The purpose of this summary appraisal report	t is to prov	ide the lender/client with	an accurate, and adequate	ery Supporteu, opi	illion of the market	value of the	subject property.	
Property Address 7113 Amador Valley Blvd City Dublin State CA Zip Code 94568								
Borrower Redwood Holdings LLC		Owner of Public I	•	nert, Tr		Alameda		
Legal Description Tract 2551 Block 2 Lo	ot 10			•	<u> </u>			
Assessor's Parcel # 941-197-102			Tax Year 2021		R.E. Taxes	\$ 2,111		
Neighborhood Name West Dublin				36084		act 4503.0	0	
Occupant Owner Tenant Vaca	ınt	Special Assessm		□ PU		per yea		
Property Rights Appraised Fee Simple Leasehold Other (describe)								
Assignment Type Purchase Transaction			Other (describe) Servicing	7				
Lender/Client Wedgewood Inc			015 Manhattan Beach	•) Pedondo Beacl	h CA 0027	'Ω	
Is the subject property currently offered for sale o	r has it heen (Yes \[<u>0</u> │ No	
Report data source(s) used, offering price(s), and			//LS# 40988314, listed			103		
Troport data source(s) asea, eneming price(s), and	uato(5).	DOW Z, Paragon N	/ILS# 40900314, IISteu	03/24/2022 10	1 \$990,000			
I did did not analyze the contract for s	ala for the cu	higgs purchase transaction	Evoluin the recults of the analy	voic of the contract	for calo or why the an	alveie was not		
	sale for the Su	bject purchase transaction.	explain the results of the analy	ysis of the contract	ioi sale of willy the all	alysis was flut		
performed.								
Contract Price \$ Date of Cont	root	la tha property	coller the owner of public roop	ord? Voo	No. Data Course	\(\alpha\)		
Is there any financial assistance (loan charges, sa			seller the owner of public reco		No Data Source	5(5)	Yes No	
			istance, etc.) to be paid by an	iy party on benan oi	i tile bollower?		Yes No	
If Yes, report the total dollar amount and describe	the items to i	De paiu.						
Note December of the control of the	! .	d						
Note: Race and the racial composition of the	reignborhoo	•••						
Neighborhood Characteristics			e-Unit Housing Trends		One-Unit Housin	•	sent Land Use %	
	Rural	Property Values Incr		Declining	PRICE AG			
	Under 25%	Demand/Supply Sho		Over Supply	\$ (000) (yr			
Growth Rapid Stable	Slow	Marketing Time X Und	ler 3 mths 3-6 mths	Over 6 mths	400 Low	O Multi-F	amily 3 %	
Neighborhood Boundaries North: Dublin	Limits; So	outh: Dublin Limits; E	ast: Dougherty Rd; W	est: Dublin	2,680 High 1	125 Comm	ercial 10 %	
Limits. "Other" in Present Land Use %						45 Other	5 %	
			neighborhood are 50-	70 year old. 18	,	e homes or		
from 5,000-15,000sf. There are also								
employment centers throughout the E						p.ov.ag		
Market Conditions (including support for the abov			C for details. In the last			r comparat	ole properties	
in the subject neighborhood increase		•	o lor details. In the last	12 1110111113 1110	c median phoe io	Comparac	ne properties	
in the subject heighborhood merease	u 15.02 /0	or 1.00% per monan.						
Dimensions 68x93x68x99		Area 6511 s	ef Shar	^{pe} Rectangula	r Vie	w N;Res;		
Specific Zoning Classification R-1			tion Single Family Res		11 VIO	w N,Nes,		
-	onforming (G	randfathered Use) N						
Is the highest and best use of subject property as					Yes No If N	lo, describe	The current	
				C !	162 NO IIN	io, uescribe	The current	
use of the subject site is considered t	o meet all	of the criteria for high						
Utilities Bublic Other (describe)				Off oito Impre	ovemente Tune	D.	blio Drivoto	
Utilities Public Other (describe)		Public 0	ther (describe)		ovements - Type		blic Private	
Electricity		Public 0		Street Aspl	halt	Pu		
Electricity	(Public 0 Nater Sanitary Sewer ■	ther (describe)	Street Aspl Alley Non	halt e	<u> </u>		
Electricity	X No FE	Public 0 Water Sanitary Sewer MA Flood Zone X	ther (describe) FEMA Map # 060	Street Aspl	halt e			
Electricity Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical	No FE for the market	Public 0 Water Sanitary Sewer MA Flood Zone X tarea? Yes	tther (describe) FEMA Map # 060 No If No, describe	Street Aspl Alley Non- 001C0308G	halt e FEM <i>A</i>	A Map Date (08/03/2009	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

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			the past twelve mont				,855,000			
FEATURE TABLE	SUBJECT		LE SALE # 1		LE SALE # 2		LE SALE # 3			
Address 7113 Amador Va	-	7694 Canterbury		6766 Amador Va	=	6947 Tyne Ct	•			
Dublin, CA 94568 Proximity to Subject	}	Dublin, CA 9456	8	Dublin, CA 9456	8	Dublin, CA 94568	8			
Sale Price	\$	0.27 miles NW	\$ 1,400,000	0.38 miles NE	\$ 960,000	0.19 miles NE	\$ 1,350,000			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 949.15 sq.ft.	.,,	\$ 663.90 sq.ft.	Ψ 960,000	\$ 723.09 sq.ft.	Ψ 1,350,000			
Data Source(s)	Ф одла	MAXEBRD #409	<u> </u>	MAXEBRD #409	76635·DOM 0	MAXEBRD #409	75154·DOM 6			
Verification Source(s)		Doc #65820;Cor		Doc #3839;Core	· · · · · · · · · · · · · · · · · · ·	Doc #33822;Core	·			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment			
Sales or Financing		ArmLth	.,,	ArmLth		ArmLth	(,,			
Concessions		Conv;0		Conv;0		Conv;0				
Date of Sale/Time		s03/22;c03/22		s01/22;c12/21	+63,000	s02/22;c01/22	+66,000			
Location	A;FwyNz/Traf;	A;FwyNoise;	-50,000	A;FwyNz/Traf;		A;FwyNoise;	-50,000			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Site	6511 sf	6996 sf	0	5270 sf	+25,000		0			
View	N;Res;	N;Res;		N;Res;		N;Res;				
Design (Style) Quality of Construction	DT1;Traditional	DT1;Traditional		DT1;Traditional		DT2;Traditional	0			
Actual Age	Q4 57	Q4 61		Q4 56	0	Q4 57				
Condition	C4	C4	0	C4	0	C3	-100,000			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	0	Total Bdrms. Baths	-100,000 0			
Room Count	7 4 2.0	7 4 2.0		6 3 2.0	0		-5,000			
Gross Living Area	1,708 sq.ft.		+47,000		+52,000		-32,000			
Basement & Finished	0sf	0sf	11,200	0sf	1=,100	0sf	2=,-30			
Rooms Below Grade										
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	FWA;CAC	Wall;None	+15,000	FWA;None	+10,000	FWA;CAC				
Energy Efficient Items	None	None		None		None				
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw				
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio				
Fireplaces	1 F/P	None	0	1 F/P		1 F/P				
Exterior Features	None	None		None		None				
Net Adjustment (Total)		X +	\$ 12,000	X +	\$ 150,000	_ + 🗶 -	\$ -121,000			
Adjusted Sale Price		Net Adj. 0.9 %	12,000	Net Adj. 15.6 %		Net Adj. 9.0 %	-121,000			
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of Comparables										
of Comparables	he sale or transfer histo		\$\1,412,000 erty and comparable sale		\$ 1,110,000	Gross Adj. 18.7 %	\$ 1,229,000			
of Comparables	the sale or transfer histo				\$ 1,110,000	Gross Adj. 18.7 %	\$ 1,229,000			
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Freddie Mac Form 2055 March 2005

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Fannie Mae Form 2055 March 2005

AMC: ClearCapital.com, Inc: California #1256									
APPRAISAL FEE: The appraiser is a salaried employee and received no appraisal fee for the assignment.									
CLARIFICATION OF INTENDED USE AND USER: The Intended User of									
evaluate the property that is the subject of this appraisal for a mortgage fi appraisal, reporting requirements of this appraisal report form, and Definit									
appraiser.	on or market value. No additional interior	ded Osers are ider	tilled by the						
APPRAISER COMPETENCY STATEMENT: The appraiser is familiar with									
	area. This market area is approximately 7 miles from the appraiser's office. Market data for this area is readily available through the local realtors, MLS and public records. The appraiser has more than 10 years of field experience in both his home county of Alameda and the surrounding								
counties.	perience in bott his nome county of Ala	ineda and the sun	ounding						
AIR COMPLIANCE STATEMENT: No employee, director, officer, or agen									
independent contractor, appraisal management company, or partner on b development, reporting, result, or review of an appraisal through coercion									
intimidation, bribery, or in any other manner. I have not been contacted by									
first page of the report), borrower, or designated contact to make an appo		immediately report	t any						
unauthorized contacts either personally by phone or electronically to CLA	RIO APPRAISAL NETWORK.								
PREDOMINANT VALUE: The subject's value is consistent with the predo	minant value for the neighborhood.								
	3								
PUBLIC RECORDS: Some property characteristics for comps were source	ed from MLS and may differ from public	records.							
BORROWER & OWNER OF RECORD: Per MLS, the subject was recent	w nurchased and the new owner's info h	uas not made it to r	nublic records						
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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 following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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

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

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

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

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has 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.
- 3. 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.
- 4. 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.
- 5. 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.

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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 exterior areas of the subject property from at least the street. 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 (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Derek Mitchell	Name
Company Name Clario Appraisal Network	Company Name
Company Address 4730 Westwood Ct	Company Address
<u>Dublin, CA 94568</u>	
Telephone Number <u>925-577-3759</u>	Telephone Number
Email Address derek.mitchell@clarioappraisal.com	Email Address
Date of Signature and Report 04/30/2022	Date of Signature
Effective Date of Appraisal 04/27/2022	State Certification #
State Certification # AR003044	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 10/18/2022	SUBJECT PROPERTY
	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
7113 Amador Valley Blvd	Data of Improcion
Dublin, CA 94568	Date of inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,200,000	
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapital.com, Inc: California #1256	☐ Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

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Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File # 32602211 COMPARABLE SALE # 4 COMPARABLE SALE # 6 FEATURE Address 7113 Amador Valley Blvd 7201 Dover Ct Dublin, CA 94568 Dublin, CA 94568 Proximity to Subject 0.07 miles SW Sale Price \$ \$ 1,200,000 Sale Price/Gross Liv. Area sq.ft. \$ 798.40 sq.ft. sq.ft. sa.ft. Data Source(s) MAXEBRD #40984286;DOM 5 Doc #64413;CoreLogic Verification Source(s) DESCRIPTION DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment +(-) \$ Adjustment Sales or Financing ArmLth Concessions Cash;0 Date of Sale/Time s03/22;c03/22 Location A;FwyNz/Traf; -50,000 A;FwyNoise; Leasehold/Fee Simple Fee Simple Fee Simple Site 6511 sf -54,000 9220 sf View N;Res; N;Res; Design (Style) DT1;Traditional DT1;Traditional Quality of Construction Q4 Q4 Actual Age 57 49 0 Condition C4 C4 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 4 2.0 4 2.0 Gross Living Area 1,708 sq.ft. 1,503 sq.ft. +41,000 sq.ft. sq.ft. Basement & Finished 0sf 0sf Rooms Below Grade Functional Utility Average Average Heating/Cooling FWA;CAC FWA;CAC **Energy Efficient Items** None None Garage/Carport 2ga2dw 2ga2dw Porch/Patio/Deck Porch/Patio Porch/Patio Fireplaces 1 F/P None 0 Exterior Features None None Net Adjustment (Total) **X** -\$ \$ -63,000 Adjusted Sale Price Net Adj. 5.3 % Net Adj. % Net Adi. % of Comparables Gross Adj. 12.1 % \$ 1.137.000 Gross Adj. Gross Adj. 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 # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 Date of Prior Sale/Transfer 04/22/2022 Price of Prior Sale/Transfer \$1,200,000 Data Source(s) CoreLogic Paragon MLS Effective Date of Data Source(s) 04/29/2022 04/29/2022 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments

Market Conditions Addendum to the Appraisal Report File No. The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. ZIP Code 94568 Property Address 7113 Amador Valley Blvd City Dublin State CA Redwood Holdings LLC Borrower Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months Inventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) 64 10 Increasing Stable Declining 21 Declining Absorption Rate (Total Sales/Months) Increasing Stable 10.67 3.33 7.00 Increasing Total # of Comparable Active Listings Declining Stable 3 Months of Housing Supply (Total Listings/Ab.Rate) Declining Stable Increasing 0.3 0.4 0.2 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price Increasing Stable 1,233,000 1,240,000 1,475,000 **X** Stable Median Comparable Sales Days on Market Declining Increasing 6 5 Median Comparable List Price Stable Declining 1,099,000 1,139,000 1,200,000 Increasing Median Comparable Listings Days on Market Declining **X** Stable Increasing 7 5 7 Median Sale Price as % of List Price Stable Declining Increasing 115 107 123 **X** Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? X No Declining Increasing Yes Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions are not typical in the current market. Yes X No Are foreclosure sales (REO sales) a factor in the market? If yes, explain (including the trends in listings and sales of foreclosed properties). In the past 12 months, out of 95 transactions that matched the search criteria, 0 were REOs and 0 were Short Sales Cite data sources for above information. Paragon MLS Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. In the last 12 months the median price for comparable properties in the subject neighborhood increased 19.62% or 1.63% per month. Search parameters for the above data included the following: Type: Duet, Townhome, Condo; Location: neighborhood boundaries; GLA: 1350-2050 sf; Year Built: <1985: Off-Market Dates: 03/01/2021 to 04/27/2022. 95 sold comps matched the criteria If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Subject Project Data Prior 7-12 Months Prior 4–6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Stable Declining Increasing Absorption Rate (Total Sales/Months) Increasing Stable Declining Total # of Active Comparable Listings Stable Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of Yes No foreclosed properties. Summarize the above trends and address the impact on the subject unit and project.

Signature Signature Appraiser Name Supervisory Appraiser Name Derek M Company Name Company Name Clario Appraisal Network Company Address Company Address 4730 Westwood Ct, Dublin, CA 94568 State License/Certification # State License/Certification # AR003044 State State CA Email Address **Email Address** derek.mitchell@clarioappraisal.com

Freddie Mac Form 71 March 2009

RESEARCH &

0/CO-OP

Page 1 of 1

Fannie Mae Form 1004MC March 2009

Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	7113 Amador Valley Blvd							
City	Dublin	County	Alameda	State	CA	Zip Code	94568	
Lender/Client	Wedgewood Inc							



Subject Front

7113 Amador Valley Blvd

Sales Price

Gross Living Area 1,708
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0

Location A;FwyNz/Traf;

 View
 N;Res;

 Site
 6511 sf

 Quality
 Q4

 Age
 57



Subject Street



Subject Street

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	7113 Amador Valley Blvd							
City	Dublin	County	Alameda	State	CA	Zip Code	94568	
Lender/Client	Wedgewood Inc							



Comparable 1

7694 Canterbury Ln

Prox. to Subject 0.27 miles NW Sale Price 1,400,000 Gross Living Area 7, Total Bedrooms 4
Total Bathrooms 2.0

Location A;FwyNoise;
View N;Res;
Site 6996 sf
Quality Q4
Age 61



Comparable 2

6766 Amador Valley Blvd
Prox. to Subject 0.38 miles NE
Sale Price 960,000
Gross Living Area 1,446
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0

 Location
 A;FwyNz/Traf;

 View
 N;Res;

 Site
 5270 sf

 Quality
 Q4

 Age
 56



Comparable 3

6947 Tyne Ct

 Prox. to Subject
 0.19 miles NE

 Sale Price
 1,350,000

 Gross Living Area
 1,867

 Total Rooms
 8

 Total Bedrooms
 5

 Total Bathrooms
 2.1

Location A;FwyNoise;
View N;Res;
Site 7156 sf
Quality Q4
Age 57

Comparable Photo Page

Borrower	Redwood Holdings LLC							
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City	Dublin	County	Alameda	State	CA	Zip Code	94568	
Lender/Client	Wedgewood Inc							



Comparable 4

7201 Dover Ct

Prox. to Subject 0.07 miles SW Sale Price 1,200,000 Gross Living Area 7 Total Bedrooms 4 Total Bathrooms 2.0

Location A;FwyNoise;
View N;Res;
Site 9220 sf
Quality Q4
Age 49

Comparable 5

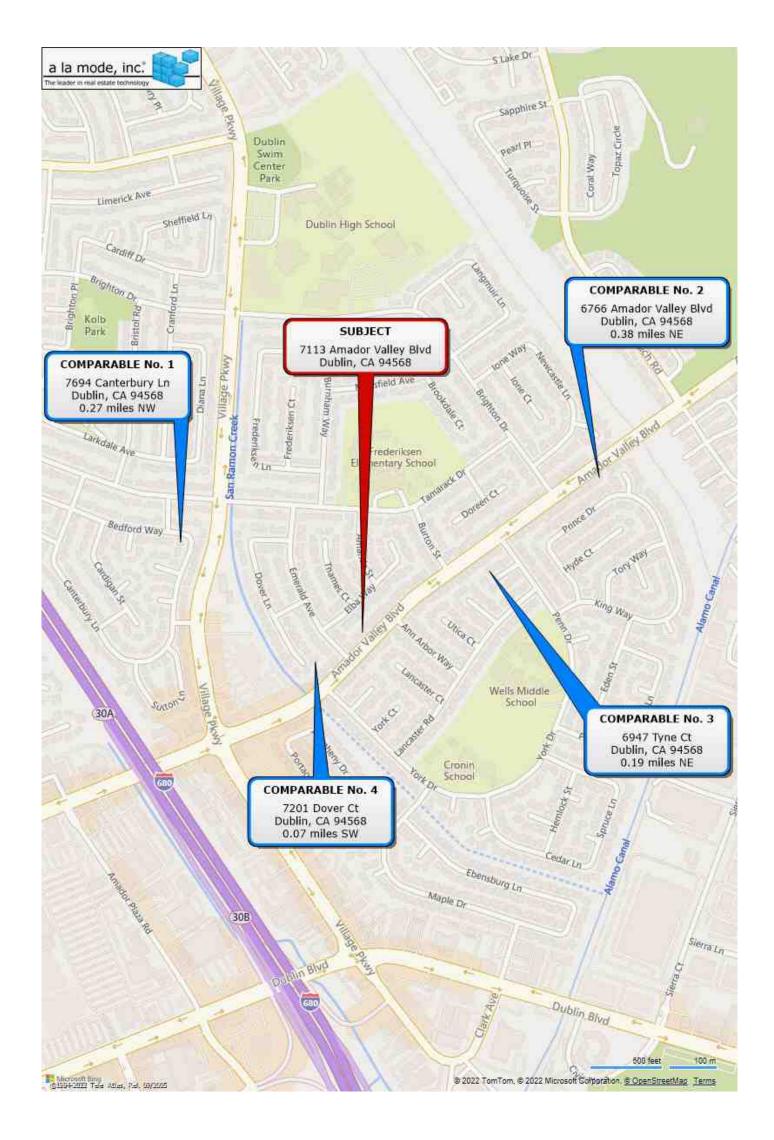
Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

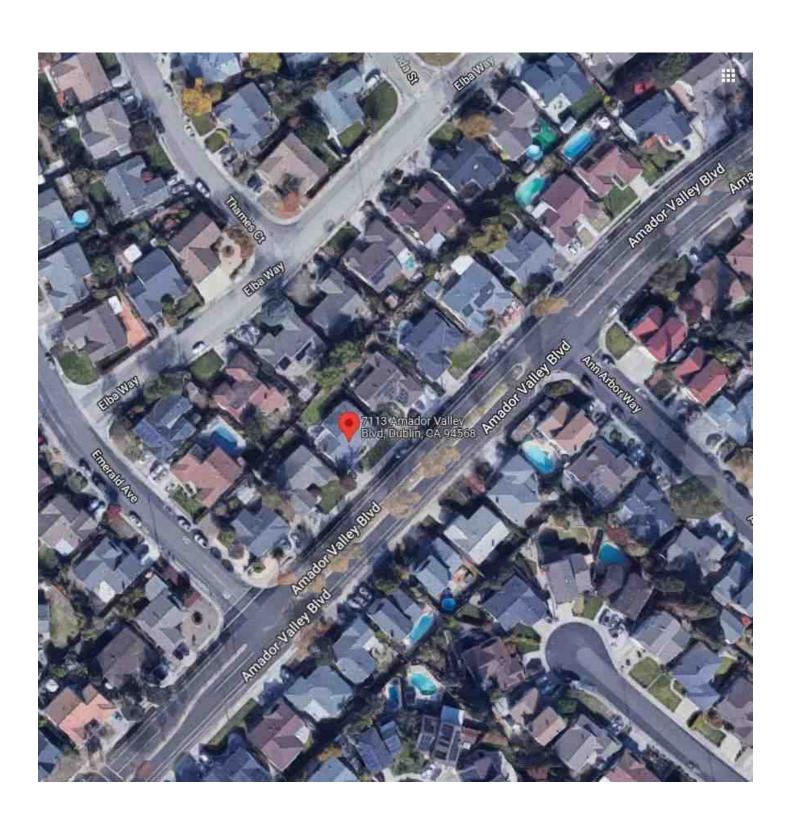
Location Map

Borrower	Redwood Holdings LLC							
Property Address	7113 Amador Valley Blvd							
City	Dublin	County	Alameda	State	CA	Zip Code	94568	
Lender/Client	Wedgewood Inc							



Aerial Photo

Borrower	Redwood Holdings LLC							
Property Address	7113 Amador Valley Blvd							
City	Dublin	County	Alameda	State	CA	Zip Code	94568	
Lender/Client	Wedgewood Inc							



UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C/

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

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

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and ungrades.

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

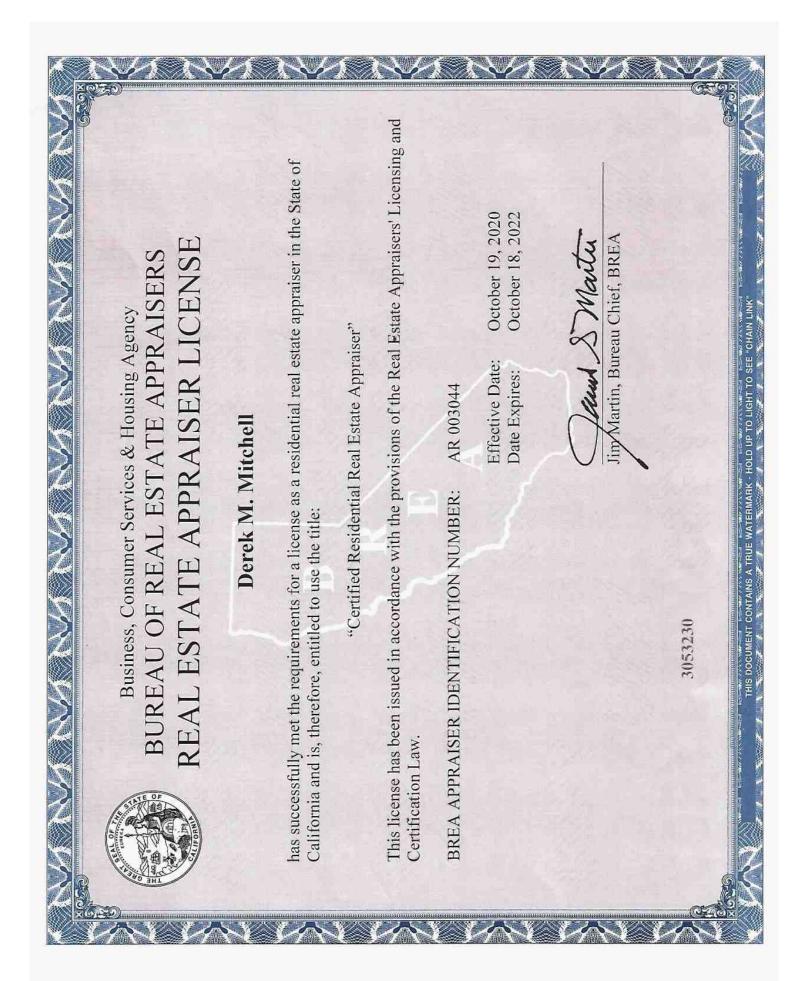
Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View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

USPAP ADDENDUM

File No. 32602211

Borrower Redwood Holdings LLC Property Address 7113 Amador Valley Blvd City State CA Zip Code 94568 Dublin County Alameda Lender Wedgewood Inc This report was prepared under the following USPAP reporting option: Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a). Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b). Reasonable Exposure Time My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-90 days **Additional Certifications** I certify that, to the best of my knowledge and belief: X I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. - The statements of fact contained in this report are true and correct. - The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. - Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties - I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment. - My engagement in this assignment was not contingent upon developing or reporting predetermined results. - My 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. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). **Additional Comments** SUPERVISORY APPRAISER: (only if required) APPRAISER: Signature: Signature: Name: Derek Mitchell Name: Date Signed: <u>04/30/2022</u> Date Signed: State Certification #: AR003044 State Certification #: or State License #: or State License #: State: <u>CA</u> State: Expiration Date of Certification or License: 10/18/2022 Expiration Date of Certification or License: Effective Date of Appraisal: 04/27/2022 Supervisory Appraiser Inspection of Subject Property: Interior and Exterior Did Not Exterior-only from Street

Appraisal License



E&O Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/11/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed.

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

RODUCER

ASSURANCE A Marsh & McI ennan Agency I I C company

Assura 20 N N	RODUCER ASSURANCE, a Marsh & McLennan Agency LLC company O N Martingale Road Suite 100				CONTACT Fiona Chen PHONE (A/C, No. Ext): 312-625-5592 E-MAIL ADDRESS: fchen@assuranceagency.com					
Suite 1	100				ADDRES	s: fchen@a	ssuranceage	ncy.com		
Schau	mburg IL 60173					KSOHESK		RDING COVERAGE	-	NAIC#
				OLEVIOL OF	INSURE	RA: AXA Insi	rance Comp	any		31127
Cloar	Capital.com, Inc.			CLEAHOL-02	INSURE	RB:				
ClearC	Capital Holdings, Inc.				INSURE	RC:				
	2nd Street				INSURE	RD:				
Suite 1					INSURE	RE:				
Reno	NV 89501				INSURE	RF:				
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If ye	ndatory in NH) es, describe under								\$	
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ACORD 25 (2016/03)

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