Exterior-Only Inspection Residential Appraisal Report 491285 File # 32541975

491285

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	Is the high	est and be	t use of	subject property a	as improved (or	as proposed	per plans and s	pecification	s) the present u	se?	<u> </u>	Yes	No	If No, des	cribe S	ee attached
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SIT S	Electricity Gas FEMA Spee Are the util Are there a THE SU FRONT THIS W Source(s) # of Storie Type X Existin Design (St Year Built Effective A Appliances Finished ar Additional Describe tt WAS M. MAINTA BEEN F COUNT Are there a If Yes, des NONE N	cial Flood I dilities and of any adverse UBJECT S TO A VILL ADV Used for P (describe) Genera One Det. Det. Det. Det. Det. Det. Det. Det	dazard Ar f-site im site con 'S SITI RESID (ERSE hysical C CCA Descrip One with Part of the procedure of the	rea Yes provements typica iditions or externa E IS A LEVEL DENTIAL ACC LY AFFECT characteristics of F RMLS#SF42: otion Accessory Unit S-Det./End Unit Under Const. Range/Over ntains: ergy efficient item OVERALL A INTED. THE	No FE al for the marke I factors (easen Interior (easen Interi	Sanitary Sewe EMA Flood Zon t area? nents, encroac R LOT AT S EET FOR T ECT DUE 1 Appraisal 3/22/2022 eneral Descri e Slab	r X [r X [r X] r X Yes chments, environ STREET GI HE NEIGH FO TRAFFI Files X [iption Crawl Space] Finished /OODSIDE OMP SHNO ETAL BL PANE Disposal [] 4 Bedroom ned addend In needed repairs FERIOR/ DI DN. PER TH EN RECEN	FEM No II nmental cor RADE. THE BORHOC NOISE MLS	IA Map # 06 f No, describe Inditions, land us HE LOT SID DD. THIS ST AND AFFE Assessment and Source for Gro Beating/Cooling A HWBB Ideant Ber WALL GAS Itral Air Condition Vidual Ber NONE Washer/I 2.0 Bath(s INSPECTION MLS#SF422 FALLED. TH	Sin A A BO13CC es, etc.) ES AN REET CTED I Tax Rec ss Living Dryer Dryer DN. TH	treet ASI lley NO 0303G ? ID BACH HAS SI INGRES cords Area Wood Patio Patio Pool Firep Other 1,16 Ing, etc.). HE IMPR 77 DATE CHEN H.	NE KS TO SI PEED BU SS/ EGR Prior In: CRS DA' Amenities lace(s) # dstove(s) # //Deck No h CVRD None e WOOD r NONE (describe) 60 Square ROVEME D 03/22/ AS LAMI	Yes IMILAI JMPS ESS. spection TA 0 0 0 one C3;NC NTS A (2022, NATE	No R USES FOR TI None None Driveway Garag Carpc M Attac Built- Gross Liv	Date 03, If Yes, designed in the second in	/21/2017 cribe UBJECT CALMING. reserved of Cars 2 CONCRETE of Cars 2 of Cars 0 Detached Dove Grade SPECTION VE BEEN R HAS
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Freddie Mac Form 2055 March 2005

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Page 1 of 6

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 491285 32541975

491285

There are O comparable	properties currently	offered for sale in	the subject neighborho	ood ranging in pri	ce from \$ 0	to \$ O	
					price from \$ 640,00	00 to \$ 9	975,000
FEATURE	SUBJECT		LE SALE # 1		RABLE SALE # 2		LE SALE # 3
Address 1461 Cape Cod V		4124 Huckleberr	y Dr	4179 Joan Av	e	4231 Sherwood	Ct
Concord, CA 945	-	Concord, CA 945	•	Concord, CA 9		Concord, CA 94	_
Proximity to Subject		0.09 MILES SE	<u></u>	0.20 MILES S		0.33 MILES S	021
Sale Price	\$	0.00 1111220 02	\$ 675,000		\$ 755,000		\$ 800,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 581.90 sq.ft.	¥ 070,000	\$ 650.86 sc		\$ 689.66 sq.ft.	
Data Source(s)	ψ σq.n	MAXEBRD #409	 7∩∩79·D∩M 9		.0969560;DOM 36	MAXEBRD #409	
Verification Source(s)		Doc #320637/CF	•	Doc #322948/		Doc #4055/CRS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	DECOMI HON	ArmLth		ArmLth		ArmLth	0
Concessions							-
Date of Sale/Time		Conv;0		Conv;0		Conv;0 s01/22;c12/21	0
Location	A.D., D.J.	s11/21;c10/21	 	s11/21;c11/21			+16,000
Leasehold/Fee Simple	A;BsyRd;	N;Res;	-20,000		-20,000	N;Res;	-20,000
-	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5500 sf	5529 sf	0	5500 sf		5900 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;CpCod	DT2;CpCod		DT2;CpCod		DT2;CpCod	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	69	69		69		69	
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Bat		Total Bdrms. Baths	
Room Count	6 4 2.0	6 4 2.0		6 4 2.		6 4 2.0	
Gross Living Area	1,160 sq.ft.	1,160 sq.ft.		1,160 sc	ą.ft.	1,160 sq.ft.	
Basement & Finished	0sf	0sf		0sf		0sf	
Rooms Below Grade							
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	WALL/NONE	WALL/NONE		FWA/CAC	-20,000	FWA/CAC	-20,000
Energy Efficient Items	OWNED SLR	Insulation	+10,000	Insulation	+10,000	Insulation	+10,000
Garage/Carport	2ga2dw	2ga2dw		1ga1dw	+5,000	1ga1dw	+5,000
Porch/Patio/Deck	Porch	Porch		Porch		Porch	
Kitchen	UPDATED	BUILTINS	+10,000	REMODELED	-10,000	REMODELED	-10,000
Yard	PATIO	PATIO	,	PATIO	,	PATIO	
COE	N/A	11/19/2021	0	11/23/2021	0	01/07/2022	0
Net Adjustment (Total)		X +	\$ 20,000				\$ -19,000
Adjusted Sale Price		Net Adj. 3.0 %	-,		3 %	Net Adj. 2.4 %	
of Comparables		Gross Adj. 8.9 %				Gross Adj. 10.1 %	
Data Source(s) Realist My research ☐ did ☒ did r Data Source(s) Realist	not reveal any prior sale	s or transfers of the co	emparable sales for the y	ear prior to the date	e effective date of this app	e sale.	
Report the results of the research a	and analysis of the prior	r sale or transfer history	of the subject property	and comparable sa	les (report additional prior	sales on page 3).	
ITEM	SL	JBJECT	COMPARABLE S	ALE #1	COMPARABLE SALE #	2 COMPA	RABLE SALE #3
Date of Prior Sale/Transfer	04/11/2022						
Price of Prior Sale/Transfer	\$700,000						
Data Source(s)	CCARMLS		Realist	Re	alist	Realist	
Effective Date of Data Source(s)	04/15/2022		04/15/2022		15/2022	04/15/2022	2
Analysis of prior sale or transfer his					, the Subject has no	10 11 101	
history. Due to the date of the MLS. 4124 Huckleberr	sale, it is not ava ry Dr has no know	ilable in public re n 12-month prior	cords. This appea	rs to have bee	n an arms length tra	nsaction that was	listed on
Sherwood Ct has no know	ııı ı∠-ınonın prior	uansier nistory.					
Summary of Sales Comparison Ap	Summary of Sales Comparison Approach SEE ATTACHED ADDITIONAL SALES DATA AND MARKET COMMENTS.						
Indicated Value by Sales Comparis	on Approach \$ 70	00,000					
Indicated Value by: Sales Compa	arison Approach \$	700.000	Cost Approach (if deve	eloped) \$	Income App	proach (if developed)	\$ O
See attached addenda.		. 00,000		. ,		, ,	•
occ attached addenda.							
This appraisal is made X "as i completed, subject to the following required inspection bas					hypothetical condition th		
Based on a visual inspection of the exterior areas of the subject property from at least the street, 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							

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Exterior-Only Inspection Residential Appraisal Report 491285 32541975

491285

FEATURE	SUBJECT	COMPARAB	LE SALE # 4	COM	1PARABL	E SALE # 5		COMPARABL	E SALE # 6
Address 1461 Cape Cod \		1278 Shakespeare Dr 1461 Cape Cod Way		Way	4161	Huckleberr	y Drive		
Concord, CA 945		Concord, CA 94	521	Concord, CA 94521		Cond	ord, CA 945	521	
Proximity to Subject		0.47 MILES S				0.00 MILES 0.14 MILES SE			
Sale Price	\$		\$ 740,000			\$ 700,000			\$ 799,900
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 527.82 sq.ft.			5 sq.ft.			569.73 sq.ft.	
Data Source(s)		MAXEBRD #409				641177;DOM 15			87170·DOM 7
Verification Source(s)		Doc #265366/CF		Doc #0/CF				DING SALE	07 17 0,B 0 W 1
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment	_	SCRIPTION	+(-) \$ Adjustment
Sales or Financing	DECOMM HOW	ArmLth		ArmLth	1011		Listin		0
Concessions		Conv;0		Cash;0		0		ig	U
Date of Sale/Time		s09/21;c08/21		s04/22:c04	1/22		c04/	22	0
Location	A.Day Del			, , ,	+/22	U		CK COMM;	0
Leasehold/Fee Simple	A;BsyRd;	N;Res;	-20,000	A;BsyRd;					0
	Fee Simple	Fee Simple		Fee Simple	e			Simple	
Site	5500 sf	5700 sf	0	5500 sf			5700		0
View	N;Res;	N;Res;		N;Res;			N;Re	•	
Design (Style)	DT2;CpCod	DT2;CpCod		DT2;CpCo	<u>d</u>			CpCod	
Quality of Construction	Q4	Q4		Q4			Q4		
Actual Age	69	67	0	69			69		
Condition	C3	C3		C3			C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.			Total	Bdrms. Baths	
Room Count	6 4 2.0	6 4 2.0		6 4	2.0		6	4 2.0	
Gross Living Area	1,160 sq.ft.	1,402 sq.ft.	-36,000	1,16	O sq.ft.			1,404 sq.ft.	-37,000
Basement & Finished	0sf	0sf		0sf			0sf		<u> </u>
Rooms Below Grade									
Functional Utility	AVERAGE	AVERAGE		AVERAGE			AVF	RAGE	
Heating/Cooling	WALL/NONE	FWA/NONE	-10 000	WALL/NO				VCAC	-20,000
Energy Efficient Items	OWNED SLR	OWNED SLR	10,000	OWNED S				ation	+10,000
Garage/Carport	2ga2dw	2ga2dw		2ga2dw	LIX		2gd2		0
Porch/Patio/Deck									U
	Porch	Porch	10.000	Porch			Porc		40.000
Kitchen	UPDATED	REMODELED	-10,000	UPDATED)			IODELED	-10,000
Yard	PATIO	PATIO		PATIO			PAT		
COE	N/A	09/24/2021		04/11/2022	2			04/04/2022	0
Net Adjustment (Total)		+ 🗶 -	\$ -47,000		□ -	\$ 0			\$ -57,000
Adjusted Sale Price		Net Adj. 6.4 %		Net Adj.	0.0 %		Net Ad		
of Comparables		Gross Adj. 14.2 %			0.0 %				\$ 742,900
Report the results of the research a									
ITEM	SL	IBJECT	COMPARABLE SA	LE # 4	C	OMPARABLE SALE # 5	5	COMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer	04/11/2022								
Price of Prior Sale/Transfer	\$700,000								
Data Source(s)	CCARMLS		Realist		Realis	st		Realist	
Effective Date of Data Source(s)	04/15/2022		04/15/2022		04/15	/2022		04/15/2022	
Analysis of prior sale or transfer hi	story of the subject pro	perty and comparable	sales 12	78 Shakesr	eare [Or has no known 1	12-mc	onth prior tra	nsfer history.
1461 Cape Cod Way has	no known 12-mor	th prior transfer		•				•	
<u> </u>									
Analysis/Comments THE C	OMPARARI ES A	RE LOCATED W	ITHIN THE SUBJ	FCT'S IMM	IEDIAT	TE MΔRKET ΔRE	Δ #1	28.3 ARE T	HE SAME
MODEL AS THE SUBJECT									
SUBJECT.	71. #3 IS THE SU	DJECT. THIS WA	43 USED DUE TO	DEING A	KEUE	INT, ARIVIS LEING	11111	ANSACTIC	N OF THE
	INIVALLIEC A D		D ILICTMENT IC V			UC IC ECTIMATE	D 4 T	FO/ DED M	
DUE TO THE INCREASE	IIN VALUES, A P	OSITIVE TIME A	DJUSTIVIENT IS V	VARRANII	בט. ור	113 13 ESTIMATE	DAI	.5% PER IVI	ONTHEROW
THE LOCATION AD ILIST	MENT IS FOR T	1E 6VI E6 HV/\		EYTERNA	I INIEI	LIENCES #6 DA	CKC		DCIAL LISES
THE LOCATION ADJUST					AL IINFI	LUENCES. #0 BA	CNS	TO COMINE	RCIAL USES.
THE DIFFERENCES IN T				<u>ا ا ل</u>					
#1 HAS A SIMILAR HEAT									
#4 HAS AN OWNED SOL									
SALE. THIS IS THE MOS	T RECENT AND	PROXIMITY SAL	E BESIDES THE	SUBJECT	WITH	AN OWNED SOL	AR E	LECTRIC S	YSTEM.
THE ADJUSTMENTS WE	RE DERIVED AT	BY PAIRED SAI	LES AND PAST E	XPERIENC	E WIT	HIN THE MARKE	ET AF	REA.	
COMPARABLE 6 IS A PE	NDING SALE. TH	IE LIST PRICE I	S GIVEN AS THE	ACTUAL S	ELLIN	G PRICE COULD	NO1	BE VERIFI	ED. THIS WAS
ON THE MARKET FOR 7	DAYS.								
MOST WEIGHT IS GIVEN	N TO #5 AS THIS	IS A RECENT C	LOSED SALE OF	THE SUBJ	IECT, '	WITH SUPPORT	FRO	M #1 DUE T	O ITS SIMILAR
HEATING AND BEING TH	HE SAME MODEL	AS THE SUBJE	CT.						

Exterior-Only Inspection Residential Appraisal Report

491285 File # 32541975

	File# 3254 1975
Clarification of Intended Use and Intended User:	
THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE	INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF
THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE	
REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF VALUE	E AS DEFINED IN THE REPORT.
EXPOSURE TIME IS THE ESTIMATED LENGTH OF TIME THAT THE PROPERTY INT	EREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET
PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE	
A REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY DEVELOPED IN	IDEPENDENTLY FROM THE STATED MARKETING TIME IS 10-30 DAYS.
I HAVE PERFORMED NO SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPAC WITHIN THE THREE-YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF	·
BY SUBMITTING THIS REPORT, I CONFIRM THAT THESE SERVICES WERE COMPL	LETED IN COMPLIANCE OF ALL AIR, FIRREA, USPAP, AND DODD-FRANK
REGULATIONS. I MAKE THE FOLLOWING STATEMENTS:	
APPRAISERS USPAP/A.I.R I HAVE NO CURRENT OR PROSPECTIVE INTEREST IN	·
WERE PERFORMED BY THE APPRAISER WITHIN THE 3 YEAR PERIOD IMMEDIATE	·
IN ANY CAPACITY. IF ANY OF THIS INFORMATION IS TO THE CONTRARY, I HAVE	APPROPRIATELY COMMENTED AND REMARKED IN MIT REPORT.
XI FIRREA TITLE XI FIRREA COMPLIANCE STATEMENT: APPRAISER CERTIFIES T REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS REFORM, RECOV	
SEQ), AND ANY IMPLEMENTING REGULATIONS.	
THE APPRAISER IS A SALARIED EMPLOYEE AND RECEIVED NO APPRAISAL FEE STATE REGISTRATION FOR CLEAR CAPITAL #1256	FOR THE ASSIGNMENT.
IMPORTANT NOTICE TO THE CLIENT:	
On March 13, 2020, THE UNITED STATES GOVERNMENT DECLARED A N	IATIONAL EMERGENCY CONCERNING THE NOVEL CORONAVIRUS
DISEASE (COVID-19) OUTBREAK. THE EFFECTIVE DATE OF THIS APPR	AISAL IS AFTER THIS DECLARATION AND IS BEING PERFORMED
USING HISTORICAL COMPARABLE SALES AND CONSIDERING ACTIVE	
DUE TO THE RAPIDLY CHANGING ECONOMIC CONDITIONS WITH THIS (VALUATION) IS NOT CURRENTLY KNOWN. THE IMPACT OF THIS OUTB	·
APPRAISER HAS DOCUMENTED ANY KNOWN SPECIFIC MARKET COND	
AND INTENDED USERS OF THE CONDITIONS SEEN AT THE TIME OF TH	
COCT ADDROACH TO VALUE	' (not year ived by Farmia Mac)
Provide adequate information for the lender/client to replicate the below cost figures and calculation	(not required by Fannie Mae)
Support for the opinion of site value (summary of comparable land sales or other methods for estir	
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$
Source of cost data MARSHAL & SWIFT	DWELLING Sq.Ft. @ \$ =\$
Quality rating from cost service GOOD Effective date of cost data 12/01/2019	Sq.Ft. @ \$ =\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	=\$
THE COST APPROACH WAS NOT PERFORMED AS THERE WAS NO	Garage/Carport Sq.Ft. @ \$ =\$
INTERIOR INSPECTION MADE OF THE SUBJECT.	Total Estimate of Cost-New=\$ Less Physical Functional External
	Depreciation =\$()
	Depreciated Cost of Improvements =\$
	"As-is" Value of Site Improvements ==\$
, , , , , , , , , , , , , , , , , , ,	INDICATED VALUE BY COST APPROACH = \$
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	E (not required by Fannie Mae) = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)	— \$ Indicated Value by Income Арргоасп
PROJECT INFORMATION	FOR PUDs (if applicable)
	No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at	nd 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 phases Total number of units 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)	
	If No, describe the status of completion.
Are the units, common elements, and recreation facilities complete? Yes No	
Are the units, common elements, and recreation facilities complete? Yes No	If No, describe the status of completion.

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491285 File # 32541975

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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491285

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 JEFF DAY	Name			
Company Name Clario Appraisal Network	Company Name			
Company Address 300 East 2nd Street #1405	Company Address			
Reno, NV 89501				
Telephone Number 530-550-2565	Telephone Number			
Email Address jeff.day@clarioappraisal.com	Email Address			
Date of Signature and Report 04/18/2022	Date of Signature			
Effective Date of Appraisal 04/14/2022	State Certification #			
State Certification # AR004541	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 08/20/2022	SUBJECT PROPERTY			
ADDRESS OF PROPERTY APPRAISED 1461 Cape Cod Way	 Did not inspect exterior of subject property Did inspect exterior of subject property from street 			
Concord, CA 94521	Date of Inspection			
APPRAISED VALUE OF SUBJECT PROPERTY \$ 700,000				
LENDER/CLIENT	COMPARABLE SALES			
Name Clear Capital	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, Suite 100, Redondo	Date of Inspection			
Beach, CA 90278				
Email Address				

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Supplemental Addendum

File No.	32541975
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				020 : :0: 0
Borrower	Redwood Holdings LLC			
Property Address	1461 Cape Cod Way			
City	Concord	County Contra Costa	State CA	Zip Code 94521
Lender/Client	Wedgewood Inc			

• Exterior-Only: Neighborhood - Description

THE SUBJECT IS LOCATED IN THE CENTRAL PORTION OF THE CITY OF CONCORD. THE MARKET AREA IS MADE UP OF MAINLY TRACT BUILT, SINGLE FAMILY RESIDENCES. THE IMPROVEMENTS ARE TYPICALLY ARE CONFORMING IN SIZE, AGE AND QUALITY. THE TERRAIN IS HILLY. THE PARCELS IN THE AREA VARY IN SIZE, UTILITY AND VIEW AMENITY. NO CONDITIONS NOTED THAT WOULD ADVERSELY AFFECT THE MARKETABILITY OF THE MARKET AREA.

• Exterior-Only: Neighborhood - Market Conditions

VALUES APPEAR TO BE INCREASING AT THIS TIME. LOAN DISCOUNTS, INTEREST BUY DOWNS AND SALES CONCESSIONS ARE NOT PREVALENT AT THIS TIME. NO PERSONAL PROPERTY WAS CONSIDERED OR GIVEN VALUE IN THIS APPRAISAL. MARKET CONDITIONS ARE CONSIDERED TO BE GOOD DUE TO THE DEMAND, LIMITED AVAILABLE SUPPLY AND LOW INTEREST RATES.

• Exterior-Only: Site - Highest and Best Use

THE SUBJECT IS A LEGALLY PERMISSIBLE USE BASED ON ITS CURRENT ZONING. ALSO, THE LOT SIZE, SHAPE AND LAND-TO-BUILDING RATIO ALLOW THE PRESENT STRUCTURE AND INDICATE A GOOD UTILIZATION OF THE IMPROVEMENTS. BASED ON CURRENT MARKET CONDITIONS, THE EXISTING STRUCTURE AS BUILT IS ITS FINANCIALLY FEASIBLE AND MAXIMALLY PRODUCTIVE USE. THE CURRENT USE IS DEEMED THE HIGHEST AND BEST.

• Exterior-Only: Improvements - Additional Features

PER CCARMLS#SF422641177 DATED 03/22/2022, THE SUBJECT HAS A COVERED FRONT PORCH, ATTACHED LAUNDRY ROOM, REAR PATIO, OWNED SOLAR ELECTRIC SYSTEM. THE SUBJECT APPEARS TO BE HOOKED UP TO PUBLIC UTILITIES.

• Exterior-Only: Reconciliation - Reconciliation and Final Value Conclusion

MOST CONSIDERATION IS GIVEN TO THE DIRECT SALES APPROACH AS THIS BEST REFLECTS THE ACTIONS OF THE BUYERS AND SELLERS IN THIS AREA. THE INCOME APPROACH IS EXCLUDED AS THE SINGLE FAMILY RESIDENCES IN THIS AREA ARE TYPICALLY OWNER OCCUPIED AND NOT PURCHASED FOR THEIR INCOME POTENTIAL. LIMITED CONSIDERATION IS GIVEN TO THE COST APPROACH DUE TO DIFFICULTY IN ESTIMATING ACCRUED DEPRECIATION.

491285 Market Conditions Addendum to the Appraisal Report File No. 32541975 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. City Concord Property Address 1461 Cape Cod Way 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 Declining Total # of Comparable Sales (Settled) 10 Increasing Stable Absorption Rate (Total Sales/Months) Increasing Stable X Declining 4.17 3.33 1.67 Total # of Comparable Active Listings Increasing Declining Stable 4 0 Months of Housing Supply (Total Listings/Ab.Rate) Declining Stable Increasing 1.0 0.3 0.0 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 \$815,000 \$770,000 \$855,000 Median Comparable Sales Days on Market Declining Stable Increasing 9 12 Median Comparable List Price Stable Declining \$709,000 \$779,000 N/A Increasing Median Comparable Listings Days on Market Declining X Stable N/A Increasing 9 6 Median Sale Price as % of List Price Increasing X Stable Declining 110% 106% 110% ★ 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 An analysis was performed on 40 competing sales over the past 12 months. For those sales, a total of 5.0% were reported to have seller concessions. This analysis shows a change of +1.4% per month Are foreclosure sales (REO sales) a factor in the market? **X** No If yes, explain (including the trends in listings and sales of foreclosed properties). Yes An analysis was performed on 40 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO Cite data sources for above information. Information reported in the MAXEBRD system (using an effective date of 04/14/2022) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression 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. An analysis was performed on 40 competing sales over the past 12 months. The sales within this group had a median sale price of \$800,000. This analysis shows a change of -0.6% per month. Based on all sales in this same group, there is a 0.0 month supply. This analysis shows a change of +0.9% per month. These sales had a median DOM of 8. This analysis shows a change of +20.6% per month. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Current - 3 Months Subject Project Data Prior 7-12 Months Prior 4-6 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 JEFF DAY Company Name Company Name Clario Appraisal Network Company Address Company Address 300 East 2nd Street #1405, Reno, NV 89501 State License/Certification # State License/Certification # AR004541 State CA State Email Address **Email Address** jeff.day@clarioappraisal.com

Freddie Mac Form 71 March 2009

RCH &

0/CO-OP

Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	1461 Cape Cod Way							
City	Concord	County	Contra Costa	9	State CA	Zip Code	94521	
Lender/Client	Wedgewood Inc							



Subject Front

1461 Cape Cod Way

Sales Price

Gross Living Area 1,160 Total Rooms 6 Total Bedrooms 4 Total Bathrooms 2.0 Location A;BsyRd; View N;Res; 5500 sf Site Quality Q4 Age 69

Subject Rear



Subject Street

Photograph Addendum

Borrower	Redwood Holdings LLC						
Property Address	1461 Cape Cod Way						
City	Concord	County	Contra Costa	State CA	Zip Code	94521	
Lender/Client	Wedgewood Inc						





South side North side



Street South

Comparable Photo Page

Borrower	Redwood Holdings LLC						
Property Address	1461 Cape Cod Way						
City	Concord	County Contra Costa	State	CA	Zip Code	94521	
Lender/Client	Wedgewood Inc						



Comparable 1

4124 Huckleberry Dr

0.09 MILES SE Prox. to Subject Sale Price 675,000 Gross Living Area 1,160 Total Rooms 6 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5529 sf Quality Q4 69 Age



Comparable 2

4179 Joan Ave

Prox. to Subject 0.20 MILES SE Sale Price 755,000 Gross Living Area 1,160 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; 5500 sf Site Quality Q4 Age 69



Comparable 3

4231 Sherwood Ct

0.33 MILES S Prox. to Subject Sale Price 800,000 Gross Living Area 1,160 Total Rooms 6 Total Bedrooms 4 **Total Bathrooms** 2.0 Location N;Res; View N;Res; Site 5900 sf Quality Q4 Age 69

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	1461 Cape Cod Way							
City	Concord	County (Contra Costa	State	CA	Zip Code	94521	
Lender/Client	Wedgewood Inc							



Comparable 4

1278 Shakespeare Dr

0.47 MILES S Prox. to Subject Sale Price 740,000 Gross Living Area 1,402 Total Rooms 6 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5700 sf Quality Q4 67 Age



Comparable 5

1461 Cape Cod Way

Prox. to Subject 0.00 MILES Sale Price 700,000 Gross Living Area 1,160 Total Rooms 6 Total Bedrooms 4 **Total Bathrooms** 2.0 Location A;BsyRd; View N;Res; 5500 sf Site Quality Q4 Age 69



Comparable 6

4161 Huckleberry Drive

Prox. to Subject 0.14 MILES SE Sale Price 799,900 Gross Living Area Total Rooms 6 Total Bedrooms 4 Total Bathrooms 2.0

Location A;BCK COMM;

 View
 N;Res;

 Site
 5700 sf

 Quality
 Q4

 Age
 69

491285 File No. 32541975

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.

C4

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)

0.3

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.

Q4

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.

05

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 upgrades.

Ω 6

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
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale of Financing Concessions Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
-		Basement & Finished Rooms Below Grade
in	Interior Only Stairs	
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
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
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

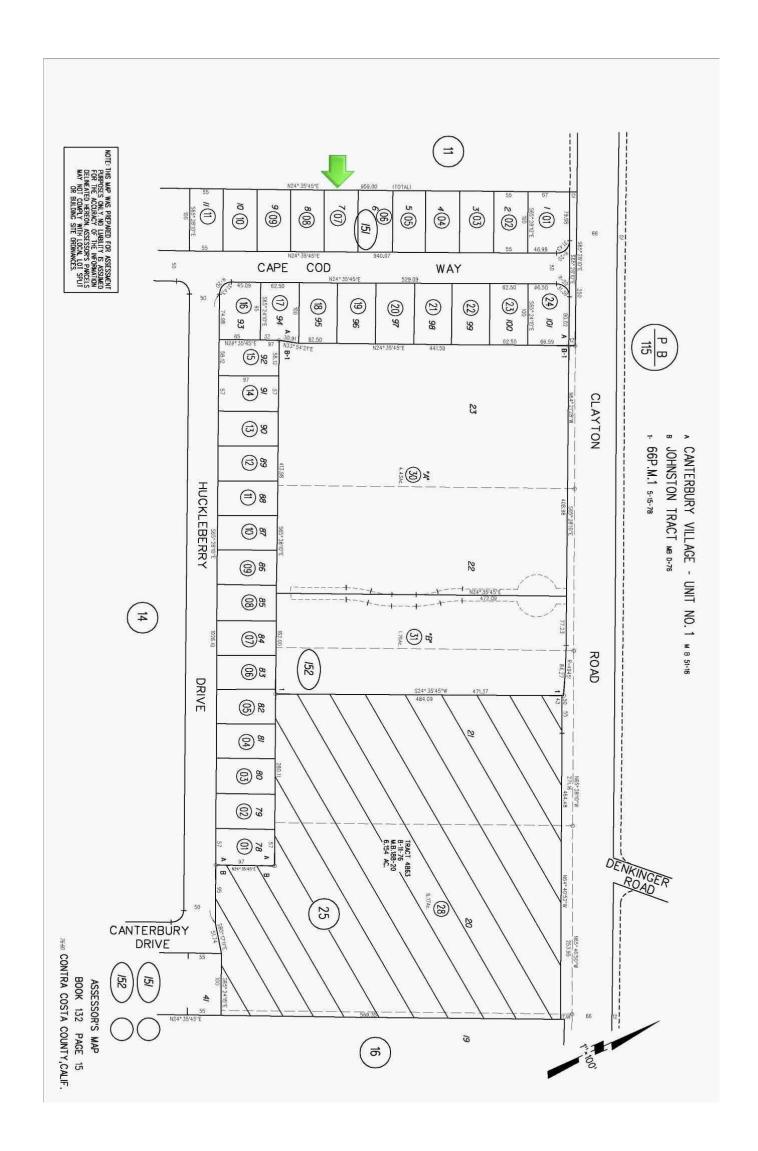
Other Appraiser-Defined Abbreviations

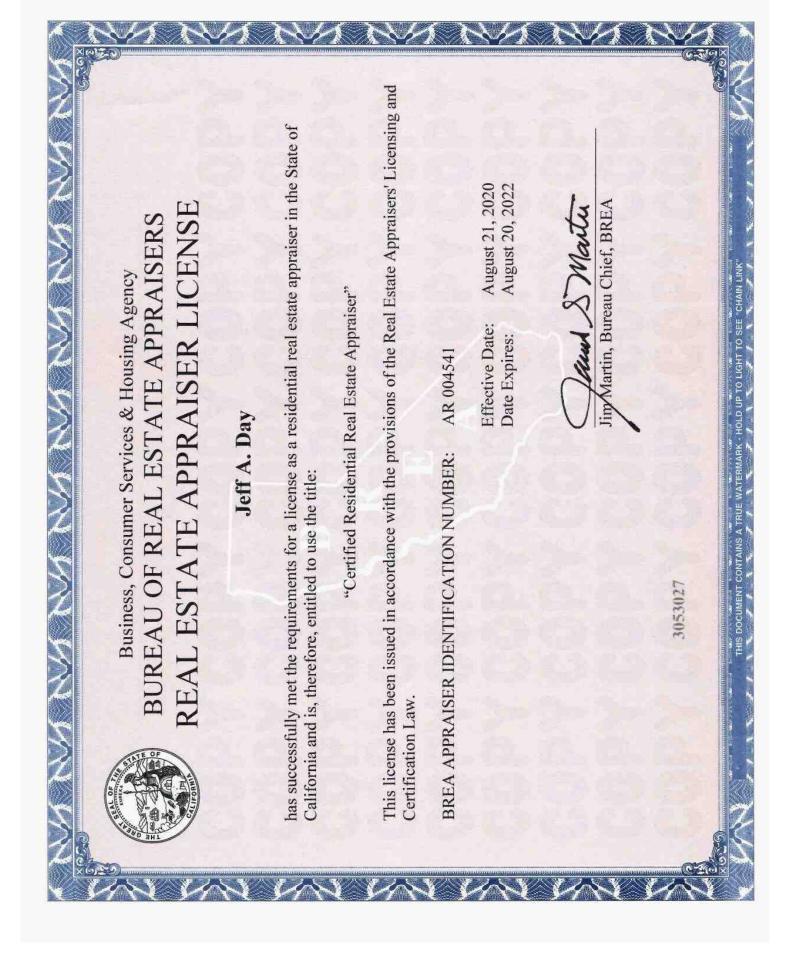
Abbreviation	Full Name	Fields Where This Abbreviation May Appear

rrower	Redwood	l Holdings LLC			File N	lo. 32541975
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der/Client	Wedgew	ood Inc.				, 0.02.
PPRAI	SAL AN	D REPORT ID	ENTIFICATION			
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Plat Map

Borrower	Redwood Holdings LLC							
Property Address	1461 Cape Cod Way							
City	Concord	Count	y Contra Costa	State CA	Ą Zi	p Code	94521	
Lender/Client	Wedgewood Inc							







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, AMAISH & McLennan Agency LLC company

CONTACT MAME: Fiona Chen
PHONE 2 312-675-5592

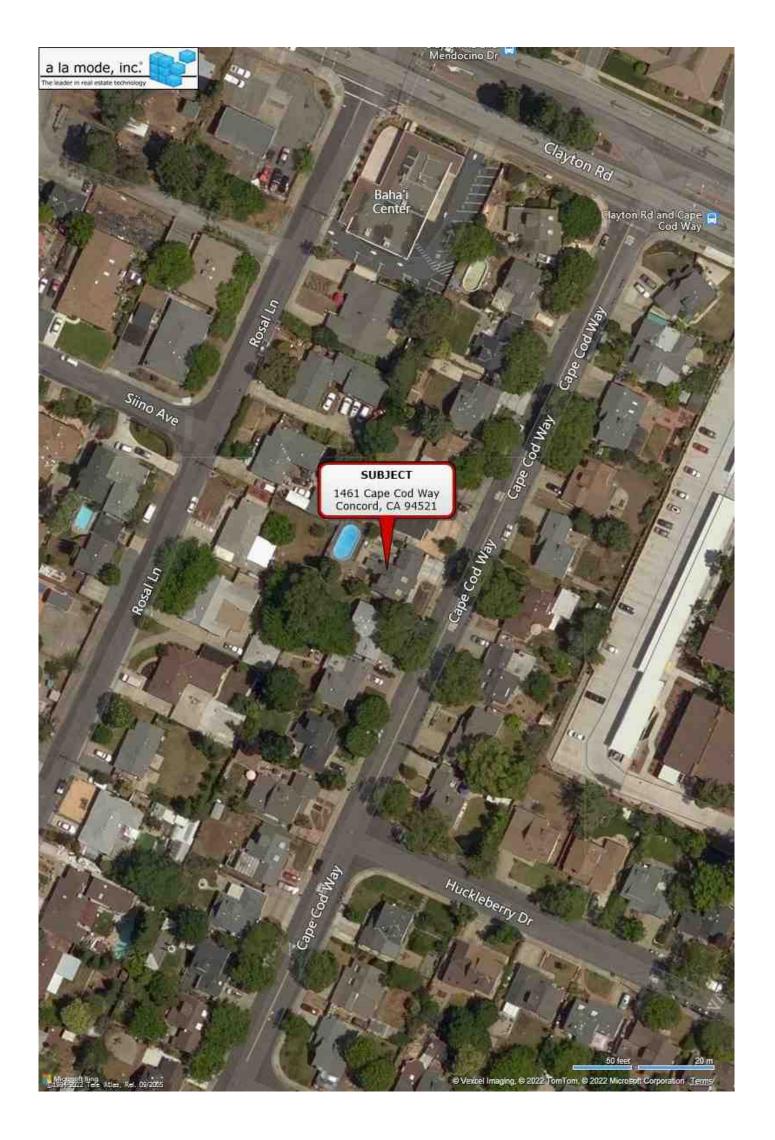
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Assurance, a Marsh & McLennan Agency LLC company 20 N Martingale Road						PHONE (A/C, No, Ext): 312-625-5592 FAX (A/C, No): (847) 440-9					
Suite 100					E-MAIL ADDRESS: fchen@assuranceagency.com						
	naumburg IL 60173				7,000,000	·			NAIC#		
53						INSURER(S) AFFORDING COVERAGE INSURER A : AXA Insurance Company					
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ACORD 25 (2016/03)

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Aerial Map

Borrower	Redwood Holdings LLC							
Property Address	1461 Cape Cod Way							
City	Concord	Count	y Contra Costa	State CA	Ą Zi	p Code	94521	
Lender/Client	Wedgewood Inc							



Location Map

Borrower	Redwood Holdings LLC							
Property Address	1461 Cape Cod Way							
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