AVG
# of Stories 2 # of bldgs.		Roof Surface COMP / AV		WOOD / AVG
Type Det. X Att. S-Det./End Unit		Gutters & Downspouts GSM / AVG		VINYL / AVG
Existing Proposed Under Const.	Outside Entry/Exit Sump Pump	Window Type ALUM SLID	D'G / AVG Bath Wainsco	
Design (Style) DUPLEX	Evidence of Infestation	Storm Sash/Insulated N/A	/ A) (O	Car Storage
Year Built 1910	Dampness Settlement	Screens SCREENS		# of Co
Effective Age (Yrs) 20	Heating/Cooling	Amenities    Woodstop	Driveway	
Attic None Stairs	FWA HWBB Radiant Other Fuel GAS	Fireplace(s) # Woodstov Patio/Deck Fence		face CONCRETE # of Cars
			Garage	
☐ Floor ★ Scuttle ☐ Finished ☐ Heated	Cooling Central Air Conditioning  Individual Other NONE	Pool Porch Other	Carport Att.	# of Cars  Det. Built-in
# of Appliances Refrigerator Range	,	Microwave Washer/Dry		<sup>ਦ</sup> )
Unit # 1 contains: 4 Room			et of Gross Living Area	
Unit # 2 contains: 4 Room			et of Gross Living Area	
Unit # 3 contains: Room			et of Gross Living Area	
Unit # 4 contains: Room			et of Gross Living Area	
Additional features (special energy efficient item	s, etc.). SEE ATTACHED ADDEND	DUM		
Describe the condition of the property (including	pooded require deterioration requiretions require	ling etc.)	OHED ADDERVISOR	
Describe the condition of the property (including	needed repairs, deterioration, renovations, remode	illing, etc.). SEE ATTA	CHED ADDENDUM	

# Small Residential Income Property Appraisal Report 1911-N10/17 File # 1911-N10/17

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?																					
Does the prop	Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?																				
Is the property	y subject to rent	control?		Yes	X	No	If Yes,	descr	ribe												
	g properties rep he market rent					milar,	and prox	ximate	e comparable rent	al pi	ropertie	s to	the sub	bject	property. This	ar	nalysi	s is i	ntended to	supp	ort the
FEA <sup>-</sup>	TURE	(	SUBJEC	CT		CC	OMPARABI	LE RE	NTAL # 1		CO	)MPA	RABLE R	ENT	AL # 2			COMP	ARABLE R	ENTAL :	# 3
	11 Harmon S				-		15 Ellis					-	Avenue			-		Russe			
Be Proximity to S	rkeley, CA 9	4703					y, CA 94	1703			rkeley 0 mile		<u>4 9470:</u>	3				ley, C niles l	A 94702	2	
Current Month		\$			0.22	2 11111	es NW		\$ 6,000	0.5	O MINE	es in	100	\$	6,400		6U I	illes i	NVV	\$	6,700
Rent/Gross BI	-	\$		sq.ft.					\$ 2.68 sq.ft.					\$	3.58 sq.ft.						2.64 sq.ft.
Rent Control			×Ν				X No				Yes							<b>X</b> :			
Data Source(s  Date of Lease	,	NDC D					645856 TO MO	NITI			S# 40							4079			
Location	` '	MO TO N; RES			N: R		то мо	יוא ו רוי			RES	10	MONT	П			RE		MONT	п	
Actual Age		107			30	\LU				72	\LO					10					
Condition		C6			C4					СЗ						C3	3				
Gross Building	g Area			1,850	)		C:	[	2,240				0:	_	1,790				0:		2,535
Unit Breakdov	vn	Rm Cour	nt	Size Sq. Ft.		Count	Si: Sq.		•		Count		Size Sq. Ft.		Monthly Rent		1 Cou		Size Sq. Ft.	Moi	nthly Rent
Ilmit // d		Tot Br	Ba	1,850				240	6,000			Ba	1,790	_	6,400				2,535		6,700
Unit # 1 Unit # 2		4 2 4 2	1	938 912		2		120 120				1	895 895		3,200 3,200				2,000 535		4,200 2,500
Unit # 3		4 2		912	-		1 1,		\$ 3,000	-		-	090	\$	3,200	-		'	333	\$	2,300
Unit # 4									\$					\$						\$	
Utilities Includ	led	WATE	R&G/	ARBAG	[WA	TER	&GARB	AGE		WA	TER	&GA	RBAG	E		W.	ATE	R&G	ARBAG	Ε	
Rent Schedu			reconci	ile the appl	licable	indica	ated month	nly ma	arket rents to provide	e an o	opinion	of the	e market	rent	for each unit in t						
	Leas	ses Lease D	\- <del>-</del>					Dest	Actual Rents			Tatal			D			of Mar	ket Rent		Tatal
Unit #	Begin Date			nd Date		U	nfurnished		Unit Furnished	$\dashv$		Total Rents			Unfurnished	er U		Furnish	ed		Total Rents
1 2	N/A			N/A	\$	\$			\$		\$		0	\$	3,00	00 5				\$	3,000
	N/A			N/A				0					0		3,00	0					3,000
3					_					$\dashv$						+					
Comment on	lease data				Total Actual Monthly Rent						\$			Tota	al Gross Monthly	Monthly Rent					6,000
					Other Monthly Income (itemize)					\$ 0 Other Monthly Inco						ome (itemize) \$					0
							Actual Mon				\$				al Estimated Mon	_		me		\$	6,000
1	led in estimated r n actual or estima			Electric		Water				0il			collection		Cable SUBJECT L		ther	۸ DDE	ADS TO	) BE	
										HE											)
ADEQUATE AND WITHIN THE MARKET RANGE FOR RENTAL UNITS IN THE SUBJECT'S GENERAL AREA. RENTS ARE MONTH TO MONTH WITH CURRENT TENANTS IN PLACE FOR AN ESTABLISHED PERIOD OF TIME. THERE IS NO APPARENT VACANCY FACTOR THAT AFFECTS INCOME AS PREVIOUSLY ESTABLISHED WITHIN THE PAST 2-YEARS.																					
. 54																					
I 🔀 did 🗌 did not research the sale or transfer history of the subject property and comparable sales. If not, explain THE PROPERTY HISTORY WAS RESEARCHED USING THE LOCAL MULTIPLE LISTING SERVICE FOR THE PRIOR (3) YEARS / 36 MONTHS.																					
My research	☐ did 🔀	did not r	eveal a	ıny prior sa	ales or	r transt	fers of the	subje	ct property for the t	ree :	years p	rior to	o the effe	ctive	date of this appr	rais	al.				
Data Source(s	,			nu nel-::-	ales e	. + '	fore of the	00	poroble coles for the	V0.5.	nrie- t	, #h -	data =f -	ala -	f the comment	'	^				
My research  Data Source(s				iny prior sa	ales or	rtransi	ters of the	comp	parable sales for the	year	prior to	tne (	date of sa	ale o	t the comparable	sal	e.				
	,			s of the pri	ior sale	e or tra	ansfer hist	ory of	the subject propert	y and	d compa	arable	e sales (re	eporl	t additional prior	sale	s on	page 3)	).		
	ITEM				SUBJE				COMPARABLE S						RABLE SALE #				OMPARAE	BLE SAL	E#3
Date of Prior S								+													
	· · · · · · · · · · · · · · · · · · ·		NIC	Price of Prior Sale/Transfer									NDC D	ΔΤ	Δ		$\dashv$	NDC	DATA		
Data Source(s) NDC DATA NDC DATA NDC DATA NDC DATA NDC DATA NDC DATA																					
Effective Date of Data Source(s)   10/04/2017   10/04/201																					
Analysis of pr	ior sale or transf	er history	10/0 y of the	04/2017 subject p	roperty		•	10 e sale	0/04/2017 es TH			CT	10/04/2 PROPI	2017 ER	7 TY AND THE		OR	10/04	/2017	G	
Analysis of pr	ior sale or transf	er history	10/0 y of the	04/2017 subject p	roperty		•	10 e sale	/04/2017			CT	10/04/2 PROPI	2017 ER	7 TY AND THE		OR	10/04	/2017	G	
Analysis of pr	ior sale or transf	er history	10/0 y of the	04/2017 subject p	roperty		•	10 e sale	0/04/2017 es TH			CT	10/04/2 PROPI	2017 ER	7 TY AND THE		OR	10/04	/2017	G	

# Small Residential Income Property Appraisal Report

1911-N10/17 File # 1911-N10/17

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0 .  There are 17 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 700,000 to \$ 1,625,000 .															
	ble sale			neighb				hs rang				0		0 \$ 1,6	
FEATURE 4.044 LL		SUBJEC	ĴΓ	100			SALE # 1	000			SALE # 2	0.1.5-			SALE # 3
Address 1911 Harmon S					Harm		2		Harpe		0	l	Prince		F
Berkeley, CA S Proximity to Subject	94703				eiey, C miles	A 9470	3		eiey, C miles	CA 9470 NIM	3		eiey, C miles I	:A 9470	5
Sale Price	\$			0.20	IIIIICS	v v	\$ 1,250,000		IIIIICS	INVV	\$ 1,125,000		IIIIICS I	NL.	\$ 1,410,000
Sale Price/Gross Bldg. Area	\$		sq.ft.	\$	542.	53 sq.ft.	+ 1,200,000	\$	660.	60 sq.ft.	1,120,000	\$	666.	98 sq.ft.	+ 1,410,000
Gross Monthly Rent	\$		6,000					\$				\$			
Gross Rent Multiplier			•												
Price per Unit	\$			\$	6	325,000		\$		562,500		\$	7	705,000	
Price per Room	\$			\$		156,250		\$		140,625		\$		201,429	
Price per Bedroom	\$			\$		312,500		\$		281,250		\$		352,500	
Rent Control Data Source(s)	Ye	s 🔀 i	NO		es 🔀		201444		es 🔀		201444		s 🔀 I		-014.00
Verification Source(s)					# 4077 CDATA		OOM 14			39119/ E C DATA				7351/ D C DAT <i>l</i>	
VALUE ADJUSTMENTS	DF	SCRIPTI	ON		ESCRIP		+(-) Adjustment		ESCRIP		+(-) Adjustment		ESCRIP		+ (-) Adjustment
Sale or Financing						ONAL	. ( )			IONAL				ONAL	( )
Concessions					E NOT				E NO			l	E NOT		
Date of Sale/Time				04/26	5/2017			08/21	1/2017				/2017		
Location	N; RE	ES		N; RE	ES			N; R	ES			N; Sl	JP RE	S	-141,000
		SIMPL	E		SIMPL	E.			SIMPL	.E			SIMPL	E	
	3,578			5314				4880				4200			0
	N; RE			N; RE				N; R				N; RE			
	DUPL	_EX		DUPI	LEX			DUP	LEX			DUPI	_EX		
Quality of Construction  Actual Age	Q4			Q4				Q4 103				Q4			
	107 C6			109 C4			-660,000				-660,000	110 C4			-660,000
Gross Building Area	50		1,850			2,304				1,703				2,114	
Unit Breakdown	Total	Bdrms	Baths	Total	Bdrms	Baths	70,000		Bdrms	Baths	120,000		Bdrms	Baths	40,000
Unit # 1	4	2	1	4	2	1		5	3	1	-50,000	_	3	1.1	-75,000
Unit # 2	4	2	1	4	2	1		3	1	1	+50,000		1	1	+50,000
Unit # 3															
Unit # 4															
Basement Description				NON				NON				NON			
	NON			NON				NON				NON			
		RAGE			RAGE				RAGE				RAGE		
		NO A	<u>.                                    </u>		NO A	C			/ NO /	AC			NO A	<u>C</u>	
Parking On/Off Site		RAGE SARAG	`		RAGE BARAG	`=			RAGE SARAC	`=			RAGE RAGE	/LINIT	-40,000
Porch/Patio/Deck		CRETE			CRET				CRET				CRETI		-40,000
	0011	<u> </u>		00.1	<u> </u>	_		00.1	<u> </u>	_		00.1	<u> </u>	_	
Net Adjustment (Total)						<b>X</b> -	\$ -739,000			<b>X</b> -	\$ -634,000			<b>X</b> -	\$ -912,000
Adjusted Sale Price				Net Ad	,	59.1 %		Net Ad	,	56.4 %		Net Ad		64.7 %	
of Comparables				Gross		59.1 %				69.9 %				71.8 %	
.,		# of Comp # of Comp		\$		255,500		\$		245,500		\$		249,000	
.,		# of Comp					\$		61,37 <u>5</u> 122,750		\$		71,143		
,		# 01 COMP		2		Jnits = \$					269.73 X	1,850		124,500 GBA = \$	499,001
		2,375	X	8		Rooms =					124,750 X	4		3drms. =	
Summary of Sales Comparison /								1			CHED ADDEN				+ 100,000
Indicated Value by Sales Compa	rienn Ar	nroach (	\$ 40	0.000											
Total gross monthly rent \$				9,000 ss rent r		(GRM)	n/a	= \$				Indicate	ed value	by the Inc	ome Annroach
	Total gross monthly rent \$ 6,000 X gross rent multiplier (GRM) n/a = \$ Indicated value by the Income Approach  Comments on income approach including reconciliation of the GRM SEE ATTACHED ADDENDUM														
SEE ATTACHED ADDENDOM															
Indicated Value by: Sales	S Comp	arison A	Approach	\$ 4	99,000	)	Income Appro	oach \$			Cost Appro	oach (if	develop	ped) \$	
SEE ATTACHED ADDE	NDUN	И													
5															
1															
This annraisal is made 📉 "a	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														
							nd specifications of of a hypothetical c								
following required inspection I															
											•				
Based on a complete visua															
conditions, and appraiser's \$ 499.000 , as of	certifi						et value, as defi date of inspection						of this	report	IS
\$ 499,000 , as of		10/04	1/2017		, willCl	<u>ı ıs u</u> ıe	uate of inspection	on gue	ı ille e	HECLIVE	uale of this appr	aısal.			

# Small Residential Income Property Appraisal Report 1911-N10/17 File # 1911-N10/17

SEE ATTACHED ADDENDUM	
COST APPROACH TO VALI	JE (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculate	
Support for the opinion of site value (summary of comparable land sales or other methods for ex	
FATHALTER TO DEPOSIT OF THE PATHALTER OF	Tophilon of old the second of
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data	OPINION OF SITE VALUE         =\$           DWELLING         Sq.Ft. @ \$         =\$
Source of cost data  Quality rating from cost service Effective date of cost data	DWELLING
Comments on Cost Approach (gross building area calculations, depreciation, etc.)	Sq.rt. @ \$ = \$
·	Garage/Carport Sq.Ft. @ \$ =\$
	Total Estimate of Cost-New =\$
	Less Physical Functional External
	Depreciation =\$(
	Depreciated Cost of Improvements =\$
	"As-is" Value of Site Improvements ==\$
Fetimeted Demoiring Feenemie Life (IIIID and VA only)	INDICATED VALUE BY COCT ADDROACH
	rs INDICATED VALUE BY COST APPROACH = \$
	ON FOR PUDs (if applicable)
Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	No Unit type(s) Detached Attached
Legal Name of Project	and the subject property is an attached dwelling unit.
Total number of phases Total number of units	Total number of units sold
Total number of units rented Total number of units for sale	Data source(s)
Was the project created by the conversion of existing building(s) into a PUD?	• • • • • • • • • • • • • • • • • • • •
Does the project contain any multi-dwelling units? Yes No Data Source	
	o If No, describe the status of completion.
	The MV-s described was addressed by the
Are the common elements leased to or by the Homeowners' Association?	No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.	
Describe common dicinents and recreational facilities.	

1911-N10/17 File # 1911-N10/17

This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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

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

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

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

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

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements, including each of the units. 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 this 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.

Freddie Mac Form 72 March 2005 Page 5 of 7 Fannie Mae Form 1025 March 2005

1911-N10/17 File # 1911-N10/17

#### 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, including all units. 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 and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost approach to value but did not develop it, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

#### SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER MARIO MAZZAMUTO	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name MARIO MAZZAMUTO	Name
Company Name SAN FRANCISCO BAY APPRAISAL	Company Name
Company Address <u>837 ARNOLD DRIVE, SUITE 210, MARTINEZ,</u>	Company Address
CA 94553	
Telephone Number (925) 228-7108	Telephone Number
Email Address <u>mario@sfbayappraisal.net</u>	Email Address
Date of Signature and Report 10/26/2017	Date of Signature
Effective Date of Appraisal 10/04/2017	State Certification #
State Certification # ar035584	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License <u>11/09/2018</u>	SUBJECT PROPERTY
ADDRECC OF DRODERTY ADDRAIGED	Did not inspect subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
1911 Harmon St	Date of Inspection
Berkeley, CA 94703	Did inspect interior and exterior of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ 499,000	Date of Inspection
LENDER/CLIENT	COMPARABLE SALES
Name	Did not inspect exterior of comparable sales from street
Company Name GERARD KEENA	Did inspect exterior of comparable sales from street
Company Address	Date of Inspection
Email Address	

Freddie Mac Form 72 March 2005

Cupplemental Addendum

Supple	ementai Addendum	File N	0. 1911-N10/17	
LEONARD POWELL TRUST				
1911 Harmon St				
Berkeley	County ALAMEDA	State CA	7in Code 94703	

#### • Small Income: Neighborhood Description

**GERARD KEENA** 

Berkeley

Borrower Property Address

Lender/Client

City

THE SUBJECT NEIGHBORHOOD IS A TYPICAL MIXED USE NEIGHBORHOOD WITH MOSTLY SINGLE FAMILY HOUSING. THERE IS A MIXTURE OF SMALL INCOME PRODUCING PROPERTIES OF 2-4 UNITS WITH A FEW APARTMENTS AS WELL AS COMMERCIAL USE ALONG THE MAJOR ARTERIES. EMPLOYMENT STABILITY IN THE AREA IS GOOD WITH EASY ACCESS TO EMPLOYMENT CENTERS WITH FREEWAY ACCESS CLOSE BY. THIS SUBURBAN NEIGHBORHOOD HAS MOST PUBLIC UTILITIES AVAILABLE, RELATIVELY EASY ACCESS TO EMPLOYMENT AND SERVICES AND IS COMPETITIVE WITH OTHER NEIGHBORHOODS IN THE GENERAL AREA WHICH MOST HAVE SIMILAR AMENITIES.

#### • Small Income : Neighborhood Market Conditions

MARKET AND PROPERTY VALUES APPEAR TO BE STABLE AT THIS TIME WITH A VARIETY OF FINANCING AVAILABLE. MARKETABILITY IS CONSIDERED AVERAGE WITH INDICATED ADJUSTMENT FOR TIME IF NECESSARY. BUYDOWNS AND CONCESSIONS SEEM TO BE A FACTOR IN TODAY'S MARKET, AS RATES CLIMB WE MAY SEE THEM BECOME MORE PREVALENT. LOW INTEREST LOANS READILY AVAILABLE TO QUALIFIED BUYERS. OCCASIONALLY, SELLER PAID CONCESSIONS ARE MADE TO ENTICE AND SECURE A SALE. THE MARKET APPEARS SLOW AT THIS TIME.

#### • URAR: Additional Features

THE SUBJECT FEATURES A LARGE AMOUNT OF DEFERRED MAINTENANCE. THE CONSTRUCTION BID HAS BEEN ATTACHED.

#### • Small Income : Comparable Rentals - Analysis of Rental Data

THE RENTAL INFORMATION IS TAKEN FROM THE MLS, TENANT OR OWNER AS AVAILABLE. THE RENTAL STATISTICS MAY BE PROJECTED OR APPLIED AS DEEMED APPROPRIATE BY THE APPRAISER WHERE EXACT DATA CANNOT BE VERIFIED THROUGH CONVENTIONAL INVESTIGATION METHODS. THE APPRAISER'S RENTAL ANALYSIS CONSISTS OF EXTRACTION ON A SQUARE FOOT BASIS THAT CAN BE APPLIED TO THE SUBJECT TO DETERMINE A REASONABLE RENT(S) FOR THE SUBJECT UNITS.

#### • Small Income : Comments on Sales Comparison:

AFTER A THROUGH SEARCH OF ALL AVAILABLE MARKET DATA, THE SALES USED ARE CONSIDERED THE BEST INDICATORS OF VALUE. ALL SALES ARE CLOSED AND VERIFIED. THEY HAVE BEEN SELECTED DUE TO THEIR PROXIMITY, SIZE, CONSTRUCTION QUALITY AND SIMILARITY TO THE SUBJECT. APPROPRIATE ADJUSTMENTS HAVE BEEN MADE FOR ALL DIFFERENCES. ALL CLOSED COMPARABLE SALES ARE CONSIDERED AVERAGE INDICATORS OF VALUE TO THE SUBJECT AND WERE WEIGHED HEAVIER THAN ANY ACTIVE OR PENDING SALE IF DISPLAYED.

THE COMPARABLES HAVE BEEN DISPLAYED IN THE ORDER OF MOST WEIGHT GIVEN AND PREDICATED UPON THE MOST RECENT, MOST PROXIMATE AND MOST SIMILAR IN SIZE TO THE SUBJECT PROPERTY. THE APPRAISER HAS BRACKETED THE FINAL VALUE WITH COMPARABLES THAT ARE COMPETITIVE WITH THE SUBJECT IN THE CURRENT MARKET. THE RANGE OF VALUE FOR THE SUBJECT IS REFLECTED IN THE GRID AFTER ADJUSTMENTS HAVE BEEN MADE. UNLESS OTHERWISE STATED THERE WERE NO MORE REPRESENTATIVE OR MORE RECENTLY CLOSED SALES KNOWN TO THE APPRAISER AS OF THE EFFECTIVE DATE OF THIS REPORT.

THE APPRAISER CERTIFIES THAT HE HAS INSPECTED EITHER BY CURB OR BY INTERIOR INSPECTION ALL OF THE PROPERTIES DISPLAYED ABOVE AS REQUIRED BY USPAP. THE PHOTOS DISPLAYED IN THIS REPORT MAY BE FILE PHOTOS TAKEN FROM VARIOUS DATA SOURCES INCLUDING THOSE TAKEN BY THE APPRAISER AT THE TIME OF INSPECTION AND HAVE NOT BEEN ALTERED. THE APPRAISER IS IN CONFORMATION OF ALL SAID GUIDELINES AS PRESCRIBED BY USPAP & THE STATE OF CALIFORNIA. THE ELECTRONIC SIGNATURE IS A TRUE REPRESENTATION OF THE APPRAISER'S ORIGINAL SIGNATURE.

#### **Cost Approach:**

N/A

#### Small Income: Comments on Income Approach

THE INCOME APPROACH IS A WEIGHING PROCESS APPLYING THE CURRENT MARKET RENT DATA FOR THE COMPARABLES AND EXTRACTING A FACTOR WHICH CAN BE APPLIED TO SUBJECT TO ESTIMATE VALUE BASED UPON INCOME POTENTIAL. THE GROSS RENT MULTIPLIER OR GRM IS THUS APPLIED TO THE RENTS FOR THE COMPARABLE SALES DISPLAYED, HOWEVER IT APPEARS THAT MOST RENTS ARE LOW RESULTING IN A WHOLLY INACCURATE FACTOR. GIVEN THE DATA HEREIN AND THE APPRAISER'S KNOWLEDGE & EXPERIENCE IN THE SUBJECT'S MARKET AREA, THE MOST APPLICABLE GRM FOR THE SUBJECT PROPERTY IS INDICATED IN THE FORM.

#### • Small Income : Final Reconciliation

GREATEST WEIGHT IS NORMALLY GIVEN TO THE INCOME APPROACH AS INVESTORS TYPICALLY PURCHASE SMALL INCOME PROPERTIES BASED UPON THEIR INCOME POTENTIAL (RENTS). THE GRM IS THE BEST AND FOREMOST INDICATOR OF INCOME EARNING POTENTIAL AND MARKET VALUE. HOWEVER, THERE IS REASON TO BELIEVE THAT RENTS ARE SLIGHTLY LOW FOR THE COMPARABLE SALES RESULTING IN A WHOLLY INACCURATE MEASURE OF VALUE. THUS, GREATEST WEIGHT WAS GIVEN TO THE MARKET APPROACH TO VALUE IN THE FINAL RECONCILIATION. SECONDARY WEIGHT WAS GIVEN TO THE INCOME APPROACH WITH LEAST WEIGHT GIVEN TO THE COST APPROACH.

Supplemental Addendum	File No. 1911-N10/17	
Т		
County ALAMEDA	State CA Zip Code 94703	

#### • **URAR**: Appraiser's Notes

Borrower Property Address

Lender/Client

City

LEONARD POWELL TRUST

1911 Harmon St

**GERARD KEENA** 

Berkeley

SUBSTANTIAL PROFESSIONAL ASSISTANCE HAS BEEN RENDERED BY NICOLE GREENE IN THE PREPARATION OF THIS REPORT. THIS ASSISTANCE IS TYPICAL IN THE APPRAISAL FIELD AND MAY HAVE INCLUDED TYPING REPORTS, GATHERING MLS DATA AND PUBLIC RECORDS INFORMATION. THIS ASSISTANCE HAS BEEN COMPLETED WITH FULL SUPERVISION OF THE SIGNING APPRAISER UNDER HIS DIRECT CONTROL, AND ALL VALUE CONCLUSIONS FOR THE APPRAISAL PROCESS HAVE BEEN COMPLETED ONLY BY THE SIGNING APPRAISER. THIS STATEMENT IS IN COMPLIANCE WITH USPAP TO INFORM THE USER OF THIS TYPICAL ASSISTANCE.

MOST WEIGHT HAS BEEN GIVEN TO THE CLOSED SALES IN THIS REPORT AS THEY ARE CONFIRMED MARKET SALES. THE ACTIVE LISTINGS HAVE BEEN ADDED TO SHOW CURRENT MARKET TRENDS. THE ACTIVE LISTINGS MAY BE HIGHER OR LOWER THAN THE FINAL APPRAISED VALUE DEPENDING ON THE LISTING AGENTS MARKETING APPROACH.

MOST OF THIS REPORT HAS BEEN MADE AS IS USING THE CONSTRUCTION BID FOR ADJUSTMENTS. PLEASE NOTE THE RENTAL SURVEY IS SUBJECT TO COMPLETION AS THE SUBJECT IS NOT CURRENTLY HABITABLE. THE SUBJECT IS CONSIDERED A C6 (UN-INHABITABLE) AND THE COMPS ARE C4. CONDITION ADJUSTMENTS GIVEN TO THIS LINE ARE BASED ON THE CONSTRUCTION BID SUPPLIED.

THIS APPRAISAL WAS PRODUCED FOR GERARD KEENA THE COURT RECEIVER FOR 1911 HARMON ST, BERKELEY, CA. PLEASE NOTE THIS APPRAISAL WAS MADE AS IS PER THE CLIENTS REQUEST. CURRENT VALUE OF THE SUBJECT IN AS IS CONDITION IS \$499,000. ONCE THE WORK IS COMPLETED PER PLANS AND SPECS THE ESTIMATED VALUE WILL BE APPROXIMATELY \$1,159,000.

#### **SUBJECT PHOTO PAGE**

Borrower	LEONARD POWELL TRUST			
Property Address	1911 Harmon St			
City	Berkeley	County ALAMEDA	State CA	Zip Code 94703
Lender/Client	GERARD KEENA			



## **SUBJECT FRONT**

1911 Harmon St Sales Price G.B.A. 1

G.B.A. 1,850 Age/Yr.Blt. 107

**SUBJECT REAR** 

**SUBJECT STREET** 

Borrower	LEONARD POWELL TRUST			
Property Address	1911 Harmon St			
City	Berkeley	County ALAMEDA	State CA	Zip Code 94703
Lender/Client	GERARD KEENA			







## **LIVING ROOM**

1911 Harmon St Sales Price Gross Living Area Total Rooms 8 Total Bedrooms 4 Total Bathrooms Location N; RES N; RES View Site 3,578 Quality Q4 Age 107

#### **KITCHEN**

**BATH** 

Borrower	LEONARD POWELL TRUST							
Property Address	1911 Harmon St							
City	Berkeley	County	ALAMEDA	State	CA	Zip Code	94703	
Lender/Client	GERARD KEENA							







## **Subject Interior**

1911 Harmon St Sales Price Gross Living Area Total Rooms 8 Total Bedrooms Total Bathrooms Location N; RES N; RES View 3,578 Site Quality Q4 Age 107

**Subject Interior** 

**Subject Interior** 

Borrower	LEONARD POWELL TRUST							
Property Address	1911 Harmon St	·	·					
City	Berkeley	County	ALAMEDA	State	CA	Zip Code	94703	
Lender/Client	GERARD KEENA							





## **Subject Interior**

1911 Harmon St Sales Price Gross Building Area 1,850 Age 107

**Subject Interior** 

**Subject Interior** 

Borrower	LEONARD POWELL TRUST							
Property Address	1911 Harmon St							
City	Berkeley	County	ALAMEDA	State	CA	Zip Code	94703	
Lender/Client	GERARD KEENA							



**Subject Interior** 1911 Harmon St Sales Price Gross Building Area 1,850 Age 107



## **Subject Interior**



**Subject Interior** 

#### **COMPARABLE PHOTO PAGE**

Borrower	LEONARD POWELL TRUST			
Property Address	1911 Harmon St			
City	Berkeley	County ALAMEDA	State CA	Zip Code 94703
Lender/Client	GERARD KEENA			



## **COMPARABLE 1**

1634 Harmon St

Sales Price 1,250,000 G.B.A. 2,304 Age/Yr. Blt. 109



#### **COMPARABLE 2**

2904 Harper St

Sales Price 1,125,000 G.B.A. 1,703 Age/Yr. Blt. 103



## **COMPARABLE 3**

2137 Prince St

Sales Price 1,410,000 G.B.A. 2,114 Age/Yr. Blt. 110

#### **COMPARABLE PHOTO PAGE**

Borrower	LEONARD POWELL TRUST							
Property Address	1911 Harmon St							
City	Berkeley	County	ALAMEDA	State	CA	Zip Code	94703	
Lender/Client	GERARD KEENA							

#### **COMPARABLE 4**

Sales Price G.B.A. Age/Yr. Blt.

#### **COMPARABLE 5**

Sales Price G.B.A. Age/Yr. Blt.

#### **COMPARABLE 6**

Sales Price G.B.A. Age/Yr. Blt.

1911-N10/17 File No. 1911-N10/17

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Condition Ratings and Definitions

C1

The improvements have been 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 rehabilitated/remanufactured 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.

C/

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 useable 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 have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### 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.

#### Ω4

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 ungrades.

#### Q6

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

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

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

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

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

#### **Explanation of Bathroom Count**

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

#### Example:

3.2 indicates three full baths and two half baths.

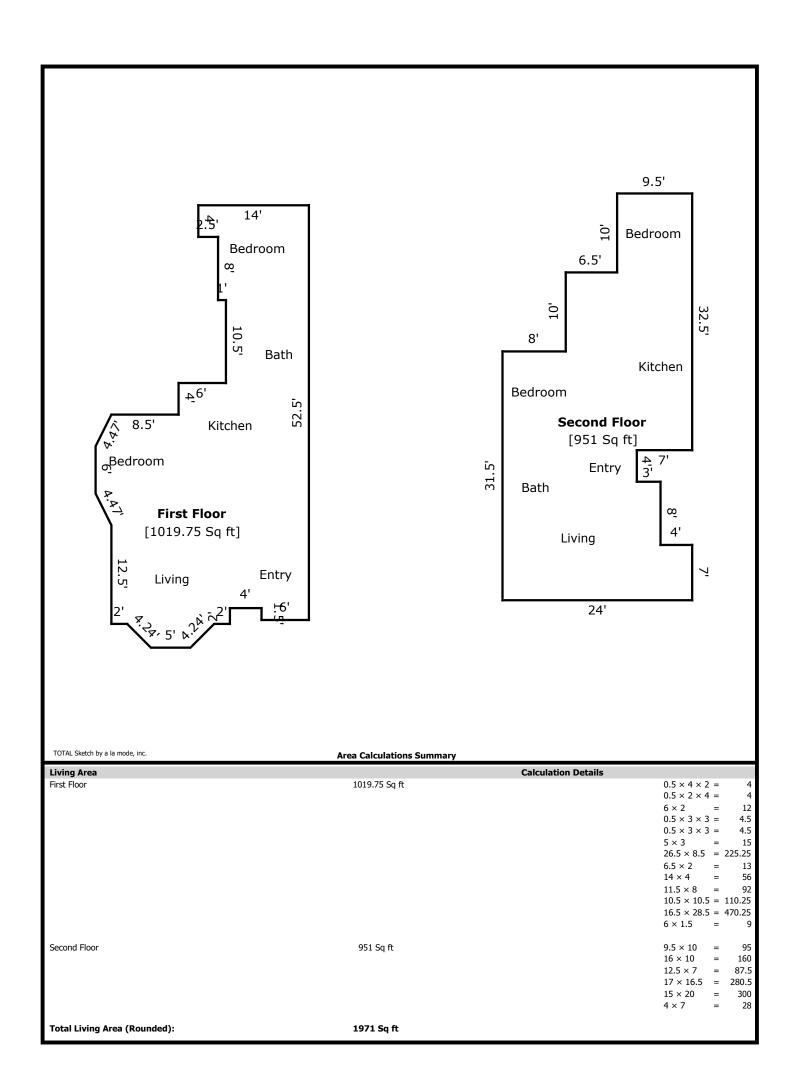
# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

#### Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
В	Attached Structure  Beneficial	Design (Style) Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM DT	Days On Market  Detached Structure	Data Sources
dw	Driveway Driveway	Design (Style) Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs Industrial	Basement & Finished Rooms Below Grade Location & View
Ind Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn PubTrn	Power Lines Public Transportation	View Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters Unknown	Area, Site  Date of Sale/Time
Unk VA	Unknown   Veterans Administration	Date of Sale/Time Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
	<u> </u>	

#### **Building Sketch**

Borrower	LEONARD POWELL TRUST			
Property Address	1911 Harmon St			
City	Berkeley	County ALAMEDA	State CA	Zip Code 94703
Lender/Client	GERARD KEENA			



#### **Location Map**

Borrower	LEONARD POWELL TRUST			
Property Address	1911 Harmon St			
City	Berkeley	County ALAMEDA	State CA	Zip Code 94703
Landar/Cliant	GEDADD KEENA			



#### **Construction Bid - Page 1**

#### Consolidated Payment Schedule

#### Payment Schedule

All prices shown witin this Agreement are guaranteed for the full term of the Project as indicated by the final date of completion as shown in the Contract Schedule (Schedule D), with the following condition:

The Contractor shall be paid progress payments based on the Contract Price. The cost of each task as reflected in this Payment Schedule, inclusive of adjustments (if any) necessary to reflect change orders processed, paid to the Contractor no later than thirty (30) days after (i) Constractor has completed all its Work, (ii) that portion of the Work covered by the this Agreement shall have been completed without defect and to the written satisfaction of Receiverr, (iii) final acceptance of all Contractor's Work as required by the Agency, and (iv) Contractor shall have delivered waivers of lien and stop notice rights.

Contractor shall pay Subcontractor the Contract Price of \$525,303.25 as follows:

	Item			Unit		Upon completion
ie		Qty	Unit	Price	Total	1.0
2710	Sewer Lateral Replacement	1	Ea	6,000.00	6,000.00	6,000.0
2400	Drainage-French Drain Perimeter	1	Ea	7,500.00	7,500.00	7,500.0
4880	Fireplace Removal	1	Ea	6,565.00	6,565.00	6,565.0
	Driveway and Parking	1	Ea	14,000.00	14,000.00	14,000
6100	Seismic Bracing of Cripple Wall	- 1	Ea	6,250.00	6,250.00	6,250.0
	Seismic Foundation Repairs and Additions	1	Ea	35,000.00	35,000.00	35,000.
	Rat Slab at Basement Area	1	Ea	6,000.00	6,000.00	6,000
	Framing Repair	- 1	Ea	1,000.00	1,000.00	1,000.
	6'0" Side Fence	1	Ea	2,400.00	2,400.00	2,400.
	60" Side feace	ĭ	Ea	2,400.00	2,400.00	2,400
	Front Fence and Gate 4'0"	. 1	Ea	1,875.00	1,875.00	1,875
	Trim Exterior Nearest available profile	1	Ea	563.00	563,00	563
	Siding hardiboard replacement	1	Ба	1,125.00	1,125.00	1,125.
	Railing- Wood repair	1	Ea	750.00	750.00	750.
	Framing-Non bearing partition between upstairs and downstairs	1	Ea	2,812.00	2,812.00	2,812
	Rear Stains	ī	Ea	15,000.00	15,000.00	15,000
	Framing Repairs-Level Floors	1	Ea	10,000.00	10,000.00	10,000
7210	Batt/Blown Insulation	1	Ea	8,440.00	8,440.00	8,440
	Batt Insulation	I	Ea	11,000.00	11,000.00	11,000
7510	Roofing Shingles Tear Off Reroof	1	Ea	5,000.00	5,000.00	5,000
	Cool-Roofing General Requirement	1	Ea	11,250.00	11,250.00	11,250
77.00	Gutter 5" aluminum replacement	1	Ea	3,750.00	3,750.00	3,750
111112000	Downspout-Alummum-Retangular	1	Ба	1,250.00	1,250.00	1,250
2050	Demolition	1	Ea	4,750.00	4,750.00	4,750
	Asbestos Abatement	1	Ea	10,000.00	10,000.00	10,000
8200	Exterior Door Replacement Front entry door.	1	Ea	1,500.00	1,500.00	1,500
290000	Interior Door Replacement Downstars bathroom door	1	Ea	500.00	500.00	500
	Door Interior-Custom treatment	1	Ea	656.00	656.00	656
	Door-Remove and close opening	1	Ea	250.00	250.00	250
	Door-Bifold louvered wood	1	Ea	812.00	812.00	812
	Door-Repairs	1	Ea	625.00	625.00	625
8600	Wood Casement window replacement-B1,B2,B3, C!	1	Ea	2,750.00	2,750.00	2,750
8550	Window repair at 3 Double Hung Windows in Living Room	1	Ea	1,750.00	1,750.00	1,750
8560	Single Hung Fiberglass Replacement-Patry, first floor west wall	1	Ea	2,125.00	2,125.00	2,125
9210	Demolition Lead abatement Interior	1	Ea	15,000.00	15,000.00	15,000
	Additional Lead and Aubeston Abatement	I	Ea	40,000.00	40,000.00	40.00
	Lead/Ashestos Testing and Clearance	1	Ea	5,000.00	5,000.00	5,000
	Demolition Non Abatement Interior	1	Ea	2,125.00	2,125.00	2,125
	Wall, Ceiling Demolrtism (ALL)	I	Ea	6,700.00	6,700.00	6,70
	Drywall-General Conditions(ALL)	1	Ea	12,500.00	12,500,00	12.50
	Drywall-Patching only Not full removal	1	Ea	1,562.00	1,562.00	1,562
	Moisture resistant wall board	1	Ea	2,250.00	2,250.00	2,250
	Moisture Resistant Wallboard (ALL)	1	Ea	2,900.00	2,900.00	2,90
	Gypsum board 1/2"	1	Ea	3,125.00	3,125.00	3,125
	Gypsum Board (ALL)		Ea	5.200.00	5.200.00	5.20
	Repaint Interior Home (ALL)		Ea	15,000.00	15,000.00	15,000
9300	Ceramic Tile-General Requirements	i	Ea	1,625.00	1,625.00	1,625
2244	Ceramic Floor/Walls	1	Ea	2,750.00	2,750.00	2,750
	Ceramic-Floor wans Ceramic-Shower Surround	1	Ea	2,625.00	2,730.00	2,625

## Construction Bid - Page 2

9620	Refinsh wood floors		1	Ea	3,125.00	3,125.00	3,125.
7720	Floor repair-Tongue and groove		1	Ea	3,000.00	3,000.00	3,000.
9650	Floor replace- Kitchen-Marmoleum natural linoleum		1	Ea	1,750.00	1,750.00	1,750.
9900	Interior Prep-Level 1		1	Ea	2,125.00	2,125.00	2,125
22.00	Prep and paint Surface-Gloss		1	Ea	1,500.00	1,500.00	1.500
	Surface-Interior-Stableize		1	Ea	4,375.00	4,375,00	4,375
10800	Shower Pan-Surround-Faucet-Shower head	- 172	1	Ea	2,000.00	2,000.00	2,000
.0000	Vanity 24"-Top-Faucet		1	Ea	2,188.00	2,188.00	2,188
	Medicine Cabinet-Recessed		1	Ea	656.00	656.00	656
	Accesory set-5 Piece Chrome		1	Ea	250.00	250.00	250
	Commode-Revisce		1	Ea	688.00	688.00	688
	Shower Door	-	Ť	Ea	3.450.00	3,450.00	3,450
11450	Range Hood-Ducted Vent		1	Еа	750.00	750.00	750
12724	Range Hood Ducted Vent (Upstains)		1	Ea	750.00	750.00	750
	Refrigerator-Energy Star rated		1	Ea	800.00	800.00	800
	Refrigerator-Energy Star Rated (Upstairs)		1	Ea	938.00	938.00	931
	Range-Gas-Energy Efficient system		1	Ea	800.00	800.00	800
			-	Ea	938.00		931
2200	Range-Gas-Energy Efficient system		1		1	938.00	1,500
12200	Demo Existing Cabinets  Cabinet Rass Wood		1	Ea	1,500.00 5,000.00	1,500.00	
	Cabinet-Base-Wood		1	Ea	5,000.00	5,000.00	5,000
	Cabinet-Base-Wood		1	Ea	4,065.00	5,000.00 4.065.00	4,065
	Cabinet-Wall-Wood		7			2	
	Cabinet-Wall-Wood		I	Ea	4,100.00	4,100.00	4,10 4,375
	Countertop-Sink-Custom		1	-	4,375.00	4,375.00	
	Countertop-Sink-Custom	<del> </del> _		Ea	4,400.00	4,400.00	4,40
	Faucet-Kitchen Dual Control		1	Ea	500.00	500.00	500
	Faucet-Kitchen Dual Control		-1	Ea	500.00	500.00	50
5140	Replumb new bathroom/kitchen location		- E	Ea	4,375.00	4,375.00	4,375
	Water Heater -Replacement 40 Gallon Gas-Shed rear of kitchen		1	Ea	1,000.00	1,000.00	1,000
	Water Heater - 40 Gallon Gaz-		1	Ea	656.00	656.00	.65
5600	HVAC-General Requirements		1	Ea	1,875.00	1,875.00	1,875
	HVAC-General Requirements	-	1	Ea	1,900.00	1,900.00	1,90
	Furnace-Gas-Energy star rated-One unit		1	Ea	10,000.00	10,000.00	10,000
(80.0°C)	Furnace-Gas-Energy star rated-One unit		1	Ea	10,000.00	10,000.00	10,00
6050	Electrical-General Requirements		1	Ea	3,438.00	3,438.00	3,438
	Rewire electrical difficiency as noted		1	Ea	9,375.00	9,375.00	9,375
	Fixture-Vent-Downstairs bathroom		1	Ea	1,000.00	1,000.00	1,000
	Light LED Fixture and Switch Dining-Kitchen-downstairs bathroom	1	1	Ea	875.00	875.00	875
	Interior LED Light Fixture Dining-Kitchen-downstairs bathroom		1	Ea	1,595.00	1,595.00	1,595
	Circuit Interupter-(AFCI) Where receptacle is replaced		1	Ea	625.00	625.00	625
	Electrical Service 100 AMP		1	Ea	4,750.00	4,750.00	4,750
	GFI additions-replacements		I.	Ea	500.00	500.00	500
	Smoke detectors		1	Еа	470.00	470.00	470
	Carmon Mon oxide Detector		1	Ea	132.00	132.00	132
	Temporary Fence/Totlets/Power/Scaffold		1	Ea	10,000.00	10,000.00	10,000
	Permits		1	Ea	6,500.00	6,500.00	6,500
	Overhead and Profit						28,554
	Overhead and Profit						25,900
	Contingency		1	Ea	51,554.25	51,554.25	23,000
	Contingency		1	Ea	43,150.00	43,150.00	17,25
	Grand Total Construction Cost						527,303
	Project Costs						
	Clean Up						1,000
	Clean Up Site Supervision						3,000
	Relocation Cost (\$2,000 Month x 8 Months)						12,000
	Architecture and Engineering						12,500
	Utilities and Property Tax						3,500
	Insurance						2,50
	Loan Fee @ 2%						10,000
	Interest Reserve						24,000
	Receiver Fees						
	Site Supervision						7,500
	Administrative Support						7,500
	- September 1 -						40,000

## **Construction Bid - Page 3**

Contingency	9,196.75
	132,696.75
T. t. I Berlinst Cont	660,000,00
Total Project Cost	660,000.00

# EXHIBIT 3

Sent: Wednesday, September 12, 2018 6:38 PM

To: 'bbartlett@cityofberkeley.info' <bbartlett@cityofberkeley.info> Subject: FW: 1911 Harmon Street: Items to Supply for Loan

Ben - Please see the note I sent to Mr. Powell. I am doing everything I can to ensure he moves back, but I need him to do his part as well as his son who still hasn't paid back his Dad

#### Gerard

Gerard F. Keena II Bay Area Receivership Group 2001 Milvia Street

Berkeley, CA 94704

(510) 995-0158

#### PRIVILEGED AND CONFIDENTIAL COMMUNICATION

This electronic transmission, and any documents attached hereto, may contain confidential and/or legally privileged information. The information is intended only for use by the recipient named above. If you have received this electronic message in error, please notify the sender and delete the electronic message. Any disclosure, copying, distribution, or use of the contents of information received in error is strictly prohibited

From: Gerard F. Keena II

Sent: Wednesday, September 12, 2018 6:16 PM To: 'leonard powell' <leonardfpeo@gmail.com>

Cc: gdtribble@yahoo.com

Subject: 1911 Harmon Street: Items to Supply for Loan

Dear Mr. Powell – Below are just some of the documents that I need you to have ready by this Friday at 12:30PM. I will meet you at the property with a representative from Bank of America. Tim Kepler as well as Conway Jones. Please bring anyone that you would like. I think Roland Jr should attend or at the very least be available via conference call.

Any bank you decide to go with will need the below information to evaluate your loan including your permission to pull credit. I know George is helping you and I encourage you to continue to use him, but we are going to need some proof by September 18<sup>th</sup> that a loan is either in the works or a possibility. I want to ensure that you have as many options as possible and the most capable individuals working on your behalf.

We anticipate the house to be fully finished in less than a month.

On your behalf, I have spoken to representatives at Bank of America, Mechanics Bank, Mason McDuffie and of course George Tribble.

In addition to the below documentation, you will very likely need to agree to have the upstairs unit rented at market rates AND your son Roland Jr must refinance the \$40K you lent him. If these two conditions are not met, the only other possible option I can think of is for you to rent both units at market and get a loan as a non-owner occupied property. I know this is not an alternative you agree with, but it will allow you to keep the property and leave it to granddaughter Myla.

Documentation list: additional documents may be required

- Copies of W-2's from 2017 and 2016.
- Copies of the last 2 years Federal Tax Returns all schedules.
- Copies of 'pay stubs' for the last 30 consecutive days.
- A legible copy of Driver's License. (I have this)
- Social Security and Pension Awards Letter.
- Need to understand how Lousie Street property (Brian's) was financed and who makes the mortgage payment.
- DD214 and Certificate of Eligibility (I already have this)
- Copies of most current 2 months Bank Statements for all bank accounts including checking, savings and retirement accounts.

Call me if you would like to discuss - Thanks Gerard

Gerard F. Keena II Bay Area Receivership Group 2001 Milvia Street

Berkeley, CA 94704

(510) 995-0158

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Sent: Friday, June 22, 2018 3:50 PM

To: 'leonard powell' <leonardfpeo@gmail.com>

Subject: 1911 Harmon Street:

Mr Powell – I will bring this report on Monday when we meet at 2PM. We can discuss options. We have to continue to work together. Please make sure you can attend court on June 28<sup>th</sup> at 9:15AM. Do you want me to involve Mr Juarez - We can discuss on Monday - Gerard

Gerard F. Keena II Bay Area Receivership Group 2001 Milvia Street

Berkeley, CA 94704

(510) 995-0158

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Sent: Wednesday, December 20, 2017 2:32 PM

To: rolandgip@hotmail.com; leonard powell <leonardfpeo@gmail.com>

Subject: 1911 Harmon Street: Habitat for Humanity Contract

Mr Powell – Please see the attached – Let's discuss when you have a moment. Also, do you want me to pay for the PG&E Bill? - Thanks Gerard

Gerard F. Keena II Bay Area Receivership Group 2001 Milvia Street

Berkeley, CA 94704

(510) 995-0158

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Sent: Saturday, November 04, 2017 11:20 AM To: leonard powell <leonardfpeo@gmail.com>

Cc: Ericmagana510@gmail.com; Cindi Sherrod (csherrod@Bayarearg.com) <csherrod@Bayarearg.com>

Subject: RE: Letter to Judge Colwell

Mr Powell – I received your letter - I will make sure that Eric files it on Monday as well as gives a courtesy copy to the Judge. He will give you a call when he does both so as to let you know that it has been done.

I will see you in court on Tuesday morning at 9:15AM. From Berkeley it may take as much as 45 minutes to get there.

Please make sure to bring two copies of your letter with you just in case.

Call me if you have any questions - 510 306 6130

Thanks Gerard

Gerard F Keena II

Bay Area Receivership Group

Office: 415.361.5544

1901 Harrison Street, Suite 1100, Oakland, CA 94612



gkeena@bayareaRG.com

Sent: Thursday, November 02, 2017 3:24 PM

To: rolandgjp@hotmail.com Cc: leonardfpeo@gmail.com

Subject: FW: Receiver's Report - Harmon Street

Roland – Your Dad asked me to send this to you. I also sent it to George so he has a copy. If you can make court on Tuesday, it would be nice to meet you in person, and also you will be able to support your Dad with his objection - Thanks Gerard

Gerard F Keena II

Bay Area Receivership Group

1901 Harrison Street | Suite 1100 | Oakland, CA 94612

Office: 415.361.5544

From: Cindi Sherrod [mailto:cindisherrod01@gmail.com]

Sent: Thursday, November 02, 2017 1:58 PM

To: gdtribble@yahoo.com

Cc: Gerard F. Keena II < gkeena@bayarearg.com>

Subject: Receiver's Report - Harmon Street

Good afternoon, Mr. Trimble,

Gerard Keena has asked me to send you a copy of the attached report and ask that you forward it to Mr. Cardin, as we do not have an email address for him.

If you have any questions, please do not hesitate to contact me.

Thank you,

Cindi Sherrod (916) 765-2788

Sent: Saturday, October 07, 2017 12:40 PM

To: rolandgip@hotmail.com

Cc: leonardfpeo@gmail.com; gdtribble@yahoo.com Subject: 1911 Harmon Street - Status of Private Loan

Roland – I have tried to reach you multiple times regarding the status of the private loan that your Dad borrowed on your behalf. It is currently in the first position on the Preliminary Title Report. As you may know, we are working very hard to figure out how to get all the work done on the property and qualify your Dad for permanent financing after the work gets done. We need your help in paying off this \$40K amount before that time.

My understanding is George Tribble is working with you to get this resolved. Getting this paid off by the end of this year is a critical component to the success of this project.

Please let me know if you have any questions. Your Aunt Florence may be a resource to you, and I encourage you to speak with her about that.

**Thanks** 

Gerard

Gerard F Keena II

Bay Area Receivership Group

Office: 415.361.5544

1901 Harrison Street, Suite 1100, Oakland, CA 94612



gkeena@bayareaRG.com

Sent: Monday, July 31, 2017 10:32 AM

To: Myla Powell (myla.dreamer@gmail.com) <myla.dreamer@gmail.com>; rolandgip@hotmail.com; leonardfpeo@gmail.com Cc: Molina, Raquel P. <RMolina@ci.berkeley.ca.us>; Ericmagana510@gmail.com; eavs <eavs@yahoo.com>; Shallon Allen

(SLAllen@cityofberkeley.info) <SLAllen@cityofberkeley.info>; Steve Anderson <sanderson@Bayarearg.com>

Subject: 1911 Harmon Street - Thursday, August 3rd

#### Powell Family:

On Thursday, August 3<sup>rd</sup> we will be cleaning up the backyard at 1911 Harmon Street. I would like everyone who is able to assist to put the remaining items in storage PODS donated by the City of Berkeley. I have hired labor to help facilitate, but decisions need to be made on what to do with the stuff. The City of Berkeley has also donated a dumpster which will be available to throw away any items you no longer want. The goal will be to have the outside of the property cleaned up so that construction can begin as soon as possible.

Please let me know if you have any questions.

Gerard F Keena II

Bay Area Receivership Group

Office: 415.361.5544

1901 Harrison Street, Suite 1100, Oakland, CA 94612



gkeena@bayareaRG.com

Sent: Friday, June 09, 2017 8:14 AM

To: leonardfpeo@gmail.com; Manuel Juarez <baylaw1@yahoo.com>

Cc: Steve Anderson <sanderson@Bayarearg.com>

Subject: 1911 Harmon Street - Meeting with the City of Berkeley

Gentlemen - I met with the City of Berkeley yesterday to review the loan program. We need to solicit bids from General Contractors. We tentatively scheduled a bid walk-through on June 23, 2017. If you have any contractors that are interested in bidding the work, please let me know and I will pass their information onto the City.

Habitat for Humanity will be one of those bidders.

Thanks

Gerard

Gerard F Keena II

Bay Area Receivership Group

Office: 415.361.5544

1901 Harrison Street, Suite 1100, Oakland, CA 94612



gkeena@bayareaRG.com

Sent: Thursday, June 08, 2017 8:15 AM

To: Manuel Juarez <br/>
<br/>
baylaw1@yahoo.com>; leonardfpeo@gmail.com

Subject: 1911 Harmon Street - Hazardous Waste

Good Morning Gentlemen – I am working with the City of Berkeley to have them remove all the hazardous waste on the property. - Thanks Gerard

Gerard F Keena II

Bay Area Receivership Group

Office: 415.361.5544

1901 Harrison Street, Suite 1100, Oakland, CA 94612



gkeena@bayareaRG.com

www.bayareaRG.com

From: Gerard F. Keena II

Sent: Thursday, June 08, 2017 8:09 AM

To: Shallon Allen (SLAllen@cityofberkeley.info) <SLAllen@cityofberkeley.info>

Subject: 1911 Harmon Street - Hazardous Waste

Dear Shallon – Mr. Powell has approximately 75 gallons of dried-up paint. (see picture attached) We would like to keep clean-up expenses to a minimum. Is it possible for the City of Berkeley to arrange pick-up of this hazardous waste? It is all stacked on the side of the house and ready for pick-up. Thanks Gerard

Gerard F Keena II

Bay Area Receivership Group

Office: 415.361.5544

1901 Harrison Street, Suite 1100, Oakland, CA 94612



gkeena@bayareaRG.com

Sent: Wednesday, May 24, 2017 10:59 AM

To: leonardfpeo@gmail.com

Cc: Manuel Juarez <baylaw1@yahoo.com>; Steve Anderson <sanderson@Bayarearg.com>

Subject: 1911 Harmon Street - Lender

Mr. Powell – When you have a chance, please let me know about Mr Trimble's interest in lending. Thanks Gerard

Gerard F Keena II

Bay Area Receivership Group

Office: 415.361.5544

1901 Harrison Street, Suite 1100, Oakland, CA 94612



gkeena@bayareaRG.com

Sent: Monday, May 22, 2017 12:29 PM

To: leonardfpeo@gmail.com; Manuel Juarez <baylaw1@yahoo.com>

Subject: 1911 Harmon Street - Property Insurance

Mr. Powell and Mr. Juarez – It is standard for the Receiver to be added as an additional insured. Could you please provide me the name of the insurance agent and phone number so I can send them the Receivership Order. I would happy to discuss why and would prefer if you do it, but it is a requirement especially now that we have people going on the property to do stuff.

**Thanks** 

Gerard

Gerard F Keena II

Bay Area Receivership Group

Office: 415.361.5544

1901 Harrison Street, Suite 1100, Oakland, CA 94612



gkeena@bayareaRG.com

Sent: Tuesday, May 16, 2017 11:42 AM

To: Manuel Juarez <baylaw1@yahoo.com>; leonardfpeo@gmail.com

Subject: 1911 Harmon Street - Receiver's Initial Report

Mr. Juarez and Mr. Powell – I plan on filing this report with the court today. I would be happy to answer any questions you may have before doing so. I will be seeing Mr. Powell tomorrow morning at 9:30AM. I am bringing one of my partners from Habitat for Humanity to see if they can work on this project. His name is Kevin Elliott. I also will pass along a veteran organization that wants to help Mr. Powell immediately. His name is Antoine Brooks (650) 815-8100.

**Thanks** 

Gerard

Gerard F Keena II

Bay Area Receivership Group

Office: 415.361.5544

1901 Harrison Street, Suite 1100, Oakland, CA 94612



gkeena@bayareaRG.com

1							
2	PROOF OF	SERVICE					
3	TROOF OF SERVICE						
4	F.R.C.P. 5 / C.C.P. 1013a (3)/ Rules of Court, Rule 2060						
5	I am a resident of, or employed in the County of A years old and not a party to the within action. My business	lameda, State of California. I am over the age of 18 address is 2001 Milvia Street, Berkeley, CA 94704.					
6	On April 18, 2019, I served the following listed document(s), by method indicated below, on the parties in this action: RECEIVER'S REPLY TO RESPONDENT'S OPPOSITION TO MOTION FOR ORDER						
7	***SEE ATTACHED SERVICE LIST***						
8	BY U.S. MAIL	□ BY ELECTONIC SERVICE					
9	By placing \( \text{the original / X} \) a true copy thereof enclosed in a sealed envelope(s), with postage prepaid, addressed as per the attached service list, for collection and mailings at Los Angeles, California	(via electronic filing service provider)  By electronically transmitting the document(s) listed above to LexisNexis File and Serve, an electronic filing service provider, at <a href="https://www.fileandserve.lexisnexis.com">www.fileandserve.lexisnexis.com</a> pursuant to the Court's					
10	following ordinary business practices. I am readily familiar with the firm's practice for collection and processing of the document for mailing. Under that practice, the document is deposited with the						
11	United States Postal Service on the same day in the ordinary course of business. I am aware that upon motion of any party served, service is presumed invalid if the postal cancellation date or postage	complete and without error.					
12	meter date on the envelope is more than one day after date of deposit for mailing contained in this affidavit.						
14	☐ BY OVERNIGHT DELIVERY  By delivering the document(s) listed above in a sealed envelope(s) or	BY ELECTRONIC SERVICE					
15	package(s) designated by the express service carrier, with delivery fees paid or provided for, addressed as per the attached service list, to a facility regularly maintained by the express service carrier or to an	(to individual person)  By electronically transmitting the document(s) listed above to the email address(es) of the person(s) set forth on the attached service					
16	authorized courier or driver authorized by the express service carrier to received documents.	list. The transmission was reported as complete and without error. <i>See</i> Rules of Court, rule 2060.					
17	BY PERSONAL SERVICE	BY FACSIMILE					
18	☐ By personally delivering the document(s) listed above to the offices at the addressee(s) as shown on the attached service list.	By transmitting the document(s) listed above from Gerard F. Keena, II facsimile (510) 995-0158 to the facsimile machine telephone number(s) set forth on the attached service list. Service					
19	□By placing the document(s) listed above in a sealed envelope(s) and instructing a registered process server to personally deliver the envelope(s) to the offices at the address(es) set forth on						
20	the attached service list. The signed proof of service by the registered process server is attached.						
21	X STATE I declare under penalty of perjurist true and correct.	y under the laws of the State of California that the above					
22 23	☐ FEDERAL I declare under penalty of perjur	y under the laws of the United States that I am employed bar of this court at whose direction the service is made.					
24		Gerard + Ideena					
25	Gerard F. Keena, II, Receiver	) comment					
26	Type or Print Name	Signature					
27							
28							

1				
2				
3	SERVICE LIST			
4	The People of the State of California, By and through Zach Cowan, as City Attorney for the			
5	City of Berkeley v. Leonard Felton Powell, the Leonard Powell Living Trust and Does 1 to 20 inclusive; Case No. RG15762567			
6	Attorney for Petitioner			
7	Christopher Jensen, Esq. City Attorney			
8	Berkeley City Attorney's Office 2180 Milvia Street, Fourth Floor			
9	Berkeley, CA 94704 CJensen@cityofberkeley.info			
10				
11	Respondent Leonard F. Powell			
12	3224 Louise Street Oakland, CA 94608			
13	Attorney for Respondent			
14	Audrey Shield, Esq. 11100 San Pablo Avenue, Suite 209			
15	El Cerrito, CA 94530 (510) 839-4200			
16	Adslaw2000@yahoo.com			
17	Courtesy Copies (transmitted via email)			
18	Raquel P. Molina City of Berkeley			
19	Health, Housing and Community Services 2180 Milvia Street			
20	Berkeley, CA 94704 Tel: (510) 981-5412			
21	Email: rmolina@ci.berkeley.ca.us			
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