

# Residential Property Inspection Report

## Property Address

42066 Hanging Branch Rd, SHAVER LAKE, CA 93664

## Borrower

Jose Garcia

## Lender

QC Ally, LLC

36 DISCOVERY STE160, IRVINE, CA 92618

## Inspected By

Company Name: Realty Investment Group

Agent Name: Elsie Gomez

Agent Phone: (559) 250-3819

## Subject Description and Condition

|                         |                         |                       |                       |
|-------------------------|-------------------------|-----------------------|-----------------------|
| <b>Property Address</b> | 42066 Hanging Branch Rd | <b>City/State/Zip</b> | SHAVER LAKE, CA 93664 |
|-------------------------|-------------------------|-----------------------|-----------------------|

**Describe the subject property, property type, observed current use, observed condition (repairs needed / visible damage), building amenities, parking, and Highest & Best Use.**

The property is in the midst of a renovation, with several incomplete elements observed, including: Missing sheetrock on portions of interior walls Electrical wiring requires full replacement Flooring is partially or completely missing in several areas Buckets of paint and construction supplies are present throughout the interior Exterior shows signs of deferred maintenance, including chipping paint Workers were seen working underneath the home, suggesting foundation or substructure work in progress

## Occupancy Observations

|                         |        |
|-------------------------|--------|
| <b>Property appears</b> | Vacant |
|-------------------------|--------|

**Describe evidence of occupancy.**

The property is currently unoccupied and undergoing a complete remodel. It is not in livable condition at this time and remains under active construction. Workers were present on site at the time of inspection.

## Locational Description

**Describe the neighborhood and surrounding land uses (predominantly in the immediate area), and how the neighborhood conditions will affect the subject value and marketing.**

The neighborhood exhibits a mix of older, rustic-style cabins alongside newer or recently renovated residences, reflecting ongoing investment and modernization in the area.

**Describe the property mix in the immediate area of the subject property.**

The immediate area surrounding the subject property in Shaver Lake is predominantly composed of single-family residential homes, many of which are used as seasonal vacation cabins or second homes. A significant portion of the homes serve as short-term vacation rentals due to Shaver Lake's popularity as a year-round destination, particularly during the summer boating/hiking season and winter snow season. There is limited commercial development in the immediate vicinity, preserving a quiet, forested residential atmosphere.

### Property Mix %

|                          |    |                         |   |                          |   |
|--------------------------|----|-------------------------|---|--------------------------|---|
| <b>Residential SFR</b>   | 95 | <b>Residential MF</b>   | 5 |                          |   |
| <b>Commercial Retail</b> | 0  | <b>Commercial Trade</b> | 0 | <b>Commercial Office</b> | 0 |

## Market Status

**Describe market sales volume, value stability of the lack thereof, acceptance of the subject's property type, and overall potential for future growth.**

The Shaver Lake real estate market reflects moderate but consistent sales volume, driven primarily by second-home buyers and investors seeking vacation rental properties. While seasonal fluctuations in activity are common—particularly with increased interest during summer and winter months—the overall sales trends remain healthy with steady buyer demand.

## Code Violation

**Describe any code violations or the lack thereof.**

There does not appear to be any violations posted on the property.

Subject Photos



Subject Front Photo



Subject Street Photo



Subject Address Photo



Subject Rear Photo

Additional Photos



Interior



Side view



2nd side view