

APPRAISAL OF



A Single Family Residence on Leased Land

LOCATED AT:

396 Tabernacle Drive
Scotts Valley, CA, 95066

CLIENT:

Thomas Daves
396 Tabernacle Drive
Scotts Valley, CA, 95066

AS OF:

May 7, 2026

BY:

Adam Truman
AR3006835

May 15th, 2026

Thomas Daves
396 Tabernacle Drive
Scotts Valley, CA, 95066

File Number: 396 Tabernacle Dr 5-26

Dear Client;

In accordance with your request, I have appraised the real property at:

396 Tabernacle Drive
Scotts Valley, CA, 95066

The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved. The property rights appraised are the leasehold interest in the site and improvements.

In my opinion, the defined value of the property as of May 7, 2026 is:

\$710,000
Seven Hundred Ten Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.

Respectfully submitted,



Adam Truman
AR3006835
Nicholson & Company Appraisers, Inc.

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Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066



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Nicholson & Company Appraisers, Inc.
Residential Appraisal Report

070-162-04
File No. 396 Tabernacle Dr 5-26

PURPOSE

The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.
Client Name/Intended User Thomas Daves E-mail tom@tomdavesteam.com
Client Address 396 Tabernacle Drive City Scotts Valley State CA Zip 95066
Additional Intended User(s) None Noted.

Intended Use Current Market Value appraisal for estate planning purposes as of the date of inspection on May 7th, 2026.

SUBJECT

Property Address 396 Tabernacle Drive City Scotts Valley State CA Zip 95066
Owner of Public Record Daves Thomas E & Renee H / Pacific Southwest Conference County
Legal Description See property detail report - Summary legal
Assessor's Parcel # 070-162-04 Tax Year 2026 R.E. Taxes \$ 7,315.75
Neighborhood Name Mission Springs Map Reference See Plat Map Census Tract 1209.01
Property Rights Appraised ☐ Fee Simple ☒ Leasehold ☐ Other (describe)

SALES HISTORY

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
Prior Sale/Transfer: Date N/A Price N/A Source(s) Cotality/MLS
Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) The subject property has not been sold or transferred within 3 years of the effective date. The subject property was purchased by the client on 06/30/2022 for \$550,000.

Offerings, options and contracts as of the effective date of the appraisal N/A

NEIGHBORHOOD

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	☐ Urban	☒ Suburban ☐ Rural	Property Values	☐ Increasing ☐ Stable	☒ Declining	PRICE	AGE	One-Unit	90 %
Built-Up	☒ Over 75% ☐ 25-75% ☐ Under 25%		Demand/Supply	☐ Shortage	☒ In Balance ☐ Over Supply	\$(000)	(yrs)	2-4 Unit	5 %
Growth	☐ Rapid ☒ Stable ☐ Slow		Marketing Time	☒ Under 3 mths ☐ 3-6 mths ☐ Over 6 mths		670	Low 0	Multi-Family	2 %
Neighborhood Boundaries Lockhart Gulch Road to the west, Ruins Creek to the east, Mount Hermon Road to the south, and Zayante Creek to the north.						2,650	High 110	Commercial	%
						1,399	Pred. 46	Other Vacant	3 %
Neighborhood Description The subject is located in a country neighborhood in the Santa Cruz Mountains, 2 miles north of Scotts Valley, in a community known as Mission Springs. The area is primarily wooded and mountainous with a mixture of homes, most on smaller lots. Shopping, schools, local employment and services are in Scotts Valley, within a 2 mile radius. Major employment in San Jose and the Silicon Valley is a 40-50 minute commute. Homes in this community are on leased land.									
Market Conditions (including support for the above conclusions) Interest rates are in the 6% - 6.5% range for conventional financing. From May 2023 to May 2024, the median sales price of homes in zip code 95066 was \$1,427,500 with 102 sales. From May 2024 to the effective date, the median sales price was \$1,399,000 with 87 sales. This represents a decrease of 1.99% over the year. The median sales price within Mission Springs is around \$400,000 - \$600,000. Older sales were necessary to utilize. Market condition adjustments are based on a given comparables sales date. See Text Addendum pg 2 for Mission Springs details.									

SITE

Dimensions See Plat Map Area 2,309 SF Shape Mostly Rectangular View Creek/Neighborhood
Specific Zoning Classification SU Zoning Description Special Use
Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	☒	☐	Water	☐ Mission Springs	Street Aspahlt	☐	☒
Gas	☐	☒ Propane	Sanitary Sewer	☐ Septic	Alley None	☐	☐

Site Comments A 2,309 SF, irregular shaped lot located near an entry/exit of Mission Springs; slight external obsolescence noted. The lot is upward sloping from the street and is mostly all usable. The site is partially fenced and features a creek/neighborhood view. There is a front porch, a covered concrete patio, and third level deck. Rear of the lot features a small stairway, retaining walls, and sitting area. Two car open parking in front of the residence. The site utilizes public electricity, Mission Springs water, a septic tank, and propane gas. Client is unsure of HOA fees, this information taken from a recent Mission Springs appraisal. HOA fees are \$2,013.50 bi-annually, per office files. See addendum for comments regarding the Mission Springs community. Average landscaping.

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials		INTERIOR materials	
Units	☒ One ☐ One w/Acc. unit ☐	☐ Concrete Slab	☒ Crawl Space	Foundation Walls	CC	Floors	HW/LVP/Carpet
# of Stories	3	☐ Full Basement	☐ Partial Basement	Exterior Walls	Wood	Walls	Drywall/Panel
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area sq. ft.		Roof Surface	Composition	Trim/Finish	Wood
	☒ Existing ☐ Proposed ☐ Under Const.	Basement Finish %		Gutters & Downspouts	Yes	Bath Floor	LVP
Design (Style)	Cabin	☐ Outside Entry/Exit	☐ Sump Pump	Window Type	Double/Single	Bath Wainscot	Tile/Fiberglass
Year Built	1928			Storm Sash/Insulated	No/Assumed	Car Storage	☒ None
Effective Age (Yrs)	35			Screens	Partial	☒ Driveway	# of Cars 2
Attic	☒ None	Heating	☐ FWA ☐ HW ☐ Radiant	Amenities	☐ WoodStove(s) #	Driveway Surface	Unpaved
☐ Drop Stair	☐ Stairs	☒ Other Wall	Fuel Electricity	☒ Fireplace(s) # 1	☒ Fence Partial	☐ Garage	# of Cars
☐ Floor	☐ Scuttle	Cooling	☐ Central Air Conditioning	☒ Patio/Deck Both	☒ Porch	☐ Carport	# of Cars
☐ Finished	☐ Heated	☐ Individual	☒ Other Wall	☒ Pool Comm.	☐ Other	☐ Att.	☐ Det. ☐ Built-in
Appliances ☒ Refrigerator ☒ Range/Oven ☐ Dishwasher ☐ Disposal ☐ Microwave ☒ Washer/Dryer ☒ Other (describe) Hood + Fan							
Finished area above grade contains: 6 Rooms 2 Bedrooms 2 Bath(s) 1,202 Square Feet of Gross Living Area Above Grade							
Additional Features Double/Single Pane Windows.							
Comments on the Improvements See Text Addendum pg. 2 - "IMPROVEMENT COMMENTS"							
A 1,202 SF, three story cabin, originally constructed in 1928. Interior was remodeled roughly 6 months ago.							

Nicholson & Company Appraisers, Inc.
Residential Appraisal Report

070-162-04
File No. 396 Tabernacle Dr 5-26

SALES COMPARISON APPROACH	FEATURE	SUBJECT			COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3		
	396 Tabernacle Drive Address Scotts Valley, CA, 95066				378 Cathedral Drive Scotts Valley, CA, 95066			102 Train Court Scotts Valley, CA, 95066			160 Freemy Circle Scotts Valley, CA, 95066		
	Proximity to Subject				0.29 miles SW			0.13 miles SE			0.18 miles SE		
	Sale Price				\$ 505,000			\$ 500,000			\$ 600,000		
	Sale Price/Gross Liv. Area				\$ 594.82 sq. ft.			\$ 380.23 sq. ft.			\$ 470.22 sq. ft.		
	Data Source(s)				Mission Springs / 070-181-59			Mission Springs / 070-181-09			Mission Springs / 070-121-24		
	Verification Source(s)				Office Files / Appraisal			Office Files/Appraisal			Office Files / Appraisal		
	VALUE ADJUSTMENTS				DESCRIPTION			DESCRIPTION			DESCRIPTION		
	Sale or Financing				Unknown			Unknown			Unknown		
	Concessions				Unknown			Unknown			Unknown		
	Date of Sale/Time				12/04/2024 COE			01/31/2025 COE			03/30/2023 COE		
	Location				M.S./Quiet			M.S./Quiet			M.S./Culdesac		
	Leasehold/Fee Simple				Leasehold			Leasehold			Leasehold		
	Site				8,538 SF/30%			5,227 SF			19,166 SF/50%		
	View				Valley/Wooded			Woods/Nghbrhd			Valley/Wooded		
	Design (Style)				Cabin			Cabin			Cabin		
	Quality of Construction				Average			Average			Average		
	Actual Age				76/Eff. 35			70/Eff. 40			51/Eff. 35		
	Condition				Avg (+)/Updated			Avg/Updated			Average		
	Above Grade				Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
	Room Count				4 2 1.5			6 3 2			6 3 2		
	Gross Living Area				849 sq. ft.			1,315 sq. ft.			1,276 sq. ft.		
	Basement & Finished				None			None			None		
	Rooms Below Grade				None			None			None		
	Functional Utility				Lvl to Slope/-1%			Superior/-3%			Lvl to Slope/-1%		
	Heating/Cooling				Wall/None			Wall/None			BSBD/None		
Energy Efficient Items				DP Windows			DP Windows			SP Windows			
Garage/Carport				Street Parking			Street Parking			2 Car Garage			
Porch/Patio/Deck				Porch/Deck/New			Porch/Deck			Porch/Deck			
Fireplace				1 Elect. FP			1 FP			1 WS			
Landscaping				Average			Average			Average			
Other				New Roof			None			None			
Net Adjustment (Total)				\$ 189,700			\$ 178,300			\$ 121,200			
Adjusted Sale Price of Comparables				Net Adj. 37.6%			Net Adj. 35.7%			Net Adj. 20.2%			
				Gross Adj. 50.4%			Gross Adj. 68.5%			Gross Adj. 62.5%			
Summary of Sales Comparison Approach Comparables adjusted at \$200 per SF for gross living area and \$5 per usable SF for lot size / \$1 per unusable SF for lot size. The adjusted range was from a low of \$673,000 to a high of \$741,000. Median adjusted value: \$695,000. All comparables utilized are from the Mission Springs Community due to the subject being on leased land. However, there are a lack of similar recent sales in Mission Springs due to a small pool of potential buyers. Far older sales and listings were necessary to utilize. No comparable was exactly like the subject, and all were considered when reconciling the final value. See GPAR pg. 4 for comments regarding the sales approach. The comparables unadjusted price per SF range is from a low of \$372/sf to a high of \$595/sf. Near the high end of the range at \$591/sf selected, due to the subject's overall good quality and condition.													
Indicated Value by Sales Comparison Approach \$ 710,000 The value via the Weighted Sales Method is \$702,000.													
COST APPROACH	COST APPROACH TO VALUE												
	Site Value Comments The cost approach was not utilized due to a lack of similar recent land sales, the age of improvements, and difficulty in determining depreciation. The subject is located in a community that offers leasehold estates, thus there are no similar land sales in Scotts Valley.												
	ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW						OPINION OF SITE VALUE = \$						
	Source of cost data						Dwelling Sq. Ft. @ \$ = \$						
	Quality rating from cost service Effective date of cost data						Sq. Ft. @ \$ = \$						
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)												
							Garage/Carport Sq. Ft. @ \$ = \$						
							Total Estimate of Cost-New = \$						
							Less Physical Functional External						
							Depreciation = \$ ()						
INCOME	INCOME APPROACH TO VALUE												
	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach												
	Summary of Income Approach (including support for market rent and GRM) The income approach was not utilized due to the subject not being your typical income producing property.												
	Methods and techniques employed: ☒ Sales Comparison Approach ☐ Cost Approach ☐ Income Approach ☐ Other:												
	Discussion of methods and techniques employed, including reason for excluding an approach to value: The high quality of the data used in the sales comparison approach demonstrates its viability as a reliable value indicator. The cost approach was not developed due to the age of improvements, lack of similar recent land sales due to being on leased land, and difficulty in determining depreciation. The income approach to value is not applicable and was not developed.												
	Reconciliation comments: Final estimate of value: \$710,000.												
	Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report as of May 7th, 2026 , which is the effective date of this appraisal, is:												
	☒ Single point \$ 710,000 ☒ Range \$ 660,000 to \$ 760,000 ☐ Greater than ☐ Less than \$												
This appraisal is made ☒ "as is," ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed ☐ subject to the following:													
Current Market Value appraisal for estate planning purposes.													

Nicholson & Company Appraisers, Inc.

Residential Appraisal Report

070-162-04

File No. 396 Tabernacle Dr 5-26

SALES COMPARISON APPROACH

FEATURE	SUBJECT			COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
396 Tabernacle Drive				180 Freemy Circle			110 Freemy Circle					
Address Scotts Valley, CA, 95066				Scotts Valley, CA, 95066			Scotts Valley, CA, 95066					
Proximity to Subject				0.20 miles SE			0.14 miles SE					
Sale Price		\$				\$ 675,000			\$ 775,000			
Sale Price/Gross Liv. Area		\$ 0.00 sq. ft.		\$ 436.89 sq. ft.			\$ 372.06 sq. ft.			\$ 0.00 sq. ft.		
Data Source(s)		Cotality		Mission Springs / 070-121-22			Mission Springs / 070-121-26					
Verification Source(s)		Inspection		Public Records			Office Files / Appraisal					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION	
Sale or Financing		N/A		Unknown			N/A					
Concessions		N/A		Unknown			N/A					
Date of Sale/Time		05/07/2026 EFF		08/20/2025 COE			09/02/2025 EFF					
Location		M.S./Sl. Busy		M.S./Culdesac		-33,750	M.S./Quiet		-23,250			
Leasehold/Fee Simple		Leasehold		Leasehold			Leasehold					
Site		2,309 SF		7,405 SF		-25,500	13,939 SF/50%		-30,300			
View		Creek/Nghbrhd		Valley/Wooded		0	Woods/Nghbrhd					
Design (Style)		Cabin		Cabin			Cabin					
Quality of Construction		Good		Average (+)		30,000	Average		104,000			
Actual Age		98/Eff. 35		50/Eff. 25		-18,000	52/Eff. 30		-16,000			
Condition		Good/Remodel		Avg (+)/Updated		100,000	Average		150,000			
Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.
		6	2	2	4	2	1.5	6	3	2		
Room Count						5,000						
Gross Living Area		200.00		1,202 sq. ft.		1,545 sq. ft.	-68,600		2,083 sq. ft.		-176,200	
											sq. ft.	
Basement & Finished		None		None			None					
Rooms Below Grade		None		Permit Convers.		15,000	None					
Functional Utility		Upward Slope		Superior/-3%		-20,250	Lvl to Slope/-1%		-7,750			
Heating/Cooling		Individual Wall		CFA/CAC		-5,000	CFA/None					
Energy Efficient Items		DP/SP Windows		DP Windows		-5,000	SP Windows		5,000			
Garage/Carport		Street Parking		Street Parking			2 Car Garage		-20,000			
Porch/Patio/Deck		Porch/Patio/Deck		Porch/Deck		5,000	Porch/Deck		5,000			
Fireplace		1 FP		1 WS		4,500	Dual FP		-5,000			
Landscaping		Average		Average			Average					
Other		2 Storage Areas		None		15,000	New Roof/Wkshp		-10,000			
Net Adjustment (Total)				☐ + ☒ -		\$ 1,600	☐ + ☒ -		\$ 34,500		☒ + ☐ -	
Adjusted Sale Price				Net Adj. -0.2%			Net Adj. -4.5%				Net Adj. 0.0%	
of Comparables				Gross Adj. 51.9%		\$ 673,400	Gross Adj. 72.6%		\$ 740,500		Gross Adj. 0.0%	
											\$ 0	
Summary of Sales Comparison Approach C1 - This comparable was appraised by Adam Truman/Nicholson & Company in March 2024. Close of escrow was roughly 1.5 years before the effective date; small change in median sales price, thus no adjustments made for market conditions. Smaller home on a larger lot with roughly 30% usable land. Site is level to downward sloping; -1%. Various updates had been completed prior to sale. Updates include LVP flooring, retiled bathrooms, double pane windows, interior/exterior paint, trex decking, and a new roof. Updating expenses per previous owner. Kitchen is original. Younger improvements, constructed in 1948. Overall equal effective age. Home features one electric fireplace, tile kitchen countertops, and wall heat. Superior location in a quieter area; -3%.												
C2 - This comparable was appraised by Adam Truman/Nicholson & Company in November 2024. Close of escrow in early 2025. small change in median sales price, thus no adjustments made for market conditions. Slightly larger, two story cabin style home on a slightly larger lot. Inferior wooded/neighborhood view. Site is gradually sloping throughout; -3%. Inferior quality home in inferior condition. One bathroom has been partially updated. Home features one fireplace with a wood stove insert, wall heat, tile kitchen countertops, and double pane windows.												
C3 - This comparable was appraised by Adam Truman/Nicholson & Company in October 2022. Similar size home on a far larger lot, with an estimated 50% usable land. Site is level around the building envelope to downward sloping; -1%. Inferior quality home in inferior condition. Site is located at the end of a cul-de-sac; adjusted downwards 5% for location. Home features single pane windows, one wood stove, and formica kitchen countertops. Median sales price of SFRs in 2023 was \$1,365,000 - similar to the effective date. No adjustment made for market conditions.												
C4 - Larger home on a larger lot located east of the subject. Superior location in a quiet area, on a cul-de-sac. Adjusted downwards 5% for location. Mostly level site; -3%. Per records, the garage was converted without permits to additional living area. A \$15,000 permitting fee was applied. Inferior quality home in inferior condition. However, home has been well maintained and the bathroom has been updated. The home features carpet/tile/vinyl flooring, vaulted ceilings, formica kitchen countertops, double pane windows, one wood stove, central air conditioning, and a rear deck. Site features a valley/neighborhood view. Recent sale that closed escrow in August 2025. No adjustment made for market conditions.												
C5 - This comparable was appraised by Adam Truman/Nicholson & Company in February 2025. Far larger home on a far larger lot, with an estimated 50% usable land. Site is level to downward sloping; -1%. Inferior quality home in inferior condition. No major updating or remodels noted, with exception of a new roof. Home features formica countertops, older wooden cabinetry, a dual brick fireplace, vaulted ceilings, carpet/vinyl/linoleum flooring, a ground floor workshop, and an attached 2 car garage. Recent sale that closed escrow in September 2025. No adjustment made for market conditions.												

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as " the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar "expert", unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
11. **The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).**

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:

Definition of Value: ☒ Market Value ☐ Other Value: _____

Source of Definition: Estate Tax Regulation §20.2031-1(b)

The price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property includible in the decedent's gross estate is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account the location of the item wherever appropriate.

ADDRESS OF THE PROPERTY APPRAISED:
396 Tabernacle Drive
Scotts Valley, CA 95066
EFFECTIVE DATE OF THE APPRAISAL: May 7th, 2026
APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 710,000

APPRAISER

Signature: Adam Truman
Name: Adam Truman
Company Name: Nicholson & Company Appraisers, Inc.
Company Address: 9020 Soquel Drive, STE. 101
Aptos, CA, 95003
Telephone Number: 831-684-1035
Email Address: brian@nicholsonco.com
State Certification # AR3006835
or License # AR3006835
or Other (describe): State #: State: CA
Expiration Date of Certification or License: 10/11/2027
Date of Signature and Report: May 15th, 2026
Date of Property Viewing: May 7th, 2026
Degree of property viewing:
☒ Interior and Exterior ☐ Exterior Only ☐ Did not personally view

SUPERVISORY APPRAISER

Signature: Brian A. Nicholson
Name: Brian A. Nicholson, SRA
Company Name: Nicholson & Company Appraisers, Inc.
Company Address: 9020 Soquel Drive, STE. 101
Aptos, CA, 95003
Telephone Number: 831-684-1035
Email Address: brian@nicholsonco.com
State Certification # AG006742
or License # State: CA
Expiration Date of Certification or License: 01/25/2027
Date of Signature: May 15th, 2026
Date of Property Viewing: Degree of property viewing:
☐ Interior and Exterior ☐ Exterior Only ☒ Did not personally view

Borrower: N/A		File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive		Case No.: 070-162-04
City: Scotts Valley	State: CA	Zip: 95066
Lender: Thomas Daves		

SCOPE OF WORK:

This appraisal was completed in conformance with the guidelines set forth by the Appraisal Institute. The appraisal process involved inspecting the interior and exterior of the subject property, measuring the improvements, gathering information regarding the subject property and comparable's, completing the three approaches to value when appropriate and reconciling each in a written report and made available to the client upon request.

The appraiser is not a home or environmental inspector. The appraiser provides an opinion of value. The appraisal does not guarantee that the property is free of defects or environmental problems. The appraiser performs an inspection of the visible and accessible areas only. Mold may be present in areas the appraisers cannot see. A professional home inspection or environmental inspection is recommended.

There were no engineers, surveyors, geologists or other experts used in conjunction with this assignment. The actual location of the subject property was determined by the address, not the legal description, and the appraiser does not have the expertise to determine if the legal description is, in fact, an accurate portrayal of the property rights appraised without the assistance of a land surveyor or engineer. The Assessor's Map was presumed to be an accurate portrayal of the subject site and was used as the primary reference, aside from the property address. Again, without a surveyor, there was no way to determine the actual location of boundaries and property lines. They were presumed to be where indicated by roads, pole lines, buildings and fences.

Zoning and general plan information was also taken from Public Records and/or local Government agencies. Although these sources were presumed to be correct, no responsibility can be accepted by the appraiser for incorrect data received from government workers over the telephone. The cost and timing involved to obtain a written determination was not possible given the scope of this assignment. No land use consultants were used and the appraiser is not a land use consultant or planner.

No special study zone maps were relied on, including the Alquist-Priolo Special Study Zone Map. We consulted local planning maps and FEMA flood maps, discussed the subject site with planning department officials, but cannot accept any responsibility for any special study zones affecting the subject site.

EXPOSURE TIME:

Assuming the subject property was listed prior to the effective date of the appraisal, the estimated exposure time for the subject is 200 to 500 days. Unknown days on market for all of the comparables. All comparables are private sales not listed on the MLS.

MARKET CONDITIONS:

The subject is located in the Mission Springs Camps and Conference Center. Homes in this area are held by 99 year leases. There are not enough sales within the Mission Springs community to create a reliable trend for market conditions. 95066 (Scotts Valley, East Felton, Camp Evers, Mission Springs, Glenwood, and Bethany Park) was utilized to create a trend in price change for local residences. Median sales prices within 95066 are much higher than within Mission Springs due to residences being owned outright (fee simple), rather than leasehold ownership. Median sales prices in Scotts Valley have remained fairly stable over the last year.

SALES COMPARISON APPROACH:

Marketing periods as shown in the Sales Comparison Analysis grid is considered to be typical and accepted for similar type CLOSED properties in this marketplace, unless noted elsewhere in this appraisal report. Data Analysis utilized was the best available data as provided by various MLS systems, other reliable sources, and by personal knowledge of current marketing trends, as known to the appraiser. All comparables used are located within the Mission Springs Camps and Conference Center community. The appraiser is of the opinion that the comparables used are similar in nature and market appeal. Adjustments, if necessary, for locational differences would be reflected in the Sales Comparison Analysis data grid.

Due to the lack of current, verifiable, CLOSED comparable sales within a reasonable distance from the subject, the appraiser may have been necessitated to utilize sales that required more than typical adjustments, or more than 20% total adjustment, or more than 10% individual adjustments. The appraiser is of the opinion this is a typical condition for this marketplace. In this appraisal, all comparables used were within 1 mile of the subject. The best available and most recent similar sales were used in this appraisal. All the comparable sales selected are from the market area/community in which the subject is located. There are simply few sales that occur in this area.

Appraiser: <u>Adam Truman</u>	Supervisory Appraiser: <u>[Signature]</u>
Name: _____	Name: _____

Borrower: N/A		File No.: 396 Tabernacle Dr 5-26	
Property Address: 396 Tabernacle Drive		Case No.: 070-162-04	
City: Scotts Valley	State: CA	Zip: 95066	
Lender: Thomas Daves			

IMPROVEMENT COMMENTS:

Cabin style home originally constructed in 1928 that is of good quality, in good condition. There are a total of 2 bedrooms, 2 bathrooms, and 1,202 SF of gross living area. Per client, the previous owner added a ground and third floor roughly 20-25 years ago. The client remodeled the interior of the residence 6 months ago, including the bathrooms, flooring, light fixtures, ceiling fans, trim, plumbing, electrical, interior walls, individual room heating/cooling units, insulation, and one electric fireplace. Total renovation costs were roughly \$200,000. The home features LVP/hardwood/carpeted flooring, drywall/wood panel interior, formica kitchen countertops, older kitchen appliances, a third floor finished storage area with laundry hookups (exterior access), a ground floor unfinished storage area, wood exterior siding, window shutters, and a composition roof. No exterior walls were altered during the most recent remodel period. The subject has been well maintained. For the purpose of this report, the subject is assumed to be considered legal and fully permitted.

MISSION SPRINGS DESCRIPTION:

Mission Springs Camps & Conference Center is an Evangelical Covenant neighborhood of approximately 300+/- acres. Only members of the church can hold leasehold interests within the camp grounds. Mission Springs features a worship center, dining hall, an office, hiking trails, a basketball court, a swimming pool, and various other improvements typical of conference facilities. There are a total of 115 homes on leased land owned by Mission Springs. The client assumes that the lease was renewed during the purchase of the property in June 2022 - Estimated 95 years left on a 99 year lease. Many homes are older and feature wood frame construction on post and pier or slab foundations. Homes within the camp grounds utilize Mission Springs water. All homes are on privately owned septic systems. See below for a breakdown of HOA fees (per previous appraisals) within the neighborhood. Information per inspection and previous appraisals supplied by Mission Springs.

HOA BREAKDOWN (per previous appraisal):

Total - \$2,600 (Yearly)
General Administration - \$790 (Estimated)
Garbage - \$350
Road and Water Reserve fund - \$450
Rent reserved for Amended Lease - \$10
Leaseholder Association Dues - \$10

CURRENT HOA FEES: \$2,013.50, bi-annually (per previous appraisal)
Splits are unknown.

DIGITAL PHOTOGRAPHS:

This report contains digitally reproduced photographs. The photos have not been altered or enhanced in anyway that would misrepresent the property or mislead the intended user of this report. The subject's valuation date, inspection date and date the photographs were not necessarily taken on the same date. Comparable Sale photographs were taken over a several day period after the initial inspection of the subject property. Some of the photographs of comparable market data provided in this report were taken from previous appraisal reports. In some cases they were used because they better showed what the property looked like at the time of the contract date or sale.

DIGITAL SIGNATURES:

This report contains digitally reproduced signatures. ACI appraisal software program allows an appraiser to attach a digitally reproduced signature by entering a secret password known only to the signing appraiser. Furthermore, after the report is digitally signed it is locked and can not be altered by anyone except the signing appraiser.

CONTINUING EDUCATION STATUS:

As of the date of this appraisal, We, Brian Nicholson and Adam Truman, have completed the requirements under the continuing education program of the Bureau of Real Estate Appraisers.

APPRAISAL:

This is an Appraisal Report. The appraisal was made in conformance with USPAP-Uniform Standards of Professional Appraisal Practice, the Controllers of the Currency's (OCC) minimum standards, and any additional requirements of the client.

HYPOTHETICAL CONDITIONS:

A condition, directly related to a specific assignment, which is contrary to what is known to the appraiser to exist on the effective date of the assignment results, but is used for the purpose of analysis.

None Noted.

Appraiser: Adam Truman

Name: _____

Supervisory Appraiser: [Signature]

Name: _____

Additional Text Addendum

Produced using ACI software, 800.234.8727 www.aciweb.com

TXTR 01282013

Borrower: N/A		File No.: 396 Tabernacle Dr 5-26	
Property Address: 396 Tabernacle Drive		Case No.: 070-162-04	
City: Scotts Valley	State: CA	Zip: 95066	
Lender: Thomas Daves			

EXTRAORDINARY ASSUMPTIONS:

An assignment-specific assumption as of the effective date regarding uncertain information used in an analysis which, if found to be false, could alter the appraiser's opinions of conclusions.

1. That all improvements are considered legal and permitted.
2. That the subject is a total of 1,202 SF.
3. That the home was originally constructed in 1928.
4. That there are roughly 95 years left on a 99 year lease.
5. That all of the subject land is considered usable.
6. That the information provided by the client is accurate.
7. That no major repairs need to be made.

COMPETENCY OF APPRAISER:

This appraisal, unless otherwise stated, was completed in accordance with the competency provisions of the USPAP standards. The appraiser in this report has demonstrated the appropriate skills and knowledge to complete this report. Brian Nicholson has been licensed by the State Bureau of Real Estate Appraisers, (B.R.E.A.) as a "Certified General Real Estate Appraiser". Adam Truman has been licensed by the State Bureau of Real Estate Appraisers, (B.R.E.A.) as a "Certified Residential Real Estate Appraiser". Brian Nicholson has also demonstrated the appropriate skills and knowledge to attain and keep current the "SRA" designation with the Appraisal Institute.

COMPARABLES:

The subject was difficult to appraise due to sales within Mission Springs not being listed on the MLS or other public real estate websites. All information per prior appraisals or sales supplied by the Mission Springs office. The comparables utilized are assumed to be closed sales, as there is not a way to verify with the county of Santa Cruz.

CSR 1-1: The reported analysis, opinions and conclusions were developed in this report has been prepared in conformity with the requirements of the Code of Professional Ethics and Standards of Professional Appraisal Practice of the Appraisal Institute which include the Uniform Standards of Professional Appraisal Practice.

CSR: 1-2: The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

CSR: 1-3: As of the date of this report, I, Brian A. Nicholson, SRA, have completed the continuing education program of the Appraisal Institute

Adam J. Truman

AR3006835

Nicholson & Company Appraisers, Inc.

Brian A. Nicholson, SRA

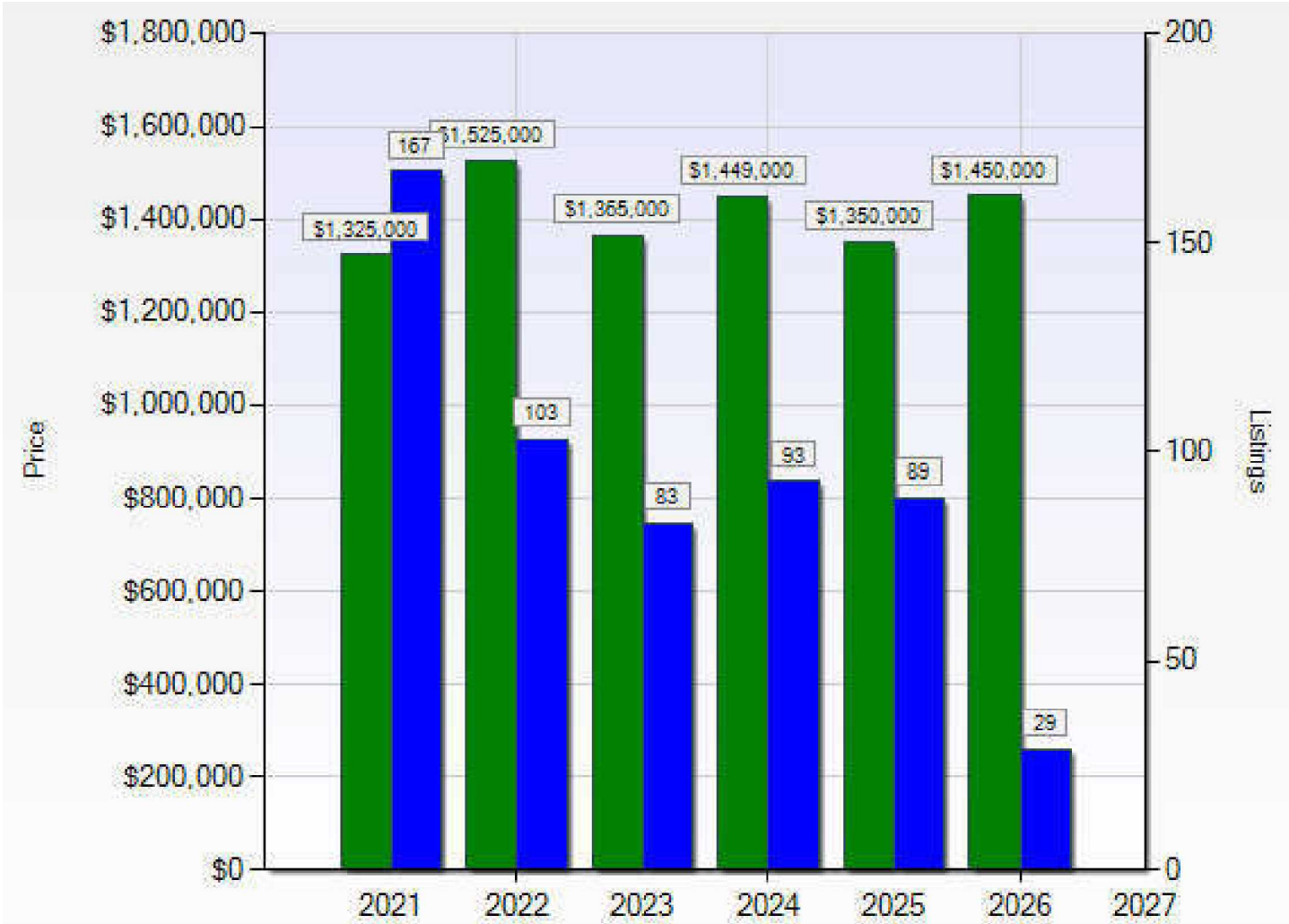
AG006742

Nicholson & Company Appraisers, Inc.

Appraiser: <u>Adam Truman</u>	Supervisory Appraiser: <u>[Signature]</u>
Name: _____	Name: _____

MEDIAN SALES PRICE GRAPH - SFRs, Zip Code 95066

Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066



■ Sale Price, Median
■ Sales, Number of

Time frame is from Jan 2021 to Apr 2026
Zip Code is '95066'
Property Type is 'Residential'
Property Sub Type is 'Single Family Home'
Results calculated from approximately 560 listings

PROPERTY DETAIL REPORT

Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066

396 Tabernacle Dr, Scotts Valley, CA 95066-2994, Santa Cruz County

APN: 070-162-04-000 CLIP: 2605491949

	Beds 1	Full Baths 1	Half Baths N/A	Sale Price N/A	Sale Date N/A
	Bldg Sq Ft 439	Lot Sq Ft 2,309	Yr Built 1928	Type SFR	

OWNER INFORMATION			
Owner Name	Daves Thomas E & Renee H	Tax Billing Zip+4	5921
Tax Billing Address	4015 Eagles Nest	Owner Occupied	No
Tax Billing City & State	Auburn, CA	Owner Name 2	Pacific Southwest Conference E
Tax Billing Zip	95603		

COMMUNITY INSIGHTS					
Median Home Value	\$1,054,677		School District	SCOTTS VALLEY UNIFIED	
Median Home Value Rating	9 / 10		Family Friendly Score	83 / 100	
Total Crime Risk Score (for the neighborhood, relative to the nation)	59 / 100		Walkable Score	43 / 100	
Total Incidents (1 yr)	41		Q1 Home Price Forecast	\$1,069,403	
Standardized Test Rank	86 / 100		Last 2 Yr Home Appreciation	5%	

LOCATION INFORMATION			
School District	Scotts Vly	Zoning	SU
Community College District	Cabrillo Jt	Market Area	41
Census Tract	1209.01	Within 250 Feet of Multiple Flood Zones	No
Property Carrier Route	C001		

TAX INFORMATION			
APN	070-162-04-000	Tax Area	94066
% Improved	9%		

ASSESSMENT & TAX					
Assessment Year	2025		2024	2023	
Assessed Value - Total	\$583,664		\$76,925	\$75,416	
Assessed Value - Land	\$530,604		\$54,818	\$53,743	
Assessed Value - Improved	\$53,060		\$22,107	\$21,673	
YOY Assessed Change (\$)	\$506,739		\$1,509		
YOY Assessed Change (%)	658.74%		2%		

Tax Year	Total Tax		Change (\$)	Change (%)	
2023	\$1,242				
2024	\$1,330		\$88	7.08%	
2025	\$7,229		\$5,899	443.59%	

CHARACTERISTICS					
Land Use - CoreLogic	SFR		Building Sq Ft	439	
Land Use - County	Single Family Resid		Bedrooms	1	
Lot Acres	0.053		Total Baths	1	
Lot Area	2,309		Full Baths	1	
Year Built	1928		Roof Material	Composition Shingle	
Effective Year Built	1928		Water	Public	
Gross Area	439		Sewer	Septic Tank	

SELL SCORE			
Rating	Moderate	Value As Of	2026-04-25 06:33:04
Sell Score	616		

ESTIMATED VALUE					
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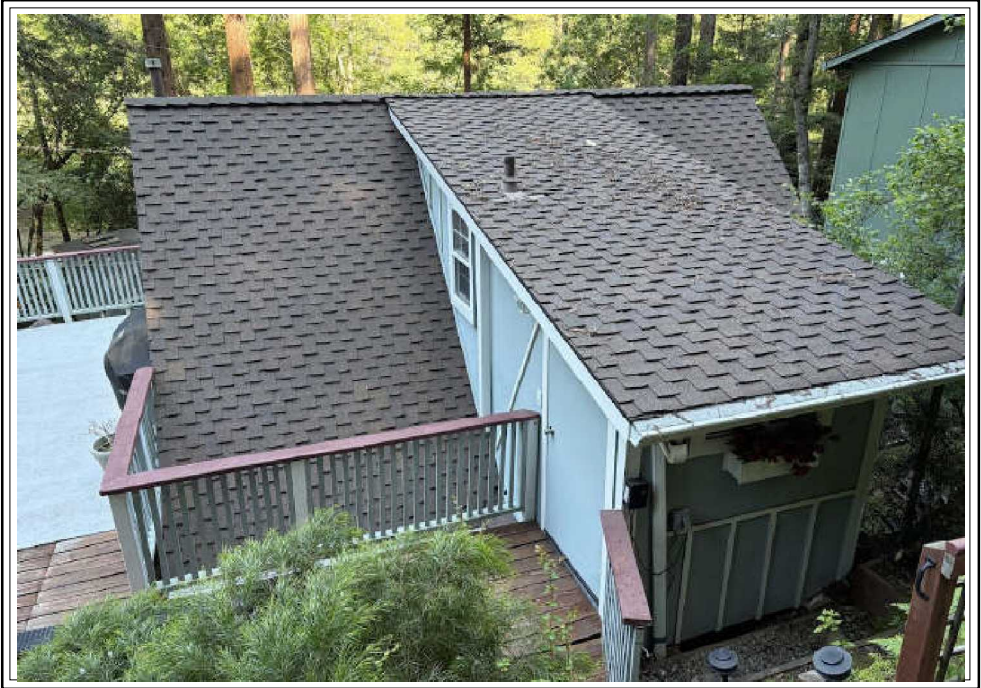
SUBJECT PROPERTY PHOTO ADDENDUM

Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: May 7, 2026
Appraised Value: \$ 710,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

SUBJECT PHOTOGRAPHS

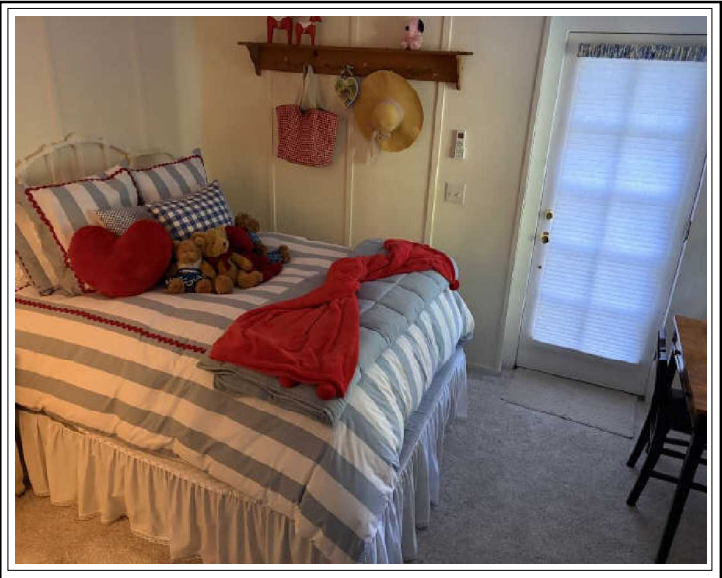
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Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
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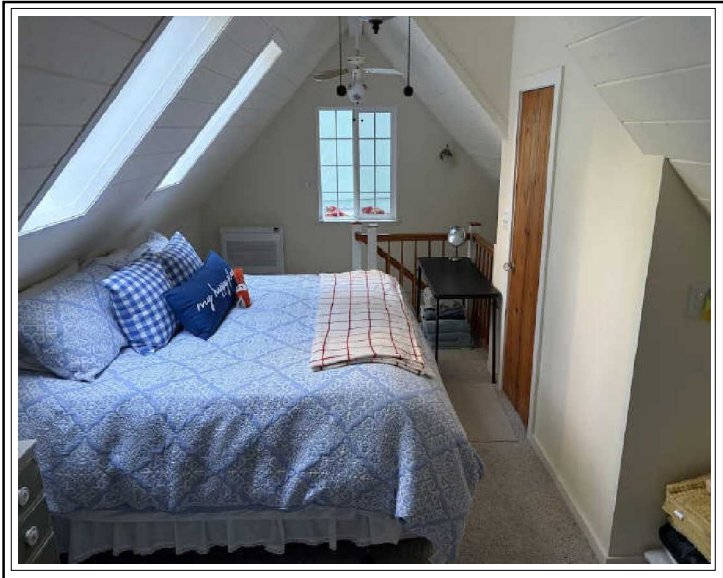
Kitchen



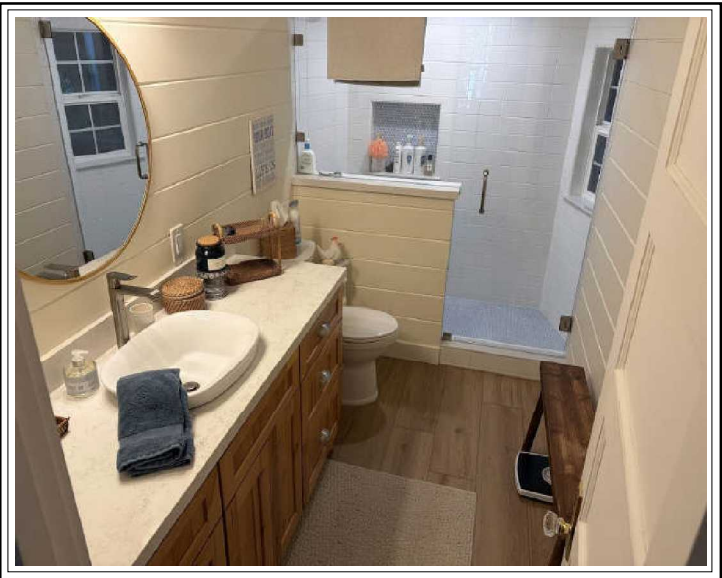
Living Area/Fireplace



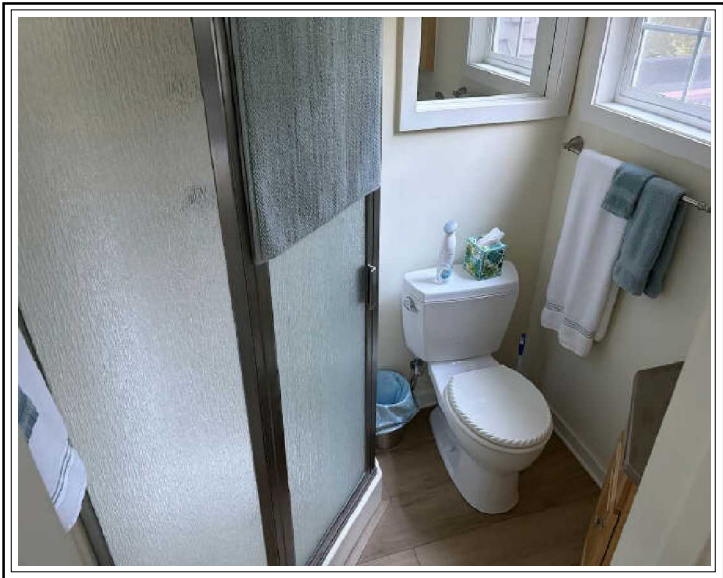
Bedroom



Bedroom



Bathroom



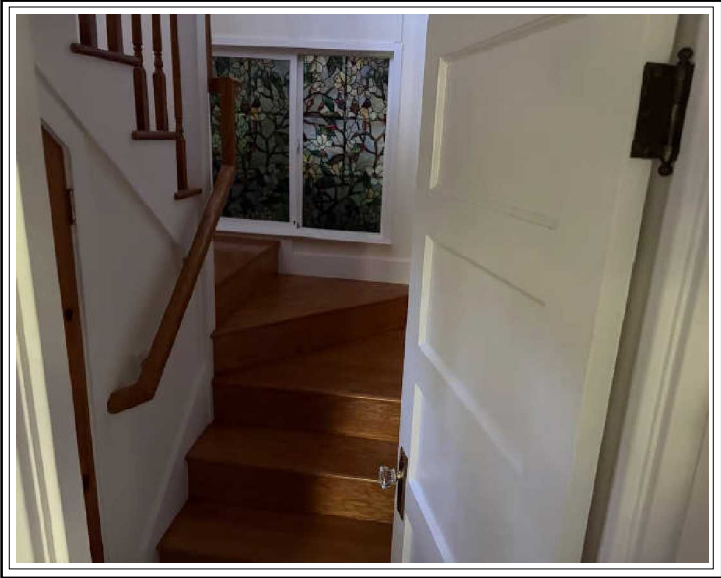
Bathroom

SUBJECT PHOTOGRAPHS

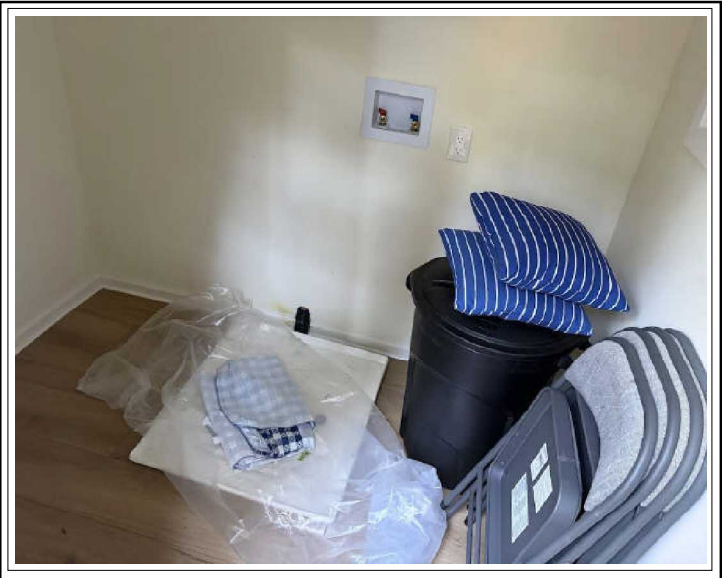
Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066



Dining Area



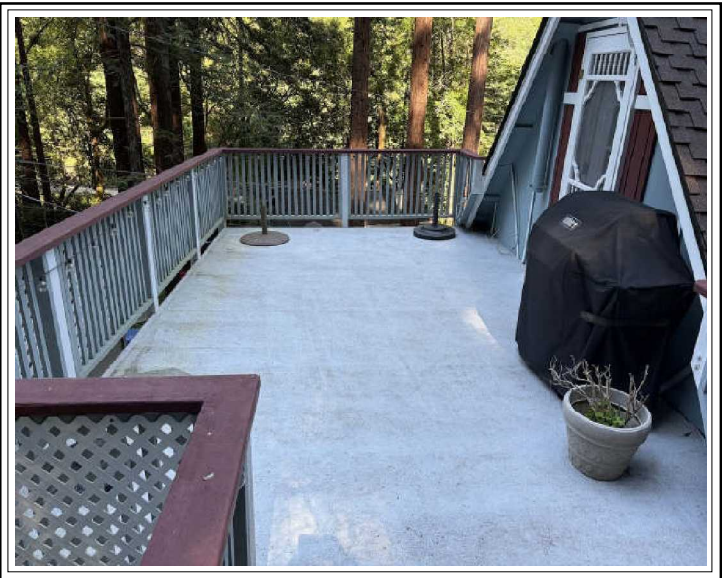
Stairway



Finished Storage/Laundry Hookup



Unfinished Storage



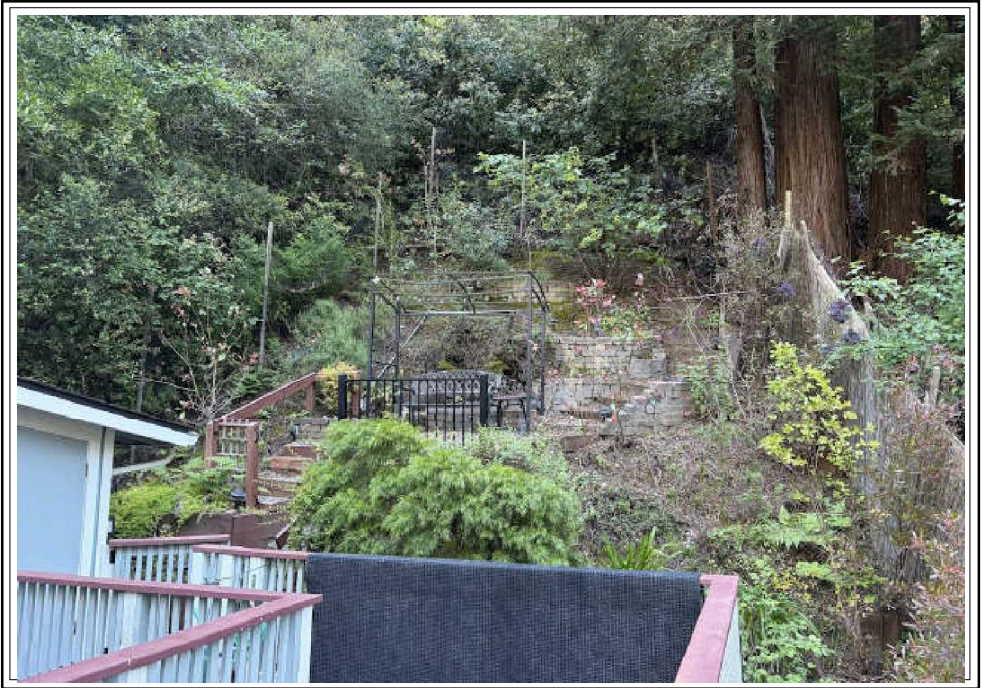
Deck



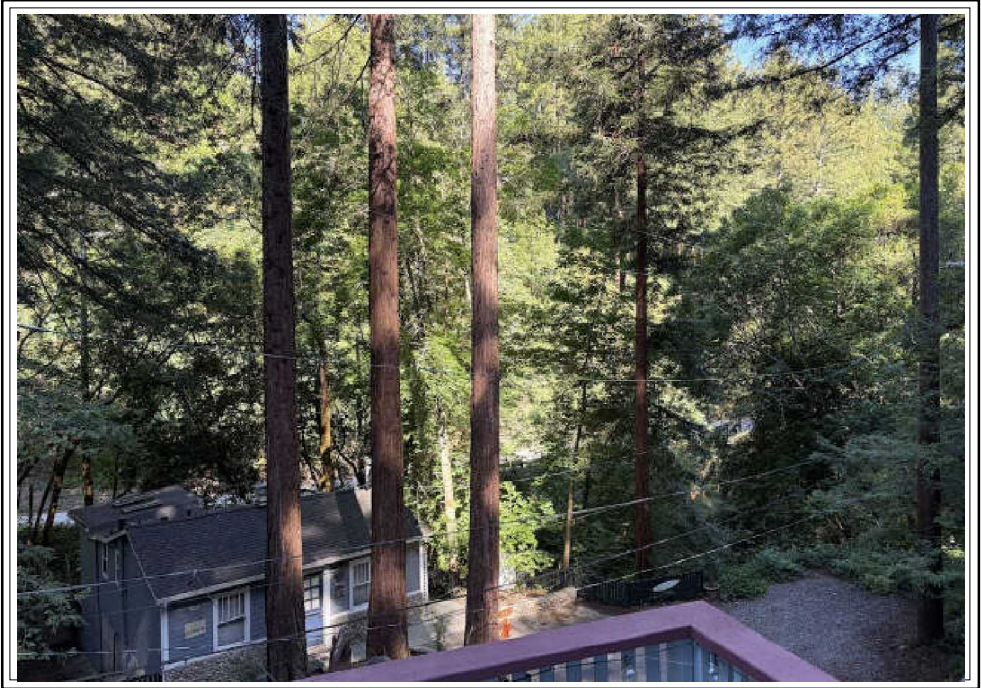
Patio

SUBJECT PHOTOGRAPHS

Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066



Rear of Lot



View



View

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066



COMPARABLE SALE #1

378 Cathedral Drive
Scotts Valley, CA, 95066
Sale Date: 12/04/2024 COE
Sale Price: \$ 505,000



COMPARABLE SALE #2

102 Train Court
Scotts Valley, CA, 95066
Sale Date: 01/31/2025 COE
Sale Price: \$ 500,000



COMPARABLE SALE #3

160 Freemy Circle
Scotts Valley, CA, 95066
Sale Date: 03/30/2023 COE
Sale Price: \$ 600,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066



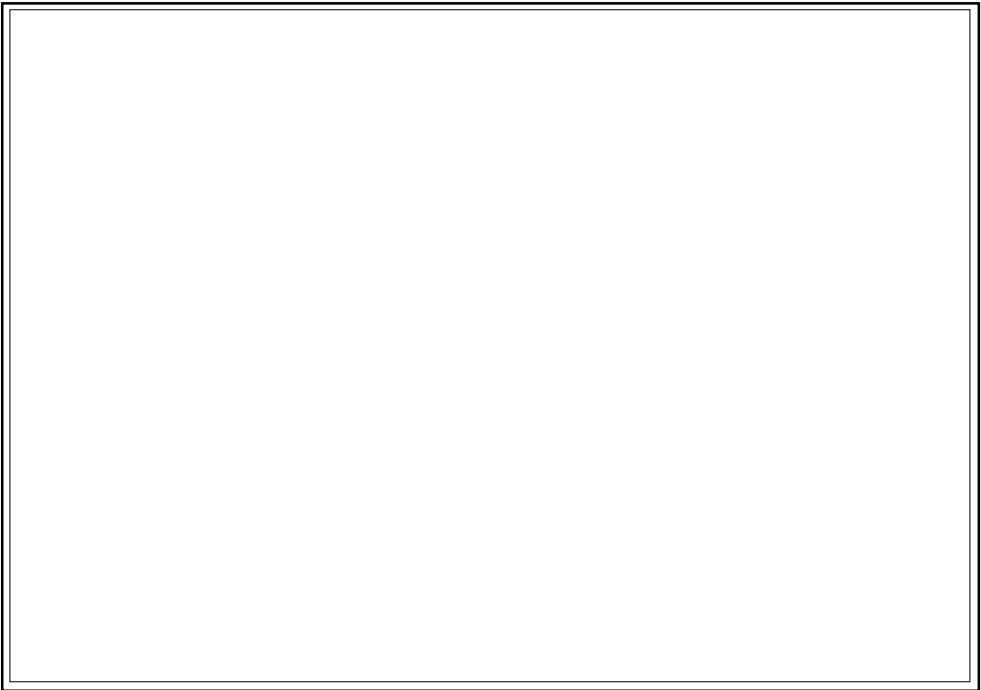
COMPARABLE SALE #4

180 Freemy Circle
Scotts Valley, CA, 95066
Sale Date: 08/20/2025 COE
Sale Price: \$ 675,000



COMPARABLE SALE #5

110 Freemy Circle
Scotts Valley, CA, 95066
Sale Date: 09/02/2025 EFF
Sale Price: \$ 775,000



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

WEIGHTED SALES METHOD

Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066

Weighted Value Calculator

Use the checkboxes to remove a comparable from the weighted value calculation. Select **Import** to use the weighted value as the, "Indicated Value by Sales Comparison Approach." The weighted value is calculated using the formulas below and rounded to the nearest 1000th.

Weight = (100 - ((Comp Gross % / Total Gross %) x 100)) / (# of Comps -1)
Suggested Value = (Adj Price Comp1 x Weight Comp1) + (Adj Price Comp2 x Weight Comp2) + (Adj Price Comp3 x Weight Comp3)...

Type	Address	Price \$	Net Adj \$ / %		Gross Adj \$ / %		Adj Value \$	Weight	Adj Val x Wt
10	396 Tabernacle Drive							Reset	
☒ L	378 Cathedral Drive	505,000	189,700	37.6%	254,520	50.4%	694,700	20.9%	145,192
☒ L	102 Train Court	500,000	178,300	35.7%	342,500	68.5%	678,300	19.4%	131,590
☒ L	160 Freemy Circle	600,000	121,200	20.2%	375,000	62.5%	721,200	19.9%	143,519
☒ L	180 Freemy Circle	675,000	1,600	-0.2%	350,325	51.9%	673,400	20.8%	140,067
☒ L	110 Freemy Circle	775,000	34,500	-4.5%	562,650	72.6%	740,500	19.1%	141,436
100.1%									

Value Using the Weighted Sales Method: \$ 702,000

FLOORPLAN SKETCH

Client: Thomas Daves

File No.: 396 Tabernacle Dr 5-26

Property Address: 396 Tabernacle Drive

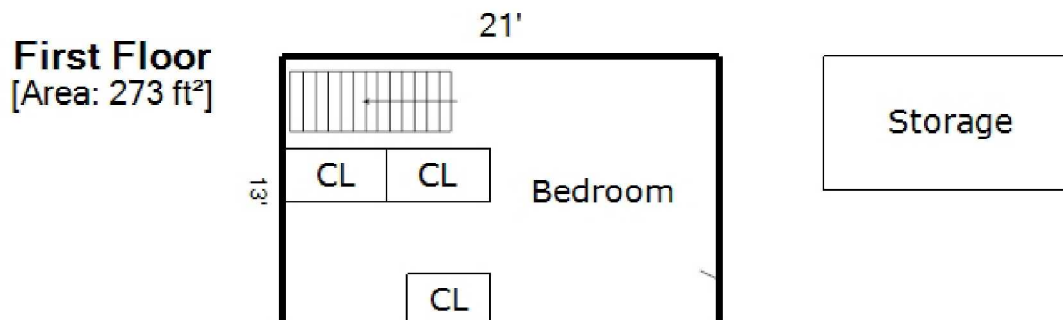
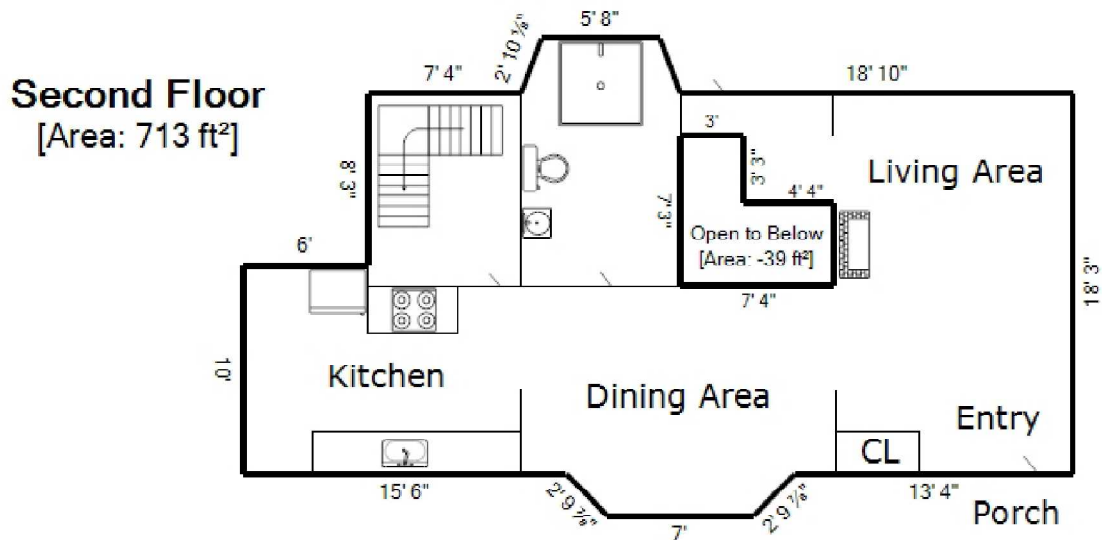
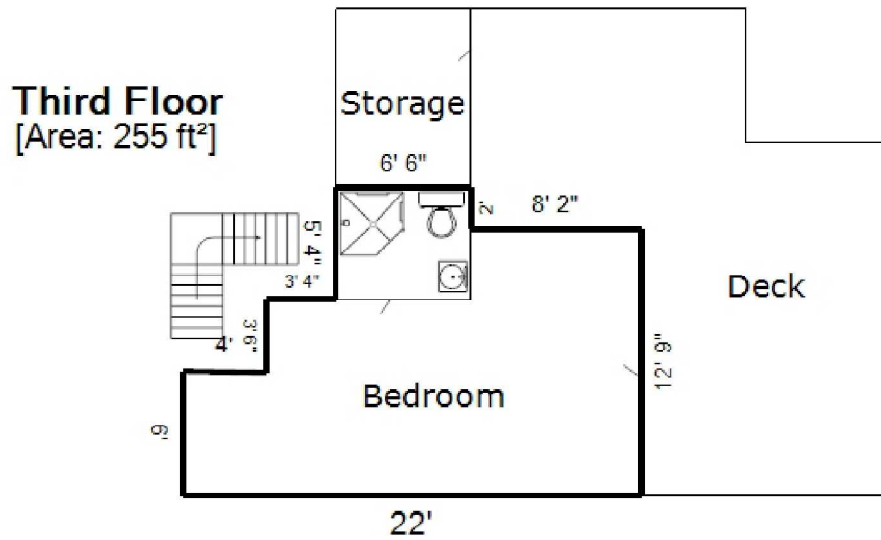
Case No.: 070-162-04

City: Scotts Valley

State: CA

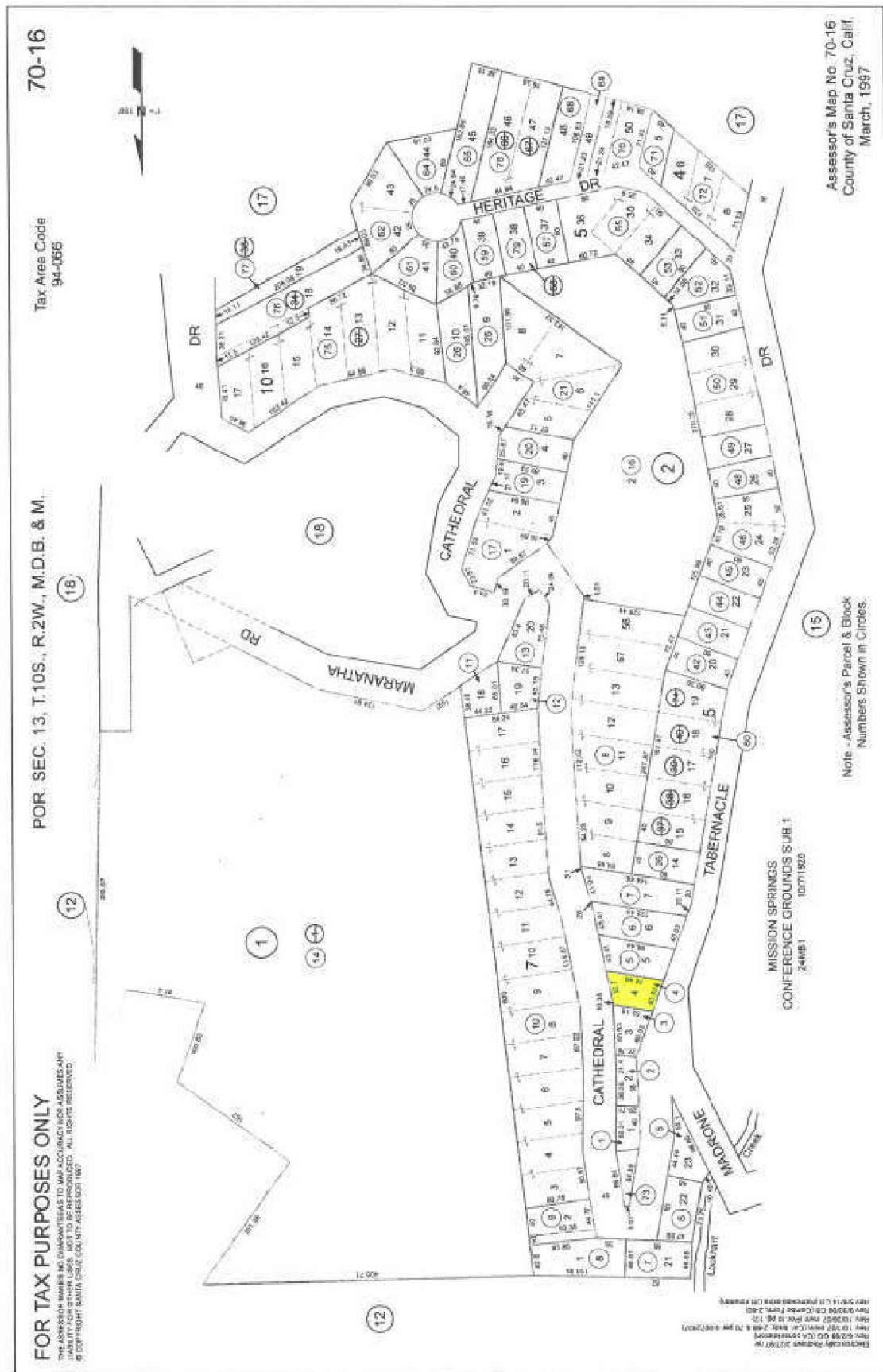
Zip: 95066

Sketch



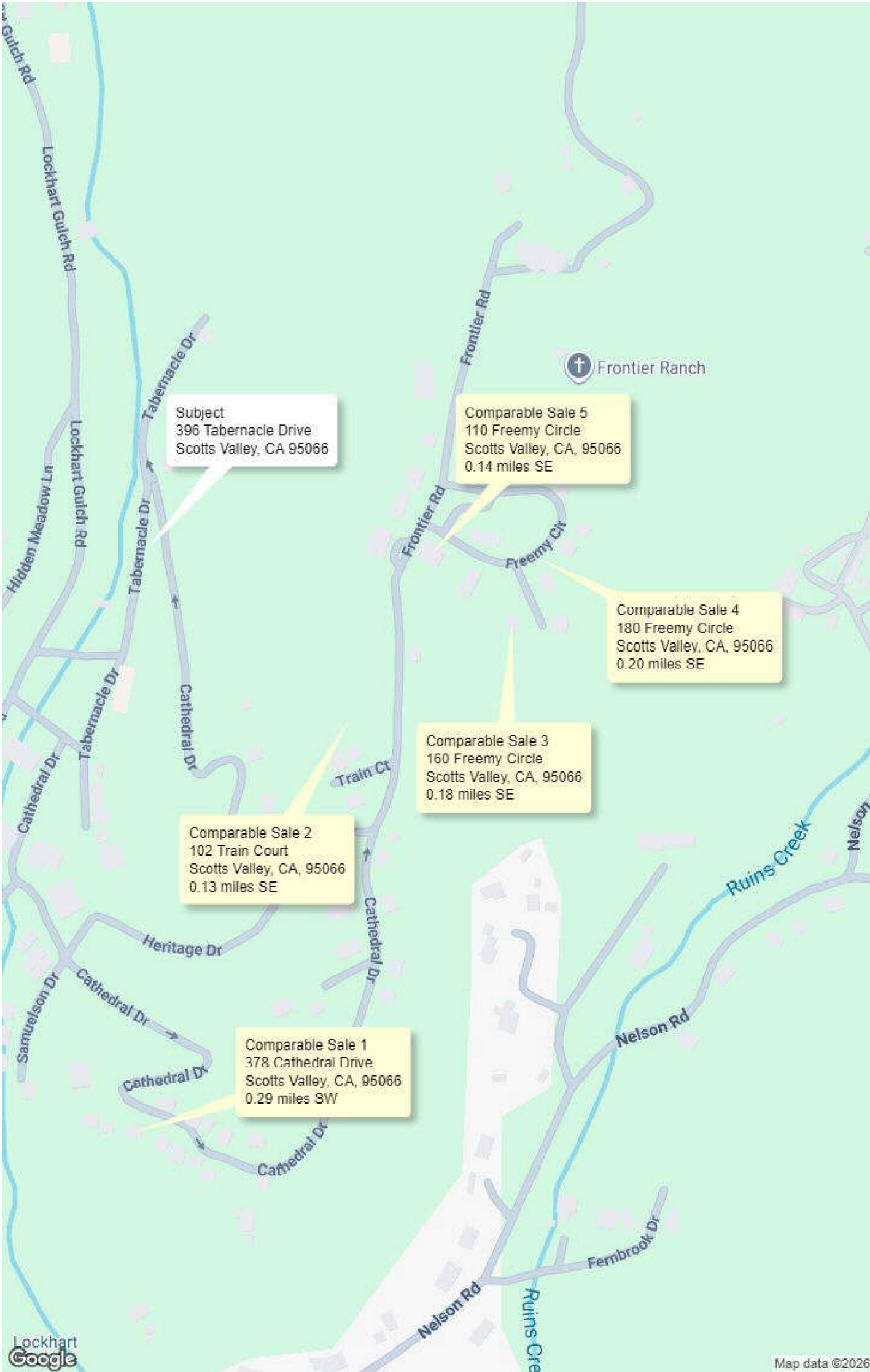
Living Area		Area Calculation			
Second Floor	713.24 ft ²	Second Floor		x 1.00 = 713.24 ft ²	
Third Floor	255.22 ft ²	39' 10" x	10' x	1.00 =	398.33 ft ²
First Floor	273 ft ²	8' 3" x	33' 10" x	1.00 =	279.13 ft ²
Open to Below	-39.08 ft ²	1' x	2' 10 1/2" x	0.47 =	1.33 ft ²
		2' 10 3/8" x	1' x	0.47 =	1.33 ft ²
		6' 8" x	2' 8" x	1.00 =	15.11 ft ²
		2' 9 1/4" x	2' x	0.35 =	2 ft ²
		7' x	2' x	1.00 =	14 ft ²
		2' x	2' 9 1/8" x	0.35 =	2 ft ²
		Third Floor		x 1.00 = 255.22 ft ²	
		2' x	6' 6" x	1.00 =	13 ft ²
		3' 4" x	9' 5" x	1.00 =	31.39 ft ²
		14' 6" x	12' 9" x	1.00 =	187 ft ²
		4' x	0' 1" x	0.50 =	0.17 ft ²
		5' 11" x	4' x	1.00 =	23.67 ft ²
		First Floor		x 1.00 = 273 ft ²	
		13' x	21' x	1.00 =	273 ft ²
		Open to Below		x -1.00 = -39.08 ft ²	
		3' 3" x	3' x	1.00 =	9.75 ft ²
		4' x	7' 4" x	1.00 =	29.33 ft ²
Total Living Area (rounded):	1202 ft²				

Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066



LOCATION MAP

Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066



AERIAL MAP

Client: Thomas Daves	File No.: 396 Tabernacle Dr 5-26
Property Address: 396 Tabernacle Drive	Case No.: 070-162-04
City: Scotts Valley	State: CA Zip: 95066

