The purpose of this summary appraisal repo	rt is to prov	ride the lender/client with an	accurate, and adequately	supported, opi	nion of the mar	ket value	of the subje	ect property.
Property Address 7321 Stonedale Dr			City Pleasanton		State	CA	Zip Code 9	4588
Borrower Redwood Holdings LLC		Owner of Public Reco				y Alame		
Legal Description Tract 5546 Lot 47								
Assessor's Parcel # 941-2785-47-3			Tax Year 2021		R.E. T	axes \$ 3	3,860	
Neighborhood Name Foothill				084		s Tract 4	*	
Occupant Owner Tenant Vaca	ınt	Special Assessments		X PUI				x per month
Property Rights Appraised  Fee Simple	Leaseho	<u>'</u>	<del>,                                    </del>				] po. j	
Assignment Type Purchase Transaction			(describe) Servicing					
Lender/Client Wedgewood Inc			Manhattan Beach Bl	vd Suite 100	) Redondo Re	each CA	Q0278	
Is the subject property currently offered for sale o	r has it heen i					X		)
Report data source(s) used, offering price(s), and		DOM 8;Paragon MLS	•				100110	•
risport data codico(o) docum crisming prico(o), dire	uuto (o).	DOM O, aragon MEO	# 40000240, IIStod 00	5/01/2022 10	ι φτου,σου.			
I did did not analyze the contract for s	sale for the su	bject purchase transaction. Expla	in the results of the analysis	s of the contract	for sale or why the	e analysis	was not	
performed.	שני שני שני שני	bjoot puronaso transaction. Expid	in the results of the analysis	s of the contract	ioi saic oi wily til	c analysis	was not	
-								
Contract Price \$ Date of Cont	ract	Is the property celler	the owner of public record?	? Yes	No Data So	urca(c)		
Is there any financial assistance (loan charges, sa			<u> </u>			ui oo(3)		Yes No
If Yes, report the total dollar amount and describe			ce, etc.) to be paid by ally p	iarty on benan or	i tile bollower?			TES INU
il res, report the total dollar amount and describe	the items to i	De paiu.						
N . B . Id . I								
Note: Race and the racial composition of the	neignborhoo	• • • • • • • • • • • • • • • • • • • •					-	
Neighborhood Characteristics			it Housing Trends		One-Unit Ho	•		Land Use %
	Rural	Property Values Increasing		Declining	PRICE	AGE	One-Unit	80 %
	Under 25%	Demand/Supply Shortage		Over Supply	\$ (000)	(yrs)	2-4 Unit	2 %
Growth Rapid Stable	Slow	Marketing Time  Under 3	mths 3-6 mths	Over 6 mths	465 Low	0	Multi-Family	3 %
Neighborhood Boundaries North: Pleasa	anton Limi	ts; South: Pleasanton Lin	nits; East: Interstate	680;	5,100 High	125	Commercial	10 %
West: Pleasanton Limits. "Other" in F					1,460 Pred.	45	Other	5 %
		family homes in this nei		year old. 23	,	nal stvle	homes or	
ranging from 5,000-25,000sf. There a								
access to employment centers through								g
Market Conditions (including support for the abov			details. In order to e			search r	narameters	s were
expanded by including all of Pleasant						ocaron p	diameter	3 WCIC
expanded by including all of Fleasant	ion. In the	idat 12 months the medic	an prioc moreased 4.	2170 01 .0070	per montri.			
Dimensions 17x62x24x55x10		Area 1494 sf	Shane	Rectangula	nr .	View N;	Rac.	
Specific Zoning Classification PUD-HDR			Planned Unit Develo				•	
	conforming (G	irandfathered Use) No Zo			JII Density Re	Siderilia	<u> </u>	
Is the highest and best use of subject property as					Yes No	If No, des	cribe The	current
is the highest and best use of subject property as	iiiipioveu (oi	as proposed per plans and spec					CHUE INE	
		-6.41	<u> </u>		1.001.00	,		Current
use of the subject site is considered t	o meet all	•	and best use.					
Utilities Public Other (describe)		Public Other	<u> </u>	Off-site Impro	ovements - Type		Public	Private
Utilities Public Other (describe)  Electricity	١	Public Other (	and best use.	Off-site Impro	ovements - Type			Private
Utilities Public Other (describe) Electricity	\	Public Other  Nater	and best use. (describe)	Off-site Impro	ovements - Type halt halt		Public	Private
Utilities Public Other (describe)  Electricity	\ \ \times No FE	Public     Other       Nater     X       Sanitary Sewer     X       MA Flood Zone     X	and best use. (describe)  FEMA Map # 0600	Off-site Impro	ovements - Type halt halt	ЕМА Мар	Public	Private
Utilities Public Other (describe)  Electricity	No FE	Public Other   Water ★   Sanitary Sewer ★   MA Flood Zone X   t area? ★   Yes	read best use.  (describe)  FEMA Map # 0600  No If No, describe	Off-site Impro Street Aspl Alley Aspl 1C0308G	ovements - Type halt halt	ЕМА Мар	Public  Augustian Date 08/0	Private  3/2009
Utilities Public Other (describe)  Electricity	No FE for the marker actors (easen	Public Other  Water	remains a second	Off-site Impro Street Aspl Alley Aspl 1C0308G etc.)?	ovements - Type halt halt F	EMA Map	Public  Date 08/0	Private  3/2009
Utilities Public Other (describe)  Electricity	No FE for the marker actors (easen hity to Intel	Public Other  Nater	rand best use.  (describe)  FEMA Map # 0600  No If No, describe ental conditions, land uses, and the many many with according to the many with a condition to the many w	Off-site Impro Street Aspl Alley Aspl 1C0308G etc.)?	pvements - Type halt halt  F  Yes noise influence	EMA Map  No ce. This	Public  Date 08/0  If Yes, descri	Private  3/2009  be a minor
Utilities Public Other (describe)  Electricity	No FE for the marker actors (easen hity to Intel	Public Other  Nater	rand best use.  (describe)  FEMA Map # 0600  No If No, describe ental conditions, land uses, and the many many with according to the many with a condition to the many w	Off-site Impro Street Aspl Alley Aspl 1C0308G etc.)?	pvements - Type halt halt  F  Yes noise influence	EMA Map  No ce. This	Public  Date 08/0  If Yes, descri	Private  3/2009  be a minor
Utilities Public Other (describe)  Electricity	No FE for the marker actors (easen nity to Internet subject's	Public Other  Water	read best use.  (describe)  FEMA Map # 0600  No If No, describe ental conditions, land uses, mph highway with ache HOA, is accessible	Off-site Impro Street Aspl Alley Aspl 1C0308G etc.)?	pvements - Type halt halt  Yes noise influence d, and has no	EMA Map  No ce. This	Public  Date 08/0  If Yes, descrifactor has on value of	Private  3/2009  be a minor
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Utilities Public Other (describe)  Electricity	No FE for the marker actors (easen nity to Interine subject)	Public Other  Water Sanitary Sewer MA Flood Zone X t area? Tents, encroachments, environments, environments, and the salley is maintained by t  Appraisal Files  MASTER OF THE STATE OF THE	FEMA Map # 0600  No If No, describe ental conditions, land uses, mph highway with ache HOA, is accessibl  Assessment and Tay Data Source for Gross L	Off-site Impro Street Aspl Alley Aspl 1C0308G etc.)? dverse traffic e year round x Records	povements - Type halt halt  Yes noise influent d, and has no	EMA Map  No ce. This impact c	Public  Date 08/0  If Yes, descrifactor has on value or over the control of the c	Private  3/2009  be a minor r
Utilities Public Other (describe)  Electricity	No FE for the marker actors (easen nity to Interne subject)	Public Other  Water Sanitary Sewer MA Flood Zone t area?  Tents, encroachments, environments, encroachments, environments, alley is maintained by t  Appraisal Files  MLS  MERCONDOCTOR  MATERIAL TO THE TO T	FEMA Map # 0600  No If No, describe ental conditions, land uses, mph highway with ache HOA, is accessibl  Assessment and Tay Data Source for Gross L Heating/Cooling	Off-site Impro Street Aspl Alley Aspl 1C0308G  etc.)? dverse traffic e year round x Records iving Area F	ovements - Type halt halt  Yes noise influent d, and has no  Prior Inspectior Public Records menities	EMA Map  No ce. This impact c	Public  Date 08/0  If Yes, descrifactor has on value or	Private  3/2009  be a minor
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Utilities Public Other (describe)  Electricity	No FE for the marker actors (easen nity to Interne subject's perty  G Concrete Full Base	Public Other  Water	FEMA Map # 0600  No If No, describe ental conditions, land uses, imph highway with ache HOA, is accessible  Assessment and Tab Data Source for Gross L  Heating/Cooling  FWA HWBB  Radiant	Off-site Impro	powements - Type halt halt  Yes noise influence d, and has no  Prior Inspection Public Records menities ace(s) # 1 stove(s) # 0	EMA Map  No ce. This impact c  n F  None Drive	Public  Date 08/0  If Yes, descrifactor has on value of Car Stora	Private  3/2009  be a minor r
Utilities Public Other (describe)  Electricity	No FE for the marker actors (easen nity to Internet subject's perty  G Concrete Full Bass Partial B	Public Other  Water  Sanitary Sewer  MA Flood Zone X t area?  Thents, encroachments, environments, encroachments, environments, and salley is maintained by the salley is	FEMA Map # 0600  No If No, describe ental conditions, land uses, mph highway with ache HOA, is accessible  Assessment and Tay Data Source for Gross L  Heating/Cooling  FWA HWBB  Radiant  Other	Off-site Impro	powements - Type halt halt  Factorial Yes noise influence d, and has no  Prior Inspection Public Records menities ace(s) # 1 stove(s) # 0 Deck Patio	EMA Map  No ce. This impact co  None  None  Driver Driveway	Public  Date 08/0  If Yes, descrifactor has on value of Car Stora  way # of Surface	Private  3/2009  be saminor r  er  Cars 0
Utilities Public Other (describe)  Electricity Gas	No FE for the marker actors (easen nity to Internet subject's perty  G  Concrete Full Basi Partial B  Exterior Walls	Public Other  Water	FEMA Map # 0600  No If No, describe ental conditions, land uses, mph highway with ache HOA, is accessible  Assessment and Tay Data Source for Gross L  Heating/Cooling  FWA HWBB  Radiant  Other  Fuel Gas	Off-site Impro Street Aspl Alley Aspl 1C0308G etc.)? dverse traffic e year rounce  Records iving Area Firepla Woods Patio/I Porch	powements - Type halt halt  F  Yes noise influence d, and has no  Prior Inspection Public Records menities ace(s) # 1 stove(s) # 0 Deck Patio None	EMA Map  No ce. This impact c  None  None  Driveway  Garage	Public  Date 08/0  If Yes, descrifactor has on value or Car Stora  way # of Surface ge # of	Private  3/2009  be s a minor r  cr  f Cars 0
Utilities Public Other (describe)  Electricity Gas Gas  FEMA Special Flood Hazard Area Yes  Are the utilities and off-site improvements typical Are there any adverse site conditions or external f  The subject is located in close proxim impact on value and marketability. The marketability.  Source(s) Used for Physical Characteristics of Program Other (describe)  General Description  Units One One with Accessory Unit  # of Stories 2  Type Det. Att. S-Det./End Unit  Existing Proposed Under Const.  Design (Style) Townhme	No FE for the marker actors (easen nity to Internet subject's perty  G  Concrete Full Basi Partial B Exterior Walls	Public Other  Water  Sanitary Sewer  MA Flood Zone  X tarea?  Thents, encroachments, environments, encroachments, environments, and salley is maintained by the salley is	FEMA Map # 0600  No If No, describe ental conditions, land uses, mph highway with ache HOA, is accessible  Assessment and Tabata Source for Gross L  Heating/Cooling  FWA HWBB  Radiant  Other  Gas  Central Air Conditioning	Off-site Impro Street Aspl Alley Aspl 1C0308G etc.)? dverse traffic e year rounce  Records iving Area F iving Area F All Porch Pool	powements - Type halt halt  F  Yes noise influence d, and has no  Prior Inspection Public Records menities ace(s) # 1 stove(s) # 0 Deck Patio None None	EMA Map  No ce. This impact c  n Fs  Driveway  Garag  Carpo	Public  Public  Date 08/0  If Yes, descrifactor has on value or va	Private  3/2009  be saminor r  cr  f Cars 0
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Utilities Public Other (describe)  Electricity Gas Gas  FEMA Special Flood Hazard Area Yes  Are the utilities and off-site improvements typical Are there any adverse site conditions or external f  The subject is located in close proxim impact on value and marketability. The marketability.  Source(s) Used for Physical Characteristics of Program Other (describe)  General Description  Units One One with Accessory Unit  # of Stories 2  Type Det. Att. S-Det./End Unit  Existing Proposed Under Const.  Design (Style) Townhme	No FE for the marker actors (easen nity to Internet subject's perty  G  Concrete Full Basi Partial B Exterior Walls	Public Other  Water  Sanitary Sewer  MA Flood Zone X t area?  Manitary Sewer	FEMA Map # 0600  No If No, describe ental conditions, land uses, mph highway with ache HOA, is accessible  Assessment and Tabata Source for Gross L  Heating/Cooling  FWA HWBB  Radiant  Other  Gas  Central Air Conditioning	Off-site Impro Street Aspl Alley Aspl 1C0308G etc.)? dverse traffic e year rounce  Records iving Area F Woods Porch Pool Fence	powements - Type halt halt  F  Yes noise influence d, and has no  Prior Inspection Public Records menities ace(s) # 1 stove(s) # 0 Deck Patio None None Wood	EMA Map  No ce. This impact c  n Fs  Driveway  Garag  Carpo	Public  Public  Date 08/0  If Yes, descrifactor has on value or va	Private  3/2009  be s a minor r  cr  Cars 0
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Utilities Public Other (describe)  Electricity	Full Base Exterior Wall: Roof Surface Gutters & Do Window Typ Dishwa 6 Rooms etc.)	Public Other   Water	FEMA Map # 0600  No If No, describe ental conditions, land uses, mph highway with ache HOA, is accessible  Assessment and Tar Data Source for Gross L  Heating/Cooling  FWA HWBB  Radiant  Other  Gas  Central Air Conditioning  Individual  Other  Towave Washer/Drye  2.1 Bath(s)  ngs.	Off-site Impro Street Aspl Alley Aspl 1C0308G etc.)? dverse traffice year rounce Records iving Area Firepla Woods Porch Pool Fence Other ( 1,45- nodeling, etc.).	powements - Type halt halt  Finalt  Yes noise influence d, and has no  Prior Inspection Public Records menities ace(s) # 1 stove(s) # 0 Deck Patio None None Wood None describe) 4 Square Feet of  C4;Th ag the subject	EMA Map  No ce. This impact of None Driveway Garag Carpo Attacl Mattacl Gross Liv ne subje uninhab	Public  Public  Date 08/0  If Yes, descrifactor has on value or va	Private  3/2009  be s a minor r  cr  f Cars 0  d Cars 2 f Cars 0  Detached  we Grade
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

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FEATURE		SUBJEC	I	7404			LE SALE # 1	7704			LE SALE # 2	5400			LE SALE # 3
Address 7321 Stonedale [					Stoned			1		kside	= ·		Black		24500
Pleasanton, CA S Proximity to Subject	14566				anton, 0 miles W		94000		miles		94588		miles	1, CA 9	94300
Sale Price	\$			0.07 1	Tilles VV	<u>'</u>	\$ 1,105,000		1111162	VV	\$ 1,250,000		IIIIIES		\$ 760,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 7	735.69	sa.ft.	.,,		774.4	7 sa.ft.	1,200,000	\$ 571.43 sq.ft.			7 00,000
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Site	1494			1460			0	1657				1298			0
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Design (Style)		Townl	hm		Townhn	n			Town	hm			Townh	nm	+25,000
Quality of Construction Actual Age	Q4 33			Q4 34			0	Q4 31			0	Q4 44			0
Condition	C4			C4			-100,000				-200,000				U
Above Grade		Bdrms.	Baths		Bdrms. B	Baths			Bdrms.	Baths	-200,000		Bdrms.	Baths	0
Room Count	6	3	2.1	6		2.1	0		3	2.1		6	3	1.1	+10,000
Gross Living Area			1 sq.ft.	- 1	1,502				_	1 sq.ft.	-48,000		_	sq.ft.	+37,000
Basement & Finished	0sf	., .		0sf	.,			0sf	.,		10,000	0sf	.,500		31,000
Rooms Below Grade															
Functional Utility	Avera	age		Avera	ige			Aver	age			Avera	age		
Heating/Cooling		;CAC		FWA;					;CAC				;CAC		
Energy Efficient Items	None	)		None				None	)			None	;		
Garage/Carport	2gbi			2gbi				1ga			+10,000	2gbi			
Porch/Patio/Deck	Patio			Patio				Patio				Patio			
Fireplaces	1 F/P	•		1 F/P				1 F/F	•			1 F/P			
Exterior Features	None	)		None				None	)			None	)		
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of Comparables				Gross A		0.0 % 0.0 %				25.6 % 30.1 %				2.9 % 16.1 %	\$ 792,000
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Fannie Mae Form 2055 March 2005

AMC: ClearCapital.com, Inc: California #1256						
APPRAISAL FEE: The appraiser is a salaried employee and received no	appraisal fee for the assignment.					
CLARIFICATION OF INTENDED USE AND USER: The Intended User of 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 stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.						
APPRAISER COMPETENCY STATEMENT: The appraiser is familiar with the subject's market area and has completed many appraisals in this area. This market area is approximately 7 miles from the appraiser's office. Market data for this area is readily available through the local realtors, MLS and public records. The appraiser has more than 10 years of field experience in both his home county of Alameda and the surrounding counties.						
AIR COMPLIANCE STATEMENT: No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender, shall influence or attempt to influence the						
development, reporting, result, or review of an appraisal through coercion intimidation, bribery, or in any other manner. I have not been contacted by first page of the report), borrower, or designated contact to make an appounauthorized contacts either personally by phone or electronically to CLAI	anyone other than the intended user (intment to enter the property. I agree to	lender/client as identifi				
PREDOMINANT VALUE: The subject's value is lower than the predomina under improvement.	nt value for the neighborhood due to it	s conditon. The subjec	t is not an			
PUBLIC RECORDS: Some property characteristics for comps were source	ed from MLS and may differ from publ	c records.				
BORROWER & OWNER OF RECORD: Per MLS, the subject was recentlyet.	y purchased and the new owner's info	has not made it to pub	lic records			
PUD INFORMATION: Subject, comp 1: The Gables, \$375/mo, Greenbelt, Pool, Street Maint. Co \$400/mo, Greenbelt, Street Maint. There was not enough credible data av		•				
SALES COMPARABLE COMMENTS (continued): The range of adjusted prices is wider than typical due to the inconsistent nature of "bidding wars" currently taking place in the market.						
COST APPROACH TO VALUE	(not required by Fannie Mae)					
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ns.					
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

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

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

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

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

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

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)					
Signature	Signature					
Name Derek Mitchell	Name					
Company Name Clario Appraisal Network	Company Name					
Company Address 4730 Westwood Ct	Company Address					
Dublin, CA 94568						
Telephone Number <u>925-577-3759</u>	Telephone Number					
Email Address derek.mitchell@clarioappraisal.com	Email Address					
Date of Signature and Report 05/09/2022	Date of Signature					
Effective Date of Appraisal 04/29/2022	State Certification #					
State Certification # AR003044	or State License #					
or State License #	State					
or Other (describe) State #	Expiration Date of Certification or License					
State CA						
Expiration Date of Certification or License 10/18/2022	SUBJECT PROPERTY					
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property					
7321 Stonedale Dr	Did inspect exterior of subject property from street					
Pleasanton, CA 94588	Date of Inspection					
APPRAISED VALUE OF SUBJECT PROPERTY \$ 900,000						
LENDER/CLIENT	COMPARABLE SALES					
• •						
Name ClearCapital.com, Inc: California #1256	☐ Did not inspect exterior of comparable sales from street					
Company Name Wedgewood Inc Company Address 2015 Manhattan Beach Blyd Suite 100.	☐ Did inspect exterior of comparable sales from street					
	Date of Inspection					
Redondo Beach, CA 90278 Email Address						
Liliali Audices						

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Market Conditions Addendum to the Appraisal Report File No. The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. ZIP Code 94588 Property Address 7321 Stonedale Dr City Pleasanton State CA Redwood Holdings LLC Borrower Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months Inventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend Declining Total # of Comparable Sales (Settled) 10 Increasing Stable Declining Absorption Rate (Total Sales/Months) Increasing Stable 1.67 1.33 0.67 Total # of Comparable Active Listings Increasing Declining Stable 0 0 0 Months of Housing Supply (Total Listings/Ab.Rate) Declining Stable Increasing 0 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 972,000 1,162,000 1,062,000 ➤ Stable
➤ Stable
➤ Stable Median Comparable Sales Days on Market Declining Increasing 11 8 Median Comparable List Price Declining 899,000 999,000 847,000 Increasing Median Comparable Listings Days on Market Declining Increasing 7 14 Median Sale Price as % of List Price Stable Declining Increasing 109 117 118 Seller-(developer, builder, etc.)paid financial assistance prevalent? X No Declining ★ Stable Increasing Yes Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions are not typical in the current market. Yes X No Are foreclosure sales (REO sales) a factor in the market? If yes, explain (including the trends in listings and sales of foreclosed properties). In the past 12 months, out of 16 transactions that matched the search criteria, 0 were REOs and 0 were Short Sales Cite data sources for above information. Paragon MLS Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. In the last 12 months there were not enough comparable properties in the subject neighborhood to establish a credible trend. Search parameters for the above data included the following: Type: Duet, Townhome, Condo; Location: neighborhood boundaries; GLA: 1150-1750 sf; Off-Market Dates: 03/01/2021 to 05/02/2022. 16 sold comps matched the criteria. In order to establish a credible trend, search parameters were expanded by including all of Pleasanton. In the last 12 months the median price increased 4.21% or .35% per month. See next page for data. NOTE: "Overall Trend" check boxes above were based on the expanded 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 Derek M Company Name Company Name Clario Appraisal Network

derek.mitchell@clarioappraisal.com Freddie Mac Form 71 March 2009

4730 Westwood Ct, Dublin, CA 94568

AR003044

Company Address

Email Address

State License/Certification #

RESEARCH &

0/CO-OP

Page 1 of 1

State

CA

Fannie Mae Form 1004MC March 2009

State

Company Address

**Email Address** 

State License/Certification #

#### **MLS Price Trend Data**

# Market Conditions Addendum Report (Fannie Mae Form 1004MC) (Freddie Mac Form 71)

Date Run: 5/3/2022

Base/List Date/Current: 5/3/2022

Stable Range Selected High Limit 0% Low Limit 0%

#### Year 1- Current to 12 Months

Inventory Analysis	Prior 7 - 12 Months	Prior 4 - 6 Months	Current - 3 Months	Y1 Overall Trend
Total # of Comparable Sales (Settled)	65	23	24	Decreasing
Absorption Rate (Total Sales/Months)	10.83	7.67	8	Decreasing
Total # of Comparable Active Listings	3	0	4	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.28	0	0.50	Increasing
Median Sale & ListPrice, DOM, Sale/List%	Prior 7 - 12 Months	Prior 4 - 6 Months	Current - 3 Months	Y1 Overall Trend
Median Comparable Sale Price	\$950,000.00	\$920,000.00	\$990,000.00	Increasing
Median Comparable Sales Days on Market	7	10	6	Decreasing
Median Comparable List Price	\$922,499.00	\$971,000.00	\$899,999.00	Decreasing
Median Comparable Listings Days on Market	7	8	7	Stable
Median Sale Price as % of List Price	105.89%	104.35%	108.97%	Increasing

#### Year 2- 13 to 24 Months

Inventory Analysis	Prior 22 - 24 Months	Prior 19 - 21 Months	Prior 16 - 18 Months	Prior 13 - 15 Months	Y2 Overall Trend
Total # of Comparable Sales (Settled)	21	30	22	23	Increasing
Absorption Rate (Total Sales/Months)	7	10	7.33	7.67	Increasing
Total # of Comparable Active Listings	7	3	1	6	Decreasing
Months of Housing Supply (Total Listings/Ab.Rate)	1	0.30	0.14	0.78	Decreasing
Median Sale & ListPrice, DOM, Sale/List%	Prior 22 - 24 Months	Prior 19 - 21 Months	Prior 16 - 18 Months	Prior 13 - 15 Months	Y2 Overall Trend
Median Comparable Sale Price	\$750,000.00	\$827,500.00	\$752,500.00	\$860,000.00	Increasing
Median Comparable Sales Days on Market	14	9	10	7	Decreasing
Median Comparable List Price	\$825,000.00	\$654,900.00	\$969,900.00	\$839,500.00	Increasing
Median Comparable Listings Days on Market	41	37	6	7	Decreasing
Median Sale Price as % of List Price	100.00%	100.74%	101.10%	107.65%	Increasing

#### Explanation of Results:

- 1. The overall trend compares the latest reported period with the most current reported period. If the latest or most current reported period does not have a value it is not used in the overall trend calculation. If three or more reported periods in Year 2 have no value then the overall trend will be reported as stable. If two or more reported periods in Year 1 have no value then the overall trend will be reported as stable.
- 2. The overall trend is reported as stable if the difference between the compared periods falls within the stable range selected by the user. All differences higher than the high limit of the stable range are increasing. All differences lower than the low limit of the stable range are decreasing.
- 3. The overall trend for Total # Comparable Sales and the Absorption Rate use the same calculation. The overall trend for both values will be the same.
- 4. The Total # of Comparable Active Listings is determined using data from a single date in the reported time period. There is no need for further calculations to determine the intermediate trend for this value.
- 5. The Median Sales Price/List Price ratio is calculated independently for each listing in the reported time period and the median of those values is reported. The value cannot be calculated using any of the data in the report form above.

### **Subject Photo Page**

Borrower	Redwood Holdings LLC						
Property Address	7321 Stonedale Dr						
City	Pleasanton	County Alameda	State	CA	Zip Code	94588	
Lender/Client	Wedgewood Inc						



### **Subject Front**

7321 Stonedale Dr

Sales Price

Gross Living Area 1,454
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.1

Location A;FwyNoise;
View N;Res;
Site 1494 sf
Quality Q4
Age 33



### **Subject Street**



### **Subject Street**

# Photograph Addendum

Borrower	Redwood Holdings LLC								
Property Address	7321 Stonedale Dr								
City	Pleasanton	Coun	<sup>ty</sup> Alameda	St	ate (	CA	Zip Code	94588	
Lender/Client	Wedgewood Inc								



MLS PHOTO: Appears to be mold on ceiling and cabinets



MLS PHOTO: Worker appears to be treating mold

### **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	7321 Stonedale Dr							
City	Pleasanton	County	Alameda	State	CA	Zip Code	94588	
Lender/Client	Wedgewood Inc							



### **Comparable 1**

7421 Stonedale Dr

 Prox. to Subject
 0.07 miles W

 Sale Price
 1,105,000

 Gross Living Area
 1,502

 Total Rooms
 6

 Total Bedrooms
 2

 Total Bathrooms
 2.1

Location A;FwyNoise;
View N;Res;
Site 1460 sf
Quality Q4
Age 34



### Comparable 2

7724 Creekside Dr

Prox. to Subject 0.34 miles W
Sale Price 1,250,000
Gross Living Area 1,614
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.1

Location A;MnrFwyNoise;
View B;Wooded;
Site 1657 sf
Quality Q4
Age 31



### Comparable 3

5436 Black Ave

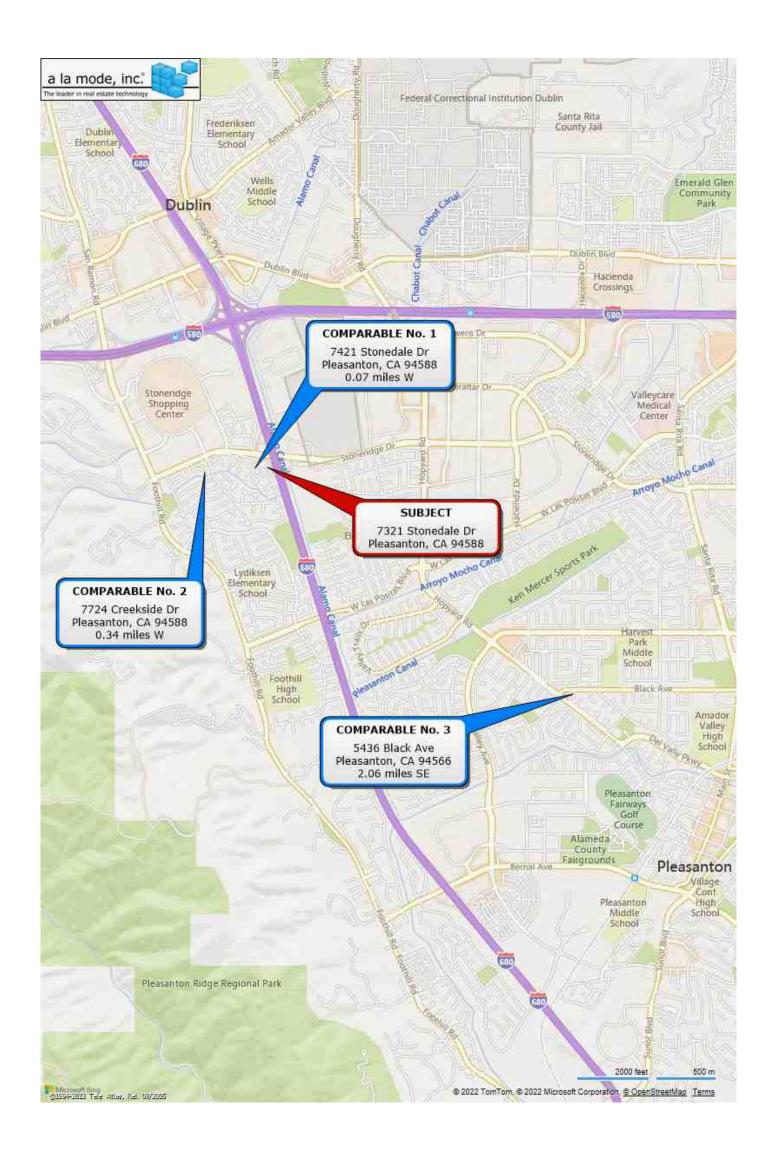
Prox. to Subject 2.06 miles SE Sale Price 760,000 Gross Living Area 1,330 Total Bedrooms 3 Total Bathrooms 1.1

Location A;TrafficNoise;

View N;Res; Site 1298 sf Quality Q4 Age 44

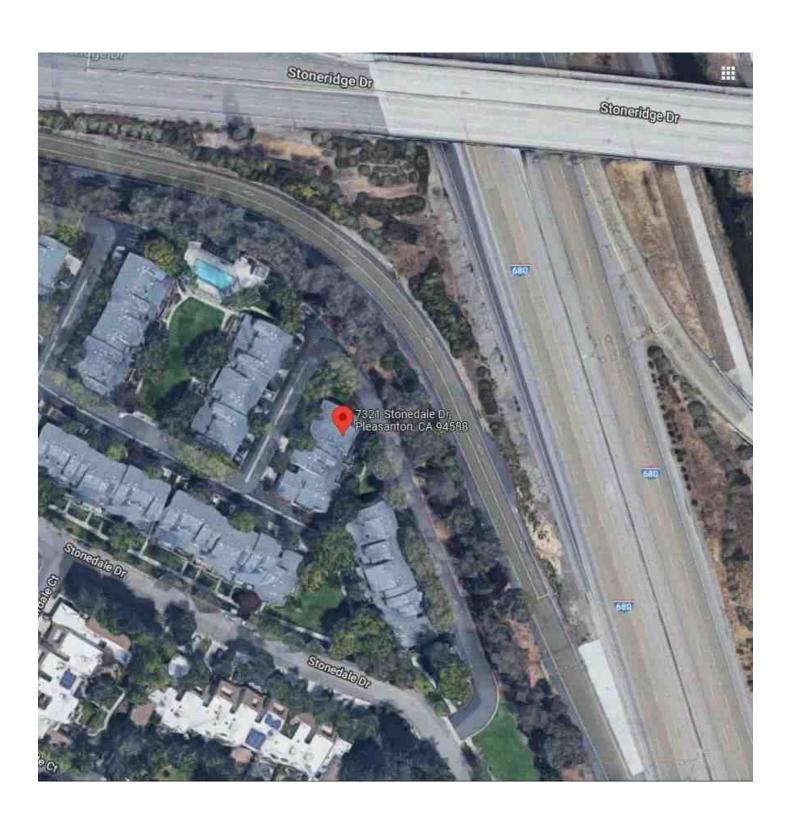
### **Location Map**

Borrower	Redwood Holdings LLC							
Property Address	7321 Stonedale Dr							
City	Pleasanton	County	Alameda	Stat	e CA	Zip Code	94588	
Lender/Client	Wedgewood Inc							



### **Aerial Photo**

Borrower	Redwood Holdings LLC							
Property Address	7321 Stonedale Dr							
City	Pleasanton	Count	y Alameda	State	CA	Zip Code	94588	
Lender/Client	Wedgewood Inc							



### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C/

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

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

C5

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

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

Ce

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

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

### **Quality Ratings and Definitions**

Q1

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

Q2

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

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

#### Q3

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

#### Ω4

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

#### Q5

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

#### Q6

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

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

### Updated

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

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

#### Remodeled

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

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

### **Explanation of Bathroom Count**

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

#### Example:

3.2 indicates three full baths and two half baths.

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

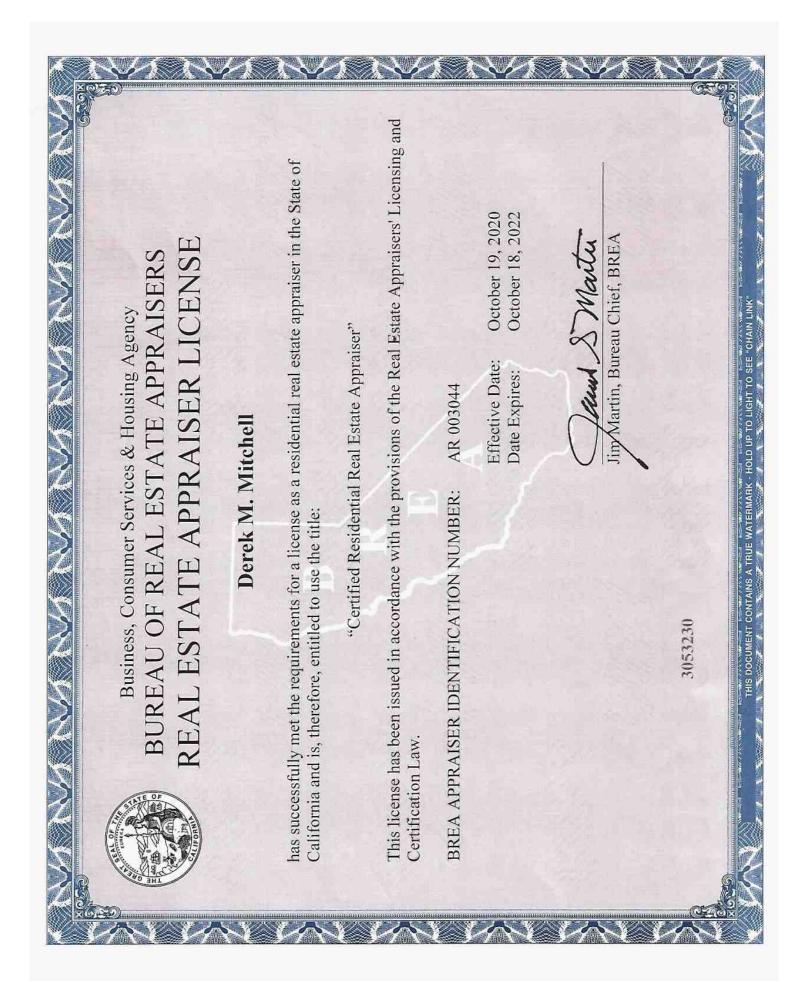
### Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
А	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines  Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sale/Time
Cash	Cash Commercial Influence	Sale or Financing Concessions Location
Comm	Conventional	Sale or Financing Concessions
Ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway  Evoiration Data	Garage/Carport
Estate	Expiration Date Estate Sale	Date of Sale/Time Sale or Financing Concessions
FHA	Estate Sale   Federal Housing Authority	Sale or Financing Concessions  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	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location View
LtdSght MR	Limited Sight Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location  Solo or Financing Concessions
Relo REO	Relocation Sale REO Sale	Sale or Financing Concessions Sale or Financing Concessions
Res	Residential	Location & View
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 Veterana Administration	Date of Sale/Time
VA w	Veterans Administration Withdrawn Date	Sale or Financing Concessions  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

### **USPAP ADDENDUM**

File No. 32615514 Borrower Redwood Holdings LLC Property Address 7321 Stonedale Dr City State CA Zip Code 94588 County Alameda Pleasanton Lender Wedgewood Inc This report was prepared under the following USPAP reporting option: X Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a). Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b). Reasonable Exposure Time My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-90 days **Additional Certifications** I certify that, to the best of my knowledge and belief: X I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. - The statements of fact contained in this report are true and correct. - The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. - Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties - I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment. - My engagement in this assignment was not contingent upon developing or reporting predetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). **Additional Comments** SUPERVISORY APPRAISER: (only if required) APPRAISER: Signature: Signature: Name: Derek Mitchell Name: Date Signed: 05/09/2022Date Signed: State Certification #: AR003044 State Certification #: or State License #: or State License #: State: <u>CA</u> State: Expiration Date of Certification or License: 10/18/2022 Expiration Date of Certification or License: Effective Date of Appraisal: 04/29/2022 Supervisory Appraiser Inspection of Subject Property: Interior and Exterior Did Not Exterior-only from Street

### **Appraisal License**



### **E&O** Insurance



### CERTIFICATE OF LIABILITY INSURANCE

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

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

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

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

RODUCER

ASSURANCE A Marsh & McI ennan Agency I I C company

INSURED	urg IL 60173  ital.com, Inc. ital Holdings, Inc.			ADDRESS: ICHENWA	ssuranceage	ncy.com		
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				INSURER C :				
300 E 2nd Street			INSURER D :					
Suite 1405				INSURER E:				
Reno NV 89501				INSURER F:				
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RE: PROO	OF OPERATIONS / LOCATIONS / VEHICLE OF OF INSURANCE If that the following is an Additional	18 R 50		THE PROPERTY OF THE PARTY OF				
CERTIFICATE HOLDER				CANCELLATION				
Clario Appraisal Network, Inc. PROOF OF INSURANCE				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE  OF 1988-2015 ACORD CORPORATION. All rights reserved.				

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