



VantagePoint - Uniform Property Dataset (UPD)

Case File ID:	
LPA ID:	AL945610
Borrower Name	Rose Ann Castillo & Allan Castillo
Property Street Address	629 Spalding Wy
Property City	Lathrop
Property State	CA
Property Zip Code	95330
Property County	San Joaquin County
Property Unit Number	
Property Latitude	37.8197483
Property Longitude	-121.3050068
Collection Type	ONSITE
Submitter Entity	ProxyPics
Property Data Collector	Anthony Whitman
Property Data Collector's method of contact	EMAIL
Detail information for the property data collector's method of contact	hello@proxypics.com
Property Data Collection Entity	ProxyPics
Property Data Collector Type	PHOTOGRAPHER
Describe the Property Data Collector	
Data Collector's indication acknowledging compliance and adherence to the Certifications and Limiting Conditions	True
Date of Observation	2026-02-16
Property Type	SF



Site Visit: 02-16-2026 10:11AM

629 Spalding Wy
Lathrop, CA 95330, USA
Reference # 26010003684

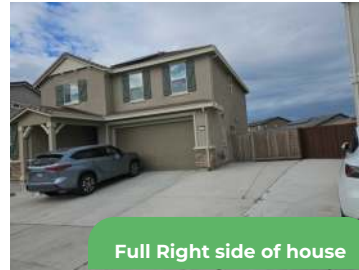
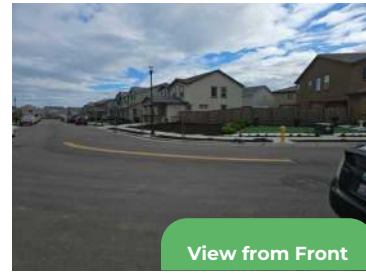
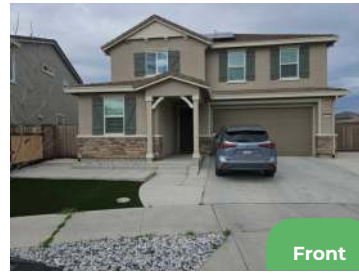
Completed On:	02/16/2026
On Behalf Of:	Grayton Mortgage, Inc
Borrower:	Rose Ann Castillo & Allan Castillo

Neighborhood	
Most influential characteristic of Subject's Location	Residential
Residential - Bordering Influence Comments and Photo	Nice residential neighborhood
What, if anything, is the most notable thing viewed from the subject property?	School
School - Additional View Comments	None
School - Additional View Exposure	Full

Parking/Street	
Is the road that is used to access the subject property publicly or privately maintained?	Public
Is the property accessible year-round?	Yes
Driveway Surface Description	Concrete

Exterior Materials/Details	
Foundation Wall Type	Concrete Block
Exterior Wall Type	Stucco, Brick Veneer
Roof Surface Type	Slate
Gutter/Downspout Type	Galvanized Steel
Window Type	Wood
Storm/Sash/Insulated?	No
Window Screens?	No
Indicate any adverse site conditions observed on the subject property	None Observed
Waterfront Improvements	None
Are there any features, amenities, or structures in place that add utility or improve the appeal for the subject's site? Select the option(s) that best describe observed features. These features include elements attached and detached from the structures on the property that contribute to the appeal of the site.	None

Property Information	
Is the property occupied?	Yes
What is the total site size of the property?	6400
What unit of measurement is used for the site size reported?	Square Feet
What non-residential uses were observed? Select the best options to identify observed non-residential uses	None Observed
What type(s) of electrical service does the subject have?	Public
What type(s) of sewage service does the subject have?	Public



Interior Floors Description
Tile

Interior Walls Description
Cement

Interior Trim Description
Wood

Bathroom Floor Description
Tile

Bathroom Wainscot Description
Wood

Property Information	
What type(s) of water service does the subject have?	Public
What type(s) of gas service does the subject have?	Public

Provide a concise description of any non-residential use(s) observed.
None

Subject	
Structure Type(s)	Dwelling
Dwelling: Structure Construction Type	Modular
Dwelling: Year Built	2024
Dwelling: Year Built Estimated?	Yes
Dwelling: Structure Area SQFT	2702
Dwelling: Structure Construction Status	Complete
Dwelling: Structure Detached/Attached	Detached
Dwelling: Structure Foundation	Slab
Dwelling: Does this structure contain any rooms?	Yes
Dwelling: What type of exterior item(s) or component(s) were observed that have deferred maintenance requiring repairs?	None Observed
Dwelling: Select any applicable exterior component(s) that have been updated	None Observed

Units

Unit 1

Unit 1 - Level 1

Unit Type	Dwelling
Indicate whether this structure is or contains an accessory dwelling unit	No
Heating System?	Central Hot Air
Cooling System?	Central Air Conditioning
Identify if there are mechanical component(s) or system(s) with obvious damage or wear requiring repairs?	None Observed
Select any applicable mechanical component(s) that have been updated	None Observed
What type of garage is available on this site?	Built-in Garage

Built-in Garage - Interior Photo



Built-in Garage - Exterior Photo

Unit 1 - Level 1



Parking (Builtin Garage): Total Parking Spaces	2
Parking (Builtin Garage): Garage square feet	424
Parking (Builtin Garage): What are the garage item(s) / component(s) with damage or wear that require repairs?	None Observed
Parking (Builtin Garage): Has the garage been converted to finished area?	No
Is this level below-grade?	No
Is there any finished area on this level with ceilings lower than 7 feet?	No
Can an attic can be accessed from this level?	No
Total area of this level, finished, non-standard finished and unfinished in SQFT	1418
Total Finished Area SQFT	994
Total Finished Non-Standard SQFT	0

Unit 1 - Level 2

Is this level below-grade?	No
Is there any finished area on this level with ceilings lower than 7 feet?	No
Can an attic can be accessed from this level?	No
Total area of this level, finished, non-standard finished and unfinished in SQFT	1284
Total Finished Area SQFT	1284
Total Finished Non-Standard SQFT	0

Freddie Mac Submission

Property Data ID: f7790352-25f8-4abc-876b-3b37f29fdbe6

LPA ID	AL945610
Submitter Institution	ProxyPics

Messages

Code: FRE008001

The property data submitted has passed initial assessment. Review the PDR report including photos to confirm eligibility.

Exterior Photos

Front



View from Front



Exterior Photos

Full Right side of house



View from Right Side



Exterior Photos

Full Left side of house

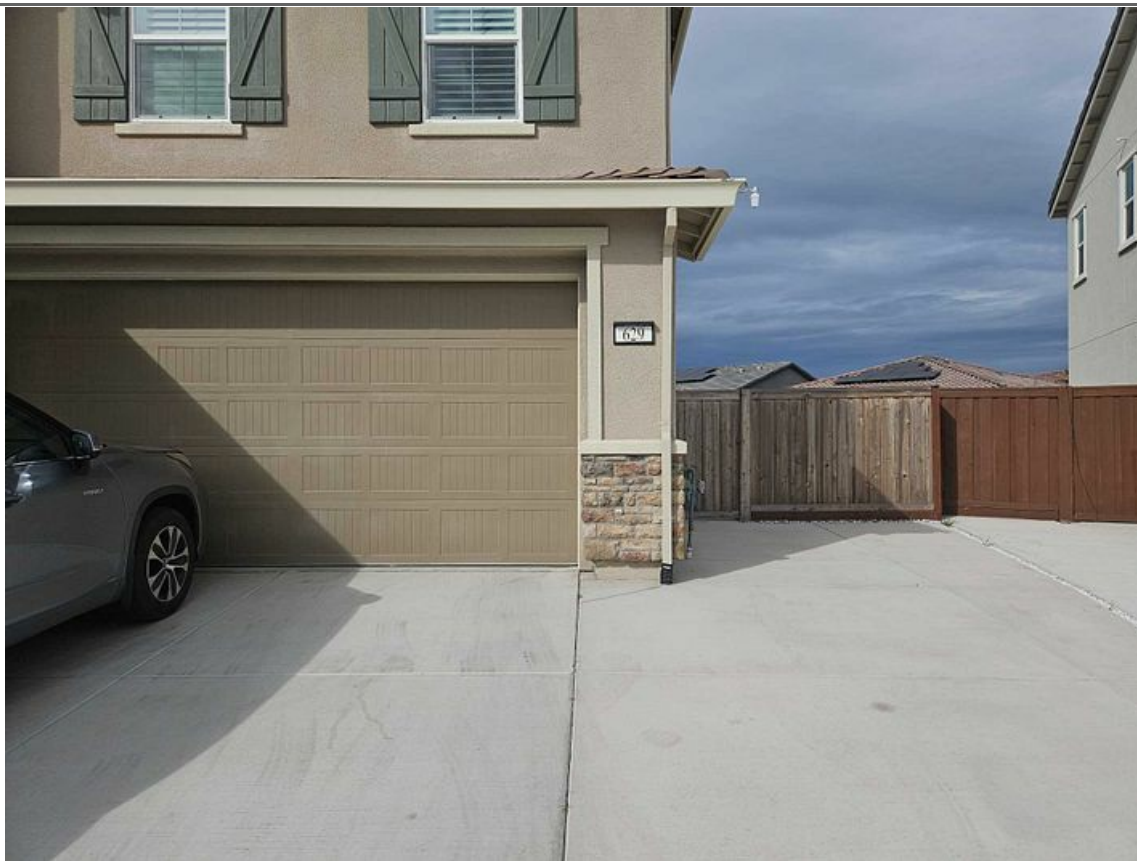


View from Left Side



Exterior Photos

Address Verification



Street Scene Looking Left



Exterior Photos

Street Scene Looking Right



Rear



Exterior Photos

View from Rear

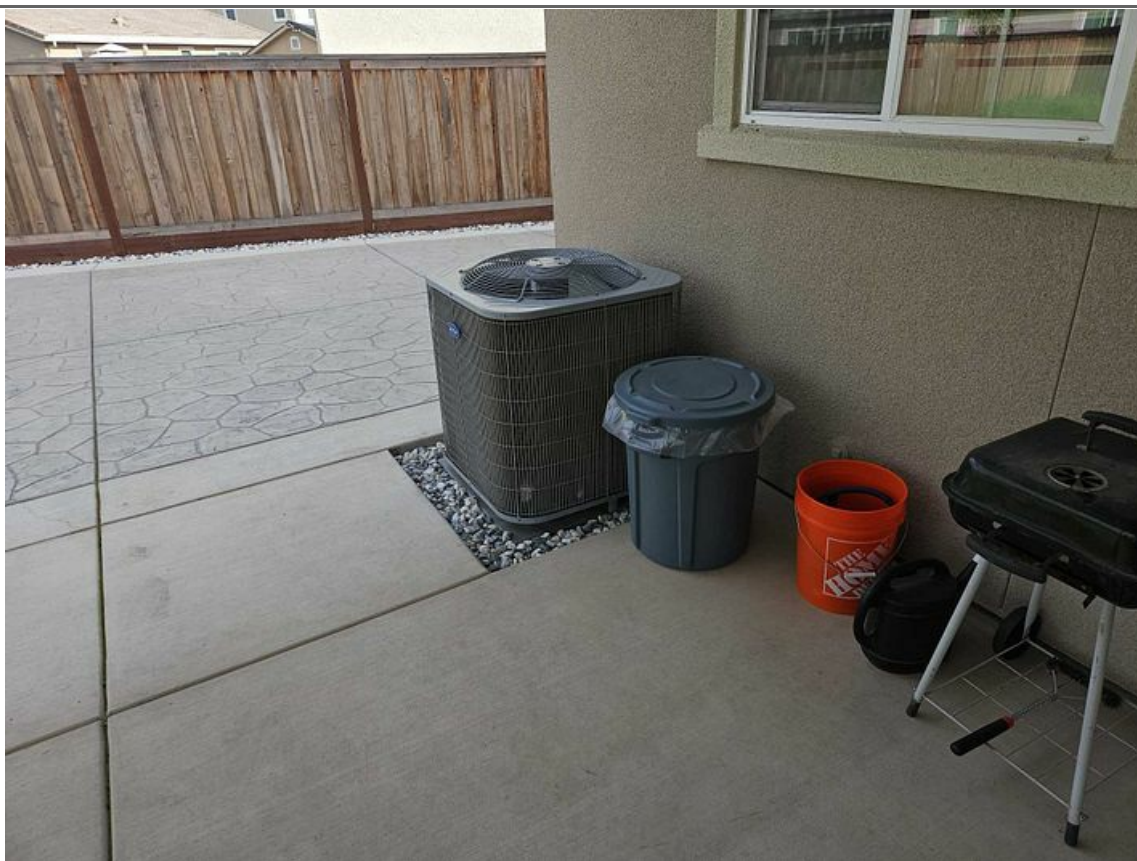


HVAC Unit

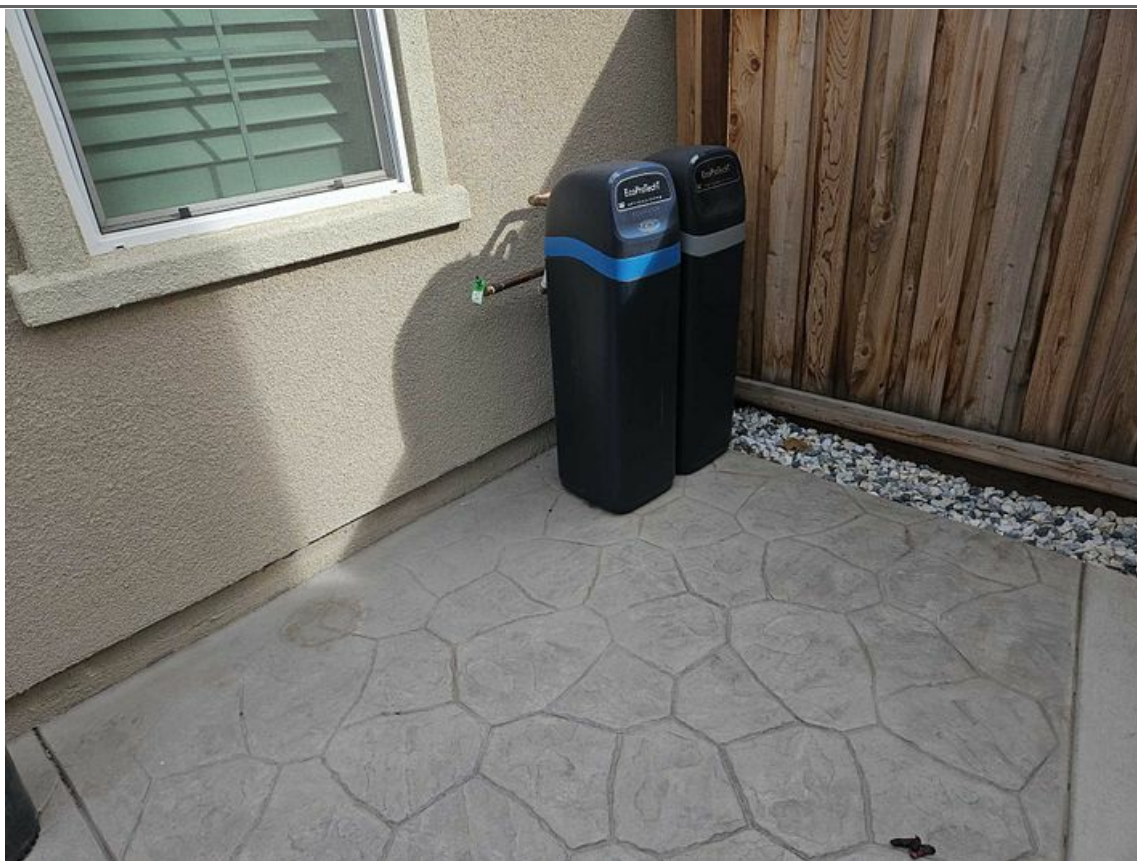


Exterior Photos

AC Unit



Water Heater



Exterior Photos

Electric Panel - Opened



Residential - Bordering Influence Comments and Photo



Exterior Photos

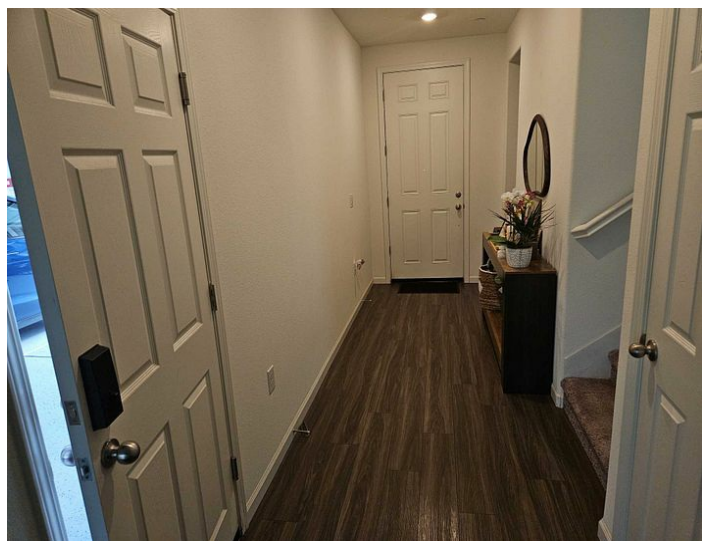
School - Additional View Exposure



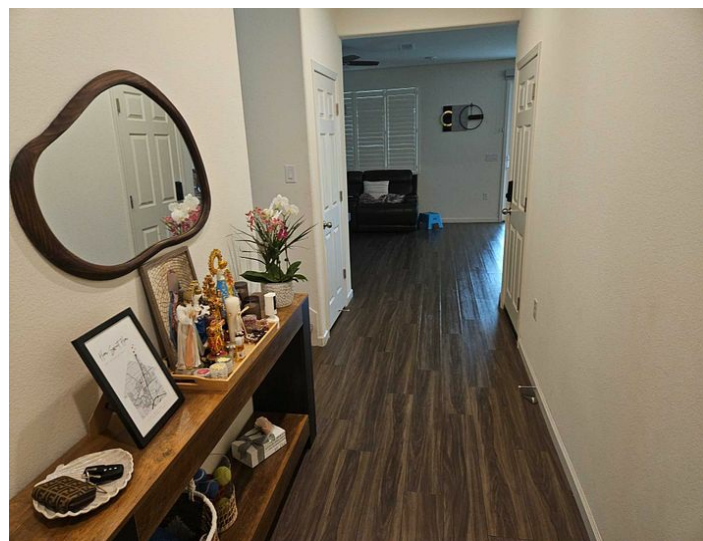
Foyer - Unit 1 - Level 1

Plumbing Fixtures	None Observed
Interior Updates?	None Observed
Room Feature	None
Interior Deficiency?	None Observed

Foyer

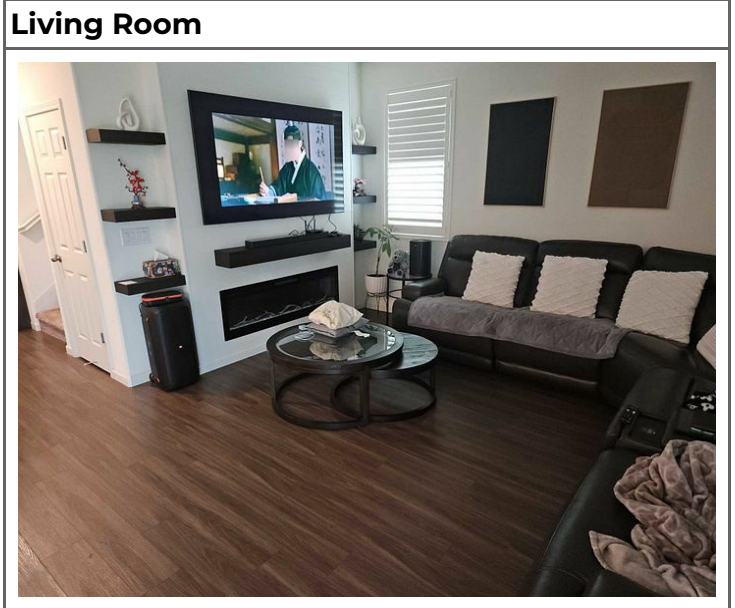
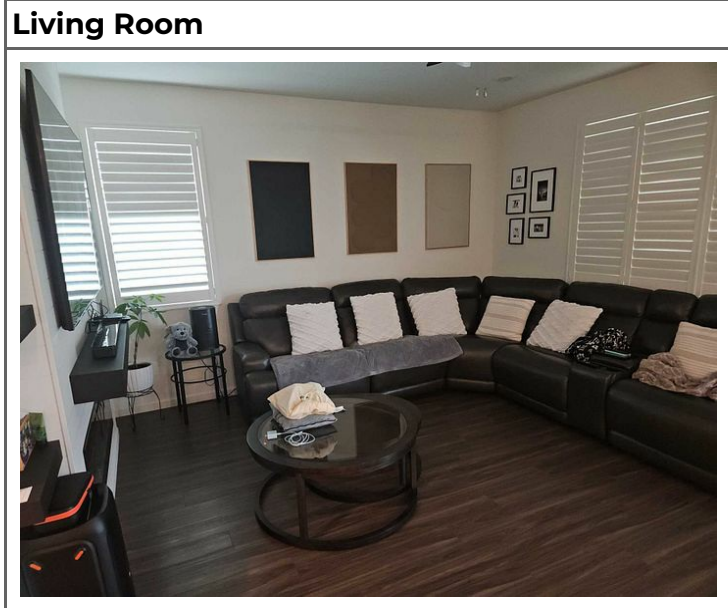


Foyer



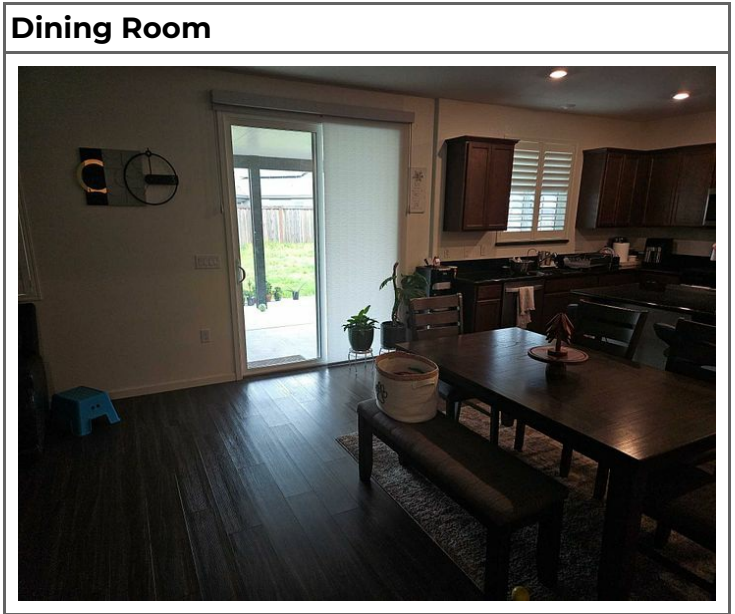
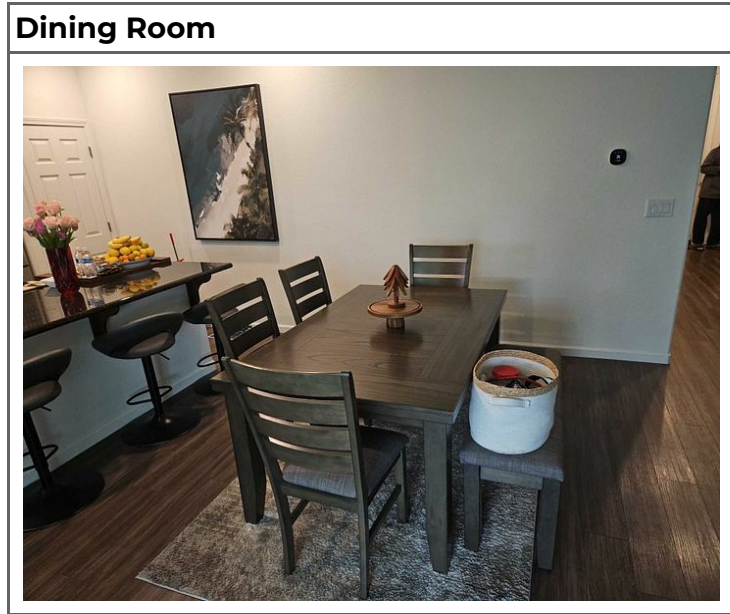
Living Room - Unit 1 - Level 1

Interior Updates?	None Observed
Plumbing Fixtures	None Observed
Room Feature	Fireplace
Interior Deficiency?	None Observed



Dining Room - Unit 1 - Level 1

Interior Updates?	None Observed
Room Feature	None
Interior Deficiency?	None Observed
Plumbing Fixtures	None Observed



Kitchen - Unit 1 - Level 1

Appliances?	Refrigerator, Range/Oven, Dishwasher, Microwave
Interior Updates?	None Observed
Room Feature	None
Interior Deficiency?	None Observed
Plumbing Fixtures	Sink

Kitchen



Kitchen



Range/Oven - Photo



Range/Oven - Photo



Full Bathroom - Unit 1 - Level 1

Interior Deficiency?	None Observed
Interior Updates?	None Observed
Room Feature	None
Plumbing Fixtures	Sink, Toilet, Tub Shower

Full Bathroom

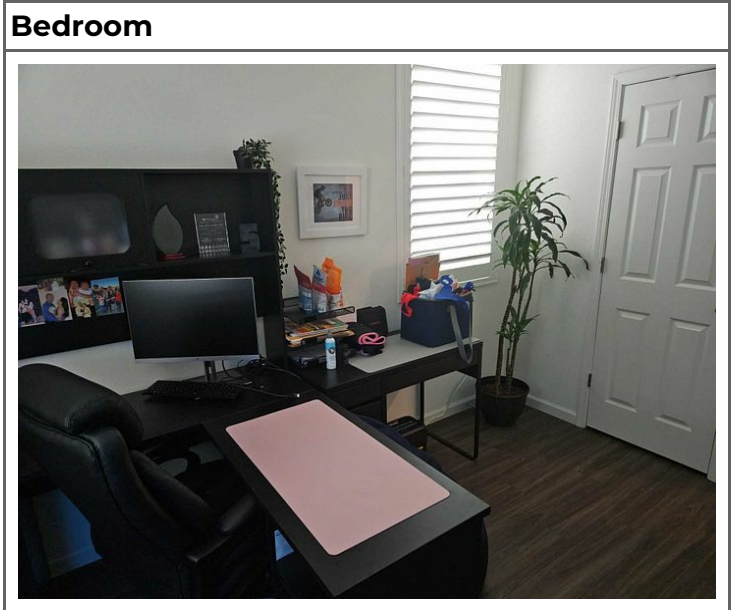
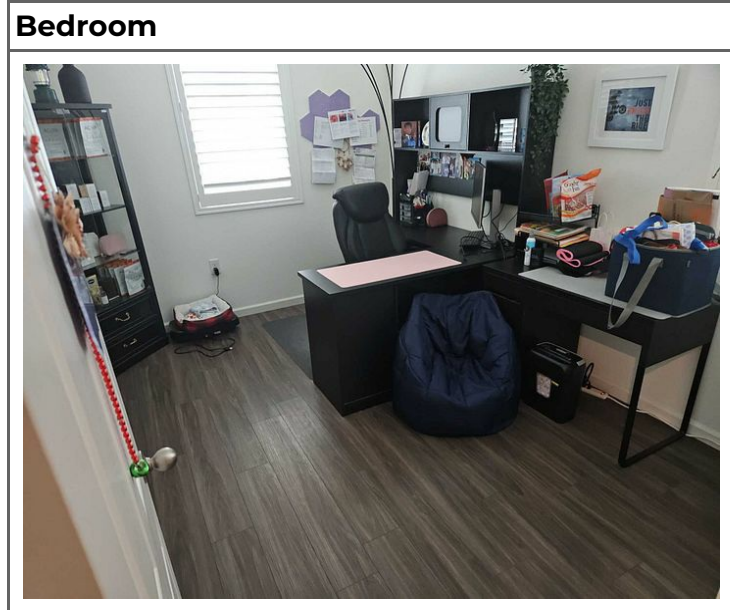


Full Bathroom



Bedroom - Unit 1 - Level 1

Interior Deficiency?	None Observed
Interior Updates?	None Observed
Room Feature	None
Plumbing Fixtures	None Observed



Hall - Unit 1 - Level 1

Interior Deficiency?	None Observed
Plumbing Fixtures	None Observed
Interior Updates?	None Observed
Room Feature	None

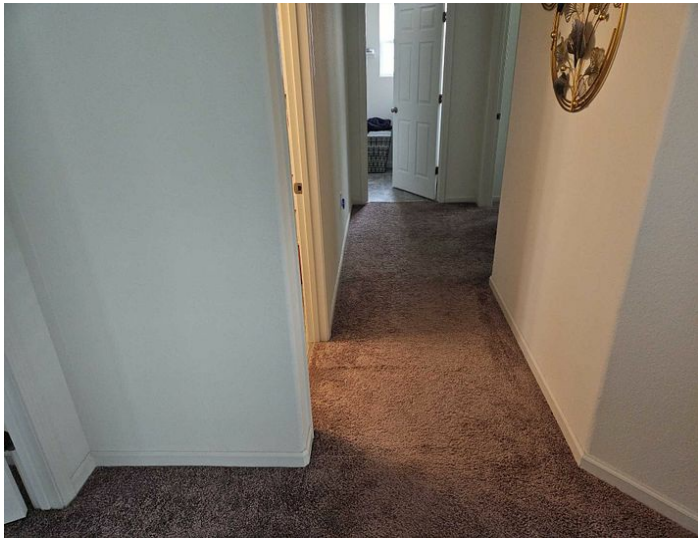
Hall



Hall

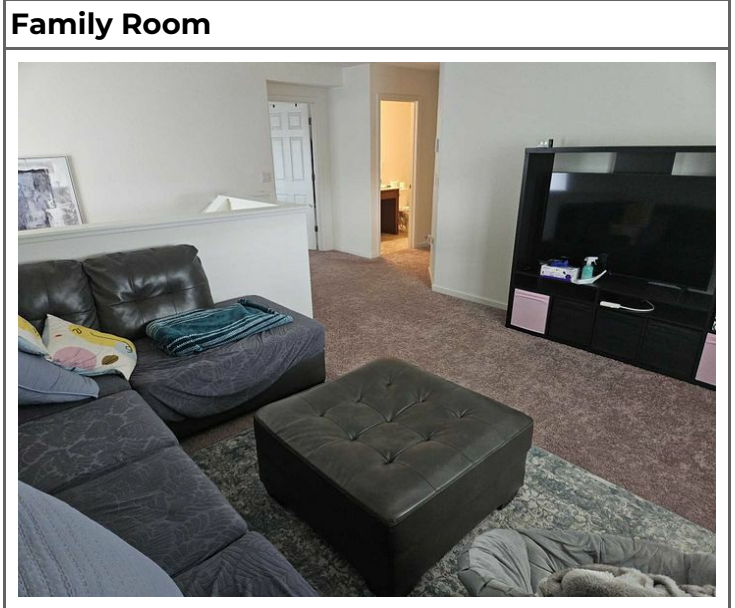
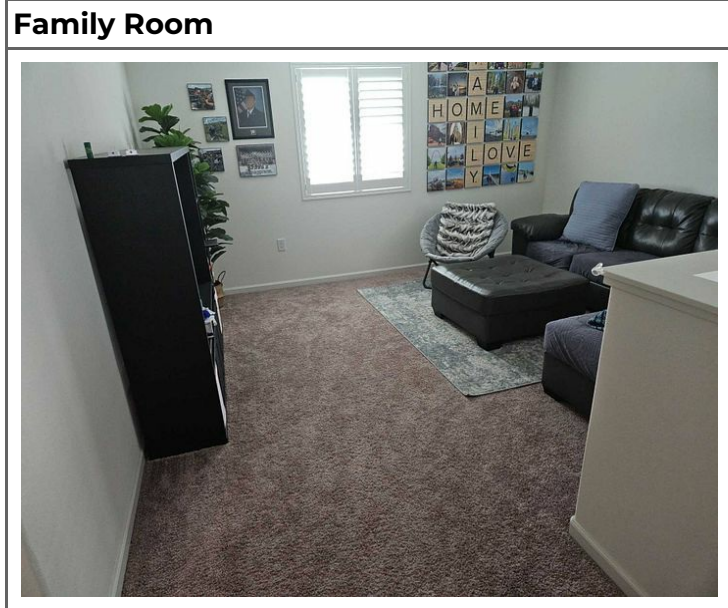


Hall



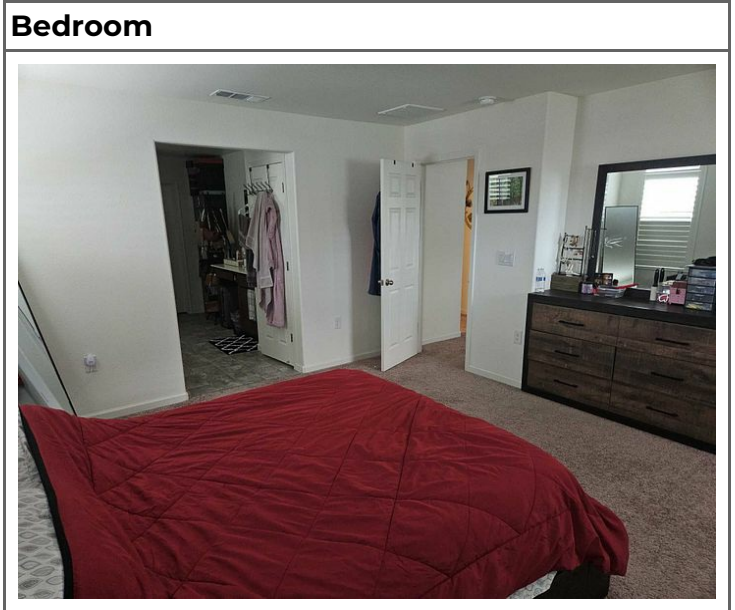
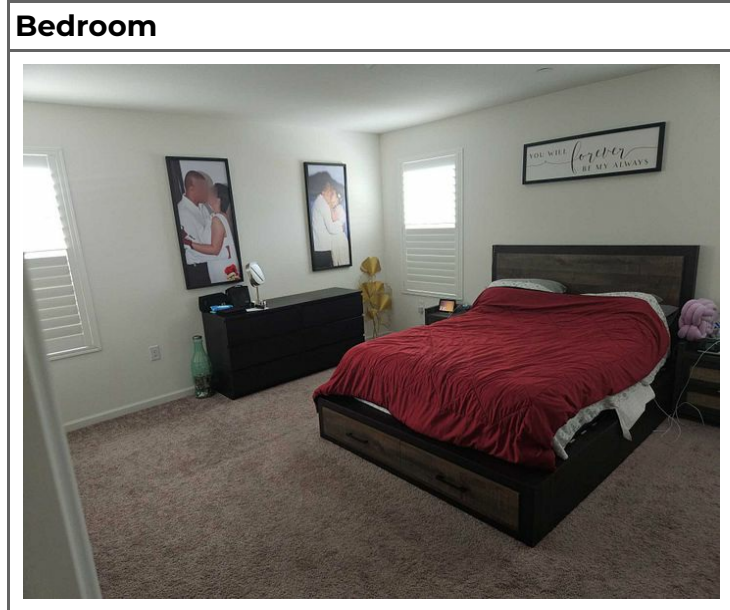
Family Room - Unit 1 - Level 2

Plumbing Fixtures	None Observed
Room Feature	None
Interior Deficiency?	None Observed
Interior Updates?	None Observed



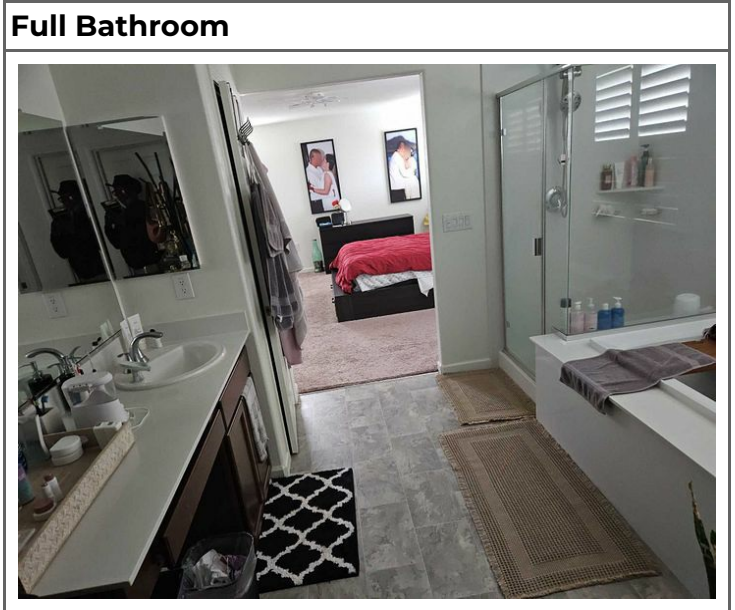
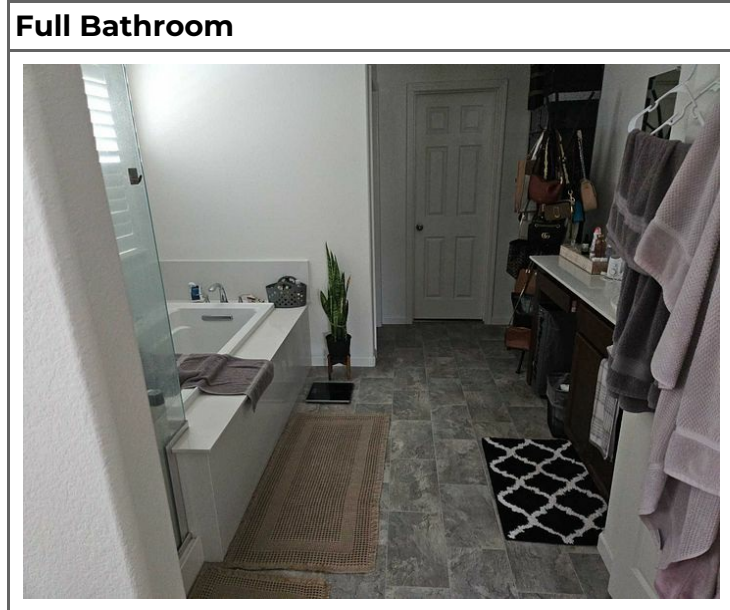
Bedroom - Unit 1 - Level 2

Interior Deficiency?	None Observed
Room Feature	None
Interior Updates?	None Observed
Plumbing Fixtures	None Observed



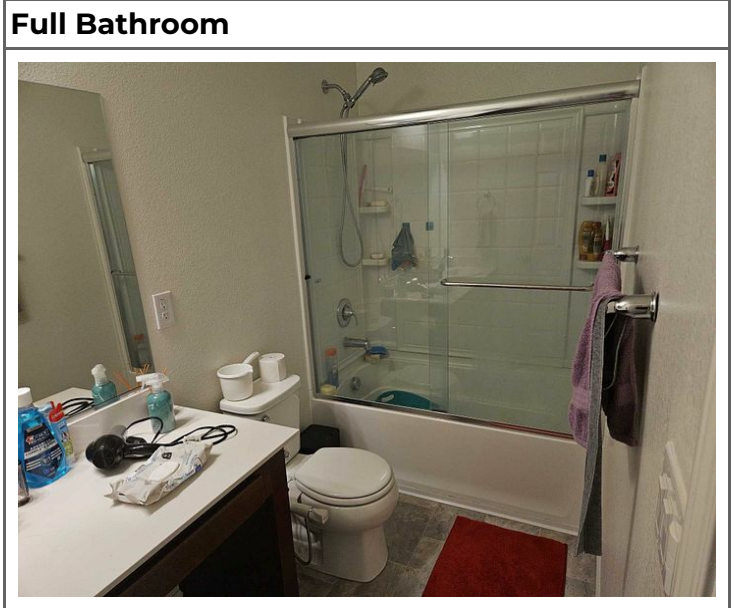
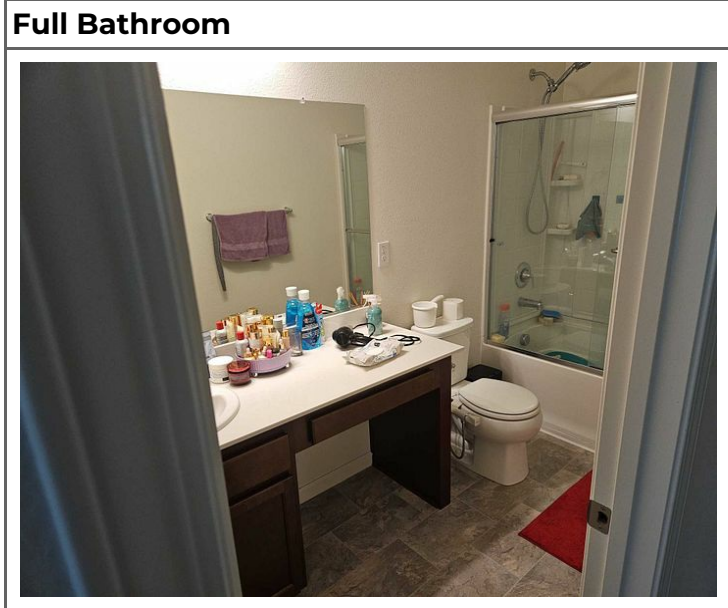
Full Bathroom - Unit 1 - Level 2

Interior Updates?	None Observed
Plumbing Fixtures	Sink, Toilet, Tub W No Shower, Walk In Shower
Interior Deficiency?	None Observed
Room Feature	Walk In Closet



Full Bathroom - Unit 1 - Level 2

Room Feature	None
Interior Updates?	None Observed
Interior Deficiency?	None Observed
Plumbing Fixtures	Sink, Toilet, Tub Shower



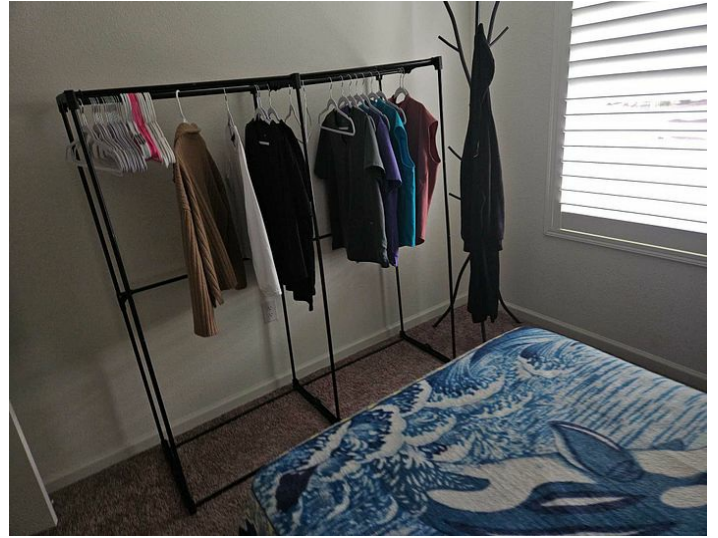
Bedroom - Unit 1 - Level 2

Interior Updates?	None Observed
Plumbing Fixtures	None Observed
Interior Deficiency?	None Observed
Room Feature	None

Bedroom

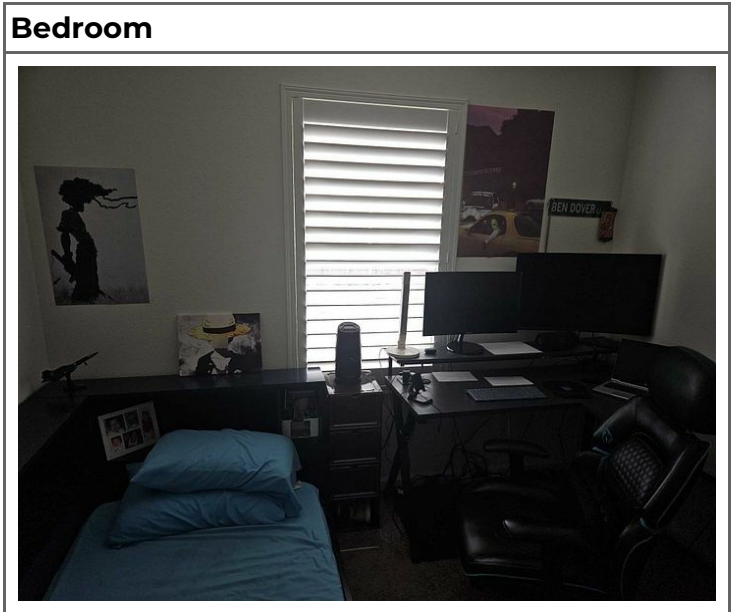
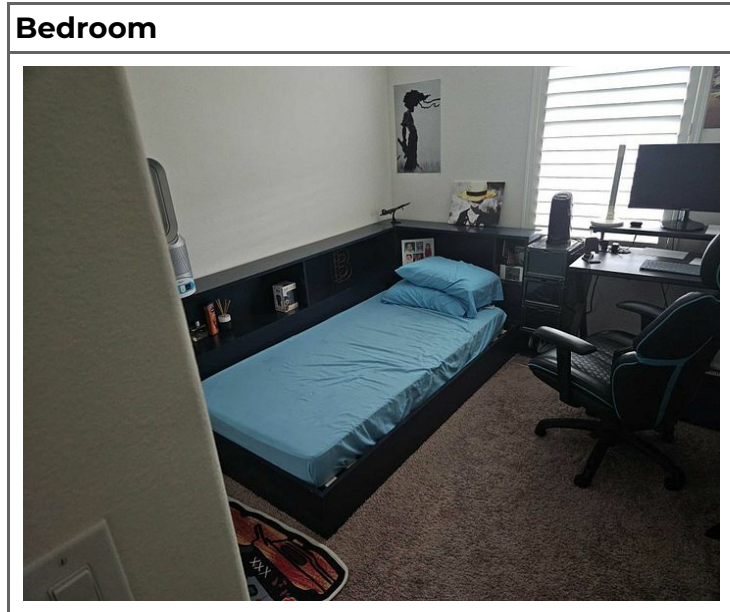


Bedroom



Bedroom - Unit 1 - Level 2

Interior Deficiency?	None Observed
Room Feature	None
Interior Updates?	None Observed
Plumbing Fixtures	None Observed



Laundry - Unit 1 - Level 2

Room Feature	None
Interior Deficiency?	None Observed
Interior Updates?	None Observed
Plumbing Fixtures	Appliance Hookup, Laundry Hookup

Laundry

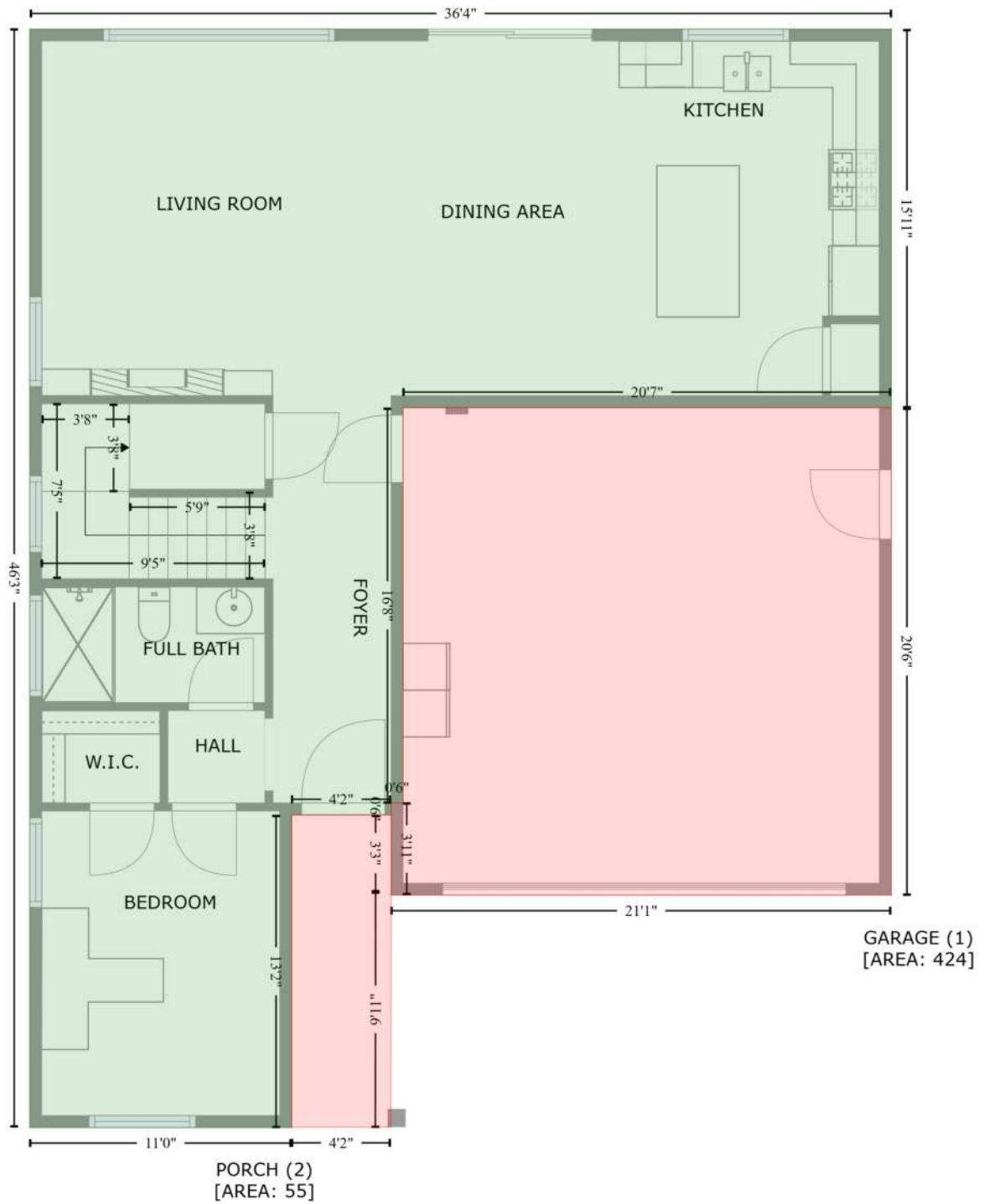


Laundry



Floor plan

1st floor
[AREA: 994]



CUBICASA

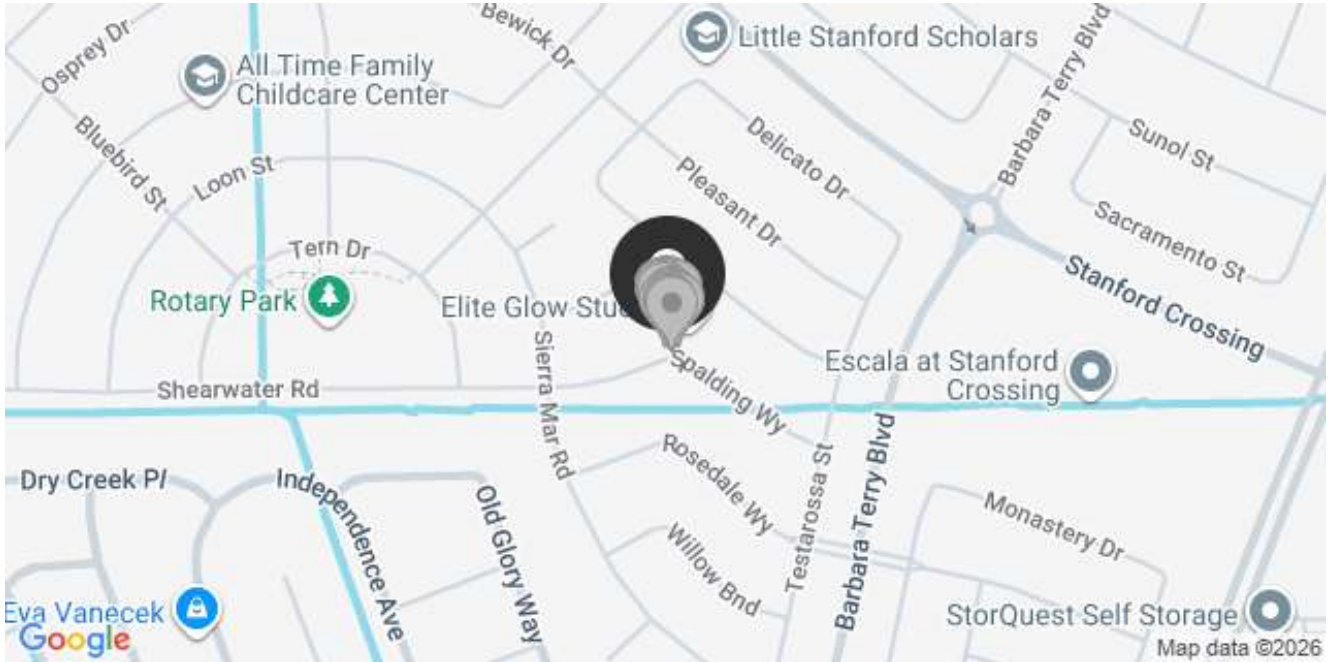
Floor plan

2nd floor
[AREA: 1284]



CUBICASA

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Data Collector

Anthony Whitman

Signature

Anthony Whitman

Name

02-16-2026 10:11AM

Effective date of inspection

Notary Public

License Type

2490356

License Identifier

CA

License State

2028-06-15

License Expiration Date

Data Collector Limiting Conditions

1. I will not be responsible for reporting matters of a legal nature that affect either the subject property or its title.
2. I attest that all data I collected and communicated to the vendor (or lender) is reliable and accurate.
3. I will not be required to give testimony or appear in court because of this assignment unless specific arrangements to do so were made beforehand, or as otherwise required by law.
4. I have communicated to the vendor (or lender) any observed adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous wastes, toxic substances, pest infestation, structural problems, mechanical problems, or habitability issues). I make no guarantees or warranties, expressed or implied, regarding any unobserved conditions. Furthermore, because I am not an expert in the field of environmental hazards, pests, structural integrity or mechanical systems, this assignment must not be considered as an environmental assessment, pest inspection, home inspection report or engineering report.
5. I will not disclose the contents of this assignment to any individual or party other than the client, lender or vendor, except as required by law or as directed by the client.

Scope of Work

1. The scope of work for this assignment is to collect and communicate to the vendor (or lender) observations of the subject property and its relevant characteristics.

Data Collector Certifications

1. I have no present or prospective interest in the property that is the subject of this report, and no relationship with the present or prospective owners or occupants of the subject property or any other party involved in the transaction.
2. I am aware of and have complied with all applicable laws and regulations, including antidiscrimination laws, rules, and requirements that apply to me or to the assignment.
3. I have performed this assignment without bias with respect to the parties involved in the transaction, the property that is the subject of this report, or the demographics of the area where the property is located.
4. I did not base any part of this report on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted communities), marital status, disability, familial status, or national origin of the present or prospective owners or occupants of either the subject property or properties in the area of the subject property or on any other basis prohibited by the Fair Housing Act or the Equal Credit Opportunity Act, or any other basis prohibited by law.
5. The data I collected and communicated to the vendor (or lender) does not contain intentional or negligent misrepresentation(s).
6. The data I collected and communicated to the vendor (or lender) represents a complete visual data collection of the interior and exterior areas of the subject property. It represents the property characteristics in factual, specific terms and includes any known physical deficiencies that could affect the soundness or structural integrity of the property.
7. My compensation is not contingent on any action or event resulting from the opinions, conclusions, or use of this data.
8. I have adequate knowledge and training to collect and report data for this assignment.
9. My employment and/or compensation for this or any future assignments was not conditioned on any agreement or understanding, written or otherwise, that I would collect and report a predetermined specific outcome that favors the cause of any party, or the attainment of a specific result or the occurrence of a specific subsequent event (such as approval of a pending mortgage loan application.)
10. I am aware that any disclosure or distribution of this property data report or any of its contents by me or the lender/client may be subject to certain laws and regulations.
11. The lender/client may disclose or distribute this property data report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; any department, agency, or instrumentality of the United States; or any state, the District of Columbia, or other jurisdictions. Any of the foregoing persons or entities who receives this property data report may choose to store, copy, reproduce, analyze, use or distribute the data in the property data report for internal or external purposes without having to obtain my consent. My consent must be obtained before this property data report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
12. If the data collected 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 as a facsimile transmission containing a copy or representation of my signature, it shall be as effective, enforceable and valid as if a paper version of the data containing my original hand-written signature were delivered.



Site Visit: 02-16-2026 10:11AM

629 Spalding Wy
Lathrop, CA 95330, USA
Reference # 26010003684