USPAP ADDENDUM

Borrower	Redwood Holdings L	LC			
Property Address City	6125 Laport St	County O	<u> </u>	Stata O A	Zin Codo, 04040
Lender	La Mesa Wedgewood Inc	County San	Diego	State CA	Zip Code 91942
· ·		e following USPAP reporting option:		(-)	
Apprais		This report was prepared in accordance			
Restric	ted Appraisal Report	This report was prepared in accordance	e with USPAP Standards Rule 2-2	(b).	
	le Exposure Time				
iviy opinion	of a reasonable exposure th	me for the subject property at the market valu	le stated in this report is:	<u>0-45 days</u>	
L					
Additional	Certifications				
I certify that	t, to the best of my knowled	ge and belief:			
🗙 I have I	NOT performed services, as	an appraiser or in any other capacity, regard	ling the property that is the subjec	t of this report v	vithin the
three-y	ear period immediately prec	eding acceptance of this assignment.			
	performed services, as an a	appraiser or in another capacity, regarding th	e property that is the subject of th	is report within 1	the three-vear
		ptance of this assignment. Those services a			
	nents of fact contained in this	-			
		nclusions are limited only by the reported assum	ptions and limiting conditions and are	e my personal, im	npartial, and unbiased
	analyses, opinions, and concluer erwise indicated. I have no pre	usions. sent or prospective interest in the property that i	s the subject of this report and no or	ersonal interest w	vith respect to the parties
involved.					
		ty that is the subject of this report or the parties	5		
		not contingent upon developing or reporting pre			at a that for any the second of
1 2 .		signment is not contingent upon the developmen the attainment of a stipulated result, or the occur			
		were developed, and this report has been prepar			
	t at the time this report was pr		, ,		
		a personal inspection of the property that is the			
		ded significant real property appraisal assistance / appraisal assistance is stated elsewhere in this		ation (if there are	exceptions, the name of each
	uning significant real property		Teport).		
Additional	Comments				
Auditional	Comments				
L	<u> / </u>				
APPRAISE	E CKL. LAA.	10 8	SUPERVISORY APPRAISE	R: (only if re	equired)
	VIMPE	AD Manvey			
Signature:			Signature:		
	rey Stanley	V	Name:		
	04/30/2022		Date Signed: State Certification #:		
or State Licens			or State License #:		
State: CA	- · · · · ·		State:		
Expiration Date		01/23/2023	Expiration Date of Certification or Lice		
Effective Date c	of Appraisal: 04/29/2022		Supervisory Appraiser Inspection of S		Interior and Enterior
			Did Not Exterior-only fr	UIII SLIEEL	Interior and Exterior

Clario Appraisal Network

E	xterior-	only insp	Dection	nesiuellual A	jpiaisai ne	File #	49442		
The purpose of this summary appraisal report	rt is to provid	de the lender/c	lient with a	n accurate, and adequa	tely supported, o	pinion of the mark	ket value	of the su	bject property.
Property Address 6125 Laport St				City La Mesa		State	CA 2	Zip Code	91942
Borrower Redwood Holdings LLC		Owner	of Public Red	cord Dwyer Rober	t Jacquelyn Re	ev Trust County	/ San D	iego	
Legal Description Tr 5711 Lot 16				Tay Voor 0000			0¥00 ¢ 4	000	
Assessor's Parcel # 674-140-07-00 Neighborhood Name La Mesa				Tax Year 2022 Map Reference	41740		axes \$ 4, s Tract O ^r		
Neighborhood Name La Mesa Occupant 🗌 Owner 🗌 Tenant 🗙 Vaca	ant	Snecia	I Assessment			UD HOA\$ 0		per year	per month
Property Rights Appraised X Fee Simple	Leasehold		(describe)	.σψ Ο				poryour	
Assignment Type Purchase Transaction		nce Transaction	, ,	er (describe) Servicin	a				
Lender/Client Wedgewood Inc		Ado		5 Manhattan Beach		00, Redondo Be	each, CA	90278	
Is the subject property currently offered for sale of	r has it been of	ffered for sale in	the twelve m	onths prior to the effective	e date of this apprai	isal?	ΧY	'es 🗌 N	lo
Report data source(s) used, offering price(s), and	date(s).	DOM 8;Th	ne subject	was offered for sale	e on 04/03/202	2 for \$999,500	, per ML	S #PTP2	2202149.
The listing is now classified as closed									
I did did not analyze the contract for s performed.	sale for the sub	ject purchase tra	ansaction. Ex	plain the results of the ana	alysis of the contrac	ct for sale or why the	e analysis v	vas not	
Contract Price \$ Date of Cont	tract	Is the	e property sel	ler the owner of public rec	ord? Yes	s 🗌 No 🛛 Data So	urce(s)		
Is there any financial assistance (loan charges, sa	ale concessions	s, gift or downpa	lyment assist	ance, etc.) to be paid by a	ny party on behalf	of the borrower?			Yes 🗌 No
If Yes, report the total dollar amount and describe	the items to be	e paid.							
Nata Dasa and the verticity over 11 and	•	aua mat *	aal fa sta						
Note: Race and the racial composition of the r	neignborhood	are not apprai		Init Housing Treads		One Helt H		Deere	t and lies 0/
Neighborhood Characteristics	Durel	Droporty Value		Jnit Housing Trends	Declinica	One-Unit Ho	-		t Land Use %
		Property Values			Declining	PRICE \$ (000)		One-Unit 2-4 Unit	<u>70 %</u>
		Demand/Supply Marketing Time			Over Supply Over 6 mths	\$ (000) 512 Low	() /	2-4 Unit Multi-Fami	<u>5 %</u> ily 10 %
		-		Vavajo Rd to the no		2,768 High	6 129	Commerci	
#94 to the south, Route #125 to the e						945 Pred.		Other	αι <u>15</u> %
Neighborhood Description See attached			the west.			040 1100.	02	ounor	//
Market Conditions (including support for the above	e conclusions)	see	attached a	ddendum					
Dimensions 66X120X54X120			7,400 sf		ape Irregular		View N;F	Res;	
Specific Zoning Classification R1				ⁿ Single Family Re					
	- 1	andfathered Use	,	Zoning 🔄 Illegal (desci	,	2			
Is the highest and best use of subject property as	improved (or a	as proposed per	plans and sp	ecifications) the present u	se? 🔰	🗙 Yes 🗌 No	If No, desc	ribe	
Hillitian Dublin Other (describe)				v (deceribe)	Off sits low			Dublia	Drivete
Utilities Public Other (describe)	\M/			er (describe)		rovements - Type		Public	Private
Electricity 🗙 🗌		'ater	X	er (describe)	Street Asp	phalt		Public	Private
Electricity 🗙 🗌	Sa	'ater anitary Sewer	X [X []	Street Asp Alley Nor	phalt ne	FMA Man (
Electricity X Gas X FEMA Special Flood Hazard Area	Sa 🗙 No FEM	'ater anitary Sewer /A Flood Zone	X [X [X]	Street Asp	phalt ne	EMA Map [Private
Electricity Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical flood	Sa No FEM for the market a	later anitary Sewer /A Flood Zone area?	X [X Yes [FEMA Map # 06	Street Asp Alley Noi 6073C1641G	phalt ne F			16/2012
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Exterior-Only Inspection Residential Appraisal Report 49442 File # 49442

													from \$ 900,0			to \$	1,25	0,000	
		e sale			t neight					ths rang			ice from \$ 90(0,00	0			300,000	
	FEATURE		SUBJE	CT				LE SALE #	1				LE SALE # 2					E SALE # 3	
	Address 6125 Laport St					Highga					Manor					Tuckawa	-		
	La Mesa, CA 919	42				esa, C/		942			esa, C		942			Diego, C/		119	
	Proximity to Subject	^			0.60	miles S	SE	•			miles E	Ξ				miles NV		h	
		\$ \$	500 0	0 7 00 ft	¢	000 70	og ft	\$	932,000		14.00	00 ft	\$ 1,175,	000		045.00.00	9 (\$ <u>1,095</u> ,	,000
	Data Source(s)	φ	582.9	97 sq.ft.		629.73		7;DOM 5			611.98		143;DOM 28			<u>615.86 s</u> #220006			
	Verification Source(s)							•					143,DON 28 1#675-040-26	00				, <u>DON 4</u> #674-350-17-	00
	VALUE ADJUSTMENTS	Г	ESCRIP	TION		SCRIPTIC			djustment		SCRIPTI		+(-) \$ Adjustm			SCRIPTION		+(-) \$ Adjustm	
	Sales or Financing				ArmL			. () 🗘	ajaotinont	ArmL					ArmL			. () 🕈 / ajaoan	
	Concessions				VA;0					Conv					Cash				
	Date of Sale/Time					22;c03/2	22		+2,000			22	+2,	000		2;c03/22	2	+2,	,000,
	Location	N;R	es;		N;Re	s;				N;Re	s;				N;Re	s;			
	Leasehold/Fee Simple	Fee	Simpl	le	Fee S	Simple				Fee S	Simple				Fee S	Simple			
	Site)0 sf		6,300				0	6,500				0	7,700				0
	View	N;R			N;Re					N;Re	-				N;Re				
	Design (Style) Quality of Construction		;Ranc	h		Ranch				· ·	Ranch					Ranch			
	Actual Age	Q4 55			Q4 53				0	Q4 62					Q4 58				0
	Condition	55 C3			C3				0	62 C2			-70,						0
	Above Grade		Bdrms	Baths		Bdrms.	Baths		0		Bdrms.	Baths	-70,			Bdrms. Ba	ths		
	Room Count	7	3	2.1	7		2.0	1	+5,000	-	4	2.0	+5	000			.0	+5	,000
	Gross Living Area		1,84	.4 sq.ft.		1,480			+27,000		1,920			0		1,778 \$			0
	Basement & Finished	0sf			0sf					0sf					0sf				
	Rooms Below Grade																		
Т	Functional Utility		rage		Avera	<u> </u>				Avera					Avera				
SALES COMPARISON APPROACH	Heating/Cooling		A/CAC	;		/CAC				FWA						/None		+5,	,000
PR0	Energy Efficient Items Garage/Carport	Nor	ie i2dw		None 2ga2				~	None 2ga2				~	None 2ga2				0
АРР	Porch/Patio/Deck			ok Dat		<u>uw</u> h,Patio			+4,000				±8		Patio			±1	,000,
Ň	Pool Features	Nor		JN,Fal	Pool	I,Fallo			-20,000					000	Pool/				,000 ,000
RIS	Fireplaces			at-Avg		vg-Bat-	Ava				d-Bath	/Gd	-30.	000		vg-Bat-A	va		,000
۱PA	List Price	N/A			\$899		5		0	\$1,14					\$900		<u> </u>		0
ğ	Net Adjustment (Total)					+ [] -	\$	18,000			۲ -	\$-85,	000		+ 🗙	- \$	\$ -9,	,000,
ŝ	Adjusted Sale Price				Net Ad		1.9 %			Net Adj		7.2 %			Net Ad		8 %		
äLI	of Comparables				Gross		6.2 %		950,000			9.8 %	\$ 1,090,	000	Gross	Adj. 3.7	7 % 💲	\$1,086,	,000
0)	I 🗙 did 🗌 did not research t	he sa	e or tran	nsfer histo	ory of th	e subject	prope	erty and con	nparable sal	es. If not	, explain								
	Data Source(s) Realist	not rev	veal any	prior sale f the prior	es or tra	nsfers of	the co	mparable s	ales for the	year pric	r to the (date of e sales	fective date of this sale of the compa (report additional COMPARABLE SAL	rable prior :	sale. sales or	· · · /	ЛРАR	ABLE SALE #3	
	Data Source(s) Realist My research did did did r Data Source(s) Realist Report the results of the research a ITEM Date of Prior Sale/Transfer	not rev	veal any alysis of 04/28	prior sale f the prior SL /2022	es or tra r sale or	nsfers of	the co	mparable s	ales for the	year pric	r to the o	date of e sales C 10/07	sale of the compa (report additional COMPARABLE SAL /2021	rable prior :	sale. sales or	· · · /	ЛРАR	ABLE SALE #3	
	Data Source(s) Realist My research did did did r Data Source(s) Realist Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	not rev	veal any alysis of 04/28/ \$1,07	prior sale f the prion SL /2022 5,000	es or tra r sale or	nsfers of	the co	y of the subj COM	ales for the	year pric	r to the o	date of sales C 10/07 \$772,	sale of the compa (report additional COMPARABLE SAL /2021 500	prior : E #2	sale. sales or	CON	ЛРАR	ABLE SALE #3	
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Exterior-Only Inspection Residential Appraisal Report File # 49442

Subject's value is above the range of the predominant value for the market area. The subject is not considered to be an over improvement for

4	9	4	42	
	~		40	

the market area. The predominant value has no impact on the subject's i	marketability.
Cost approach not recognized in the market as a basis for pricing and is c	leemed unreliable for units more than 1 year-old. It is not intended for
insurance purposes. The Cost Approach was not considered necessary a	at this time to develop credible results regarding the estimate of market
value.	
The subject property is located in an area of primarily owner-occupied sing Approach was not considered necessary at this time to develop credible re-	
Most weight was given to the Sales Comparison Approach to value due to	a significant amount of similar settles sales within the subject's market
area.	
	(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 esti	
Method utilizing data from previous land sales or public record assessment	nt ratios.
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 320,000
Source of cost data	DWELLING Sq.Ft. @ \$ =\$
Quality rating from cost service Effective date of cost data	Sq.Ft. @ \$ =\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	=\$ Garage/Carport Sq.Ft. @ \$ =\$
	Total Estimate of Cost-New=\$
	Less Physical Functional External
	Depreciation =\$()
	Depreciated Cost of Improvements =\$ "As-is" Value of Site Improvements =\$
	-ψ
	INDICATED VALUE BY COST APPROACH =\$ 0
	IE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) N/A	0 = \$ 0 Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) N/A	
PROJECT INFORMATION	I FOR PUDs (if applicable)
Is the developer/builder in control of the Homeowners' Association (HOA)?	No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a	nd the subject property is an attached dwelling unit.
Legal Name of Project Total number of phases Total number of units	Total number of units sold
Total number of units rented Total number of units for sale	Data source(s)
	No If Yes, date of conversion
Was the project created by the conversion of existing building(s) into a PUD?	
Does the project contain any multi-dwelling units? Yes No Data Source(s)	
Does the project contain any multi-dwelling units? Yes No Data Source(s)	If No, describe the status of completion.
Does the project contain any multi-dwelling units? Yes No Data Source(s)	
Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	
Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No Are the common elements leased to or by the Homeowners' Association? Yes Yes	If No, describe the status of completion.
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.
Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No Are the common elements leased to or by the Homeowners' Association? Yes Yes	If No, describe the status of completion.

Fannie Mae Form 2055 March 2005

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.

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 A Manbers & Stanbers	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Aubrey Stanley	Name
Company Name Clario Appraisal Network	Company Name
Company Address 300 E 2nd St Ste 1405	Company Address
Reno, NV 89501-1508	
Telephone Number 619-736-1407	Telephone Number
Email Address aubrey.stanley@clarioappraisal.com	Email Address
Date of Signature and Report 04/30/2022	Date of Signature
Effective Date of Appraisal 04/29/2022	State Certification #
State Certification # <u>3006117</u>	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State <u>CA</u>	
Expiration Date of Certification or License 01/23/2023	SUBJECT PROPERTY
	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
6125 Laport St	Date of Inspection
La Mesa, CA 91942	
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,075,000	
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	

Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

49442 Exterior–Only Inspection Residential Appraisal Report File # 49442 FEATURE COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 SUBJECT 6823 Belle Glade Ave Address 6466 Cowles Mountain Blvd 7679 Topaz Lake Ave Unit N 6125 Laport St La Mesa, CA 91942 San Diego, CA 92119 San Diego, CA 92119 San Diego, CA 92119 Proximity to Subject 0.93 miles NE 0.52 miles NE 0.84 miles NW Sale Price \$ \$ 1,100,000 \$ 1,025,000 \$ 1,150,000 Sale Price/Gross Liv. Area 582.97 sq.ft. \$ 1\$ 701.08 sq.ft. \$ 561.95 sq.ft. \$ 641.74 sq.ft. MLS #PTP2200103;DOM 4 Data Source(s) MLS #220002763;DOM 32 MLS #220006790;DOM 27 Verification Source(s) Doc#150964/Apn#457-380-34-00 Doc#30856/Apn#674-180-09-00 Doc#tbd/Apn#674-350-21-00 VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION DESCRIPTION DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment +(-) \$ Adjustment Sales or Financing ArmLth ArmLth ArmLth Concessions VA;0 Cash;0 Conv;0 Date of Sale/Time s04/22;c03/22 +2,000 s01/22;c01/22 +5,000 s04/22;c04/22 Location N:Res: N:Res: N:Res: N:Res: Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 7,400 sf 0 8,800 sf 0 8,400 sf 0 8,100 sf View N;Res; N;Res; N;Res; N;Res; Design (Style) DT1;Ranch 0 DT2;Contemp 0 DT2;Contemp 0 DT2;Contemp Quality of Construction Q4 Q4 Q4 Q4 Actual Age 55 59 0 58 0 58 0 Condition C3 C3 C3 C3 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths O Total Bdrms. Baths 0 Room Count 3 2.1 4 2.1 4 3.0 -5,000 4 3.0 -5,000 7 7 0 7 7 Gross Living Area 1,824 sq.ft. 1,844 sq.ft. +21,000 1,792 sq.ft. 1.569 sq.ft. 0 0 Basement & Finished 0sf 0sf 0sf 0sf Rooms Below Grade Functional Utility Average Average Average Average Heating/Cooling FWA/CAC FWA/CAC FWA/None +5,000 FWA/CAC Energy Efficient Items None None None None Garage/Carport 2gbi2dw 2ga2dw 0 2ga2dw 0 2ga2dw 0 Porch/Patio/Deck Porch, Deck, Pat Patio +8,000 Patio +8,000 Patios +4,000 Pool Features None None None None Fireplaces Kit/Avg-Bat-Avg Kit/Avg-Bat-Avg Kit/Avg-Bat-Avg Kit/Gd-Bath/Gd -30,000 List Price N/A \$1,089,000 0 \$875,000 0 \$1,150,000 0 **X** + Net Adjustment (Total) **X** + 1\$ 31.000 1\$ 13,000 + X \$ -31,000 Adjusted Sale Price Net Adj. 2.8 % Net Adj 1.3 % Net Adi. 2.7 % of Comparables Gross Adj 2.8 % \$ 1.131.000 Gross Adj. 2.2 % \$ 1.038.000 Gross Adj 3.4 % \$ 1.119.000 Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITFM SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 Date of Prior Sale/Transfer 04/28/2022 Price of Prior Sale/Transfer \$1,075,000 Data Source(s) Realist Realist Realist Realist Effective Date of Data Source(s) 04/29/2022 04/29/2022 04/29/2022 04/29/2022 Analysis of prior sale or transfer history of the subject property and comparable sales Comp #4 thru #6 have not transferred for the year prior to the date of sale indicated above Analysis/Comments

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

Subject Photo Page

Borrower	Redwood Holdings LLC						
Property Address	U						
City	La Mesa	County San Diego	State	CA	Zip Code	91942	
Lender/Client	Wedgewood Inc						



Subject Front

6125 Laport St	
Sales Price	
Gross Living Area	1,844
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	7,400 sf
Quality	Q4
Age	55

Subject Rear MLS Photo





Subject Street

Subject Photo Page

Borrower	Redwood Holdings LLC			
Property Address	6125 Laport St			
City	La Mesa	County San Diego	State CA	Zip Code 91942
Lender/Client	Wedgewood Inc			



Si	ubject Street
6125 Laport St	
Sales Price	
Gross Living Area	1,844
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	7,400 sf
Quality	Q4
Age	55



Subject Front

Borrower	Redwood Holdings LLC						
Property Address	6125 Laport St						
City	La Mesa	County San Diego	State	CA	Zip Code	91942	
Lender/Client	Wedgewood Inc						



	Living Area
6125 Laport St	
Sales Price	
Gross Living Area	1,844
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	7,400 sf
Quality	Q4
Age	55
	MLS Photo



Living Area MLS Photo



Dining Area MLS Photo

Borrower	Redwood Holdings LLC						
Property Address	6125 Laport St						
City	La Mesa	County San Diego	State	CA	Zip Code	91942	
Lender/Client	Wedgewood Inc						



	RILLI
6125 Laport St	
Sales Price	
Gross Living Area	1,844
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	7,400 sf
Quality	Q4
Age	55
	MLS Ph

Kitchen

Lapon Or	
Price	
Living Area	1,844
Rooms	7
Bedrooms	3
Bathrooms	2.1
ion	N;Res;
	N;Res;
	7,400 sf
у	Q4
	55
	MLS Photo



Kitchen MLS Photo



Kitchen MLS Photo

Borrower	Redwood Holdings LLC						
Property Address	6125 Laport St						
City	La Mesa	County San Diego	State	CA	Zip Code	91942	
Lender/Client	Wedgewood Inc						



	Living Area
6125 Laport St	
Sales Price	
Gross Living Area	1,844
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	7,400 sf
Quality	Q4
Age	55
	MLS Photo



Living Area MLS Photo



Bathroom MLS Photo

Borrower	Redwood Holdings LLC						
Property Address	6125 Laport St						
City	La Mesa	County San Diego	State	CA	Zip Code	91942	
Lender/Client	Wedgewood Inc						



	Bedroom
6125 Laport St	
Sales Price	
Gross Living Area	1,844
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	7,400 sf
Quality	Q4
Age	55



Bedroom

Comparable Photo Page

Borrower	Redwood Holdings LLC
Property Address	6125 Laport St
City	La Mesa
Lender/Client	Wedgewood Inc

County San Diego



Comparable 1

7865 Highgate I	Ln
Prox. to Subject	0.60 miles SE
Sale Price	932,000
Gross Living Area	1,480
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6,300 sf
Quality	Q4
Age	53





Comparable 2

6075 Manon St	
Prox. to Subject	0.54 miles E
Sale Price	1,175,000
Gross Living Area	1,920
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6,500 sf
Quality	Q4
Age	62

Comparable 3

-	
6975 Tuckaway	St
Prox. to Subject	0.81 miles NW
Sale Price	1,095,000
Gross Living Area	1,778
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	7,700 sf
Quality	Q4
Age	58
-	

Comparable Photo Page

Borrower	Redwood Holdings LLC
Property Address	6125 Laport St
City	La Mesa
Lender/Client	Wedgewood Inc

County San Diego



Comparable 4

untain Blvd
0.93 miles NE
1,100,000
1,569
7
4
2.1
N;Res;
N;Res;
8,100 sf
Q4
59





Comparable 5

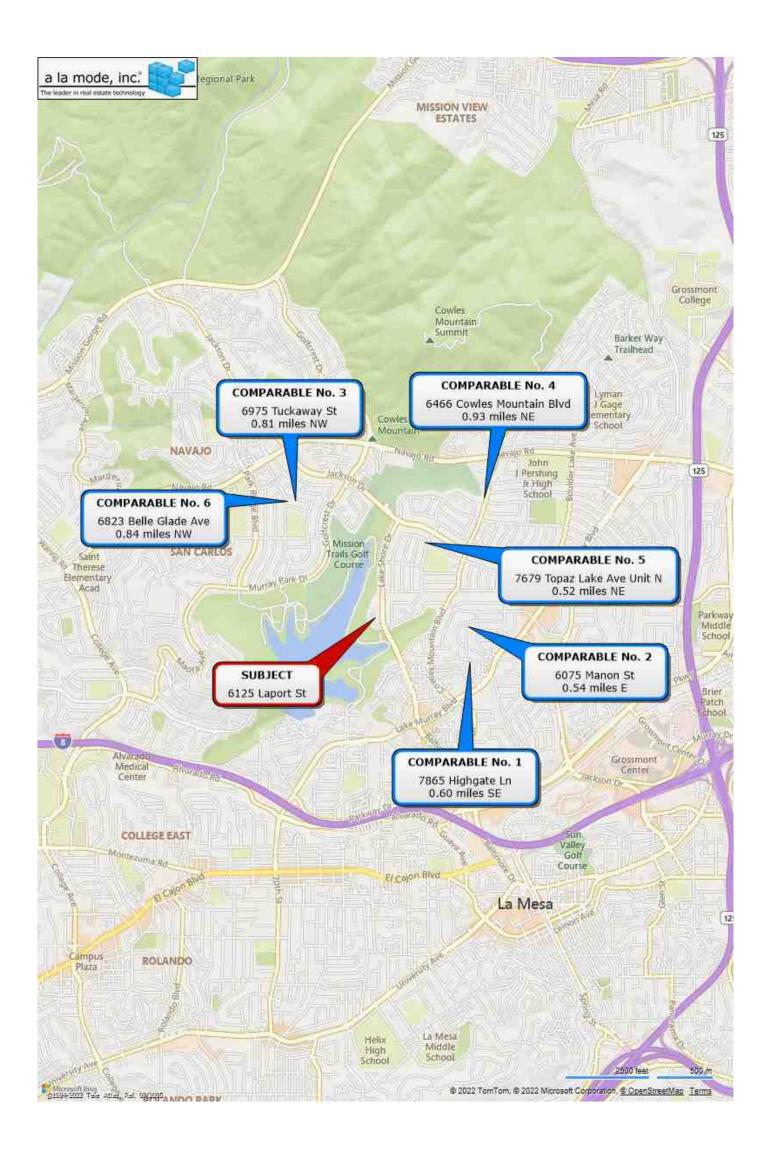
7679 Topaz Lake	e Ave Unit N
Prox. to Subject	0.52 miles NE
Sale Price	1,025,000
Gross Living Area	1,824
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8,800 sf
Quality	Q4
Age	58

Comparable 6

-	
6823 Belle Glade	e Ave
Prox. to Subject	0.84 miles NW
Sale Price	1,150,000
Gross Living Area	1,792
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8,400 sf
Quality	Q4
Age	58

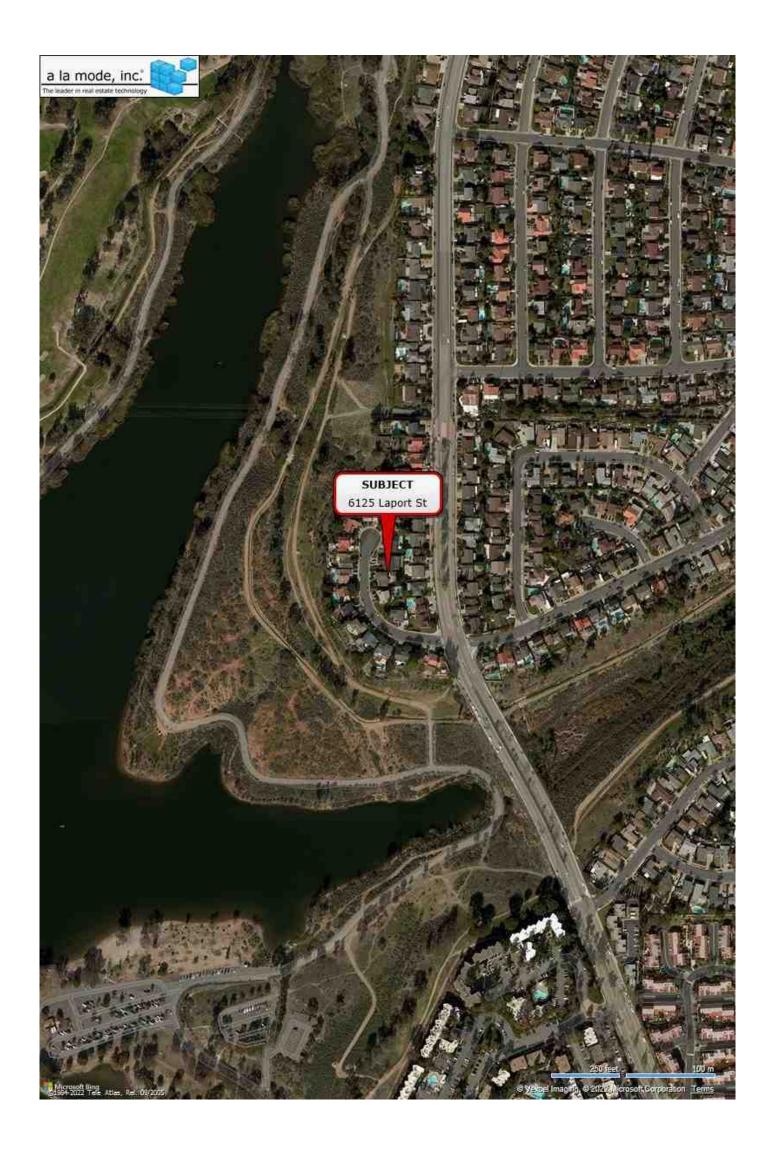
Location Map

Borrower	Redwood Holdings LLC							
Property Address	6125 Laport St							
City	La Mesa	County	/ San Diego	State	CA	Zip Code	91942	
Lender/Client	Wedgewood Inc							



Location Map

Borrower	Redwood Holdings LLC				
Property Address	6125 Laport St				
City	La Mesa	County San Diego	State CA	Zip Code 91942	
Lender/Client	Wedgewood Inc				



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OCATION	NAME TO DESCRIPTION		1969	PROPERTY SUMMARY		W	
Property Address	s 6	125 Laport St	A -		Residential		
	Ĺ	125 Laport St a Mesa, CA 91942-4313		Property Type	Single Family	y Residential	
ubdivision				Improvement Type		y Residential	
arrier Route		014		Square Feet	1844		
County Map Code		an Diego County, CA 250F6		#of Buildings	1		
	CEL INFORMATION	2001 0		CURRENT OWNER	Dwarer Pober	rt Jacquelyn Revocable	Truet 12-11-12
APN/Tax ID		74-140-07-00		Mailing Address	6125 Laport	St	11031 12-11-12
Nt. APN				11111111 - MITTALOIO 110	La Mesa, CA	91942-4313	
City		a Mesa		Owner Occupied	Yes Being seible T	e var	
ax Area		5003		Owner Right Vesting	Revocable T	rusi	
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ssessor Roll Ye	an 2	021		Primary Middle: K to 6	Distan		
				La Mesa Middle School	2.4 mi		
				Middle: 7 to 8	Distan		
				Hellx Charter High School High: 9 to 12	I 2.5 mi Distan		
				Grossmont High School	3.0 mi		
				High: 9 to 12	Distan		
the first of the second s	V THROUGH 04/21/2 Date Recorded		r/Owners	0-11	Instrument	t No. Parce	ls Book/Pag
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12/11/2012	12/28/2012	Dwye	r Robert J & Dwyer Ja r Robert J r Robert & Jacquelyn I	cquelyn E Taylor Dwyer Robert J Dwyer Joann Daw Robert J	Intrafamily Dissolution	Transfer &	Or Documen 2012- 0820870 2008-
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Property Report for 6125 LAPORT ST, cont.

Type	Sinc	le Family Resider	ntial	Condition			1	Units		
Effective Year B				Stories			-			
BRs	3			Baths	2 F1	н	1	Rooms		
Total Sq. Ft.	1.84	4								
	e Feet (Living Sp. ON	ace)			Buildir	g Square Feet (Ot	her)			
Quality					Roof Framing					
Shape					Roof Cover Deck					
Partitions					Cabinet Millwork					
Common Wall					Floor Finish					
Foundation					Interior Finish					
Floor System					Air Conditioning					
Exterior Wall	1. The Participant				Heat Type					
Structural Fram	ning			-	Bathroom Tile					
Fireplace					Plumbing Fixtures					
- OTHER										
Occupancy					Building Data Source					
Control of the second second second	a service of the second se	TICS: EXTRA F	Digense men en en en							
Feature		ize or Descriptio	on			Year Built		Co	ondition	
Garage	2	CAR								
Pool										
	HARACTERIS									
Land Use			Single Family	Residential)imensions			- 100 M MAR	
Block/Lot			16			iquare Feet			7,400	
Latitude/Longit			32.789808°/-1	17.037239°	Acre	age			0.17	
PROPERTY C	HARACTERIS	FICS: UTILITIES	S/AREA							
Gas Source					Road Ty	pe				
Electric Source					Topogra	Charles and Charle				
Water Source					District					
Sewer Source		(194)	awara	Sire!	School I	District			Lemon Grove	
Zoning Code		R	-1:Single Fam	-Res						
Owner Type										
LEGAL DESCI	RIPTION									
Subdivision					Plat Boo	k/Page				
Block/Lot			16		Tax Area	0			05003	
Tract Number			005711							
Description			Tr 5711 Lot 16	R						
FEMA FLOOD										FIRM Panel Eff
Zone Code	Flood Ris	K BFE		Description				FIRM Panel I		Date
×	Minimal			Area of minimal flo year flood level.	od hazard, usually depict	ed on FIRMs as ab	ove the 500-	060292-0607	3C1641G	05/16/2012
LISTING ARCI	HIVE									
MLS #	Status	Status Change Date	List Date	List Price	Closing Date	Closing Price	Listing Agent	Listing Broker	Buyer Agent	Buyer Broker
PTP2202149	Sold	04/27/2022	04/03/2022	\$999,500	04/28/2022	\$1,075,000	Scott Schimpf	Keller Williams Realty	Jj Picard	Wedgewood Homes Realty

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

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

UAD Version 9/2011 (Updated 4/2012)

Supplemental Addendum

Borrower	Redwood Holdings LLC						
Property Address	6125 Laport St						
City	La Mesa	County San Diego	State	CA	Zip Code	91942	
Lender/Client	Wedgewood Inc						

FIRREA Certification Statement:

The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.) and any applicable implementing regulations in effect at the time the appraiser signs this certification.

Comments:

The intended user of the report is the lender (Wedgewood Inc). The client and lender may rely upon this appraisal for internal use, including but not limited to, rendering a decision relative to servicing a mortgage. No other use is intended.

Unless stated in this report, the existence of hazardous material, which may or may not be present in the property, has not been observed by the appraiser. The appraiser has no knowledge of the existence of such materials on or in the property. The appraiser, however, is not qualified to detect such substances. The presence of potentially hazardous material may affect the value of the property. The value estimate is predicated on the assumption that there is no such material on or in the property. No responsibility is assumed for any conditions or the expertise and engineering knowledge required to discover hazardous materials. The client is urged to retain an expert in this field, if desired.

The appraiser has completed the report in accordance with the Uniform Standards of Professional Appraisal Practices (USPAP). It should be noted that while the appraiser has made every attempt to thoroughly inspect the subject property, appraiser is not qualified as a licensed contractor, plumber, electrician, surveyor, roofer or engineer. The scope of appraiser's inspection was thorough for the purpose of noting size, layout, amenities, depreciation, etc. as would be expected and necessary in the process of data collection per USPAP Standard Rule 1-1 and advisory opinion #2. If anyone relying on this report has reason to believe an inspection of a specific nature is warranted, then by all means the property qualified professional should be retained.

The appraiser has completed the report in accordance with the Uniform Standards of Professional Appraisal Practices (USPAP). Square footage calculations are approximations based on the local tax records for all comparables, with some adjustment made based on the appraiser's knowledge, measurement, or estimate based on exterior view of the comparable. It is assumed that this data is accurate; however, if it turns out to be different than that reported in this appraisal, the final opinion of value could be altered.

No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner in behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to vendor management.

A State Law, effective as of 7/1/2011, requires that an owner of a dwelling unit intended for human occupancy shall install a carbon monoxide device, approved and listed by the State Fire Marshal pursuant to Section 13263, in each existing dwelling unit having a fossil fuel burning heater or appliance, fireplace, or an attached garage.

The installation of smoke and Carbon monoxide detectors could not be verified at this time.

The installation of a water heater with double straps could not be verified at this time.

• Exterior-Only: Neighborhood - Description

The subject's neighborhood is in the area of La Mesa. The neighborhood consists of condominiums, single family dwellings, apartment buildings and commercial property. The subject property has access to employment, retail shopping, schools, police/fire, recreational facilities, public transportation and other support services within a 1-2 mile radius. The nearby downtown area has average employment stability and overall average appeal to the marketplace. No significant negative factors were noted which could potential impact value and/or marketability of the subject property at this time.

• Exterior-Only : Neighborhood - Market Conditions

Within the subject's market area, the market value for single family properties has increased over the recent 24 month period. Utilizing data from the local MLS system, a comparison of the most recent 12 month period was analyzed against data for the period between 04/2020 thru 04/2021 and revealed an increase in market values over this time frame. Per MLS data, the average sales price over the recent 12 month period for single family properties within the subject's market area as defined on page one was reported as \$945,249 (516 sales). This average indicates an increase in market values when compared to the average of \$751,461 (435 sales) as reported between 04/2020 thru 04/2021 for similar single family properties within the subject's market area.

Based on MLS data, there are 9 active listings, 14 pending sales and 151 sold properties over the previous 12 month period for similar single family properties within the subject's market area priced between \$900,000 to \$1,300,000. This indicates 13.75 sales per month with a .7 monthly supply. There is a shortage of supply for similar properties within the subject's market area and price range at this time. The average days on market were reported as 15 over the previous 12 month period.

• Exterior-Only: Unit Description - Condition of the Property

The appraisal report was completed as an exterior only inspection at the request of the lender. Details regarding the interior of the property were obtained from a previous MLS listing #PTP2202149 and public records. A C3 condition rating was assigned based on the exterior inspection and the MLS listing. Based on this information, the property appears to be in average condition for the surrounding market area. Based on the exterior inspection and the recent MLS listing, an extraordinary assumption is employed to presume that the property is in average condition for the surrounding market area. The use of an extraordinary assumption in the report may have an impact on the assignment results if there is a significant difference in the interior condition and overall quality of the improvements.

• Exterior-Only : Sales Comparison - Summary of Sales Comparison Approach

Comparable sales or comps are selected by the appraiser after market research of the relevant geographic market area. The appraiser has identified sales of properties with the most similar characteristics relative to the subject property from the recent market data available and utilized the most appropriate as "comps" in this report. Dollar adjustments are applied to the comparable sale to account for the estimated market impact of their respective relevant differences as compared to the subject. Positive dollar adjustments reflect a comp's inferiority and a negative adjustment reflects a comp's superiority as compared to the subject. Where a difference is not considered relevant or where there is insufficient market data to indicate a premium or discount typically paid for a specific feature, no dollar adjustment is applied. In the instance where no adjustment was utilized, the appraiser has considered the possibility of an adjustment but deemed it inappropriate in that particular case. The adjusted sales price is then reconciled by the appraiser to arrive at the appraiser's opinion of value for the subject property via the Sales Comparison Approach.

Supplemental Addendum

DUITUWEI	Reawood Holdings LLC						
Property Address	6125 Laport St						
City	La Mesa	County San Diego	State	CA	Zip Code	91942	
Lender/Client	Wedgewood Inc						

The comments contained within this appraisal report on the condition of the property are not based on the "Standards of Condition of the Property: Practice" as defined by the American Society of Home Inspectors (ASHI) or the California Real Estate Inspection Association (CREIA) and therefore are not to be considered a credible home inspection or home inspection report about the verified overall actual condition of the subject property. For the purpose of this report, unless obvious visible issues exist that can be photographically documented, it is assumed that there are no structural defects hidden by floor or wall coverings or any other hidden or unapparent conditions of the property; that all mechanical equipment and appliances are in working condition; and that all electrical components and the roofing are in average condition.

The comparables selected were all located within the subject's market area and bracketed the subject's dominant features of lot size, gross living area, bedroom/bathroom count, age/condition and location. These comps were believed to be the best available properties within the market area to accurately estimate the market value of the subject.

All comps have settled within 6 months of the inspection date of the subject property. Based on MLS data, properties within the subject's market area have experienced an increase in market value over the recent 24 month period. Therefore, a 2% time adjustment was utilized for comps #1 thru #6 based on MLS data and the attached 1004 MC form. Adjustments were made from contract date to the effective date of the appraisal report.

Lot adjustments were not utilized at this time as an appropriate adjustment could not be exacted from the market for differences in overall lot size and utility. Through Qualitative Analysis, the impact on value for differences in overall lot size and utility were considered during the final reconciliation of value and applied to the estimate of value indicated by the appraiser.

In the market analysis, adjustments for age and condition are considered as one adjustment. A typical purchaser perceives the overall condition of a property to be relative to its effective age. Of importance is what has been updated, replaced or renovated as opposed to considering the actual age of the home. The basis for any dollar adjustment would be the difference between the effective age of the subject and the effective age of the comparable, as it relates to total economic life. Comparables #1 and #3 thru #6 were given a C3 condition rating based on the definition indicated in the attached addendum. These comparables bracketed the subject's overall condition and effective age requiring no significant adjustment at this time. Differences in upgrades or a lack of upgrades were considered during the final reconciliation of value and applied accordingly to the subject's estimate of value.

A condition adjustment was utilized for comp #2 due to superior condition and effective age as noted within the MLS listing. The condition adjustment was made per Matched Pairs Analysis at this time.

A \$75/sf adjustment was utilized for gross living area differences greater than 100 square feet. This adjustment was based on approximately 10-15% of the average Sales Price/Gross Living Area for the settled sales utilized in this report. The gross living area adjustment was made based on Matched Pairs Analysis of comps #1 thru #6 at this time. This adjustment was rounded to the nearest 1,000 before being inserted into the sales comparison grid.

Due to differences in size, materials, and buyer preferences, exterior amenities were considered and given a minimal adjustment to account for the potential impact perceived by buyers within the market. All exterior items were given a minimal adjustment due to a lack of data verifying size and materials.

Adjustments for differences in bathroom count, heating/cooling systems, pool/spa features and kitchen & bathroom upgrades were made per Matched Pairs Analysis of comps #1 thru #6 at this time. All features are considered relevant to potential buyers within the subject's market area, however, location, condition and gross living area are the key factors driving price within the subject's overall market area at this time.

The subject and comparables sales utilized in the report may have some personal property items which conveyed during the sale of the property. The personal property items are considered to be insignificant and have no impact on the final sale price of the subject or comparables utilized in the report. No adjustment could be extracted from the market for any personal property item which may have conveyed with the sale of the comparables or subject property, therefore, no adjustment was utilized at this time.

The subject is assumed to be in general compliance with local zoning regulations. Permits for improvements, which may have taken place since the time of construction, have not been presented to the appraiser. It is assumed that all required zoning and building use regulations for the subject property have been complied with or could be complied with by the owner in this report.

Most weight was given to comps #1 thru #3 during the final reconciliation of value. Comps #1 thru #3 are settled sales from the subject's market area which bracket most of the subject's dominant features which include location, lot size, age/condition, gross living area and bedroom/bathroom count.

The price range indicated on page two of the report as well as on the attached 1004 MC form was selected after the estimate of value had been determined. The price range was selected in order to identify market trends for similar properties within the subject's market area which would appeal to potential buyers. A price range was not utilized during the process of selecting similar comparables to estimate the market value of the subject property.

Photos regarding the interior of the property were obtained from MLS listing #PTP2202149.

1004: Site - Highest and Best Use

The highest and best use of the subject property is currently being utilized as a single family residence. The rationale for current highest and best use is supported by the subject property being located in an established residential neighborhood surrounded by similar style properties with the same use and zoning.

The definition of highest and best use is as follows: A real estate appraisal term meaning the legally and physically possible use that at the time of the appraisal, is most likely to produce the greatest net return to the land or buildings over a given period.

Appraisal Requirements:

Dorrowor

Redwood Holdings I.I.C.

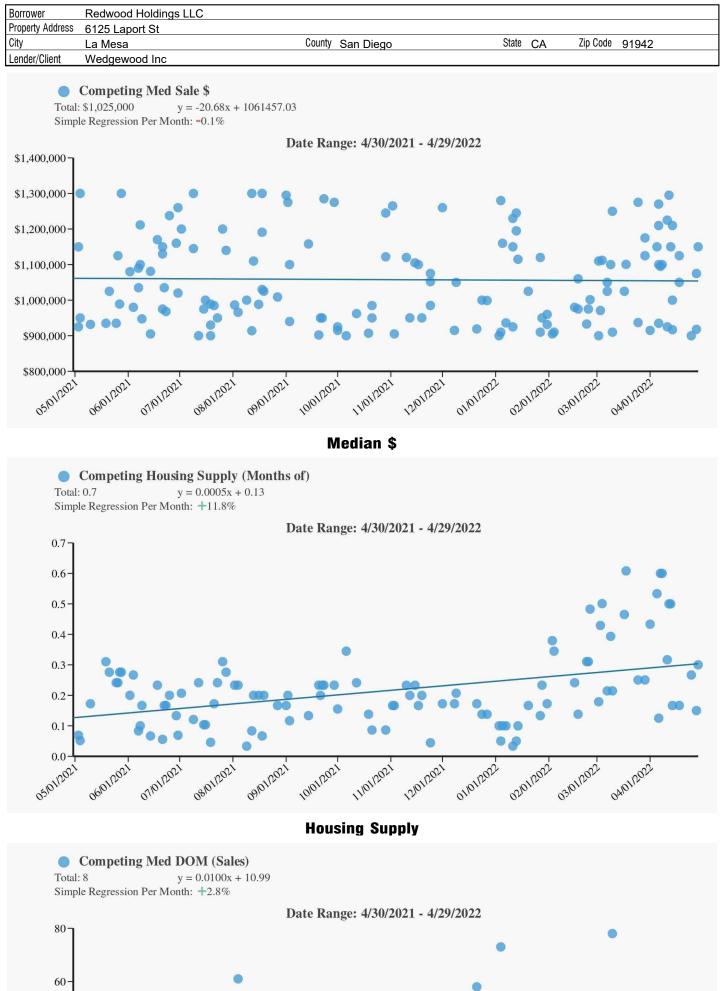
The appraiser is signing this report using the corporate address of the appraisal company. The appraiser is not based in the corporate office and is based in San Diego, California. The appraiser is located roughly 14 miles from the subject property and has 3 years appraising in the market with 22 years of appraisal experience.

The appraiser is an hourly employee of Clario Appraisal Network and received no appraisal fee for the assignment.

Appraisal AMC# - California #1256 - Clear Capital, Inc.

Market	Conditions Add	lendum to the <i>l</i>	Appraisal Repor	T File No.	49442	
The purpose of this addendum is to provide the lender/ neighborhood. This is a required addendum for all appr		-		prevalent in the su	oject	
Property Address 6125 Laport St		City La Mesa		State CA	ZIP Code 919	942
Borrower Redwood Holdings LLC				for these secondus		
Instructions: The appraiser must use the information re housing trends and overall market conditions as reported	•					
it is available and reliable and must provide analysis as	-					
explanation. It is recognized that not all data sources w				••••••		
in the analysis. If data sources provide the required info						
average. Sales and listings must be properties that com	-		•	-	-	
subject property. The appraiser must explain any anom	alies in the data, such as se	asonal markets, new const	ruction, foreclosures, etc.			
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	74	31	46	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	12.33	10.33	15.33	Increasing	Stable	Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	5 0.4	8 0.8	<u> </u>	Declining	Stable Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	\$1,022,500	\$1,050,000	\$1,050,000	Increasing	Stable	Declining
Median Comparable Sales Days on Market	8	8	7	Declining	X Stable	Increasing
	\$990.000	\$957,500	\$1,100,000	Increasing	Stable	Declining
Median Comparable List Price Median Comparable Listings Days on Market Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance	14	3	37	Declining	Stable	X Increasing
Median Sale Price as % of List Price	101%	101%	105%	Increasing	Stable	Declining
				Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the pa	· -		-	-	-	
fees, options, etc.). An analysis was perfo				ose sales, a t	otal of 49.0%	were
reported to have seller concessions. This	analysis shows a cha	ange of +0.2% per n	nonth.			
Explain in detail the seller concessions trends for the particles, options, etc.). An analysis was performed to have seller concessions. This Are foreclosure sales (REO sales) a factor in the market						
Are foreclosure sales (REO sales) a factor in the marke	et? 🗌 Yes 🗙 No	o If yes, explain (includ	ling the trends in listings and	sales of foreclose	d properties).	
An analysis was performed on 151 comp						REO.
			·			
			tem (using an effectiv			
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arrive at the results noted on this addend	um. Any percent char	nge results noted in	these comments are	based on sim	ole regression	
arrive at the results noted on this addend Summarize the above information as support for your of	um. Any percent char conclusions in the Neighborh	nge results noted in nood section of the apprais	these comments are l al report form. If you used ar	based on sim	ole regression	
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Market Conditions Charts - Page 1





11/01/2021

03/01/2022

02/01/2022

01/01/2022

12/01/2021

04/01/2022

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0

06/01/2021

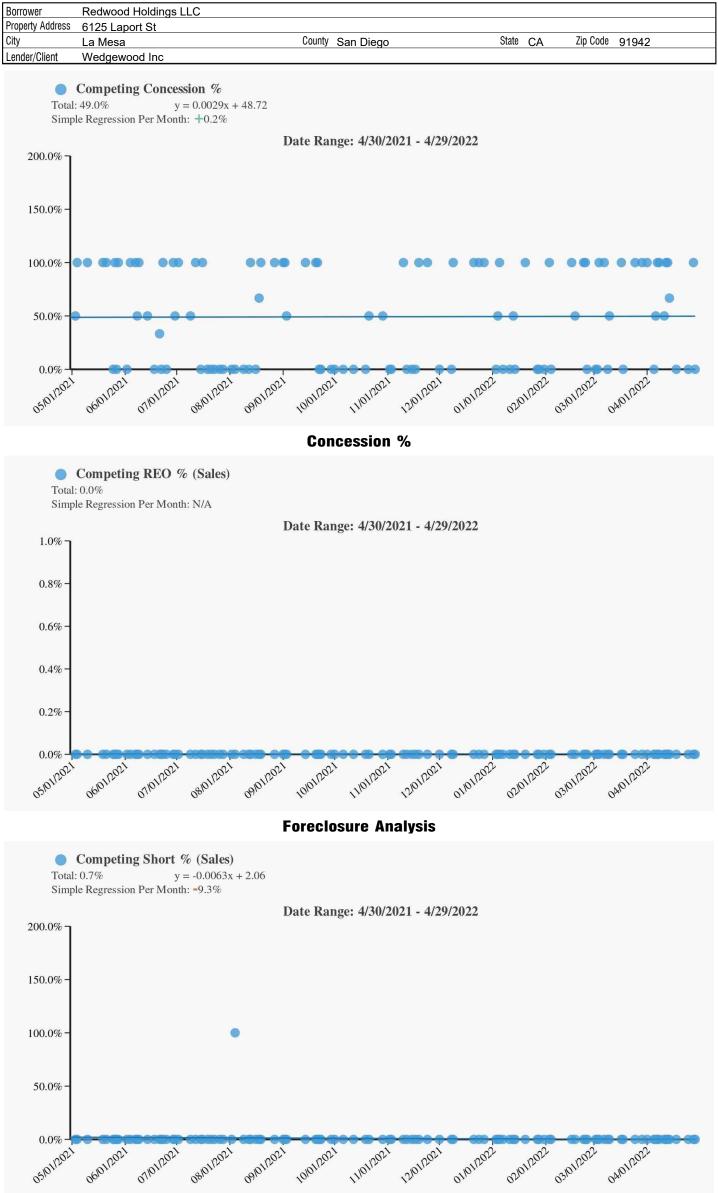
05/01/2021

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Short Sale Analysis Form PIC3W - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Market Conditions Charts - Page 2

E&O Policy

ACORD [®] CERTIFICATE OF LIABILITY INSURANCE							DATE (MM/DD/YYYY)		
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICAT CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED B BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(POLICIES	
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).									
194403	DUCER	o the cer	tincate noider in neu or st	CONTACT NAME: Fiona C					
Ass	urance, a Marsh & McLennan Age	ncy LLC	company						
20 N Martingale Road Suite 100 Schaumburg IL 60173				E-MAIL ADDRESS: fchen@assuranceagency.com					
				INSURER(S) AFFORDING COVERAGE				NAIC #	
					INSURER A : AXA Insurance Company				
INSURED CLEAHOL-02				INSURER B :					
ClearCapital.com, Inc. ClearCapital Holdings, Inc. 300 E 2nd Street				INSURER C :					
				INSURER D :					
0.000	Suite 1405 Reno NV 89501				INSURER E :				
		-		INSURER F :					
			E NUMBER: 667417962			REVISION NUMBER:			
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.									
INSR LTR	TYPE OF INSURANCE	ADDL SUB	R	POLICY EFF		LIM	TS		
LIN	COMMERCIAL GENERAL LIABILITY	INSU WVL	, reconnection	(mint/DD/TTT		EACH OCCURRENCE	s		
	CLAIMS-MADE OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$		
						MED EXP (Any one person)	\$		
						PERSONAL & ADV INJURY	\$		
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$		
	POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	\$		
	OTHER:		r				\$		
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$		
						BODILY INJURY (Per person)	\$		
	OWNED SCHEDULED AUTOS ONLY HIRED NON-OWNED					BODILY INJURY (Per accident PROPERTY DAMAGE	61 _ CO		
	AUTOS ONLY AUTOS ONLY					(Per accident)	\$		
			-	-			\$		
						EACH OCCURRENCE	\$		
	DED RETENTION \$					AGGREGATE	\$ \$		
	WORKERS COMPENSATION					PER OTH- STATUTE ER	φ		
	AND EMPLOYERS' LIABILITY Y / N ANYPROPRIETOR/PARTNER/EXECUTIVE	2534200				EL. EACH ACCIDENT	s		
	OFFICER/MEMBEREXCLUDED? (Mandatory in NH)	N/A				E.L. DISEASE - EA EMPLOYE	or the		
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	12		
A	Professional Liability		MPP9044163	10/18/2021	10/18/2022	Claim/Aggregate		000,000	
RE:	RIPTION OF OPERATIONS / LOCATIONS / VEHIC PROOF OF INSURANCE agreed that the following is an Addition	10 R 500		200 07200000000 ecc		golgi			
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.					
				Line Taliak					
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