**APPRAISAL REPORT**

OF THE REAL PROPERTY LOCATED AT

2126 W Hammond Ave
Fresno, CA 93728-1108

for

Richard Behlen

as of

06/11/2026

by

Timothy Mark Van Houwelingen
1513 E Houston Ave
Fresno, CA 93720

Absolute Appraisal Group LLC

# Uniform Residential Appraisal Report

**File #** 2606C163

The purpose of this summary appraisal report is to provide the client with an accurate, and adequately supported, opinion of the market value of the subject property.

## SUBJECT

Property Address 2126 W Hammond Ave | City Fresno | State CA | Zip Code 93728-1108

Owner Behlen, Ronald James Donna Jean Trs | Intended User Richard Behlen | County Fresno

Legal Description LOTS 17 & 18 E 1/2 (29 FT) LOT 16 MOWLES ADDITION

Assessor's Parcel # 449-222-07 | Tax Year 2025 | R. E. Taxes $ 954.06

Neighborhood Name Mowles Addition | Map Reference 36.758619, -119.836384 | Census Tract 0020.00

Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 | [ ] per year [ ] per month

Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)

Intended Use: Determine Market Value as of the effective date of appraisal

Client Richard Behlen | Address

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of the appraisal? [ ] Yes [X] No

Report data source(s) used, offering price(s), and date(s). Per Fresno MLS, the subject has not been publicly listed for sale in the past 12 months.

## CONTRACT

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

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No | Data Source(s)

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the client? [ ] Yes [ ] No

If Yes, report the total dollar amount and describe the items to be paid:

## NEIGHBORHOOD

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

| Neighborhood Characteristics | One-Unit Housing Trends | One-Unit Housing | Percent Land Use % |
|---|---|---|---|
| Location [X] Urban [ ] Suburban [ ] Rural | Property Values [ ] Increasing [X] Stable [ ] Declining | PRICE $(000) / AGE (yrs) | One-Unit 80.0 % |
| Built-Up [X] Over 75% [ ] 25-75% [ ] Under 25% | Demand/Supply [ ] Shortage [X] In Balance [ ] Over Supply | 200 Low 25 | 2-4 Unit 3.0 % |
| Growth [ ] Rapid [X] Stable [ ] Slow | Marketing Time [X] Under 3 mths [ ] 3-6 mths [ ] Over 6 mths | 589 High 110 | Multi-Family 2.0 % |
| | | 375 Pred. 80 | Commercial 5.0 % |
| | | | Other 10.0 % |

Neighborhood Boundaries North to Clinton Ave, South to Belmont Ave, East to Highway 99, West to Marks Ave.

Neighborhood Description The subject is located in a well established primarily residential area of Fresno. The improvements conform to surrounding houses. The subject has access to all necessary supporting facilities including school, shopping recreation and employment. The 10% "other" is attributed to vacant/undeveloped land.

Market Conditions (including support for the above conclusions) Median comparable sales prices have increased over the past 12 months with some typical and expected flucation. Median comparable listing prices have increased over the past 12 months. Supply is limited and demand is strong. A reasonable exposure time for the subject property has been estimated at 1 to 3 months. *** See Additional Comments ***

## SITE

Dimensions 145x126 | Area 18270 sf | Shape Rectangular | View Residential

Specific Zoning Classification RS-3 | Zoning Description Residential Single-Family, Low Density

Zoning Compliance [X] 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? [X] Yes [ ] No If No, describe

The subject is improved to its highest and best use both as if vacant and as improved.

| Utilities | Public | Other (describe) | | Public | Other (describe) | Off-site Improvements--Type | Public | Private |
|---|---|---|---|---|---|---|---|---|
| Electricity | [X] | [ ] | Water | [X] | [ ] | Street Asphalt | [X] | [ ] |
| Gas | [X] | [ ] | Sanitary Sewer | [X] | [ ] | Alley Asphalt | [X] | [ ] |

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X500 | FEMA Map No. 06019C1565H | FEMA Map Date 02/18/2009

Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [X] Yes [ ] No If Yes, describe

No apparent adverse easements, encroachments or other conditions were noted. Normal utility easements for electric, telephone, etc. are typical.

## IMPROVEMENTS

| General Description | Foundation | Exterior Description materials/condition | Interior materials/condition |
|---|---|---|---|
| Units [ ] One [X] One with Accessory Unit | [ ] Concrete Slab [X] Crawl Space | Foundation Walls ConcretePerim/Avg | Floors Linol/Crpt/Avg |
| # of Stories 1 | [ ] Full Basement [ ] Partial Basement | Exterior Walls Stucco/Avg | Walls Drywall/Avg |
| Type [X] Det. [ ] Att. [ ] S-Det/End Unit | Basement Area 132 sq. ft. | Roof Surface CompShingle/Avg | Trim/Finish Wood/Avg |
| [X] Existing [ ] Proposed [ ] Under Const. | Basement Finish 0 % | Gutters & Downspouts None | Bath Floor Linol/Avg |
| Design (Style) Neo-Eclectic | [ ] Outside Entry/Exit [ ] Sump Pump | Window Type AlumnDlPn/Avg | Bath Wainscot Tile/Avg |
| Year Built 1946 | Evidence of [ ] Infestation | Storm Sash/Insulated None | Car Storage [ ] None |
| Effective Age (Yrs) 40 | [ ] Dampness [ ] Settlement | Screens Mesh/Avg | [X] Driveway # of Cars 4 |
| Attic [ ] None | Heating [X] FWA [ ] HWBB [ ] Radiant | Amenities [ ] WoodStove(s)# 0 | Driveway Surface Concrete |
| [ ] Drop Stair [ ] Stairs | [ ] Other Fuel Gas | [X] Fireplace(s) # 1 [X] Fence Wood | [X] Garage # of Cars 2 |
| [ ] Floor [X] Scuttle | Cooling [X] Central Air Conditioning | [X] Patio/Deck Cov [X] Porch Porch | [X] Carport # of Cars 3 |
| [ ] Finished [ ] Heated | [ ] Individual [ ] Other | [ ] Pool None [ ] Other None | [ ] Att. [X] Det. [ ] Built-in |

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [ ] Disposal [ ] Microwave [ ] Washer/Dryer [X] Other (describe) Fan

Finished area **above** grade contains: 5 Rooms 3 Bedrooms 1.1 Bath(s) 1,703 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) ***See additional comments***

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). The subject appears to be in average condition. No major physical or functional problems were noted. There are no external inadequacies. The construction quality is typical for homes in the area. At the time of inspection, all utilties were on an operational, the subject's smoke detector(s) was installed and operating, the subject did have a carbon monoxide detector in good working order, and the subject's water heaters were not strapped to code.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe

There were no adverse environmental conditions noted by or disclosed to the appraiser.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

The subject generally conforms to the neighborhood in functional utility, style, condition, use, construction, etc.

# Uniform Residential Appraisal Report

**File #** 2606C163

There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 589,000 to$ 589,000 .

There are 12 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 298,000 to$ 530,000 .

**SALES COMPARISON APPROACH**

| FEATURE | SUBJECT | COMPARABLE SALE # 1 | | COMPARABLE SALE # 2 | | COMPARABLE SALE # 3 | |
|---|---|---|---|---|---|---|---|
| Address | 2126 W Hammond Ave Fresno, CA 93728-1108 | 2108 W Dennett Ave Fresno, CA 93728 | | 4694 W Shields Ave Fresno, CA 93728 | | 1425 N Wilson Ave Fresno, CA 93728 | |
| Proximity to Subject | | 0.19 miles S | | 2.70 miles NW | | 1.63 miles E | |
| Sale Price | $ | | $ 357,000 | | $ 530,000 | | $ 385,000 |
| Sale Price/Gross Liv. Area $ | sq. ft. | $ 371.88 sq. ft. | | $ 352.86 sq. ft. | | $ 252.29 sq. ft. | |
| Data Source(s) | | FresnoMLS#646600;DOM33 | | FresnoMLS#635062;DOM238 | | FresnoMLS#643069;DOM59 | |
| Verification Source(s) | | CRSdata; 100.56%sp-lp | | Doc#41445; 81.54%sp-lp | | Doc#40809; 101.45%sp-lp | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-)$ Adjustment | DESCRIPTION | +(-)$ Adjustment | DESCRIPTION | +(-)$ Adjustment |
| Sale or Financing Concessions | | ArmLth Conv;0 | | ArmLth FHA;0 | | ArmLth FHA;9625 | 0 |
| Date of Sale/Time | | 06/11/2026 | | 04/27/2026 | | 04/24/2026 | |
| Location | Average | Average | | Average | | Average | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | |
| Site | 18270 sf | 12804 sf | +10,932 | 21190 sf | -5,840 | 6350 sf | +23,840 |
| View | Residential | Residential | | Residential | | Residential | |
| Design (Style) | Neo-Eclectic | Neo-Eclectic | | Neo-Eclectic | -40,000 | Neo-Eclectic | |
| Quality of Construction | Average | Average | | Average | | Average | |
| Actual Age | 80 | 70 | +5,000 | 45 | -17,500 | 97 | +8,500 |
| Condition | Average | Average | | Average+ | -25,000 | Average+ | -25,000 |
| Above Grade Room Count (Total / Bdrms. / Baths) | 5 / 3 / 1.1 | 4 / 2 / 1 | +4,000 +3,000 | 6 / 4 / 2 | -4,000 -2,000 | 5 / 3 / 2 | -2,000 |
| Gross Living Area | 1,703 sq. ft. | 960 sq. ft. | +48,295 | 1,502 sq. ft. | +13,065 | 1,526 sq. ft. | +11,505 |
| Basement & Finished Rooms Below Grade | 132 sq. ft. 0 sq. ft. | 0sf | | 0sf | 0 | | |
| Functional Utility | Average | Average | | Average | | Average | |
| Heating/Cooling | FWA/Cent | Wall/Evap | +2,000 | FWA/Cent | | FWA/Cent | |
| Energy Efficient Items | DualPn | DualPn | | DualPn | | WdHung | +5,000 |
| Garage/Carport | 2CarGar/3Crport | 1Crprt | +12,000 | 2CarGar w/Wrkshop | +3,000 | 2CarGar/2Crport | +1,000 |
| Porch/Patio/Deck | Porch/Patio | Porch/Patio | | Porch/Patio | | Porch/Patio | |
| Inground Pool | None | None | | Inground Pool | -20,000 | None | |
| Extras | ADU - 580sf 1/1 | ADU - 800sf | | None | +35,000 | None | +35,000 |
| | | | | | | | |
| Net Adjustment (Total) | | [X] + [ ] - | $ 85,227 | [ ] + [X] - | $ -63,275 | [X] + [ ] - | $ 57,845 |
| Adjusted Sale Price of Comparables | | Net Adj. 23.87 % Gross Adj. 23.87 % | $ 442,227 | Net Adj. 11.94 % Gross Adj. 31.21 % | $ 466,725 | Net Adj. 15.02 % Gross Adj. 29.05 % | $ 442,845 |

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain The sales/transfer history for the subject and the comparables was researched.

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

Data Source(s) Fresno MLS/CRS Data

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

Data Source(s) Fresno MLS/CRS Data

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

| ITEM | SUBJECT | COMPARABLE SALE # 1 | COMPARABLE SALE # 2 | COMPARABLE SALE # 3 |
|---|---|---|---|---|
| Date of Prior Sale/Transfer | | | | |
| Price of Prior Sale/Transfer | | | | |
| Data Source(s) | CRS Data | CRS Data | CRS Data | CRS Data |
| Effective Date of Data Source(s) | 06/11/2026 | 06/11/2026 | 06/11/2026 | 06/11/2026 |

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not previously sold or transferred within the past 3 years except as previously noted. The comparables have not previously sold or transferred within the past 12 months of the most recent sale date except as noted above (and subsequent sale grid pages). Prior transfer of subject and/or comparables documented as Trustee's Deeds are typically associated with foreclosure and should not be relied upon by any party as market value in any way. Prior transfer prices of comparables reported as $0 were not publicly made available or disclosed per CRS Data.

Summary of Sales Comparison Approach The sales cited in the appraisal report represent the most current, comparable, and closest discovered by the appraiser that could reasonably be compared to the subject property. The comparable sales are confirmed closed sales which bracket the subject property in gross living area and in value. ***See Additional Comments***

Indicated Value by Sales Comparison Approach $ 440,000

**RECONCILIATION**

**Indicated Value by: Sales Comparison Approach $** 440,000 **Cost Approach (if developed) $** 0 **Income Approach (if developed) $**

The Sales Comparison Approach was used most heavily in determining the final value as it reflects the buyers and sellers actions. The Cost Approach was not tested. The Income Approach was not tested due to the lack of rental data.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: No warranty is given or implied.

**Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is**

**$** 440,000 , **as of** 06/11/2026 **, which is the effective date of this appraisal.**

ADDITIONAL COMMENTS

The development of the cost approach has not been attempted by the appraiser as an analysis to support their opinion of the property's market value. Because there is insufficient market evidence to credibly support the site value/derivation of total appreciation, the cost approach is not given any consideration in the appraiser's final analysis. Use of this data, in whole or in part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

PURPOSE AND INTENDED USE OF THE APPRAISAL
To estimate the market value of the fee simple interest. The effective date of the appraisal is that indicated on the appraisal form. The appraisal report is intended for use for market value This report is not intended for any other use. THIS IS NOT A PROFESSIONAL HOME INSPECTION REPORT AND NO WARRANTY IS IMPLIED OR OFFERED. I SUGGEST PROFESSIONALS IN HOME INSPECTION FIELDS BE CONSULTED AND/OR EXPERTS IN EACH FIELD OF SPECIALTY SHOULD BE CONSULTED IF ANY OF THE PARTIES IN THIS TRANSACTION HAVE ANY QUESTIONS/ CONCERNS REGARDING THE SUBJECT PROPERTY OTHER THAN THE ANALYSIS OF MARKET DATA.

INTENDED USER OF THE REPORT.
This appraisal has been prepared for the use of the listed client. No third party shall have the right to rely upon this appraisal for any purpose. The appraiser assumes no liability for harm caused by reliance on this appraisal by a third party.

APPRAISER INDEPENDENCE
The appraiser hereby certifies that this appraisal has been prepared in full compliance with the Appraiser Independence guidelines and requirements and has not performed, participated in, or been associated with any activity in violation of the code. No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, intimidation, collusion, compensation, instruction, inducement, bribery, threaten to withhold payment, demoting or terminating their contract, threat of loss of future business, making value a condition of payment, requesting value prior to ordering appraisal, encouraging the appraiser or offering an anticipated value, offering stock or other financial benefits for value, removing the appraiser from a list or putting the appraiser on a list to influence value, or anything else that impairs the appraiser's independence, objectivity, or impartiality.

DEFINITION OF MARKET VALUE
The definition of market value herein ("Page 5 of 7") is defined by FNMA.

PREVIOUS SERVICES PROVIDED
I have not performed prior services as an appraiser on the subject property within the three year period immediately preceding acceptance of this assignment.

COST APPROACH

**COST APPROACH TO VALUE**

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)
The cost approach was not tested.

| | |
|---|---|
| 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 =$( ) |
| | Depreciated Cost of Improvements =$ |
| | 'As-is' Value of Site Improvements =$ |
| Estimated Remaining Economic Life (HUD and VA only) Years | Indicated Value By Cost Approach =$ |

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)

PUD INFORMATION

**PROJECT INFORMATION FOR PUDs (if applicable)**

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal name of project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data Source(s)
Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion
Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source(s)
Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities

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

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The Appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

**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 visual inspection of the subject property, (2) inspect the neighborhood, (3) research, verify, and analyze data from reliable public and/or private sources, and (4) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

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

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

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

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

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

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing 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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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 client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. I am aware that any disclosure or distribution of this appraisal report by me or the 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.

22. 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.

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

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

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

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

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

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

**APPRAISER**

Signature
Name Timothy Mark Van Houwelingen
Company Name Absolute Appraisal Group LLC
Company Address 1513 E Houston Ave
Fresno, CA 93720
Telephone Number (559) 705-4495
Email Address absolutefresno@gmail.com
Date of Signature and Report 06/18/2026
Effective Date of Appraisal 06/11/2026
State Certification # 3005118
or State License #
or Other State #
State CA
Expiration Date of Certification or License 07/23/2027

ADDRESS OF PROPERTY APPRAISED
2126 W Hammond Ave
Fresno, CA 93728-1108
APPRAISED VALUE OF SUBJECT PROPERTY $ 440,000
CLIENT
Name None
Company Name Richard Behlen
Company Address

Email Address 619rick@gmail.com

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature
Name
Company Name
Company Address

Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

## ADDITIONAL COMPARABLES

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City | Fresno | County Fresno | State CA | Zip Code 93728-1108 |
| Client | Richard Behlen |

| FEATURE | SUBJECT | COMPARABLE SALE NO. 4 | | COMPARABLE SALE NO. 5 | | COMPARABLE SALE NO. 6 | |
|---|---|---|---|---|---|---|---|
| Address | 2126 W Hammond Ave Fresno, CA 93728-1108 | 2146 W Dudley Ave Fresno, CA 93728 | | 1554 W Thomas Ave Fresno, CA 93728 | | | |
| Proximity to Subject | | 0.32 miles S | | 0.56 miles SE | | | |
| Sale Price | $ | | $ 349,000 | | $ 365,000 | | $ |
| Sale Price/Gross Liv. Area | $ sq. ft. | $ 244.40 sq. ft. | | $ 189.61 sq. ft. | | $ sq. ft. | |
| Data Source(s) | | FresnoMLS#642808;DOM13 | | FresnoMLS#63993;DOM31 | | | |
| Verification Source(s) | | Doc#41026; 100.00%sp-lp | | Doc#4103; 101.39%sp-lp | | | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-)$ Adjustment | DESCRIPTION | +(-)$ Adjustment | DESCRIPTION | +(-)$ Adjustment |
| Sale or Financing Concessions | | ArmLth Conv;7000 | 0 | ArmLth FHA;13000 | 0 | | |
| Date of Sale/Time | | 04/24/2026 | | 01/16/2026 | | | |
| Location | Average | Average | | Average | | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | | |
| Site | 18270 sf | 10234 sf | +16,072 | 10000 sf | +16,540 | | |
| View | Residential | Residential | | Residential | | | |
| Design (Style) | Neo-Eclectic | Neo-Eclectic | | Neo-Eclectic | | | |
| Quality of Construction | Average | Average | +35,700 | Average | | | |
| Actual Age | 80 | 86 | 0 | 78 | 0 | | |
| Condition | Average | Average | | Average+ | -25,000 | | |
| Above Grade Room Count (Total / Bdrms. / Baths) | 5 / 3 / 1.1 | 5 / 3 / 2 | -2,000 | 7 / 5 / 2 | -8,000<br>-2,000 | Total / Bdrms. / Baths | |
| Gross Living Area | 1,703 sq. ft. | 1,428 sq. ft. | +17,900 | 1,925 sq. ft. | -14,400 | sq. ft. | |
| Basement & Finished Rooms Below Grade | 132 sq. ft. 0 sq. ft. | 0sf | | 0sf | | | |
| Functional Utility | Average | Average | | Average | | | |
| Heating/Cooling | FWA/Cent | FWA/Cent | | FWA/Cent | | | |
| Energy Efficient Items | DualPn | DualPn | | DualPn | | | |
| Garage/Carport | 2CarGar/3Crport | 4 Carport | +9,000 | 1 Carprt | +12,000 | | |
| Porch/Patio/Deck | Porch/Patio | Porch/Patio | | Porch/Patio | | | |
| Inground Pool | None | None | | None | | | |
| Extras | ADU - 580sf 1/1 | ADU - 544 sf 1/1 | 0 | None | +35,000 | | |
| | | | | | | | |
| Net Adjustment (Total) | | ☒ + ☐ - | $ 76,672 | ☒ + ☐ - | $ 14,140 | ☐ + ☐ - | $ |
| Adjusted Sale Price of Comparables | | Net Adj. 21.97 %<br>Gross Adj. 23.12 % | $ 425,672 | Net Adj. 3.87 %<br>Gross Adj. 30.94 % | $ 379,140 | Net Adj. %<br>Gross Adj. % | $ |

| ITEM | SUBJECT | COMPARABLE SALE # 4 | COMPARABLE SALE # 5 | COMPARABLE SALE # 6 |
|---|---|---|---|---|
| Date of Prior Sale/Transfer | | | 05/16/2025 | |
| Price of Prior Sale/Transfer | | | 183,000 | |
| Data Source(s) | CRS Data | CRS Data | Doc#47897 | |
| Effective Date of Data Source(s) | 06/11/2026 | 06/11/2026 | 06/11/2026 | |

**Comment on Sales Comparison**

## ADDITIONAL COMMENTS
Page 1

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Intended User | Richard Behlen | | | | | | |
| Property Address | 2126 W Hammond Ave | | | | | | |
| City | Fresno | County | Fresno | State | CA | Zip Code | 93728-1108 |
| Client | Richard Behlen | | | | | | |

**Intended Use**

Additional intended users: Silvia Flores, Realtor & Todd Paige

**Market Conditions**

SP-LP ratios in this area and price range appear typical 95-100% more or less. Due to the nature of the market, reported areas within a 5% variance are considered stable.

**Additional Features**

*The subject has been measured in accordance with the American National Standards Institute (ANSI Z765W0210) Measuring Standard for measuring, calculating and reporting gross living area (GLA) and nonGLA of subject property. Finished square footage calculations for this house were made based on measured dimensions only and may include unfinished areas, openings in floors not associated with stairs, or openings in floors exceeding the area of associate stairs.*

Subject amenities include:

-ADU
- leased solar (no value)
- partially finished basement
- garage has a covered mechanics pit
- patio has brick BBQ

**Sales Comparison Analysis**

All sales used in this report were considered to be transactions negotiated between a willing buyer and a willing seller. Condition adjustments were based on brokers comments and exterior inspection.

Besides those noted, other physical features considered similar to the subject and did not require additional adjustments. These adjustments reflect the market and are market derived for this GLA, size, price range, and market area.

As mentioned, truly comparable sales data is very limited for the subject, thus the sales data collected has a wide range of value due to differences in lot size, location and construction quality.

The appraiser conducted an exterior street-view inspection of all comparable sales. However, MLS photos were used in this report because they best represent the condition of the properties at the time of sale. Using these images ensures a more accurate comparison, as the appraiser's inspection occurred after the sale closed. All sales data and property details were verified through MLS, public records, and exterior observation.

**Final Reconciliation**

While not exactly the same the sales do form a realistic range of value for the subject property. In determining the subject's final value, consideration is given to comps 1 and 4, as they required the least adjustments, demonstrating their similarity to the subject. Consideration is also given to Comp 5 due to closer proximity to the subject.

Due to the limited number of recent closed sales in the subject's immediate market, the appraiser found it necessary to search further than a mile. No concession adjustments were applied or warranted in this market, due to market reaction.

In some cases, the adjustment ratios may be somewhat higher than what might normally be expected for SFR properties (typically 10% individual, 15% Net, 25% Gross). This is due to such factors attributable to the nature of the subject property and/or market area as: date of sale, construction quality/overall condition, GLA, auxiliary structures, and site improvements. Nevertheless, the comparables discovered and utilized are considered the best available data and viable indicators of value for the subject. Additional comparables requiring less adjusting that those provided do not exist. Furthermore, each individual (and subsequent net/gross) adjustment applied was warranted and necessary to reflect accurate market trends.

Although the final reconciled value does not match exactly the predominate value reported on Page 1 of this report, the subject property is not considered an overimprovement or an underimprovement. Rather, the subject conforms well with the area in terms of overall value, design/appeal, quality/condition, and overall market appeal. The subject property maintains adequate/average market appeal and would be well accepted by the market.

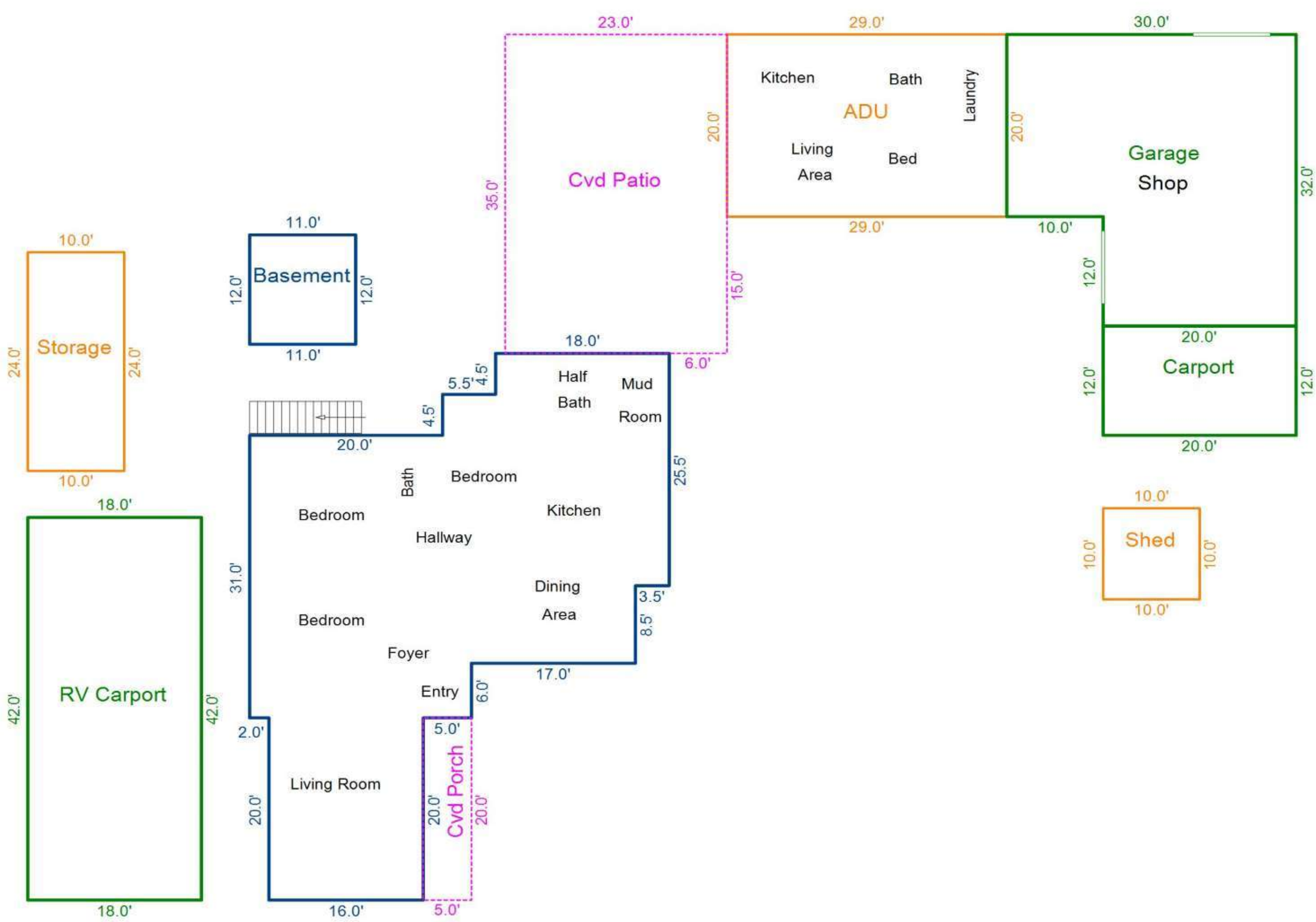
Unless otherwise noted within the sales grids, at the time of transaction verification of the comparable sales. No concessions were reported or disclosed to the appraiser

**Additional Comments**

*Lindsay Cappelletti provided professional assistance in the appraisal processing of the subject property and neighborhood. Lindsay Cappelletti is a Residential Real EstateAppraiser with the State of California (License# 3008919). This disclosure of assistance is required by USPAP Standards Rule 22(b)(vii) for USPAP compliance. This is not intended to be interpreted as the assistant completing any of the aforementioned scope of work items alone although that may be the case. The user/reader is referred to the signing appraiser's certification statement within this report.*

# SKETCH ADDENDUM

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City Fresno | County Fresno | 
| State CA | Zip Code 93728-1108 |
| Client | Richard Behlen |




Sketch by ApexSketch

**AREA CALCULATIONS SUMMARY**

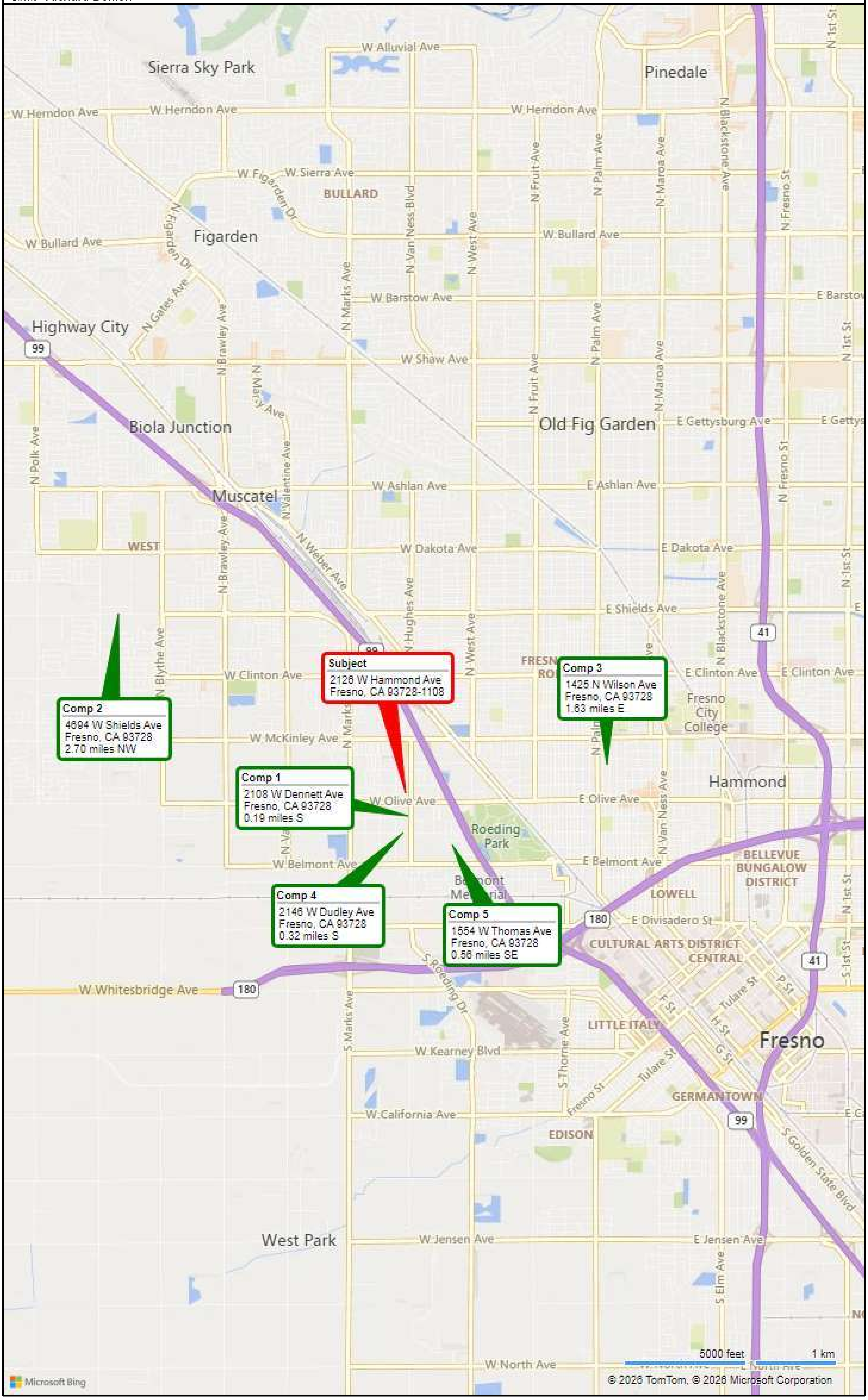
| Code | Description | Factor | Net Size | Perimeter | Net Totals |
|---|---|---|---|---|---|
| GLA1 | First Floor | 1.0 | 1702.5 | 207.0 | 1702.5 |
| BSMT | Basement | 1.0 | 132.0 | 46.0 | 132.0 |
| GAR | Garage | 1.0 | 840.0 | 124.0 | |
| | Carport | 1.0 | 240.0 | 64.0 | |
| | RV Carport | 1.0 | 756.0 | 120.0 | 1836.0 |
| P/P | Cvd Porch | 1.0 | 100.0 | 50.0 | |
| | Cvd Patio | 1.0 | 805.0 | 116.0 | 905.0 |
| UND | ADU | 1.0 | 580.0 | 98.0 | |
| | Storage | 1.0 | 240.0 | 68.0 | |
| | Shed | 1.0 | 100.0 | 40.0 | 920.0 |
| | Net LIVABLE | cnt | 1 | (rounded) | 1,703 |

**AREA CALCULATIONS BREAKDOWN**

| Name | Base x | Height x | Width = | Area |
|---|---|---|---|---|
| First Floor | | 20.0 x | 16.0 = | 320.0 |
| | | 25.5 x | 18.0 = | 459.0 |
| | | 21.0 x | 5.5 = | 115.5 |
| | | 20.0 x | 8.5 = | 170.0 |
| | | 25.0 x | 20.0 = | 500.0 |
| | | 23.0 x | 6.0 = | 138.0 |
| 6 total items | | | (rounded) | 1,703 |

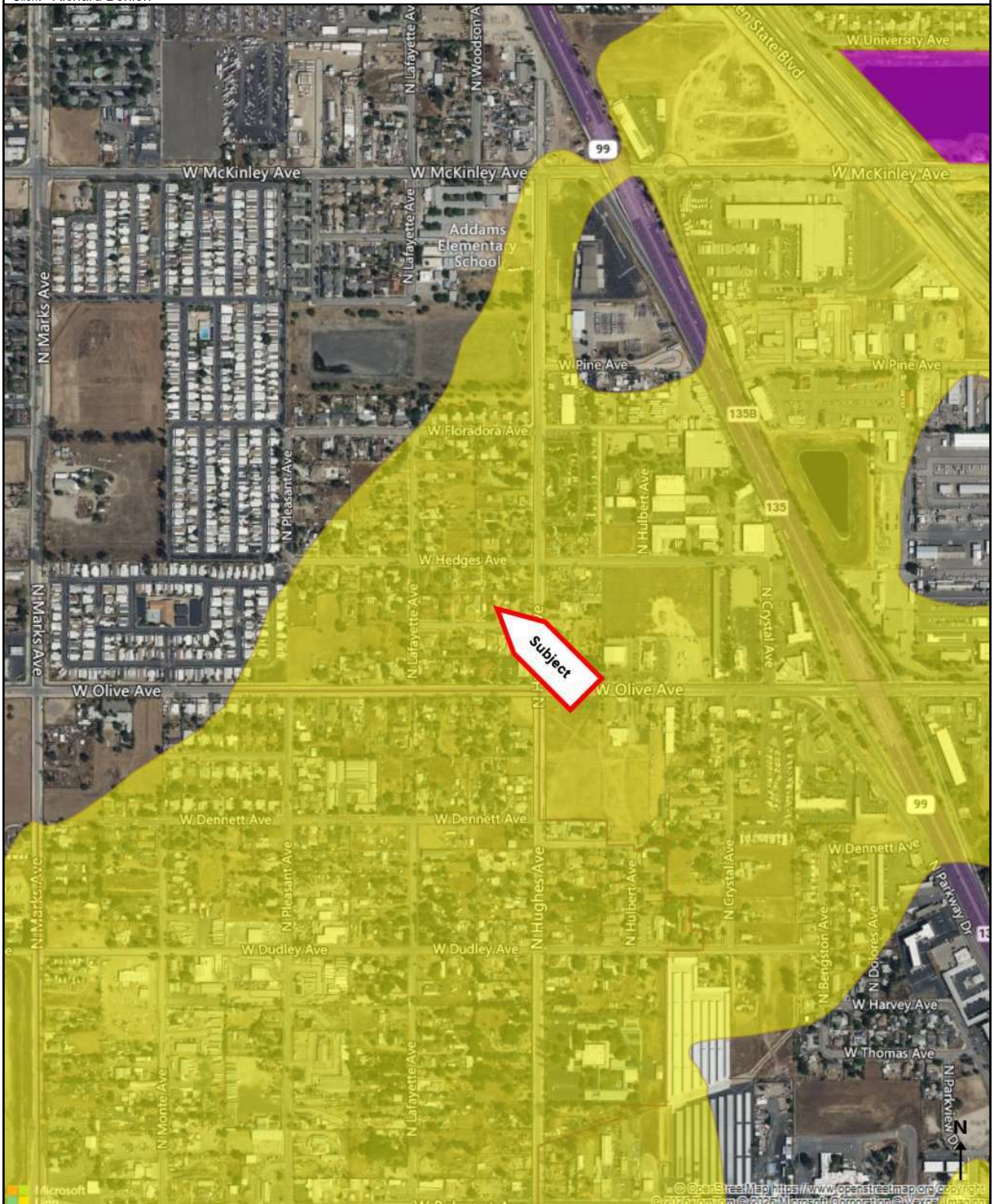
## LOCATION MAP

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City | Fresno |
| County | Fresno |
| State | CA |
| Zip Code | 93728-1108 |
| Client | Richard Behlen |



# FLOOD MAP

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City | Fresno |
| County | Fresno |
| State | CA |
| Zip Code | 93728-1108 |
| Client | Richard Behlen |




## Flood Zones

- Areas inundated by 100-year flooding
- Areas inundated by 500-year flooding
- Areas of undetermined but possible flood hazards
- Floodway areas with velocity hazard
- Floodway areas
- COBRA zone

## Flood Zone Determination

**Latitude:** 36.758606

**Longitude:** -119.836294

**Community Name:**

FRESNO, CITY OF

**Community:** 060048

**SFHA (Flood Zone):** No

**Within 250 ft. of multiple flood zones:** No

**Zone:** X500 **Map #:** 06019C1565H

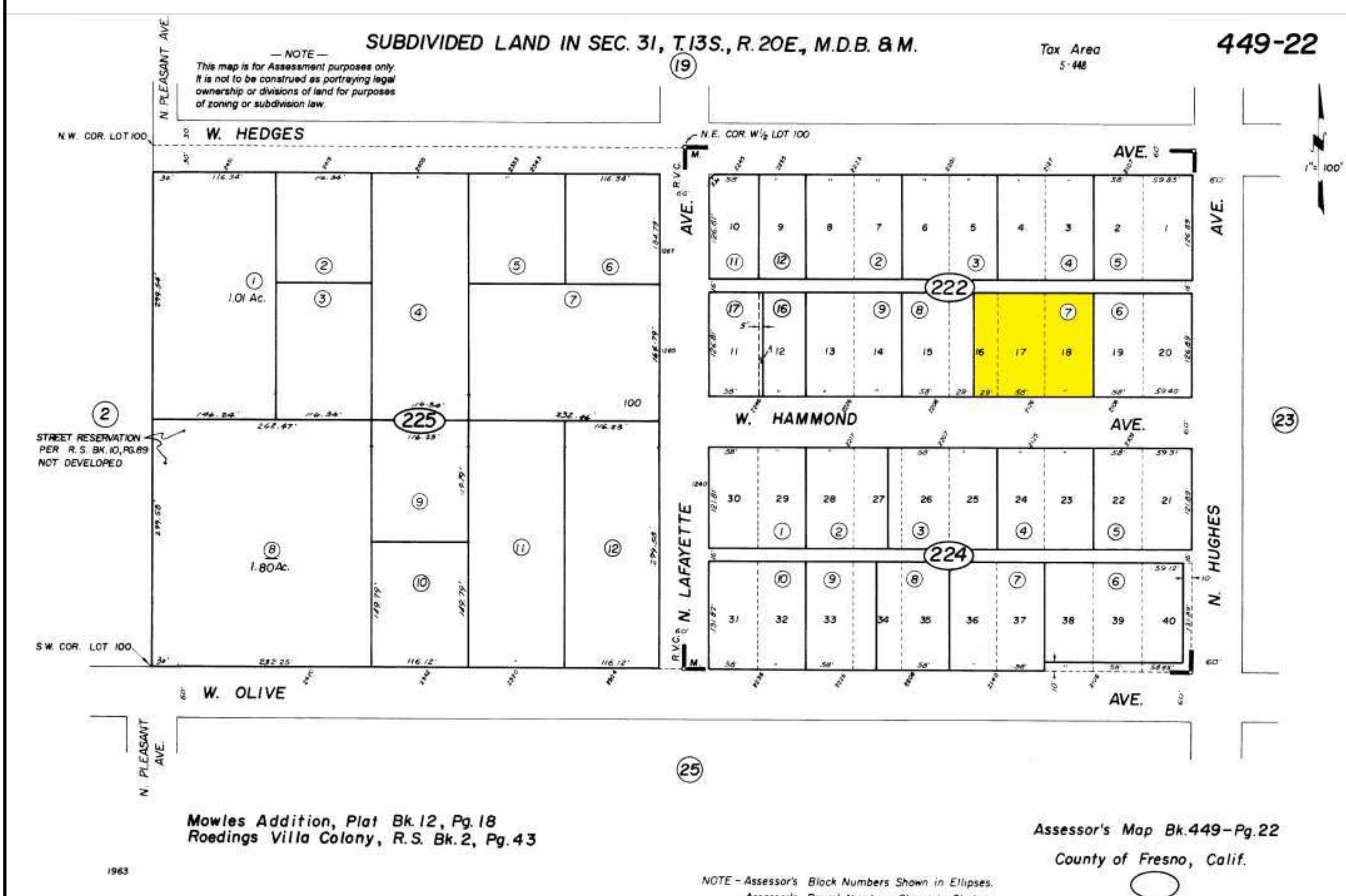
**Panel:** 1565H **Panel Date:** 02/18/2009

**FIPS Code:** 06019 **Census Tract:** 0020.00

File No. 2606C163

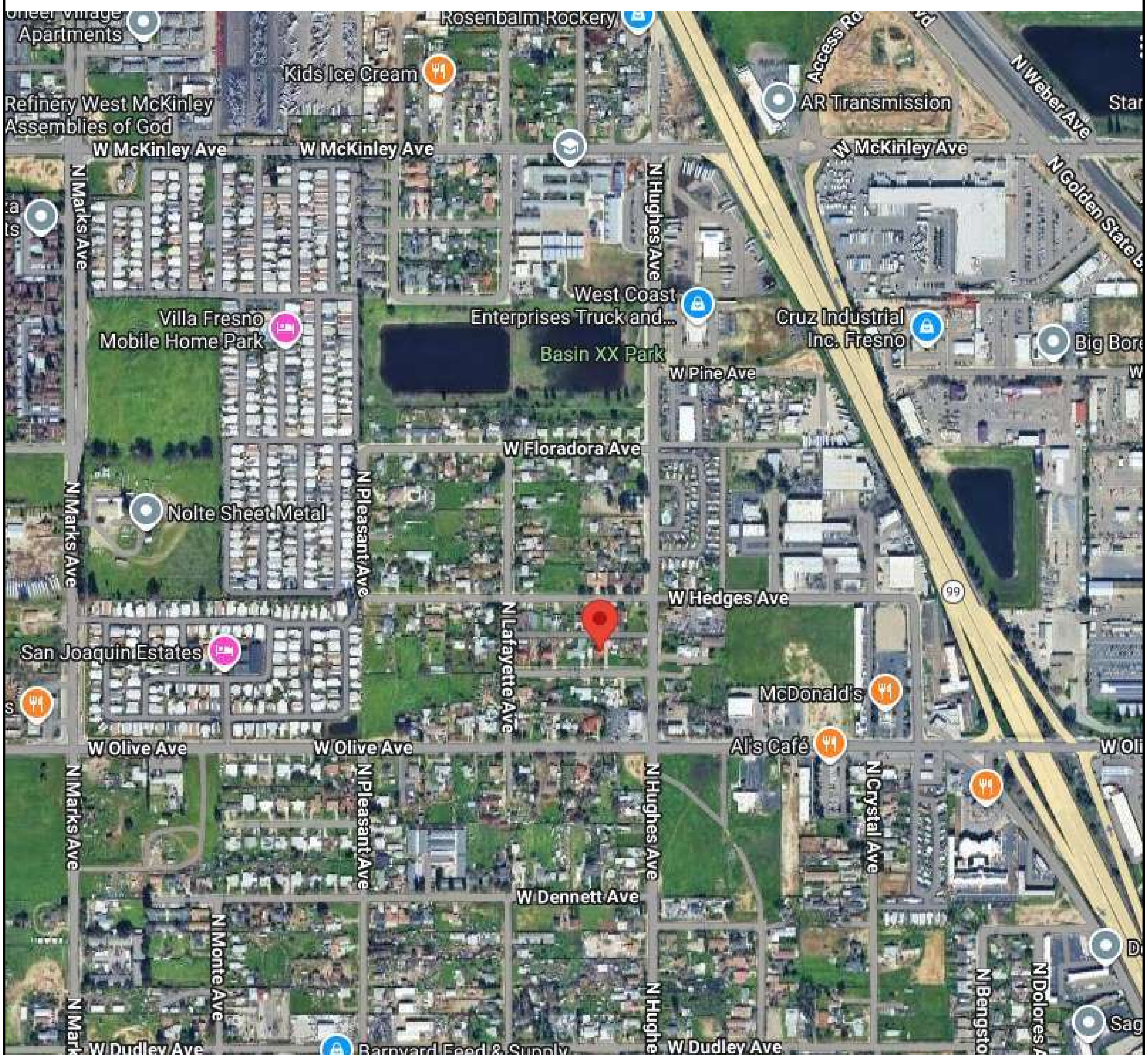
## Plat Map

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City | Fresno |
| County | Fresno |
| State | CA |
| Zip Code | 93728-1108 |
| Client | Richard Behlen |



## Aerial View

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City | Fresno |
| County | Fresno |
| State | CA |
| Zip Code | 93728-1108 |
| Client | Richard Behlen |



## Property Profile

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| City | Fresno | County | Fresno | State | CA | Zip Code | 93728-1108 |
| Client | Richard Behlen | | | | | | |

### LOCATION

| | | | | | |
|---|---|---|---|---|---|
| **Property Address** | **2126 W Hammond Ave Fresno, CA 93728-1108** | **Zoning Code** | RS3 | **APN/Tax ID** | 449-222-07 |
| **County** | Fresno County, CA | **Subdivision** | | | |

### CURRENT OWNER

| | | | |
|---|---|---|---|
| **Name** | Behlen Ronald James Donna Jean Trs | **Mailing Address** | 2126 W Hammond Ave Fresno, CA 93728-1108 |
| **Owner Occupied** | Yes | **Owner Right Vesting** | Revocable Living Trust |

### PROPERTY CHARACTERISTICS: BUILDING

**Building # 1**

| | | | | | |
|---|---|---|---|---|---|
| **Type** | Single Family Residential | **Condition** | | **Units** | |
| **Year Built** | 1946 | **Effective Year** | | **Stories** | 1 |
| **BRs** | 3 | **Baths** | 1.5 | **Rooms** | |
| **Total Sq. Ft.** | 1,692 | | | | |

| | |
|---|---|
| **Building Square Feet** (Living Space) | **Building Square Feet** (Other) |
| 1st Floor 1692 | Garage 1240 |

**- CONSTRUCTION**

| | | | |
|---|---|---|---|
| **Quality** | C | **Air Conditioning** | Evaporative Cooler |
| **Fireplace / Count** | Y / 1 | **Heat Type** | |

### PROPERTY CHARACTERISTICS: EXTRA FEATURES

| Feature | Size or Description | Year Built | Condition |
|---|---|---|---|
| Garage | 5 CAR | | |

### PROPERTY CHARACTERISTICS: LOT

| | | | |
|---|---|---|---|
| **Land Use** | Single Family Residential | **Lot Dimensions** | 145X126 |
| **Block/Lot** | /16-18 | **Lot Square Feet** | 18,270 |
| **Latitude/Longitude** | 36.758613°/-119.836290° | **Acreage** | 0.42 |

### LEGAL DESCRIPTION

| | | | |
|---|---|---|---|
| **Subdivision** | | **Subdivision Tract** | |
| **20202010 Census Trct/Blk** | 20/2 | **Tax Area** | 5-516 |
| **Description** | Lots 17 & 18 E 1/2 (29 Ft) Lot 16 Mowles Addition | | |

### SCHOOL ZONE INFORMATION

| | |
|---|---|
| **Addams Elementary School** | 0.4 mi |
| Primary Middle: K to 6 | Distance |
| **Rutherford B. Gaston Middle School** | 3.8 mi |
| Middle: 7 to 8 | Distance |
| **Edison High School** | 3.1 mi |
| High: 9 to 12 | Distance |

### INTERNET ACCESS

**courtesy of Fiberhomes.com**

| Provider | Type | Confirmed | Advertised Top Download Speed | Advertised Top Upload Speed |
|---|---|---|---|---|
| AT&T | FIBER | No | 5000 Mbps | |
| Xfinity | CABLE | No | 2000 Mbps | |
| unWired Broadband | FIXED WIRELESS | No | 300 Mbps | |

### FEMA FLOOD ZONES

| Zone Code | Flood Risk | BFE | Description | FIRM Panel ID | FIRM Panel Eff. Date |
|---|---|---|---|---|---|
| 0.2 PCT | Moderate | | An area inundated by 500-year flooding; an area inundated by 100-year flooding with average depths of less than 1 foot or with drainage areas less than 1 square mile; or an area protected by levees from 100- year flooding. | 060048-06019C1565H | 02/18/2009 |

### LISTING ARCHIVE

No Listings found for this parcel.

### SALES HISTORY THROUGH 06/08/2026

| Date | Date Recorded | Amount | Buyer/Owners | Seller | Instrument | No. Parcels | Book/Page Or Document# |
|---|---|---|---|---|---|---|---|
| **10/17/2014** | 11/3/2014 | | Ronald James Behlen & Donna Jean Behlen | Behlen Ronald James & Behlen Donna Jean | Intrafamily Transfer & Dissolution | | 2014-0124965 |
| 7/2/1963 | | | Behlen Ronald James & Donna Jean Trs | | | 2 | 52486 |

### MORTGAGE HISTORY

| Date | Loan Amount | Borrower | Lender | Book/Page or Document# |
|---|---|---|---|---|
| **03/11/2009** | **$251,250** | Behlen Ronald J<br>Behlen Donna J | Financial Freedom | 2009-0035791 |

### TAX ASSESSMENT

| Tax Assessment | 2025 | Change (%) | 2024 | Change (%) | 2023 |
|---|---|---|---|---|---|

**Property Profile**

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City Fresno | County Fresno |
| State CA | Zip Code 93728-1108 |
| Client | Richard Behlen |

Property Report for 2126 W HAMMOND AVE, cont.

| | | | | | |
|---|---|---|---|---|---|
| **Assessed Land** | $12,208.00 | $239.00 (2.0%) | $11,969.00 | $234.00 (2.0%) | $11,735.00 |
| **Assessed Improvements** | $66,046.00 | $1,295.00 (2.0%) | $64,751.00 | $1,269.00 (2.0%) | $63,482.00 |
| **Total Assessment** | $78,254.00 | $1,534.00 (2.0%) | $76,720.00 | $1,503.00 (2.0%) | $75,217.00 |
| **Exempt Reason** | Homeowners Exemption | | | | |
| **% Improved** | 84% | | | | |

TAXES

| Tax Year | City Taxes | County Taxes | Total Taxes |
|---|---|---|---|
| 2025 | | | $954.06 |
| 2024 | | | $917.00 |
| 2023 | | | $898.08 |
| 2022 | | | $884.46 |
| 2021 | | | $859.14 |
| 2020 | | | $854.50 |
| 2019 | | | $820.90 |
| 2018 | | | $801.94 |
| 2017 | | | $786.76 |
| 2016 | | | $759.92 |
| 2015 | | | $747.56 |
| 2014 | | | $729.70 |
| 2013 | | | $726.28 |

FORECLOSURE HISTORY

No foreclosures were found for this parcel.

File No. 2606C163

## Zoning Map

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City | Fresno |
| County | Fresno |
| State | CA |
| Zip Code | 93728-1108 |
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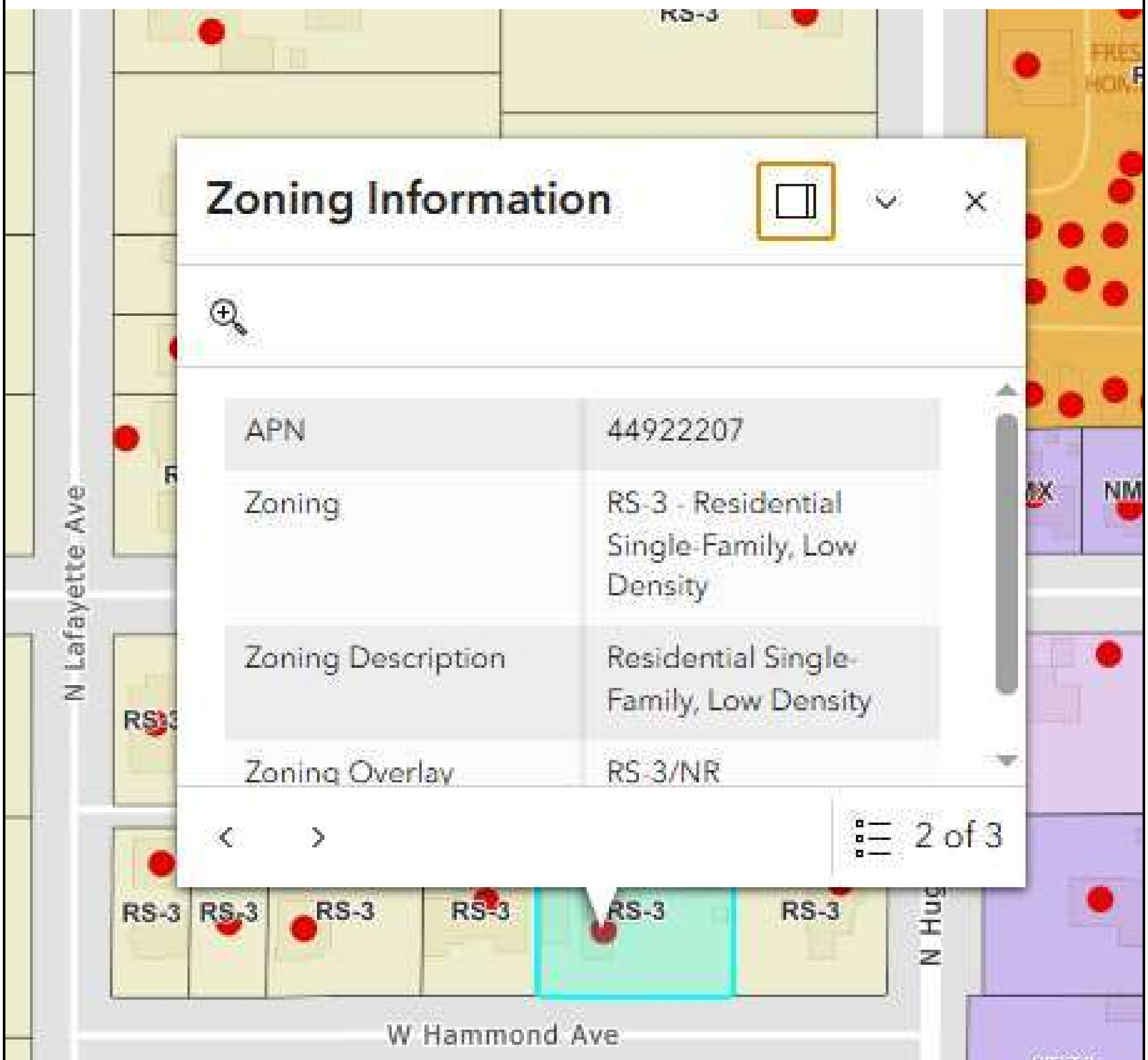



Absolute Appraisal Group LLC

File No. 2606C163

**PHOTOGRAPH ADDENDUM**

Intended User Richard Behlen

Property Address 2126 W Hammond Ave

City Fresno County Fresno State CA Zip Code 93728-1108

Client Richard Behlen

**FRONT VIEW OF SUBJECT PROPERTY**

**REAR VIEW OF SUBJECT PROPERTY**

**STREET SCENE OF SUBJECT PROPERTY**

**PHOTOGRAPH ADDENDUM**

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City Fresno | County Fresno · State CA · Zip Code 93728-1108 |
| Client | Richard Behlen |






## PHOTOGRAPH ADDENDUM

| | |
|---|---|
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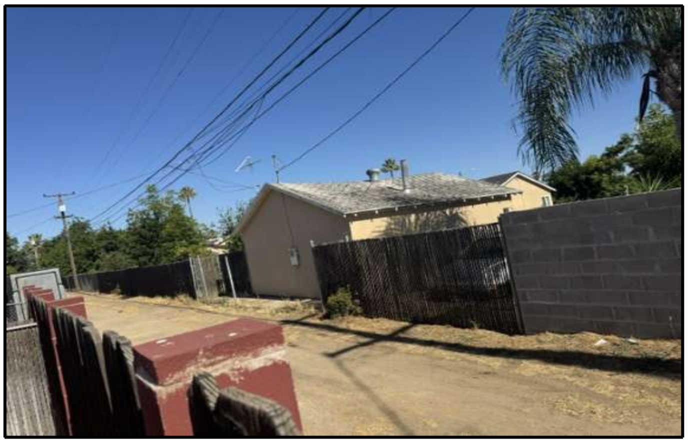




## PHOTOGRAPH ADDENDUM

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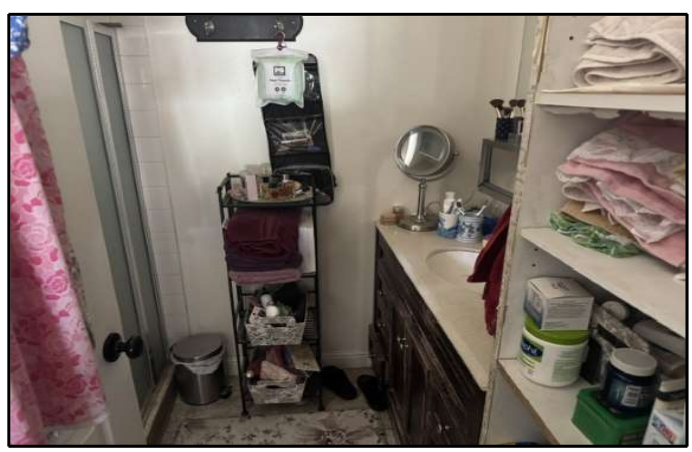
| Client | Richard Behlen |

Garage

Garage/Shop Area

ADU

ADU



ADU

## PHOTOGRAPH ADDENDUM

| | |
|---|---|
| Intended User | Richard Behlen |
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| City Fresno | County Fresno · State CA · Zip Code 93728-1108 |
| Client | Richard Behlen |

ADU

**PHOTOGRAPH ADDENDUM**

| | |
|---|---|
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| City Fresno | County Fresno | State CA | Zip Code 93728-1108 |
| Client | Richard Behlen |






File No. 2606C163

# PHOTOGRAPH ADDENDUM

| | |
|---|---|
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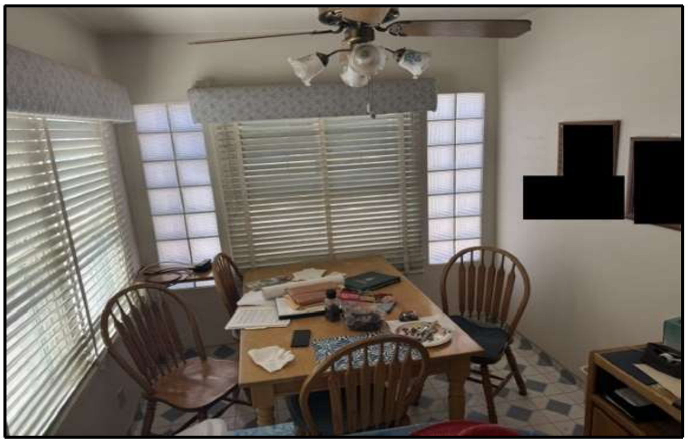

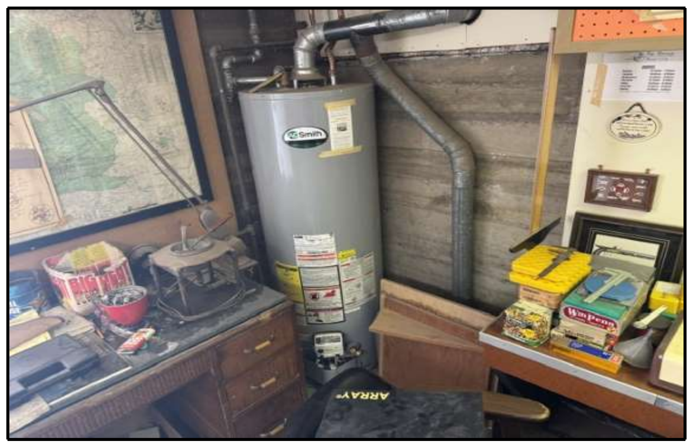

File No. 2606C163

## PHOTOGRAPH ADDENDUM

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Intended User | Richard Behlen | | | | | | |
| Property Address | 2126 W Hammond Ave | | | | | | |
| City | Fresno | County | Fresno | State | CA | Zip Code | 93728-1108 |
| Client | Richard Behlen | | | | | | |

**COMPARABLE #1**

2108 W Dennett Ave
Fresno, CA 93728

| | |
|---|---|
| Price | $357,000 |
| Price/SF | $371.88 |
| Date | 06/11/2026 |
| Age | 70 |
| Room Count | 4-2-1 |
| Living Area | 960 |
| | |
| Value Indicatior | $442,227 |

**COMPARABLE #2**

4694 W Shields Ave
Fresno, CA 93728

| | |
|---|---|
| Price | $530,000 |
| Price/SF | $352.86 |
| Date | 04/27/2026 |
| Age | 45 |
| Room Count | 6-4-2 |
| Living Area | 1,502 |
| | |
| Value Indicatior | $466,725 |

**COMPARABLE #3**

1425 N Wilson Ave
Fresno, CA 93728

| | |
|---|---|
| Price | $385,000 |
| Price/SF | $252.29 |
| Date | 04/24/2026 |
| Age | 97 |
| Room Count | 5-3-2 |
| Living Area | 1,526 |
| | |
| Value Indicatior | $442,845 |

**PHOTOGRAPH ADDENDUM**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Intended User | Richard Behlen | | | | | | |
| Property Address | 2126 W Hammond Ave | | | | | | |
| City | Fresno | County | Fresno | State | CA | Zip Code | 93728-1108 |
| Client | Richard Behlen | | | | | | |

**COMPARABLE #4**

2146 W Dudley Ave
Fresno, CA 93728

| | |
|---|---|
| Price | $349,000 |
| Price/SF | $244.40 |
| Date | 04/24/2026 |
| Age | 86 |
| Room Count | 5-3-2 |
| Living Area | 1,428 |
| Value Indicatior | $425,672 |

**COMPARABLE #5**

1554 W Thomas Ave
Fresno, CA 93728

| | |
|---|---|
| Price | $365,000 |
| Price/SF | $189.61 |
| Date | 01/16/2026 |
| Age | 78 |
| Room Count | 7-5-2 |
| Living Area | 1,925 |
| Value Indicatior | $379,140 |

**COMPARABLE #6**

| | |
|---|---|
| Price | |
| Price/SF | |
| Date | |
| Age | |
| Room Count | |
| Living Area | |
| Value Indicatior | |

File No. 2606C163

## License

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City | Fresno |
| County | Fresno |
| State | CA |
| Zip Code | 93728-1108 |
| Client | Richard Behlen |

Business, Consumer Services & Housing Agency

# BUREAU OF REAL ESTATE APPRAISERS
# REAL ESTATE APPRAISER LICENSE

**Timothy M. Van Houwelingen**

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER: 3005118

Effective Date: July 24, 2025
Date Expires: July 23, 2027

Angela Jemmott, Bureau Chief, BREA

3081188

**E & O**

| | |
|---|---|
| Intended User | Richard Behlen |
| Property Address | 2126 W Hammond Ave |
| City Fresno | County Fresno | State CA | Zip Code 93728-1108 |
| Client | Richard Behlen |

**Accelerant National Insurance Company**
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

# REAL ESTATE PROFESSIONAL ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

**NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.**

## DEFENSE COSTS WITHIN LIMITS

**THIS POLICY CONTAINS PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS.**

**PLEASE READ YOUR POLICY CAREFULLY.**

**Policy Number:** NRE40PL100243-03 **Renewal of:** NRE40PL100243-02

1. **Named Insured:** Absolute Appraisal Group LLC
2. **Address:** 1513 E Houston Ave
   Fresno, CA 93720
3. **Policy Period:** **From: April 13, 2026** **To: April 13, 2027**
   12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item **2.** Above.
4. **Limit of Liability:**
   **A.** Each **Claim** Limit of Liability **$ 1,000,000.00**
   **B.** Policy Aggregate Limit of Liability **$ 1,000,000.00**
5. **Deductible:** **$ 5,000.00** Each **Claim**
6. **Policy Premium:** **$ 957.00**
7. **Retroactive Date: April 13, 2022**
8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
   OREP Insurance Services: info@orep.org
   6353 El Cajon Blvd, Suite 124-605
   San Diego, CA 92115
9. **Program Administrator:** OREP Insurance Services, LLC – info@orep.org
10. **Forms and Endorsements Attached at Policy Inception**: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: April 7, 2026 By: Isaac Peck
Authorized Representative

N DEC 40002 04 22 Page 1 of 1