Clario Appraisal Network

Exterior–Only Inspection Residential Appraisal Report File # Loan #49308

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The purpose of this summary a		t is to provid	de the lender/clie	ent with an	accurate, a	and adequate	ely suppo	orted, opi				
Property Address 4930 Birmi						San Jose			Sta	e CA	Zip Code 95	136
Borrower Redwood Holdings	s LLC		Owner o	f Public Reco	ord Red	wood Hole	dings Ll	LC	Col	inty Santa	a Clara	
Legal Description Tract 4938	8 Vista Park	No 3 Book	< 282 Page 53	3 Page 54	Lot 228							
Assessor's Parcel # 464-05-	-008				Tax Ye	ar 2022			R.E	. Taxes \$ 1	1,553	
Neighborhood Name Blossom	n Vallev				Map F	leference	67-E6		Cer	sus Tract 5	5120.25	
	ant 🗙 Vaca	nt	Special /	Assessments				PU			per year	per month
	Fee Simple	Leasehold	d 🗌 Other (d	describe)								
	e Transaction		nce Transaction	/	r (describe)	Servicing	a					
Lender/Client Wedgewood			Addre		. ,			uito 100), Redondo I	Beach C/	00278	
Is the subject property currently off		r has it haan of										
Report data source(s) used, offering						-		82) fron	n 03/18/202	2 to 04/27	72022 for	
\$1,064,000. It COE on 04/												
I did did not analyze the	ie contract for s	sale for the sub	ject purchase tran	isaction. Expl	lain the resul	ts of the anal	ysis of the	e contract	for sale or why	the analysis	was not	
performed.												
.												
Contract Price \$	Date of Cont	ract	Is the p	property selle	r the owner	of public reco	ord?	Yes	🗌 No Data	Source(s)		
Is there any financial assistance (lo	oan charges, sa	le concessions	s, gift or downpay	ment assistar	nce, etc.) to	be paid by an	ny party or	n behalf of	f the borrower?		Ye	s 🗌 No
If Yes, report the total dollar amoun	nt and describe	the items to be	e paid.									
Note: Race and the racial compo	osition of the r	reighborhood	are not appraisa	al factors								
· · ·		icigiiboiiiood			nit Llouaina	Tranda			One Unit	louoine	Present La	nd a a 0/
Neighborhood Cha					nit Housing				One-Unit I			
			Property Values	Increasi		Stable	Decli	-	PRICE	AGE	One-Unit	100 %
			Demand/Supply	Shortag	e 🗙	In Balance	Over	Supply	\$ (000)	(yrs)	2-4 Unit	%
Growth 🗌 Rapid 🛛 🗙 Sta	able	Slow I	Marketing Time	X Under 3	mths	3-6 mths	Over	6 mths	1,300 Lov	/ 5	Multi-Family	%
Neighborhood Boundaries Ne	eighborhoo	d bounded	by Branham I	Ln. north.	Highwav	85 south.	Snell A	ve.	2,000 Hig	1 65	Commercial	%
east and Highway 87 west									1.700 Pred		Other	%
		erty is within	n 10 miles of	maior em	plovment	areas and	t is con	venient	,			,,,
transportation, recreation f												tion
					mity, gene	rai appea	liance, a	anu app	pear to the h	larket is c		lion
from detrimental conditions												
Market Conditions (including suppo								ect's ne	eighborhood	have imp	proved over	the past
year. Based on the data from	om the mar	ket conditio	on addendum	, the mark	ket is curr	ently stab	le.					
Dimensions 58x100x65x98				5800 sf			pe Rec		ar	View B;	Greenbelt;	
Specific Zoning Classification R1	1-8		Zoning	g Description	Single F	amily Re	sidence	;				
Zoning Compliance 🔀 Legal	Legal Nond	onforming (Gra	andfathered Use)	No Zo		llegal (descri						
Is the highest and best use of subje				lans and spec	cifications) th	ne present us				lf No, des	cribe	
		F (- p - p p p				se?	X	IYES I INC			
							ie?	X	Yes 🗌 No	11 110, 003		
Utilities Public Other (des	scribe)		Pu	hlic Other								Private
Utilities Public Other (des	scribe)	\M/			(describe)		Off-	-site Impro	ovements - Type		Public	Private
Electricity	scribe)		ater D				Off- Stre	• site Impro et Aspl	ovements - Typ halt			Private
Electricity X Gas X	,	Sa	anitary Sewer	K	(describe)		Off- Stre Alle	site Impro et Aspl y Non-	ovements - Typ halt)	Public	
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Exterior-Only Inspection Residential Appraisal Report File # Loan #49308

						ce from \$ 1,399,000		99,000 .
						price from \$ 1,365,0		,940,000 .
	FEATURE	SUBJECT	COMPARAB	LE SALE # 1		ABLE SALE # 2	COMPARABL	
	Address 4930 Birmingham		704 Potomac Ct		538 Churchill F		4607 Prince Roya	
	San Jose, CA 95	136	San Jose, CA 95	5136	San Jose, CA		San Jose, CA 95	136
	Proximity to Subject		0.56 miles W	1.	0.30 miles SW		0.37 miles NW	
	Sale Price	\$		\$ 1,475,000		\$ 1,675,000		\$ 1,730,000
_	Sale Price/Gross Liv. Area	\$ sq.ft.			\$ 788.61 sq		\$ 814.50 sq.ft.	
	Data Source(s)		MLSL#ML81881			87022;DOM 12	MLSL#BE409877	•
	Verification Source(s)		Doc #25253453/		Doc #2530622		Doc #25301382/F	
-	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		s05/22;c04/22		s05/22;c04/22	
	Location	N;Res;	N;Res;		N;Res;		N;Res;	
_	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
	Site		6000 sf		7442 sf		7500 sf	0
-	View		N;Res;	+70,000	<u> </u>	+70,000		+70,000
	Design (Style)	DT2;Contemp	DT1;Ranch	0	DT2;Contemp		DT2;Contemp	
	Quality of Construction	Q4	Q4		Q4		Q4	
_	Actual Age	45	47	0	49		47	0
	Condition	C4	C4		C3	-50,000		-50,000
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Bat		Total Bdrms. Baths	
	Room Count	8 4 2.1	8 4 2.0	+5,000			8 4 2.1	
	Gross Living Area	2,124 sq.ft.	2,084 sq.ft.	0	, .	.11.	2,124 sq.ft.	
	Basement & Finished	0sf	0sf		0sf		0sf	
	Rooms Below Grade	A	A		A.v.o		A	
	Functional Utility Heating/Cooling	Average		40.000	Average	40.000	Average	40.000
AC	Heating/Cooling Energy Efficient Items	FAU/None	FAU/CAC	-10,000	FAU/CAC		FAU/CAC	-10,000
RO	Energy Efficient items Garage/Carport		Dual Pane Wdw	-	Dual Pane Wd	W	Dual Pane Wdw	~
АРF	Garage/Carport Porch/Patio/Deck	2gbi2dw	2ga2dw	0	2gbi2dw		2ga2dw	0
N	COE Date	Average	Average	150,000	Average		Average	
lis(COE Date	In-Ground	None 03/04/2022		In-Ground 05/20/2022		In-Ground 05/12/2022	0
PAF	UUE Dale	Not Apply	03/04/2022	0	05/20/2022	0	05/12/2022	0
MC	Net Adjustment (Total)		X +	\$ 115,000	X +	\$ 10,000	X +	\$ 10,000
ŭ	Adjusted Sale Price		Net Adj. 7.8 %	Ψ 115,000	Net Adj. 0.6		Net Adj. 0.6 %	Ψ 10,000
2								
	of Comparables		lGrossΩdi 0.2%	\$ 1 500 000	Gross Adi 7 Q	% \$ 1695,000	Gross Adi 75%	\$ 1740.000
SALE	of Comparables		Gross Adj. 9.2 %	, ,		% \$ 1,685,000 MLS data		
S	did 🗌 did not research t	he sale or transfer histo	bry of the subject prope	\$ 1,590,000 rty and comparable sale			Gross Adj. 7.5 %	
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			Page # 3
	Exterior-Only Inspection Re	esidential Appraisal Report	File# Loan #49308
	FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal was prepared in acc Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended in effect at the time the appraiser signs the appraisal certification.	ordance with the requirements of Title	e XI of the Financial Institutions,
	AMC STATE REGISTRATION NUMBER:		
	AMC Registration # for ClearCapital.com, Inc: California # 1256		
	Fee Disclosure: The appraiser signing this report is a staff appraiser and is paid ho	ourly opposed to being paid on a p	per assignment bases.
ENTS	The Corona Virus (COVID-19) outbreak has had a significant impact of worldwide are experiencing unprecedented volatility. In some areas other restrictions on daily activities. These events are likely to impact appraisal, there is not enough data to substantiate that position. I has not found any data suggesting that significant changes in local real of energies are restricted to a most second relevant outside the	of the United States, there are curre at real estate values in the short ter ve researched all available local so estate market have occurred. The n	ent Shelter-in-Place orders and m but, as of the date of this purces and, as of this date, I have narket data presented in this
COMMENT	appraisal report is considered the most recent and relevant available the effective date of appraisal.	and the resulting analysis best rel	nects market conditions as of
ADDITIONAL			
ADI			
	COST APPROACH TO VALUE	E (not required by Fannie Mae)	
	Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for estin		
-			<u>^</u>
APPROACH	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data	OPINION OF SITE VALUE DWELLING Sq.Ft. @ \$	=\$ =\$
APPR	Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Sq.Ft. @ \$	=\$
COST		Garage/Carport Sq.Ft. @ \$ Total Estimate of Cost-New	=\$
0		Less Physical Functional	External
		Depreciation Depreciated Cost of Improvements	=\$()
		"As-is" Value of Site Improvements	=\$
_		INDICATED VALUE BY COST APPROACH	=\$
ME	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	JE (not required by Fannie Mae) = \$	Indicated Value by Income Approach
INCOME	Summary of Income Approach (including support for market rent and GRM)		
	PROJECT INFORMATION	I FOR PUDs (if applicable)	
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a		ched it.
z	Legal Name of Project Total number of phases Total number of units	Total number of units sold	
=ORMATION	Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes	Data source(s) No If Yes, date of conversion	
FORN	Does the project contain any multi-dwelling units? Yes No Data Source(s)		

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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

This appraisal report is subject to the 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 use, 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.

Exterior–Only Inspection Residential Appraisal Report File # Loan #49308

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.

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 0 00	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Armon Ahao	Signature
Name Simon C. Shao	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 simon.shao@clarioappraisal.com	Email Address
Date of Signature and Report 06/03/2022	Date of Signature
Effective Date of Appraisal 06/03/2022	State Certification #
State Certification # AR029484	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 10/03/2022	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
4930 Birmingham Dr	Did inspect exterior of subject property from street
San Jose, CA 95136	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,590,000	
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 Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address <u>N/A</u>	

Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

												saineport	File #		#4930	
FEATURE		SUBJEC	T				le sale ;	# 4		COM	PARABL	LE SALE # 5		COM	PARABL	E SALE # 6
Address 4930 Birminghan					Barro											
San Jose, CA 95	136			San J	Jose, (CA 95	5136									
Proximity to Subject				0.34	miles \$	S										
Sale Price	\$						\$	1,599,000				\$				\$
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ -	767.27	th no		1,000,000	\$		sq.ft.		\$		sq.ft.	•
Data Source(s)	Ψ		04.11.				242.00	M 40	Ψ		04.11.		Ψ		04.11.	
							312;DC									
Verification Source(s)							Realist									
VALUE ADJUSTMENTS	DI	ESCRIPT	ION	DES	SCRIPTI	ON	+(-)\$	Adjustment	DESC	RIPT	ION	+(-) \$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adjustment
Sales or Financing				Listin	g											
Concessions																
Date of Sale/Time				c04/2	2											
Location	N;Re	es:		N;Re												
Leasehold/Fee Simple		Simple	0		simple											
Site			C													
	5800			6000				C								
View		reenbe			enbel											
Design (Style)		;Conte	emp		Ranch											
Quality of Construction	Q4			Q4												
Actual Age	45			49				C								
Condition	C4			C3				-50,000								
Above Grade	Total	Bdrms.	Baths		Bdrms.	Baths		.,		drms.	Baths		Total	Bdrms.	Baths	
Room Count	8	4	2.1	8	4	2.0		+5,000	1							
Gross Living Area			4 sq.ft.		2,084						sq.ft.			1	sq.ft.	
Basement & Finished	0-1	<u></u> , 1 <u>_</u> _	04.11.		∠,004	Jy.11.	-	Ĺ	1		Jy.IL				Jq.11.	
	0sf			0sf												
Rooms Below Grade																
Functional Utility	Aver	rage		Avera												
Heating/Cooling	<u>FA</u> U	l/None		FAU/	<u>CAC</u>			-10,000								
Energy Efficient Items		l Pane				Wdw										
Garage/Carport		2dw		2ga2				C								
Porch/Patio/Deck		rage		Avera				(
COE Date		iround					1	+50,000								
				None												
COE Date	INOT /	Apply		06/09	/2022			0	1							
					_	_			<u> </u>						_	
Net Adjustment (Total)						۲ -	\$	-5,000		ŀĹ		\$		+		\$
Adjusted Sale Price				Net Adj		0.3 %			Net Adj.		%		Net Ad	j.	%	
of Comparables				Gross /	Adj.	7.2 %	\$	1,594,000	Gross Ad	j.	%	\$	Gross	Adj.	%	\$
Report the results of the research a	and ana	alysis of	the prior	r sale or							le sales	(report additional prior	sales or	n page 3).	
ITEM				JBJECT				IPARABLE SA				OMPARABLE SALE #				ABLE SALE # 6
Date of Prior Sale/Transfer		05/13/											•	-	-	
Price of Prior Sale/Transfer		\$1,585														
							D 11 (
		Realis					Realist									
Effective Date of Data Source(s)		06/03/					06/03/2									
Analysis of prior sale or transfer hi	story o	if the sub	oject pro	perty an	d compa	arable	sales	52	08 Barro	on P	ark Dr	r has no known 12	2-mon	th pric	or tran	sfer history.
Analysis/Comments																
, malyolo, commonte																

Market (Conditions Add	ienaum	to the A	Appraisai nepu		THE NO.	Lo	an #4930	8	
The purpose of this addendum is to provide the lender/cl neighborhood. This is a required addendum for all apprai			-		preval	ent in the subj	ect			
Property Address 4930 Birmingham Dr			/ San Jose		St	ate CA	ZI	P Code 951	36	
Borrower Redwood Holdings LLC										
Instructions: The appraiser must use the information req housing trends and overall market conditions as reported	•									
it is available and reliable and must provide analysis as in	-		•							
explanation. It is recognized that not all data sources will						•				
in the analysis. If data sources provide the required inform	-			•	-		-			
average. Sales and listings must be properties that comp subject property. The appraiser must explain any anomal		-			sea by	a prospective	buy	er of the		
Inventory Analysis	Prior 7–12 Months	Prior 4–6		Current – 3 Months			0v	verall Trend		
Total # of Comparable Sales (Settled)	26		5	6			_	Stable		Declining
Absorption Rate (Total Sales/Months)	4.33		67	2.00			X	Stable		Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	No Statistics No Statistics	No Sta	atistics	7 3.5		Declining		Stable Stable		Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		6 Months	Current – 3 Months]	0v	verall Trend		y
Median Comparable Sale Price	1,384,000	1,612	2,000	1,710,000	X	Increasing		Stable		Declining
Median Comparable Sales Days on Market	12		4	10		1	X	Stable		Increasing
Median Comparable List Price Median Comparable Listings Days on Market	No Statistics No Statistics		atistics atistics	<u>1,513,700</u> 28		Increasing Declining		Stable Stable	╞	Declining Increasing
Median Sale Price as % of List Price	107	1	20	115		•	X	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance p						, e		Stable		Increasing
Explain in detail the seller concessions trends for the pas										
fees, options, etc.). The data used in the g	rid above does not i	ndicate the	ere were a	iny concessions asso	ociate	ed with the	rep	ported trar	isa	ctions.
Are foreclosure sales (REO sales) a factor in the market?	? 🗌 Yes 🗙 No		ynlain (includ	ing the trends in listings an	d calor	of foreclosed	nro	nortios)		
		U 11 yes, e			u 3aica		più	perues).		
Cite data sources for above information.	information are bas	sed on loca	al MI S, ap	poraisals done in the	area	personally	, ar	nd sales o	ont	racts
	e information are bas	sed on loca	al MLS, ap	praisals done in the	area	personally	⁄, ar	nd sales c	ont	racts
read.									ont	racts
read. Summarize the above information as support for your co	onclusions in the Neighborh	nood section c	of the appraisa	al report form. If you used a	any ado	litional informa	ation		ont	racts
read. Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw	onclusions in the Neighborh wn listings, to formulate yo	nood section o ur conclusion	of the appraisa s, provide bot	al report form. If you used a th an explanation and suppo	any add	litional information	ation ons.	, such as		racts
	onclusions in the Neighborh wn listings, to formulate yo ous "Total # of Com	nood section of ur conclusion parable Ad	of the appraisa s, provide bot ctive Listin	al report form. If you used a th an explanation and suppo	any add	litional information	ation ons.	, such as		racts
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File No. Loan #49308

Zip Code 95136

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APPRAISAL A	ND REPORT IDE	NTIFICATION			
This Report is <u>one</u> of	the following types:				
🗙 Appraisal Report	(A written report prepared	l under Standards Rule	2-2(a) , pursuant to the S	cope of Work, as disclose	d elsewhere in this report.
Restricted	(A written report prepared	l under Standards Rule	2-2(b) , pursuant to the S	cone of Work as disclos	ed elsewhere in this renou
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certify that, to the best of r The statements of fact co	ny knowledge and belief: ntained in this report are true ar	nd correct.			
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Borrower Property Address

City

Redwood Holdings LLC

4930 Birmingham Dr

Page # 10

		Supplementa	l Addendum		Fil	e No. Loan #4	19308	
Borrower	Redwood Holdings LLC							
Property Address	4930 Birmingham Dr							
City	San Jose	County	Santa Clara	State	CA	Zip Code	95136	
Lender/Client	Wedgewood Inc							

Subject Description:

The subject property is a 2 story home with 4 bedrooms and 2 1/2 baths located in Blossom Valley area of San Jose. Per the subject's old MLS listing dated 03/18/2022, it was a fixer upper. However, today from the street, the subject is showing average condition with stucco wall, composition roof, dual pane windows, and 2 cars garage. Since this is a drive-by appraisal, interior condition is assumed to be similar as the outside condition of the property.

Prior sale in the past 12 months:

11/29/2021 - Wells Fargo Bk Na Ser 2007-Ar1 bought the property from Quality Loan Service Corp on 11/29/2021 for \$1,149,007.

04/27/2022 - Silvered Properties Inc bought the property from Wells Fargo Bk Na Ser 2007-Ar1 bought the property from Quality Loan Service Corp on 11/29/2021 for \$1,149,007.

DOM 18;The subject listed on MLS (ML81882982) from 03/18/2022 to 04/27/2022 for \$1,064,000. It COE on 04/27/2022 for \$1.585.000. It has not listed on the MLS since COE.

Sales Comparison Comments:

The appraiser's comparable search parameters with an MLS search for single family homes sold within the prior three months, located within 1 mile from the subject property, built between 1950 to 1980, between 1,900 to 2,300 sf of living area. The closed sales and listing(s) selected for analysis are considered to be the best indicators of value bearing similarity to the subject in age, design, appeal, and amenity features.

This is an exterior appraisal. From the street, subject and all comparables are very similar. However, greatest weight is given to sales Comp #1 because it's condition is the most similar to the subject.

This appraisal is based on an exterior inspection from the street. No interior inspection was made. An extraordinary assumption was made that the subject has been adequately maintained with no significant deferred maintenance or renovations made unless otherwise noted. This assumption may affect assignment results.

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.

СЗ

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)

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.

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.

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 upgrades.

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
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br Dev Del	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road Contracted Date	Location Date of Sale/Time
c Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	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	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse Glfvw	Golf Course Golf Course View	Location View
GR	Golf Course view	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	Mid-rise	Design (Style)
Mtn	Mountain View	View
Ν	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 Residential	Sale or Financing Concessions Location & View
Res RH	USDA - Rural Housing	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
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
		-

UAD Version 9/2011 (Updated 1/2014)

		Supplemental Addendum		File	e No. Loan #49308	
Borrower	Redwood Holdings LLC					
Property Address	4930 Birmingham Dr					
City	San Jose	County Santa Clara	State	CA	Zip Code 95136	
Lender/Client	Wedgewood Inc					

General Text Addendum:

Comments on the site: The subject property is situated on a residential site typical of the neighborhood in site size and views. Access to the site is by paved street and adequate utilities are available. No adverse easements were noted at the time of inspection; however, title documents should be reviewed by a professional party familiar with their form and content prior to the transfer of any real estate interest. A professional survey may also be prudent. A cursory viewing of the subject property indicates that the utility of the site is such that it meets the basic requirements for residential use. It is recommended that a flood zone certification be obtained due to the inexact nature of flood maps available to the appraiser and their frequent amendments. It is the appraisers assumption that if there is a numbered flood map for the site that the community participates.

Highest and Best Use: (Vacant), Although the appraiser has not been provided with a soil or geological survey of the site. It appears to be adequate for residential use (based on the appraiser's inspection). Site size, location, and offsite infra-structure also appear adequate. Based on a review of zoning regulation, residential usage is the legal permitted use. Residential use is also considered to be economically feasible given current market conditions and will return the maximum productivity to the site in the current market. Therefore, the current single family residential use is considered to be the "highest and best use" of this site. (Improved) The subject improvements were designed with residential usage as the primary intended use. Said use is currently legally permitted and under current market conditions represents a financially feasible use which will return the maximum productivity to the subject "as improved" is the current residential use.

Comments on the Income Approach: This approach to value, using comparable rental properties, is considered but not always applied if (1) there a shortage of directly comparable rental properties in the subject's immediate area, (2) if the subject market area contains enough recent sales comparables of similar homes to render an Income Approach to value unnecessary or unwarranted.

Comments on Hypothetical Conditions for Proposed Improvements: Development of the value opinion for a subject property with proposed improvements involves the use of a hypothetical condition wherein the described improvements have been completed as of the effective date when in fact, they have not yet been completed.

Electronic Signatures: All electronic signatures on this report have a security feature maintained by individual passwords for each signing appraiser. No person can alter the appraisal with the exception of the original signing appraiser(s).

Market Analysis Addendum

THE GRID ADJUSTMENTS ARE MADE BY MARKET EXTRACTIONS, LOCAL BUILDERS COST ESTIMATES OR COST MANUALS. COST DOES NOT ALWAYS EQUAL VALUE.

APPRAISED VALUE: The sold prices of the comparables will bracket the subject's reconciled value whenever possible. More weight may be placed on the income or cost approach values depending upon applicability.

CONCESSIONS: Although not common, some typical concessions consists of sellers paying buyer's non-recurring closing costs. Adjustments to financing concessions are done when concessions information are available and concessions are atypical.

DATE/TIME: Adjustments reflect the influence of market growth, stability, or loss. The adjustment factor used in this report is detailed in the General Text and is derived from the local MLS provided statistics.

SITE. Site value is derived by similar land sales whenever possible. If no directly comparable sales exist, contributory value is determined by market extraction. Site size adjustments are determined by applying the market derived site adjustment factor to the differences in size between the subject and the comparables in the report.

Pade # 15

	Supplemental Addendum File No. Loa				le No. Loan #4	9308		
Borrower	Redwood Holdings LLC							
Property Address	4930 Birmingham Dr							
City	San Jose	County	Santa Clara	State	CA	Zip Code	95136	
Lender/Client	Wedgewood Inc							

VIEW/LOCATION: Adjustments are based on the measurable contribution to site value that can be demonstrated via matched pair analysis.

PHYSICAL/EFFECTIVE AGE: Age adjustments are based on the calculated depreciation value for the subject. Adjustments are calculated by applying the market derived annual depreciation to the subjects physical (or effective age) to obtain a factor that is then applied to differences in physical age, (or effective age) of the comparables (whichever is most appropriate).

CONDITION: Condition adjustments are typically reserved for instances when comparing remodeled homes to original homes. Adjustments are based upon market reaction to stated remodeling improvements via depreciation analysis. Depreciation differences due to condition are typically resolved in effective age adjustments stated above. In instances where the subject is in below market average condition is due to a specific item, a "cost to cure" value may be determined and applied to superior condition comparables.

GROSS LIVING AREA: An adjustment for the differences between the above grade areas of the comparable sales and the subject is based on market reaction to square footage that can be demonstrated with matched pair analysis. Typically, the factor is derived from the comparables used in the specific report.

BASEMENT AREA/FINISHED ROOMS: Basement area calculations are based upon market reaction to basements that can be measured via matched pair analysis. Adjustments for unfinished areas are based upon cost to cure values that are dependent upon the quality assessment of the subject.

HEATING/COOLING: Presence of central heating and cooling systems is typical in the subject market area due to extreme climate variation. Absence of a HVAC system is adjusted according to the cost to cure.

GARAGE/CARPORTS: Adjustments are based on the differences in size and quality of the improvements and their contribution to value that can be measured via matched pair analysis or depreciated cost extraction.

PORCHES, PATIO, OUTBUILDINGS, POOLS, FIREPLACES, HOT TUBS Adjustments are based on the differences in size and quality of the various site improvements and their contribution to value that can be measured via matched pair analysis or depreciated cost extraction. Personal items are typically excluded from the final valuation.

SPECIAL ENERGY EFFICIENT ITEMS: Utility company energy programs are not widely recognized by the local market participants. Adjustments for items such as; passive and active solar systems, hot water/heat pump systems, radiant flooring, etc.; are based upon their contribution to value that can be measured via matched pair analysis or depreciated cost extraction.

NOTE: In addition, all adjustments can vary from these guidelines depending on the size, condition, quality, and functional utility of the item being adjusted

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 specified in this Engagement Letter.

Subject Photo Page

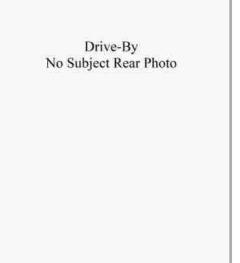
Borrower	Redwood Holdings LLC			
Property Address	4930 Birmingham Dr			
City	San Jose	County Santa Clara	State CA	Zip Code 95136
Lender/Client	Wedgewood Inc			



Subject Front

4930 Birmingha	m Dr
Sales Price	
Gross Living Area	2,124
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	B;Greenbelt;
Site	5800 sf
Quality	Q4
Age	45

Drive-By - No Subject Rear





Subject Street

Comparable Photo Page

Borrower	Redwood Holdings LLC						
Property Address	4930 Birmingham Dr						
City	San Jose	County	Santa Clara	State	CA	Zip Code	95136
Lender/Client	Wedgewood Inc						



Comparable	1
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704 Potomac Ct	
Prox. to Subject	0.56 miles W
Sales Price	1,475,000
Gross Living Area	2,084
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6000 sf
Quality	Q4
Age	47





Comparable 2

538 Churchill Park Dr						
Prox. to Subject	0.30 miles SW					
Sales Price	1,675,000					
Gross Living Area	2,124					
Total Rooms	8					
Total Bedrooms	4					
Total Bathrooms	2.1					
Location	N;Res;					
View	N;Res;					
Site	7442 sf					
Quality	Q4					
Age	49					

Comparable 3

	-
4607 Prince Roya	al PI
Prox. to Subject	0.37 miles NW
Sales Price	1,730,000
Gross Living Area	2,124
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	7500 sf
Quality	Q4
Age	47

Comparable Photo Page

Borrower	Redwood Holdings LLC			
Property Address	4930 Birmingham Dr			
City	San Jose	County Santa Clara	State CA	Zip Code 95136
Lender/Client	Wedgewood Inc			



Comparable 4

5208 Barron Pa	rk Dr
Prox. to Subject	0.34 miles S
Sale Price	1,599,000
Gross Living Area	2,084
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Greenbelt;
Site	6000 sf
Quality	Q4
Age	49



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



Borrower	Redwood Holdings LLC							
Property Address	4930 Birmingham Dr							
City	San Jose	County	Santa Clara	State	CA	Zip Code	95136	
Lender/Client	Wedgewood Inc							



Borrower	Redwood Holdings LLC						
Property Address	4930 Birmingham Dr						
City	San Jose	County Santa Clara	State	CA	Zip Code	95136	
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Borrower	Redwood Holdings LLC						
Property Address	4930 Birmingham Dr						
City	San Jose	County Santa Clara	State	CA	Zip Code	95136	
Lender/Client	Wedgewood Inc						

	EKI	IFICATE OF L	ABILITY IN	SURAN	CE	DATE (MM/DD 10/11/20	
THIS CERTIFICATE IS ISSUED AS A	MATTE	ER OF INFORMATION O	NLY AND CONFERS	NO RIGHT	S UPON THE CERTIFIC	TE UN DED	-
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Suite 100			ADDRESS: fchen@		The state of the s		
Schaumburg IL 60173				NSURER(S) AFF	ORDING COVERAGE	N	AIC #
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ClearCapital.com Inc.		CLEAHOL	INSURER B :				
ClearCapital Holdings, Inc. 300 E 2nd Street			INSURER C :				
Suite 1405			INSURER D :	-			
Reno NV 89501	INSURER E :						
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EXCESS LIAB CLAIMS-MADE					EACH OCCURRENCE	\$	
DED RETENTION \$					AGGREGATE	\$	
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER STATUTE ER	\$	
ANYPROPRIETOR/PARTNER/EXECUTIVE	N/A				E.L. EACH ACCIDENT	8	
(Mandatory in NH)					E.L. DISEASE - EA EMPLOYEE	s	-
DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT		
Professional Liability		MPP9044163	10/18/2021	10/18/2022	Claim/Aggregate	\$5,000,000	
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