



APPRAISAL OF REAL PROPERTY

LOCATED AT:

78 Carlos Ct
Orchard Glen Lot 29
Walnut Creek, CA 94597

FOR:

Wedgewood Inc
2015 Manhattan Beach Blvd
Redondo Beach, CA 90278
AMC Registration #ClearCapital.com, Inc #1256

AS OF:

04/27/2022

BY:

Richard Gonsalves
2244 Oak Grove Rd Walnut Creek, CA 94598
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SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	78 Carlos Ct
	Legal Description	Orchard Glen Lot 29
	City	Walnut Creek
	County	Contra Costa
	State	CA
	Zip Code	94597
	Census Tract	3400.03
	Map Reference	C057
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower	Taff Gregory Donald
	Lender/Client	Wedgewood Inc
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,570
	Price per Square Foot	\$
	Location	N;Res;
	Age	70
	Condition	C3
	Total Rooms	7
	Bedrooms	3
	Baths	2.0
APPRAISER	Appraiser	Richard Gonsalves
	Date of Appraised Value	04/27/2022
VALUE	Final Estimate of Value	\$ 1,250,000

Exterior-Only Inspection Residential Appraisal Report

04.27.22 Appraisal File # 32615321

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 78 Carlos Ct City Walnut Creek State CA Zip Code 94597
Borrower Taff Gregory Donald Owner of Public Record Taff Gregory Donald County Contra Costa
Legal Description Orchard Glen Lot 29
Assessor's Parcel # 171-014-003 Tax Year 2021 R.E. Taxes \$ 1,716
Neighborhood Name Orchard Glen Map Reference C057 Census Tract 3400.03
Occupant [X] Owner [] Tenant [] Vacant Special Assessments \$ 0 [] PUD HOA \$ 0 [] per year [] per month
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [] Purchase Transaction [] Refinance Transaction [X] Other (describe) Servicing
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA 90278
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [] No
Report data source(s) used, offering price(s), and date(s). DOM 6;MLS, NDC Data Subject listed for sale 04/12/2022 for \$1,199,999 and appears to have closed 04/20/2022 for \$1,240,000

CONTRACT

I [] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ Date of Contract Is the property seller the owner of public record? [] Yes [] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [] Urban [X] Suburban [] Rural Property Values [X] Increasing [] Stable [] Declining PRICE AGE One-Unit 99 %
Built-Up [X] Over 75% [] 25-75% [] Under 25% Demand/Supply [X] Shortage [] In Balance [] Over Supply \$ (000) (yrs) 2-4 Unit 1 %
Growth [] Rapid [X] Stable [] Slow Marketing Time [X] Under 3 mths [] 3-6 mths [] Over 6 mths 981 Low 2 Multi-Family %
Neighborhood Boundaries To the North & East, Boulevard Way. To the South, Olympic Blvd. To the West, Juanita Dr. The subject is accessed via tree lined residential surface streets. 1,390 High 112 Commercial %
Neighborhood Description The subject neighborhood is centrally located between major employment centers, San Francisco, 30 miles away, San Jose, 40 miles away and Pleasanton, 10 miles away. The subject neighborhood is 6 miles to the West of downtown Walnut Creek and the neighborhood contains a wide variety of home styles and qualities. 1,191 Pred. 70 Other %
Market Conditions (including support for the above conclusions) After a long level period in demand and value present market appears to be increasing in the subject area with market times ranging from 1 to 180 days with an average time to market for homes in this area of 18 days. The current sales price to list price ratio is 100% There does not appear to be any significant impact from seller concessions at this time.

SITE

Dimensions See Plat Map Area 10010 sf Shape Rectangular View N;Res;Mtn
Specific Zoning Classification R-11 Single Family Zoning Description 11 SINGLE FAMILY, 1 RESIDENTIAL O
Zoning Compliance [X] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No If No, describe
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity [X] [] Water [X] [] Street Asphalt [X] []
Gas [X] [] Sanitary Sewer [X] [] Alley None [] []
FEMA Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone X FEMA Map # 06013C0287F FEMA Map Date 06/16/2009
Are the utilities and off-site improvements typical for the market area? [X] Yes [] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No If Yes, describe
No adverse conditions noted. Subject is on a level interior lot in a quiet residential neighborhood. See the preliminary title report for easement information.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property [] Appraisal Files [X] MLS [X] Assessment and Tax Records [] Prior Inspection [] Property Owner
[] Other (describe) Data Source for Gross Living Area Public Records Data
General Description General Description Heating/Cooling Amenities Car Storage
Units [X] One [] One with Accessory Unit [] Concrete Slab [X] Crawl Space [X] FWA [] HWBB [X] Fireplace(s) # 1 [] None
of Stories 1 [] Full Basement [] Finished [] Radiant [] Woodstove(s) # 0 [X] Driveway # of Cars 2
Type [X] Det. [] Att. [] S-Det./End Unit [] Partial Basement [] Finished [] Other [X] Patio/Deck Patio Driveway Surface Asphalt
[X] Existing [] Proposed [] Under Const. Exterior Walls Siding Fuel Gas [X] Porch Concrete [X] Garage # of Cars 2
Design (Style) Ranch Roof Surface Cmp/shingle [X] Central Air Conditioning [] Pool None [] Carport # of Cars 0
Year Built 1952 Gutters & Downspouts Yes [] Individual [X] Fence Redwood [X] Attached [] Detached
Effective Age (Yrs) 10 Window Type Dual pane [X] Other Fans [] Other None [] Built-in
Appliances [] Refrigerator [] Range/Oven [] Dishwasher [] Disposal [] Microwave [] Washer/Dryer [] Other (describe)
Finished area above grade contains: 7 Rooms 3 Bedrooms 2.0 Bath(s) 1,570 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) No Recent observable improvement. Subject appears consistent w/ overall age/condition of selected comparable sales Per MLS & from street in comparison to last known documented transfer. Interior condition cannot be confirmed. Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-timeframe unknown;Bathrooms-remodeled-timeframe unknown;Exterior appears to be well maintained, with recent improvements to exterior siding, paint windows & landscaping.condition of interior is unknown. Appraiser Notes: condition of interior (per MLS History) indicated to be improved to neighborhood standard however could not be verified as current per exterior inspection.
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No
If Yes, describe.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [] No If No, describe.
Appraiser Notes: subject architectural design common in market area, subject's features not unique when compared to properties in neighborhood - e.g. condition, functional/external concerns, over/under improvement, GLA, site, design, room count, floor plan, etc.

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There are 7 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 980,000 to \$ 1,390,000		There are 28 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 981,000 to \$ 1,390,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	78 Carlos Ct Walnut Creek, CA 94597	3027 Vessing Rd Pleasant Hill, CA 94523	2441 Casa Way Walnut Creek, CA 94597	1621 Bodega Ct Walnut Creek, CA 94597	
Proximity to Subject		0.41 miles N	0.93 miles SE	0.56 miles SW	
Sale Price	\$	\$ 1,190,000	\$ 1,200,000	\$ 1,235,000	
Sale Price/Gross Liv. Area	\$ 791.54 sq.ft.	\$ 784.96 sq.ft.	\$ 809.17 sq.ft.	\$ 942.03 sq.ft.	
Data Source(s)		MRIS#40971238;DOM 7	MRIS#40985647;DOM 7	MRIS#40976979;DOM 9	
Verification Source(s)		Doc # 170092	Doc #3645206	Doc #677333	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s11/21;c11/21	+59,500	s04/22;c03/22	
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee simple		Fee Simple	
Site	10010 sf	10400 sf	0	11552 sf	0
View	N;Res;Mtn	N;Res;Mtn		N;Res;Mtn	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch	
Quality of Construction	Q3	Q3		Q3	
Actual Age	70	58	0	73	0
Condition	C3	C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 2.0	7 3 2.0		8 4 2.0	-25,000
Gross Living Area	1,570 sq.ft.	1,516 sq.ft.	0	1,483 sq.ft.	0
Basement & Finished Rooms Below Grade	Osf	Osf		Osf	
Functional Utility	Average	Average		Average	
Heating/Cooling	FAU/CA	FAU/CA		FAU/CA	
Energy Efficient Items	Dual pane win	Dual pane win		None Noted	+5,000
Garage/Carport	2ga2dw	2ga2dw		1ga2dw	+5,000
Porch/Patio/Deck	Porch,Patio	Porch,Patio		Porch,Patio	
Kitchen and Baths	Unknown	Upgrad/Remod	0	Good/Fin&Appl	0
Pool/Sports Court	None Noted	None Noted		None Noted	
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 59,500		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -15,000	
Adjusted Sale Price of Comparables		Net Adj. 5.0 % Gross Adj. 5.0 % \$ 1,249,500		Net Adj. 1.3 % Gross Adj. 2.9 % \$ 1,185,000	
				Net Adj. 1.7 % Gross Adj. 1.7 % \$ 1,255,720	

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) MLS and NDC data

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) MLS and NDC data

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	04/20/2022			
Price of Prior Sale/Transfer	\$1,240,000			
Data Source(s)	MLS/NDC	MLS/NDC	MLS/NDC	MLS/NDC
Effective Date of Data Source(s)	04/03/2022	04/03/2022	04/03/2022	04/03/2022

Analysis of prior sale or transfer history of the subject property and comparable sales * MLS is updated hourly and NDC data is updated weekly. The subject was transferred to present owner 11/5/2008 (no value recorded) as *Affidavit Of Death* subject transferred 10/7/2019 (no value noted) as *Intrafamily Transfer & Dissolution*. Subject listed for sale 04/12/2022 for \$1,199,999 and appears to have closed 04/20/2022 for \$1,240,000 with no other listings or transfers noted in the past 36 months. Comparable transfer history provided as illustrated and data provided as available.

Summary of Sales Comparison Approach Please See Additional Comments Section. Please See Additional Comments Section. **Appraiser Notes:**
Increase in market value since time of last transfer is attributed to overall improvement of surrounding area since last sale.

This client requires disclosure of appraisal fee for this assignment.
Appraiser Fee for this Assignment: \$315.00
AMC Registration #ClearCapital.com, Inc #1256

Indicated Value by Sales Comparison Approach \$ 1,250,000

Indicated Value by: Sales Comparison Approach \$ 1,250,000 Cost Approach (if developed) \$ 1,257,897 Income Approach (if developed) \$

The most weight was placed on the sales comparison analysis as it best reflects the current interaction of buyers and sellers and the property locations. The cost approach is supportive, as the subject property is not an investment property the income approach has not been explored.

RECONCILIATION

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. This is a complete appraisal in summary format, per USPAP requirements and signed with an electronic, password protected signature, certified by appraiser to be original.
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 1,250,000 , as of 04/27/2022 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

Comments On Sales Comparison:

The subject property is a one story ranch styled home on a level interior lot located on a quiet secondary residential street that is situated in the Orchard Glen neighborhood. The subject property is among a small centrally located tract of older one and two story homes with close proximity to downtown area, BART train & area freeways while benefiting from reduced road noise and through traffic for the area.

As the majority of homes surrounding the subject displaying similar location were found to be between 1300 -1900 Sq Ft 3-4 bedroom 2 bath homes built between 50-114 years ago. As there were very few recent sales within the immediate subject neighborhood the appraiser was forced to include a wide variety of homes from immediate & surrounding area in order to adequately represent the overall present market appeal of subject. **Appraiser Notes:** All selected comparable sales have been chosen from the most similar styled homes available at time of inspection (of similar age and location) from the same or adjacent developments sharing similar location appeal and or school/shopping proximity to varying degree. All areas of this property characteristics have been bracketed and adjusted for where significant differences were found.

All selected comparable sales are similar to the subject in quality of construction and market appeal, and all are in reasonable proximity to the subject. Comparable sales have been adjusted for GLA@ \$80/Sq ft and rounded. GLA adjustments applied to variances +/- 100 Sq Ft.

Adjustments for these aspects has been applied using matched pairs analysis of comparable sales 1 & 2.

Lot size would be adjusted @ \$1.70/Sq ft and rounded to the nearest \$100 on properties where lot size varies by greater than 2,500 Sq ft.

None required

Room Count adjustments applied as follows: Bedrooms \$25,000 Bathrooms, \$25,000, 1/2 Baths \$20,000. **Adjustments for these aspects has been applied using matched pairs analysis of comparable sales 2 & 3**

In order to properly illustrate subject market appeal closed sales of similar property design (in varying condition) from throughout the surrounding area have been provided as well as three very similar condition sales of recent transfer have been included. Due to the variance in size & age of subject property from majority of surrounding community adjustment guidelines were exceeded in several areas to properly illustrate appeal.

Appraiser Notes: Locations of subject and surrounding selected sales were all found to be in close proximity of area main arterial routes, retail, light commercial/industrial entities, freeway & railroad tracks. A definitive variance in location between subject and selected comparable sales was not observed at the time of inspection due to the influence of various property uses that was found to be consistent throughout the subject and range of selected comparable sales. As only modest overt variance in location appeal was observed to comparable 4 as it backs to major area thoroughfare location adjustments have been applied sparingly in this appraisal.

Comparable 2, 3, 4 & 6 found to be most similar in regards to observable condition, functional utility & lot appeal of the selected comparable sales and therefore have been given most weight in this appraisal. Comparable 1 & 5 (selected primarily for similar locations & lot appeal) found to vary the most considerably regarding functional utility or time of sale and have been included in this appraisal merely as bracketing capacity & have been given the least weight in this appraisal.

As there was little presently available inventory similar to the subject property from immediate neighborhood at the time of inspection Comparable 7 is a pending sale from a distant neighborhood has been adjusted for variance and included in this appraisal as an indication of current market activity of similar homes in the general subject area.

Final opinion of value is fair and accurate.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) There are no recent lot sales in the city reflective of the subject. However, the ratio to improvement and site value is consistent with the surrounding area.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	760,000
Source of cost data Marshall & Swift / local contractor	DWELLING 1,570 Sq.Ft. @ \$ 350.00	=\$	549,500
Quality rating from cost service Good Effective date of cost data 04/01/2022	0 Sq.Ft. @ \$	=\$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	=\$	
The cost approach was determined using the Marshall & Swift	Garage/Carport 400 Sq.Ft. @ \$ 120.00	=\$	48,000
Residential cost handbook with site value derived using the extraction method. Physical depreciation is calculated using the age/life method: effective age/economic life. The site value ratio is typical for the area.	Total Estimate of Cost-New	=\$	597,500
	Less Physical Functional External		
	Depreciation 99,603	= \$(99,603)
	Depreciated Cost of Improvements	=\$	497,897
The estimated remaining economic life of this property is in excess of 50 years.	"As-is" Value of Site Improvements	=\$	
Estimated Remaining Economic Life (HUD and VA only) Years	INDICATED VALUE BY COST APPROACH	=\$	1,257,897

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and 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)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion

Does the project contain any multi-dwelling units? Yes No Data Source(s)

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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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 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.

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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.

Exterior-Only Inspection Residential Appraisal Report

04.27.22 Appraisal
File # 32615321

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 Richard Gonsalves
Signature 
Name Richard Gonsalves
Company Name Richard Gonsalves
Company Address 2244 Oak Grove Rd
Walnut Creek, CA 94598
Telephone Number (925) 323-5290
Email Address rdgappraisal@yahoo.com
Date of Signature and Report 04/28/2022
Effective Date of Appraisal 04/27/2022
State Certification # AR030298
or State License # _____
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 03/11/2023

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED
78 Carlos Ct
Walnut Creek, CA 94597
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,250,000
LENDER/CLIENT
Name Clear Capital
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278
Email Address clearcapital.com

SUBJECT PROPERTY
 Did not inspect exterior of subject property
 Did inspect exterior of subject property from street
Date of Inspection _____

COMPARABLE SALES
 Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
Date of Inspection _____

Market Conditions Addendum to the Appraisal Report

04.27.22 Appraisal
File No. 32615321

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.

Property Address **78 Carlos Ct** City **Walnut Creek** State **CA** ZIP Code **94597**

Borrower **Taff Gregory Donald**

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.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	8	12	8	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.33	4.00	2.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	8	12	7	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.0	3.0	2.6	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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	1,120,000	1,180,000	1,255,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	28	17	12	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	1,125,000	1,180,000	1,255,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	28	23	19	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	105	103	100	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

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.). **After a long level period in demand and value present market appears to be increasing in the subject area with market times ranging from 1 to 180 days with an average time to market for homes in this area of 18 days. The current sales price to list price ratio is 100% There does not appear to be any significant impact from seller concessions at this time.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. **Reflected in area MLS listings.**

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.

The Walnut Creek area continues to be a competitive area of the bay area real estate landscape, while surrounding areas and districts of outside communities experience higher levels of vacancies and bank owned properties the Danville, San Ramon and Walnut Creek areas remain at below 2% for Bank owned REO properties.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature	Signature
Appraiser Name Richard Gonsalves	Supervisory Appraiser Name
Company Name Richard Gonsalves	Company Name
Company Address 2244 Oak Grove Rd, Walnut Creek, CA 94598	Company Address
State License/Certification # AR030298 State CA	State License/Certification # State
Email Address rdgappraisal@yahoo.com	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

USPAP ADDENDUM

04.27.22 Appraisal
File No. 32615321

Borrower	Taff Gregory Donald		
Property Address	78 Carlos Ct		
City	Walnut Creek	County	Contra Costa
		State	CA
		Zip Code	94597
Lender	Wedgewood Inc		

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

The stated exposure time consistent with the data and commentary throughout the report.

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: _____

Reasonable Exposure Time estimated to be 1-180 days.

Appraiser Notes: I have performed **NO** services, as an appraiser or any other capacity regarding the subject of this report within the three-year period immediately preceding acceptance of this assignment.

Additional Certifications
I certify that, to the best of my knowledge and belief:

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.

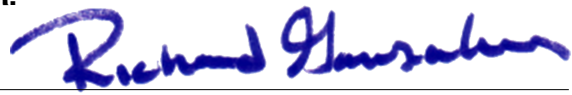
I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- 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 involved.
- 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

Appraiser Notes: This is a field analysis of subject property and an interior inspection of subject property has not been performed. Drive by inspection from street of subject property as well as MLS data have been the source for the majority of comparable sales data as well as impression of subject from past & present listings.

APPRAISER:

Signature: 

Name: Richard Gonsalves

Date Signed: 04/28/2022

State Certification #: AR030298

or State License #: _____

State: CA

Expiration Date of Certification or License: 03/11/2023

Effective Date of Appraisal: 04/27/2022

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

Comparable Search Parameters

File No. 32615321

Borrower	Taff Gregory Donald						
Property Address	78 Carlos Ct						
City	Walnut Creek	County	Contra Costa	State	CA	Zip Code	94597
Lender/Client	Wedgewood Inc						

The search parameters utilized for the comparable sale search must be outlined in the appraisal report and a snapshot of the MLS search results must be included in the addendum.

A radius search of approx. 3/4-1 mile (later expanded beyond one mile of subject to bracket all aspects of subject w/recent sales) of the subject property and comparable sales of a similar age (within 25 years) +/- 200 Sq ft GLA with similar Lot & condition appeal have been selected from a pool of recently closed comparables sales (preferably within the last 90 days).

Appraiser Notes: There have been very few recently closed sales of similar GLA/functional utility and condition to the subject property within the last 90 days within the immediate subject neighborhood. In order to bracket all aspects of subject property characteristics with similar sales from the immediate neighborhood the appraiser has expanded the search for acceptable comparable sales well past the normal 90-180 day target sales window. Modest time adjustments applied to properties closing outside the present market window. As property values within the immediate and surrounding area have gradually & consistently increased by 5% over the last 6-month period 5% time adjustments applied to comparable sales outside present market time.

AS STATED WITHIN THE ADDITIONAL COMMENTS SECTION OF REPORT:

Appraiser Notes: Comparable sales adjusted for condition (under the heading "kitchens & baths" within the sales grid) based on MLS listing description and photos of interiors. Adjustments applied through the process of matched pairs analysis, consultation of local contractors & realtors operating within subject area. Values (for condition, improvements & market adjustments) based on data collected from Marshall & Swift Residential Cost Handbook, as well as appraiser 15+ years experience in market and surrounding communities.

Appraiser Notes: Subject and all selected Comparable sales found within distant proximity to area arterial routes & area schools, some proximity to power lines and retail/commercial influences. All properties were found to experience similar location obsolescence and marketability due to location **NO** adverse affects on value or marketability were noted from these property uses comparatively and therefore location adjustments have been foregone.

HIGHEST AND BEST USE The subject is an existing home. It conforms to zoning requirements and with surrounding properties in terms of size, quality and appeal to the market. No major repairs or renovations are currently needed. In my opinion, the existing improvement are legally permissible, physically possible, financially feasible and maximally productive. Therefore the highest and best use "as improved" is the existing improvements.

In keeping with the requirements of the Standards Rule 2-2 this assignment has been prepared as an Appraisal Report. The most weight was placed on sales comparison analysis as it best reflects the current interaction of buyers and sellers given the owner occupation ratio. **Appraiser Notes: NO personal property was included in the reconciliation of the subject opinion of market value**

Appraiser Notes: The subject property does **NOT** feature solar panels of any kind. Any and all comparable properties within appraisal found to feature solar electricity panels to roof were noted to be leased features and not subject to grid adjustments, or owned panels which were adjusted within grid as MLS noted panels to be an owned improvement.

Appraiser Notes: As previously noted several times within report: The preparer assumes the condition of the interior of the improvements being valued is the same as the exterior condition of the property unless otherwise noted in the report.

Appraiser Notes: An earnest attempt to provide two active or pending sales within the immediate or surrounding subject area was made however due to lack of similar present inventory an additional sale of similar GLA, lot and location appeal supportive of opinion of subject value was not discovered at the time of inspection.

MLS DEFINED SPREADSHEET 10

Photo	MLS No	Status	DOM	Address	Unit	City	Area	LP	SP
	BA321113 845	SLD	4	2478 Sky Road		WALNUTCREK	4900	\$799,000	\$930,000
	40972863	SLD	9	1622 Montin Ct		WALNUTCREK	4900	\$849,999	\$950,000
	40974312	SLD	9	111 Polley Lane		PLEASAHILL	5400	\$879,000	\$1,065,000
	40986659	SLD	6	78 Carlos Ct		WALNUTCREK	4900	\$1,199,999	\$1,240,000
	40973672	SLD	8	1414 Goleta Ct		WALNUTCREK	4900	\$1,175,000	\$1,285,000
	40975289	SLD	6	1413 Goleta Court		WALNUTCREK	4900	\$1,200,000	\$1,290,000
	40981802	SLD	7	10 Aleman Ct		WALNUTCREK	4900	\$1,095,000	\$1,375,000
	40971777	SLD	14	1167 CONEJO WAY		WALNUTCREK	4900	\$1,395,000	\$1,395,000
	40983036	SLD	0	552 Hauth Ln		WALNUTCREK	4900	\$1,289,000	\$1,400,000
	40976207	SLD	16	391 Cordelia Way		WALNUTCREK	4900	\$1,525,000	\$1,500,000
	40978896	SLD	8	30 Forest Hills Ct		WALNUTCREK	4900	\$1,185,000	\$1,500,000
	40984450	SLD	5	1239 Conejo Way		WALNUTCREK	4900	\$1,265,000	\$1,650,000

MLS CMA REPORT EXHIBIT PAGE

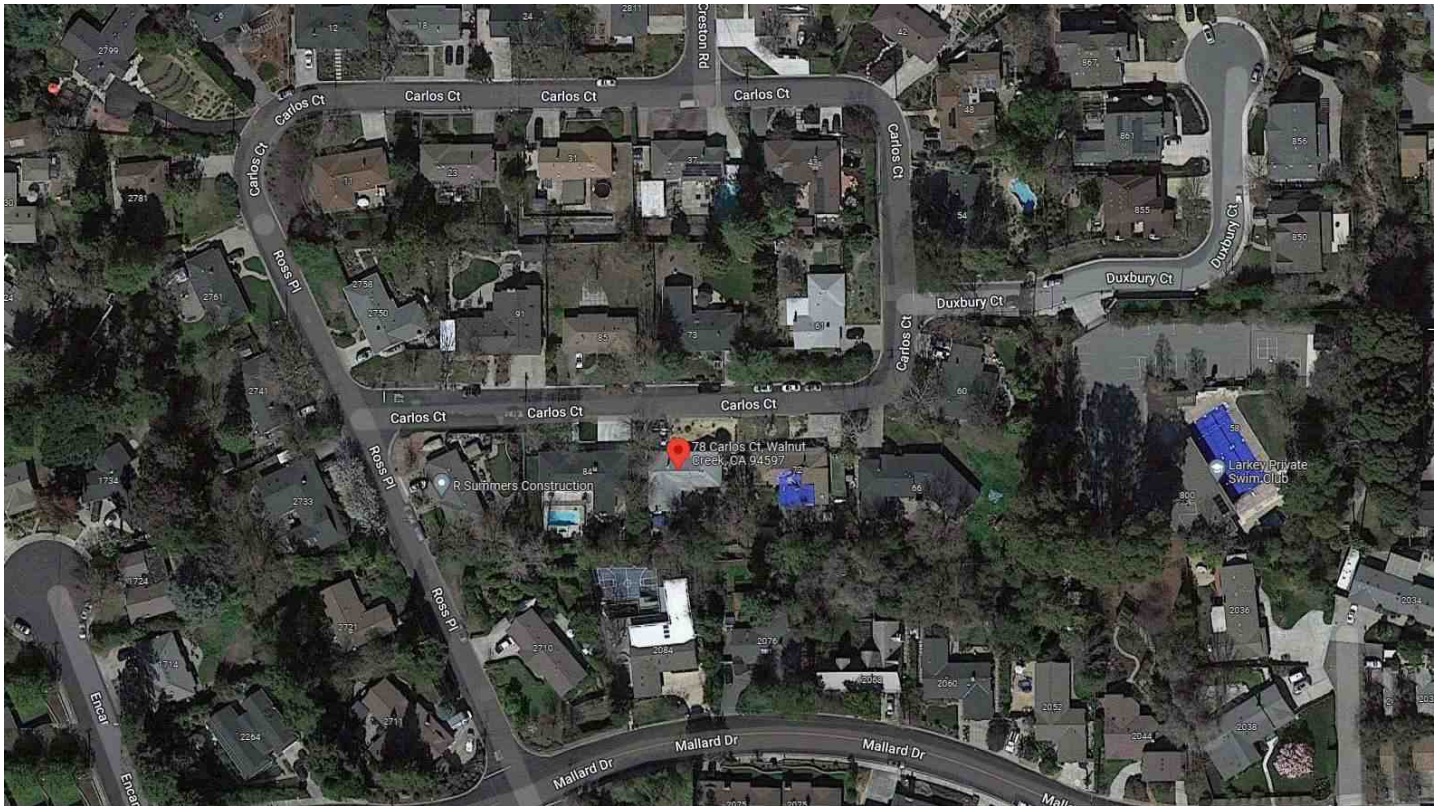
Plat Map

Borrower	Taff Gregory Donald			
Property Address	78 Carlos Ct			
City	Walnut Creek	County	Contra Costa	State CA Zip Code 94597
Lender/Client	Wedgewood Inc			



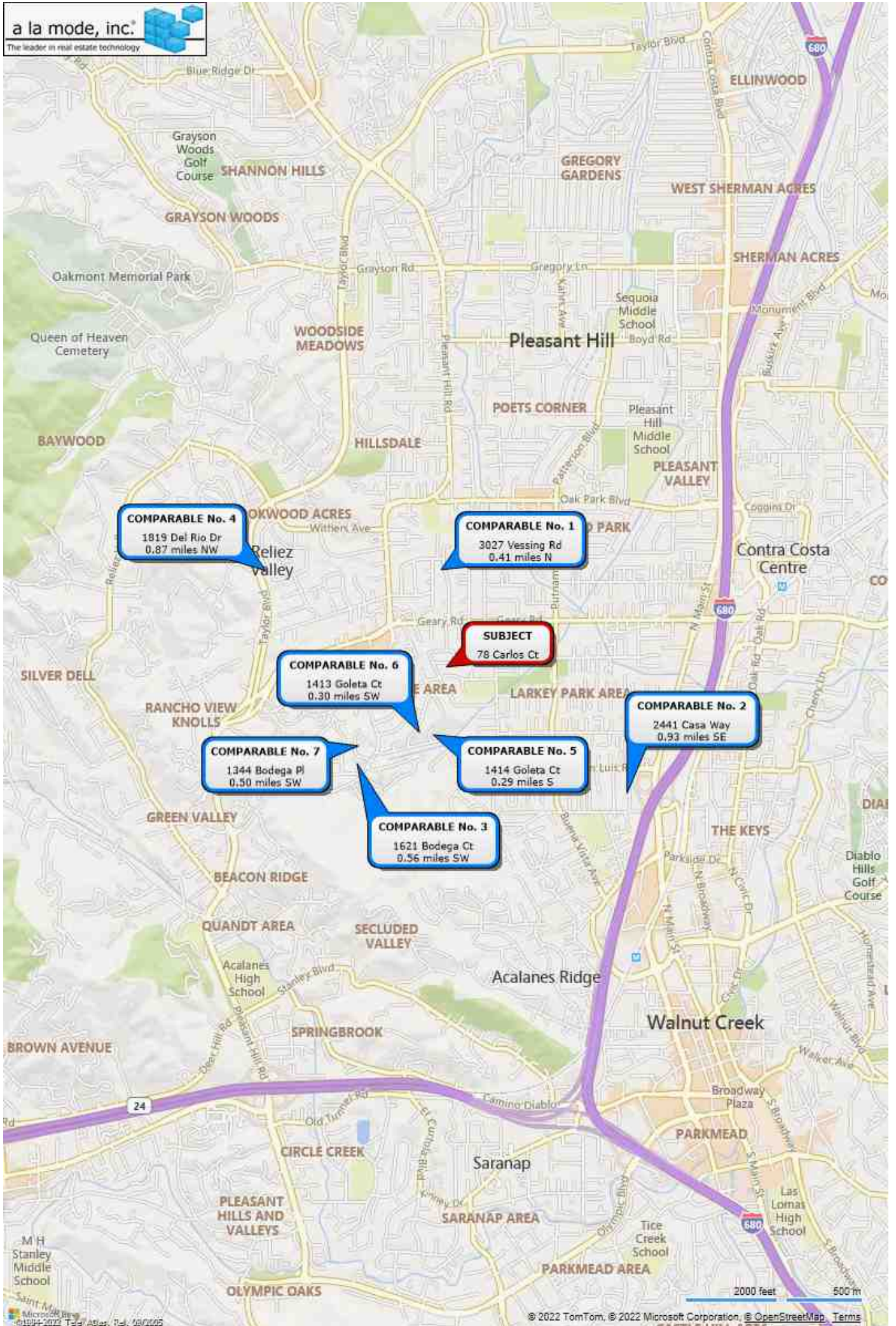
Aerial Map

Borrower	Taff Gregory Donald				
Property Address	78 Carlos Ct				
City	Walnut Creek	County	Contra Costa	State	CA Zip Code 94597
Lender/Client	Wedgewood Inc				



Location Map

Borrower	Taff Gregory Donald		
Property Address	78 Carlos Ct		
City	Walnut Creek	County Contra Costa	State CA Zip Code 94597
Lender/Client	Wedgewood Inc		



Subject Photo Page

Borrower	Taff Gregory Donald				
Property Address	78 Carlos Ct				
City	Walnut Creek	County	Contra Costa	State	CA Zip Code 94597
Lender/Client	Wedgewood Inc				

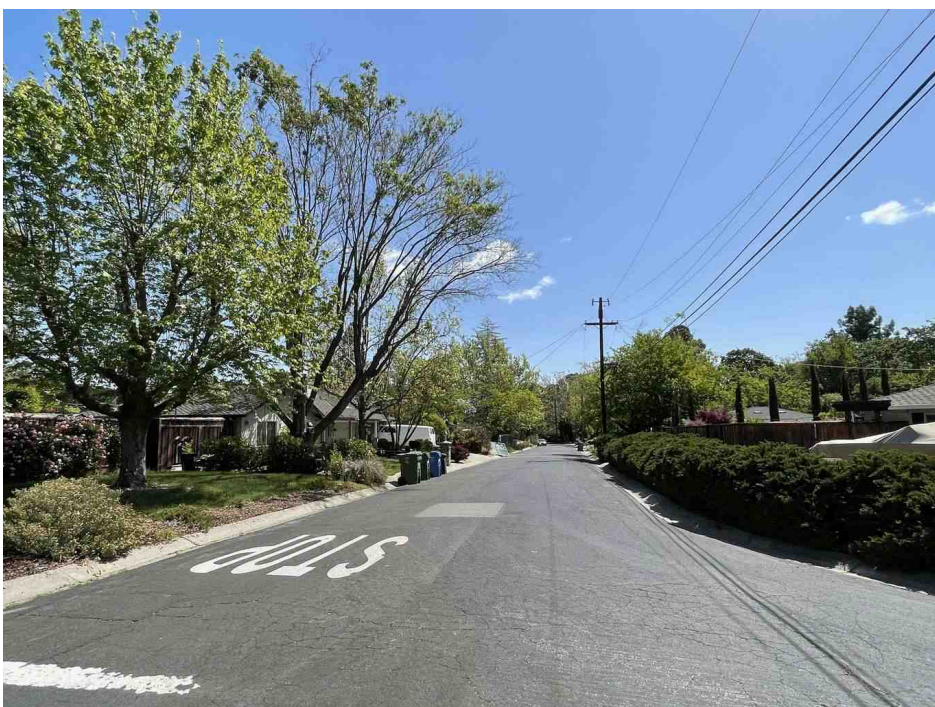


Subject Front

78 Carlos Ct
Sales Price
Gross Living Area 1,570
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View N;Res;Mtn
Site 10010 sf
Quality Q3
Age 70



Subject Street



Subject Street



Subject Entry



Appraiser License

GREAT AMERICAN
 INSURANCE GROUP
 301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
 REAL ESTATE APPRAISERS
 ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.
 THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP5668889-21** Renewal of: **RAP5668889-20**

Program Administrator: **Herbert H. Lundy Insurance Agency Inc.**
 100 River Ridge Drive, Suite 301, Norwood, MA 02062

Item 1. **Named Insured:** Richard Gonsalves

Item 2. **Address:** P.O. Box 3002
 Walnut Creek, CA 94598

Item 3. **Policy Period:** From 07/27/2021 To 07/27/2022
(Month, Day, Year) (Month, Day, Year)
 (Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability:**

A. \$ 1,000,000 Damages Limit of Liability - Each Claim

B. \$ 1,000,000 Claim Expenses Limit of Liability - Each Claim

C. \$ 2,000,000 Damages Limit of Liability - Policy Aggregate

D. \$ 2,000,000 Claim Expenses Limit of Liability - Policy Aggregate

Item 5. **Deductible (Inclusive of Claim Expenses):**

A. \$ 500 Each Claim

B. \$ 1,000 Aggregate

Item 6. **Premium:** \$ 967.00

Item 7. **Retrospective Date (if applicable):** 07/27/2015

Item 8. **Forms, Notices and Endorsements attached:**
 D42100 (03/15) D42300 CA (10/13) IL7324 (08/12)
 D42414 (08/19) D42413 (06/17) D42412 (09/17) D42402 (05/13)

Richard Gonsalves
 Authorized Representative

DE2101 (03/15) Page 1 of 1

Appraiser E & O

Comparable Photo Page

Borrower	Taff Gregory Donald			
Property Address	78 Carlos Ct			
City	Walnut Creek	County	Contra Costa	State CA Zip Code 94597
Lender/Client	Wedgewood Inc			



Comparable 1

3027 Vessing Rd
 Proxy. to Subject 0.41 miles N
 Sale Price 1,190,000
 Gross Living Area 1,516
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;Mtn
 Site 10400 sf
 Quality Q3
 Age 58



Comparable 2

2441 Casa Way
 Proxy. to Subject 0.93 miles SE
 Sale Price 1,200,000
 Gross Living Area 1,483
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;Mtn
 Site 11552 sf
 Quality Q3
 Age 73



Comparable 3

1621 Bodega Ct
 Proxy. to Subject 0.56 miles SW
 Sale Price 1,235,000
 Gross Living Area 1,311
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;Mtn
 Site 12000 sf
 Quality Q3
 Age 60

Comparable Photo Page

Borrower	Taff Gregory Donald				
Property Address	78 Carlos Ct				
City	Walnut Creek	County	Contra Costa	State	CA
Lender/Client	Wedgewood Inc		Zip Code	94597	



Comparable 4

1819 Del Rio Dr
 Prox. to Subject 0.87 miles NW
 Sale Price 1,260,000
 Gross Living Area 1,590
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;BsyRd
 View N;Res;Mtn
 Site 15181 sf
 Quality Q3
 Age 56



Comparable 5

1414 Goleta Ct
 Prox. to Subject 0.29 miles S
 Sale Price 1,285,000
 Gross Living Area 1,344
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;Mtn
 Site 17000 sf
 Quality Q3
 Age 59



Comparable 6

1413 Goleta Ct
 Prox. to Subject 0.30 miles SW
 Sale Price 1,290,000
 Gross Living Area 1,381
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;Mtn
 Site 14000 sf
 Quality Q3
 Age 60

Comparable Photo Page

Borrower	Taff Gregory Donald						
Property Address	78 Carlos Ct						
City	Walnut Creek	County	Contra Costa	State	CA	Zip Code	94597
Lender/Client	Wedgewood Inc						



Comparable 7

1344 Bodega Pl	
Prox. to Subject	0.50 miles SW
Sale Price	1,299,000
Gross Living Area	1,311
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Mtn
Site	10650 sf
Quality	Q3
Age	60

Comparable 8

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

Comparable 9

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