# **APPRAISAL OF**



# LOCATED AT:

11189 S Manhattan Pl Los Angeles, CA 90047

# FOR:

Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

# BORROWER:

Redwood Holdings LLC

# AS OF:

May 3, 2022

# BY:

John M Necko/Necko Appraisals

Clear Capital Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

File Number: 11189 S Manhattan Place

In accordance with your request, I have appraised the real property at:

11189 S Manhattan Pl Los Angeles, CA 90047

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of May 3, 2022

is:

#### \$700,000 Seven Hundred Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

John M Mecko

John M Necko/Necko Appraisals

# Exterior-Only Inspection Residential Appraisal Report File No. 11189 S Manhattan P

The purpose of this summary appraisal report is t	to provide the lender/c	lient with an au	curate and adequate	ly supported	opinion of the	market va	due of the sub	hiect property
Property Address 11189 S Manhattan Pl			City Los Angeles	iy supported,			Zip Code 90	
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Borrower Redwood Holdings LLC	Owner	of Public Record	Redwood Holding	gs lic	Ci	ounty LOS	Angeles	
Legal Description Tract # 13796 Lot 58								
Assessor's Parcel # 6078022025			Tax Year <b>2021</b>			E. Taxes \$		1,365
Neighborhood Name Westmont			Map Reference 734F6	<u>}</u>	Ce	ensus Tract	6004.00	
Occupant X Owner Tenant Vacant	Specia	Assessments \$	0	P	PUD HOA\$ 0		per year	per month
Property Rights Appraised 🛛 🗙 Fee Simple	Leasehold Othe	r (describe)						
Assignment Type Purchase Transaction	Refinance Transaction	X Other (deso	ribe) Servicing					
Lender/Client Wedgewood Inc			hattan Beach Blvc	Suite 100	). Redondo I	Beach. (	CA 90278	
Is the subject property currently offered for sale or ha						Yes N		
Report data source(s) used, offering price(s), and data							-	
04/29/2022;Original Price \$660,000;0					1 1100 \$000,	000,Lan	01 D 410	
I did did not analyze the contract for sale f					act for salo or wh	w the analys	is was not norf	ormod
			in the results of the analy.		action sale of WI	y the analys		officu.
							( )	
Contract Price \$ Date of Contr			seller the owner of public		JYes 🗌 No	Data Sour		
Is there any financial assistance (loan charges, sale o		ayment assistan	ce, etc.) to be paid by any	/ party on beha	If of the borrower	? [	JYes ∟No	
If Yes, report the total dollar amount and describe the	e items to be paid.							
Note: Race and the racial composition of the neig	ghborhood are not appra	aisal factors.						
Neighborhood Characteristics		One-Unit H	ousing Trends		One-Unit Ho	using	Present L	_and Use %
Location Urban X Suburban Rural	Property Values		<u> </u>	Declining	PRICE	AGE	One-Unit	85 %
Built-Up X Over 75% 25-75% Under				Over Supply	\$(000)	(yrs)	2-4 Unit	10 %
	Marketing Time			Over 6 mths	\$(000) 650 Low	0,		3 %
	v							
Neighborhood Boundaries North: Century B	ivu., South: imper	ıaı ⊓wy.; Ea	isi. Inormandle AV	e.,	855 High	95	Commercial	2 %
West: Van Ness Ave.	h h o v h = = =		of all all a starts		700 Pred	_	Other	%
Neighborhood Description The subject neighborhood								
feet that are, for the most part, well m								
materials and display a high level of				of neighbo	orhood hom	es are o	wner occu	pied.
Market Conditions (including support for the above co	onclusions) See Atta	ched Adder	Idum					
Dimensions Irregular(See attached plat r	map) Area 5623	3 sf	Shape Re	ectangular		View N	;Res;	
Specific Zoning Classification LCR1YY	Zoning Des	cription Single	Family Residenti	ial				
Zoning Compliance X Legal Legal Nonc	onforming (Grandfathered	J	Zoning Illegal (de					
Is the highest and best use of the subject property as			pecifications) the present	use? X	Yes No	If No. des	cribe. Given	present
zoning and demand, highest and bes			,	_				
,,,,								
Utilities Public Other (describe)			Other (describe)		Off-site Improv	vements-	Type Pi	ublic Private
Utilities Public Other (describe)	L	Public	Other (describe)		Off-site Improv		, ,	
Electricity X	Water	Public	Other (describe)		Street Aspha	alt	, ,	ublic Private
Electricity     X       Gas     X	Water Sanitary Sew	Public X /er X		60370179	Street Aspha Alley None	alt		
Electricity X Gas X FEMA Special Flood Hazard Area Yes X	Water Sanitary Sew No FEMA Flood Zone	Public X /er X X	FEMA Map # <b>O</b>	6037C179	Street Aspha Alley None	alt	, ,	
Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for t	Water Sanitary Sew No FEMA Flood Zone the market area? X	Public X /er X X Yes No	FEMA Map # 0		Street Aspha Alley None 5F FE	<b>alt</b> MA Map Da		X 008
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# Exterior-Only Inspection Residential Appraisal Report File No. 11189 S Manhattan P

	There are 15 compared	rable properties currently	offered for sale in the sub	ject neighborhood rang	ing in price from \$	650,000 to \$	855,000	
	There are 52 compared	rable sales in the subject r	neighborhood within the p	ast twelve months rang	ing in sale price fro	m \$ 650,000	to \$ 855,000	
	FEATURE	SUBJECT	COMPARABL	E SALE NO. 1		ABLE SALE NO. 2	COMPARABLE S	SALE NO. 3
	11189 S Manhattar		2121 Van Wick		2127 W 111		11228 S Harvard	
	Address Los Angeles	s, CA 90047	Los Angeles, C	A 90047	Los Angeles	, CA 90047	Los Angeles, CA	90047
	Proximity to Subject		0.34 miles NW		0.33 miles N		0.28 miles SE	
	Sale Price	\$	_	\$ 755,000		\$ 797,000	\$	680,000
	Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.			\$ 685.30 sq		\$ 660.84 sq. ft.	
	Data Source(s)		CRMLS#22121	075;DOM 8	CRMLS#CV	21204930;DOM 33	CRMLS#2212141	3;DOM 14
	Verification Source(s)		Doc#339647/03	8/25/2022	Doc#172073	38/11/19/2021	Doc#310713/03/1	7/2022
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIC	N +(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	Sale or Financing		ArmLth		ArmLth		ArmLth	
	Concessions		Cash;0		Conv;0		Cash;0	
	Date of Sale/Time		s03/22;c02/22		s11/21;c10/2	21	s03/22;c02/22	
	Location	N;Res;	N;Res;		N;Res;		N;Res;	
	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
	Site	5623 sf	5772 sf	0	5501 sf	0	5453 sf	0
	View	N;Res;	N;Res;		N;Res;		N:Res:	
	Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Traditio	nal	DT1;Traditional	
	Quality of Construction	Q4	Q4		Q4		Q4	
	Actual Age	75	75		75		75	
	Condition	C4	C3	-50,000		-50,000		
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-10,000		aths -10,000		-10,000
	Room Count	5 2 2.0	7 3 1.1	5,000		.0 10,000		10,000
	Gross Living Area 50	<b>1,303</b> sq. ft.			1,163		<b>1,029</b> sq. ft.	13,700
	Basement & Finished	0sf	0sf	-2,100	0sf	<i>i</i>	0sf	13,700
	Rooms Below Grade	031	031					
		Good	Good		Good		Good	
ЧH	Functional Utility	Good EAU/Nono	Good		Good FAU/CAC	E 000	Good EAU/None	
SALES COMPARISON APPROACH	Heating/Cooling	FAU/None	FAU/None			-5,000	FAU/None Solar	-2,000
PR	Energy Efficient Items	None	None	F 000	None			
AP	Garage/Carport	2gd2dw	None	5,000	2gd2dw		2ga2dw	0
ON	Porch/Patio/Deck	Patio	Patio		Patio		Patio;BonusRm	-3,000
SIS	1 Fireplace	0 fplcs	0 fplcs		0 fplcs		0 fplcs	
PA	None	None	None		None		None	
MO	Original List Price	660000.00	700000.00	- 1	747000.00		650000.00	0
SC	Net Adjustment (Total)			\$ 52,700		,		8,700
Ē	Adjusted Sale Price of Comparables		Net Adj7.0% Gross Adj. 9.6%		Net Adj6.0 Gross Adj. 10.3		Net Adj.         1.3%           Gross Adj.         5.7%	688,700
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appropriate tor a mortgage tinance transaction, subject to the stated S	Intended Use is to evaluate the property that is the subject of this Scope of Work, purpose of the appraisal, reporting requirements of
this appraisal report form, and Definition of Market Value. No addition	
I have performed no services, as an appraiser or in any other	
capacity, regarding the property that is the subject of this report wit	
three year period immediately preceding acceptance of this assign	nent.
MLS records indicate an average market time of about 55 days, wh	ich is considered a reasonable exposure time for the subject
inco records indicate an average market time of about 55 days, with	
FIRREA Certification Statement:	
The appraiser certifies and agrees that this appraisal was prepared	
Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of implementing regulations in effect at the time the appraiser signs the	
A reasonable exposure time for the subject property developed inde	ependently from the stated marketing time is: 55 days
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for esti-	ions.
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for esi subject's market area. As a result, the site value was derived by the	imating site value) No vacant land was available for comparison in the
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UAD Version 9/2011

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 concessions 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

Signature

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Name John M Necko/Necko Appraisals
Company Name Necko Appraisals
Company Address P O Box 17085
Long Beach, CA 90807
Telephone Number 562-665-6828
Email Address neckoappraisals@hotmail.com
Date of Signature and Report 05/06/2022
Effective Date of Appraisal 05/03/2022
State Certification # AR015545
or State License #
or Other (describe) State #
State CA
Eventing Data of Opertification and increase 07/46/0000
Expiration Date of Certification or License 07/15/2022
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ADDRESS OF PROPERTY APPRAISED
ADDRESS OF PROPERTY APPRAISED 11189 S Manhattan Pl
ADDRESS OF PROPERTY APPRAISED
ADDRESS OF PROPERTY APPRAISED 11189 S Manhattan Pl Los Angeles, CA 90047
ADDRESS OF PROPERTY APPRAISED 11189 S Manhattan Pl
ADDRESS OF PROPERTY APPRAISED 11189 S Manhattan Pl Los Angeles, CA 90047 APPRAISED VALUE OF SUBJECT PROPERTY \$700,000
ADDRESS OF PROPERTY APPRAISED 11189 S Manhattan Pl Los Angeles, CA 90047 APPRAISED VALUE OF SUBJECT PROPERTY \$700,000 LENDER/CLIENT
ADDRESS OF PROPERTY APPRAISED <u>11189 S Manhattan Pl</u> Los Angeles, CA 90047 APPRAISED VALUE OF SUBJECT PROPERTY \$700,000 LENDER/CLIENT Name <u>Clear Capital</u>
ADDRESS OF PROPERTY APPRAISED <u>11189 S Manhattan Pl</u> Los Angeles, CA 90047 APPRAISED VALUE OF SUBJECT PROPERTY \$700,000 LENDER/CLIENT Name <u>Clear Capital</u> Company Name <u>Wedgewood Inc</u>
ADDRESS OF PROPERTY APPRAISED <u>11189 S Manhattan Pl</u> Los Angeles, CA 90047 APPRAISED VALUE OF SUBJECT PROPERTY \$ 700,000 LENDER/CLIENT Name Clear Capital Company Name Wedgewood Inc Company Address <u>2015 Manhattan Beach Blvd Suite 100</u>
ADDRESS OF PROPERTY APPRAISED <u>11189 S Manhattan Pl</u> Los Angeles, CA 90047 APPRAISED VALUE OF SUBJECT PROPERTY \$700,000 LENDER/CLIENT Name <u>Clear Capital</u> Company Name <u>Wedgewood Inc</u>

### 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
SUBJECT PROPERTY
Did not inspect exterior 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

# Exterior-Only Inspection Residential Appraisal Report File No. 11189 S Manhattan P

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FEATURE		SUBJECT		LE SALE NO. 4		MPARABLE S	SALE NO. 5	С	OMPARABLE	SALE NO. 6
11189 S Manhattan		00.47	11702 Ruthele			111th St	20047			
Address Los Angeles	, CA 9	0047	Los Angeles, 0 0.39 miles SW		Los Ang 0.34 mil	eles, CA 9	90047			
Proximity to Subject Sale Price	\$		0.39 miles 300	\$ 710,000	_	\$	779,999		\$	
	\$	0.00 sq. ft.	\$ 553.82 sq. ft.	\$ 710,000	\$ 662.1		113,333	\$	sq. ft.	
Data Source(s)	•		CRMLS#2065	3558;DOM 5			2908;DOM 27			
Verification Source(s)			Doc#1575161/	12/04/2020	Pending	Sale				1
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	-	RIPTION	+(-) \$ Adjustment	DESC	CRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		Listing					
Concessions			Conv;0		c05/22		-7,800			
Date of Sale/Time Location	N;Res		s12/20;c11/20 A;NearFwy;	50,000			-7,000			
	Fee S	,	Fee Simple		Fee Sim	ple				
	5623		5397 sf	C	5460 sf	F	0			
View	N;Res	;	N;Res;		N;Res;					
<u>u (                                   </u>	,	raditional	DT1;Traditiona	ıl 🔤	DT1;Tra	ditional				
	Q4		Q4		Q4					
Actual Age	75		71	0			50.000			
Condition Above Grade	C4	mc D-4-	C3	-50,000		Doub-	-50,000 -10,000	Total D	D-11-	
Above Grade Room Count	Total Bdr		Total Bdrms. Baths		Total Bdrms.	Baths 1.0	-10,000	i otai i Bdrm	s. Baths	
Gross Living Area 50	<u> </u>	<b>1,303</b> sq. ft.	1,282 s			,178 sq. ft.	6,300		sq. ft	
	0sf	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0sf		0sf	,	2,000		54.11	
Rooms Below Grade										
Functional Utility	Good		Good		Good					
	FAU/N	lone	FAU/CAC	-5,000		С	-5,000			
<i>ui</i>	None	h	None		None					
Garage/Carport Porch/Patio/Deck	2gd2c Patio	IW	2gd2dw Patio		2gd2dw Patio					
	0 fplcs	3	1 fplcs	-2,000						
	None	•	None	2,000	None					
	66000	0.00	665000.00		849900.		0			
Net Adjustment (Total)			+ X-	\$ 5,900	+	X - \$	56,500	+	\$	
Adjusted Sale Price			Net Adj0.8%		Net Adj.	-7.2%		Net Adj.	%	
			Gross Adj. 15.2%	1¢ 70/ 100		11 10/ 0	723,499	Gross Adi	% \$	
						11.4% \$		· · · · · · · · · · · · · · · · · · ·		
ITEM		SU	BJECT	COMPARABLE S		COMF	ARABLE SALE NO.	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
ITEM		SU				COMF	PARABLE SALE NO. 022	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
ITEM				COMPARABLE S		COMF 02/04/20 660,000	PARABLE SALE NO. 022	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
	ce(s)	Realist 05/06/2022	BJECT			COMF	PARABLE SALE NO. 022	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
ITEM	ce(s) son Appr	Realist 05/06/2022	BJECT	COMPARABLE S		COMF 02/04/20 660,000 Realist	PARABLE SALE NO. 022	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
ITEM	ce(s) son Appr	Realist 05/06/2022	BJECT	COMPARABLE S		COMF 02/04/20 660,000 Realist	PARABLE SALE NO. 022	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s) son Appr	Realist 05/06/2022	BJECT	COMPARABLE S		COMF 02/04/20 660,000 Realist	PARABLE SALE NO. 022	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
ITEM	<u>ce(s)</u> son Appr	Realist 05/06/2022	BJECT	COMPARABLE S		COMF 02/04/20 660,000 Realist	PARABLE SALE NO. 022	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
ITEM	ce(s) son Appr	Realist 05/06/2022	BJECT	COMPARABLE S		COMF 02/04/20 660,000 Realist	PARABLE SALE NO. 022	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
ITEM	ce(s) son Appr	Realist 05/06/2022	BJECT	COMPARABLE S		COMF 02/04/20 660,000 Realist	PARABLE SALE NO. 022	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
ITEM	ce(s) son Appr	Realist 05/06/2022	BJECT	COMPARABLE S		COMF 02/04/20 660,000 Realist	PARABLE SALE NO. 022	· · · · · · · · · · · · · · · · · · ·		BLE SALE NO. 6
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#### **Condition Ratings and Definitions**

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

#### **Quality Ratings and Definitions**

**Q1** Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

**O2** 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 residences 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.

**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.

**O6** 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**

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

# Uniform Appraisal Dataset Definitions

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	Ν	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View

### **Other Appraiser-Defined Abbreviations**

	Abbrev.	FullName	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
Image: Section of the section of th						

Borrower: Redwood Holdings LLC	File No.: 11	189 S Manhattan Place
Property Address: 11189 S Manhattan Pl	Case No.:	
City: Los Angeles	State: CA	Zip: 90047
Lender: Wedgewood Inc		

#### **Neighborhood Description**

The subject neighborhood is mostly comprised of single story, stucco dwellings between 850 and 1,500 square feet that are, for the most part, well maintained with effective ages somewhat less than actual ages. Most homes are of average quality materials and display a high level of conformity and compatibility. The vast majority of neighborhood homes are owner occupied.

#### Neighborhood Market Conditions

A broad variety of mortgage financing is available at rates purchasers consider attractive. Seller financing is virtually nonexistent, although seller concessions of a few thousand dollars are not uncommon. MLS records indicate an average market time of about 55 days, which is considered a reasonable exposure time for the subject. Most neighborhood homes sell within 1% of list price, provided their design, appeal and condition are consistent with market expectations. Given the market data analyzed by the appraiser, there are no fiscal or economic trends expected to occur that would significantly impact the relatively stable market currently experienced in this neighborhood.

#### Property Conformity to Neighborhood

Functional utility is acceptable, with adequately sized rooms, ample closet space and an efficient layout. This dwelling effectively fulfills the functional and aesthetic expectations of purchasers in this price range. The subject property was not damaged by wildfires, flooding, mudflows, or debris flows (per the Disaster Declaration of 1/3/18).

#### **Comments on Sales Comparison**

The appraiser's comparable search parameters began with an mls and public records search for single family homes within the last 6 months, located within 1 mile from the subject property, built from 1940's to 1950's, with between 1,000 to 1,800 sqft Data Sources: RealQuest, MLS, area real estate brokers, local contractors and physical inspection. GLA @ \$50/SqFt.; Site @ \$10/SqFt. No Adjustment for differences in lot size of less than 1,000 sf. Adjustments for common elements are based on historical paired sales analysis, market extraction and mls information. Due to the lack of recent sales in the subject's immediate neighborhood it was necessary to cross major arteries for comparables in similar adjoining areas. These adjoining neighborhoods are similar in age, size, design and appeal to the subject. As a result, no adjustment was felt necessary. Comp 1 was determined to be the most comparable to the subject property, and was given most weight, due to its similar location, size and appeal. Comp 5 is a current listings used to support market value.

#### **Final Reconciliation**

The high quality of the data used in the sales comparison approach demonstrates its viability as the best value indicator, with the cost approach in a strong supporting role. The income approach to value was not developed as there are few SFR rentals in this neighborhood.

I have performed no 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.

# Market Conditions Addendum to the Appraisal Report File No. 11189 S Manhattan P

	The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	ditions prevalent in	the subject neighbor	hood. <sup>-</sup>	This is a required
	addendum for all appraisal reports with an effective date on or af Property Address 11189 S Manhattan Pl	ter April 1, 2009.	City Los A	Angeles		State CA Zip Co	de <b>90</b>	047
	Borrower Redwood Holdings LLC Instructions: The appraiser must use the information require	ed on this form as the l	pasis for his/her conclu	usions, and must prov	ide support for thos	e conclusions, regard	lina ho	using trends and
	overall market conditions as reported in the Neighborhood sectio					-	-	-
	analysis as indicated below. If any required data is unavailable				-			
	provide data for the shaded areas below; if it is available, however							
	median, the appraiser should report the available figure and ident that would be used by a prospective buyer of the subject proper							
	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	_	Overall Trend		
	Total # of Comparable Sales (Settled)	22	18	12	Increasing	Stable		Declining
	Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	3.67 23	6.00 25	<u>4.00</u> 15	Declining	X Stable	╞	Declining Increasing
	Months of Housing Supply (Total Listings/Ab.Rate)	6.27	4.17	3.75	X Declining	Stable Stable		Increasing
	Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Ĵ	Overall Trend		
	Median Comparable Sale Price	694,000	714,000	700,000	Increasing	X Stable		Declining
0	Median Comparable Sales Days on Market	139	79	56	X Declining	Stable X Stable		Declining
YSIS	Median Comparable List Price Median Comparable Listings Days on Market	705,000 165	725,000 92	707,000 65	Increasing X Declining	Stable	╢─	Declining Increasing
<u>ANALYSIS</u>	Median Sale Price as % of List Price	98.40%	98.40%	99.00%	Increasing	X Stable		Declining
& A	Seller-(developer, builder, etc.)paid financial assistance prevaler	nt? 🗌 Yes 🗌	No		Declining	X Stable		Increasing
SCH	Explain in detail the seller concessions trends for the past 12 m	ionths (e.g., seller cor	tributions increased f	rom 3% to 5%, increa	sing use of buydow	ns, closing costs, co	ndo fee	es, options, etc.).
EAF	No seller concessions noted.							
RES								
E								
MARKET RESEARCH &								
Μ			yes, explain (including	-	nd sales of foreclos	ed properties).		
	There is not a significant number of REO pro	perties in the su	ibject properties	s market area.				
	Cite data sources for above information. Local MLS and	public recods.						
	Summarize the above information as support for your conclus	ions in the Neighbor	hood section of the a	nnraisal renort form	If you used any ad	ditional information	such a	s an analysis of
	pending sales and/or expired and withdrawn listings, to formulate						Such	is an analysis of
	The subject market has stabilized in the last f	ew months due	to lower invent	ories. Homes i	n average to g	good condition	that a	are
	competitively priced sell in 1-6 months. Typic	cal financing is	conventional wi	th 3 to 20% dov	vn payments.			
	If the subject is a unit in a condominium or cooperativ	e project complet	te the following:		Projec	ct Name:		
	Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	TOJE	Overall Trend		
	Total # of Comparable Sales (Settled)				Increasing	Stable		Declining
	Absorption Rate (Total Sales/Months)				Increasing	Stable		Declining
	Total # of Active Comparable Listings					Stable		Increasing
0	Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	Yes No If	yes, indicate the numb	or of REO listings and	Declining	n listings and sales o	forcel	Increasing
CTS	Are foreclosure sales (REO sales) a factor in the project?		yes, indicate the humb	er of REO listings and	expidin the trends i	n iistiings and sales o	Ioreci	useu properties.
CONDO/CO-OP PROJECTS								
PR								
10-0								
/ CC								
NDO								
CO	Summarize the above trends and address the impact on the subj	iect unit and project.						
Ĭ								
	APPRAISER		SUP		PRAISER (ON			
			0011					
	O l'anda k	Path						
Ш	Signature A Tran MI Alla Kit	T	Signa	ature				
AIS	Name John M Necko/Necko Appraisals		Nam	e				
<b>APPRAISER</b>	Company Name <u>Necko Appraisals</u> Company Address P O Box 17085			pany Name pany Address				
A								1
المعين	Long Beach, CA 90807		00m					
	Long Beach, CA 90807 State License/Certification # <u>AR015545</u>	State CA		License/Certifi			Sta	e
	Long Beach, CA 90807		State				Sta	e

# SUBJECT PROPERTY PHOTO ADDENDUM

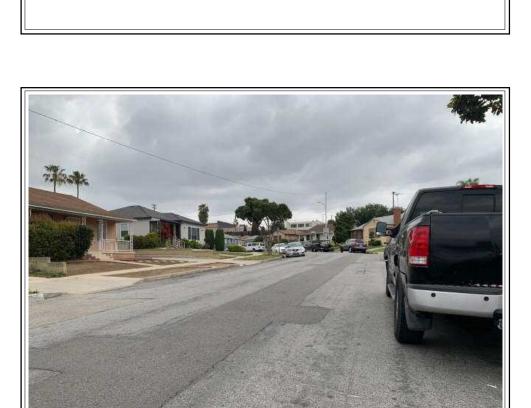
Borrower: Redwood Holdings LLCFile No.:11189 S Manhattan PlaceProperty Address: 11189 S Manhattan PlCase No.:City: Los AngelesState: CAZip: 90047Lender: Wedgewood IncCase No.:Case No.:



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 3, 2022 Appraised Value: \$ 700,000

# REAR VIEW OF SUBJECT PROPERTY



### STREET SCENE

### COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 11189 S Manhattan Place

 Property Address: 11189 S Manhattan Pl
 Case No.:

 City: Los Angeles
 State: CA
 Zip: 90047

 Lender: Wedgewood Inc
 Case No.:



# COMPARABLE SALE #1

2121 Van Wick St Los Angeles, CA 90047 Sale Date: s03/22;c02/22 Sale Price: \$ 755,000



### COMPARABLE SALE #2

2127 W 111th St Los Angeles, CA 90047 Sale Date: s11/21;c10/21 Sale Price: \$ 797,000



# COMPARABLE SALE #3

11228 S Harvard Blvd Los Angeles, CA 90047 Sale Date: s03/22;c02/22 Sale Price: \$ 680,000

# COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 11189 S Manhattan Place

 Property Address: 11189 S Manhattan Pl
 Case No.:

 City: Los Angeles
 State: CA
 Zip: 90047

 Lender: Wedgewood Inc
 Case No.:



## COMPARABLE SALE #4

11702 Ruthelen St Los Angeles, CA 90047 Sale Date: s12/20;c11/20 Sale Price: \$ 710,000

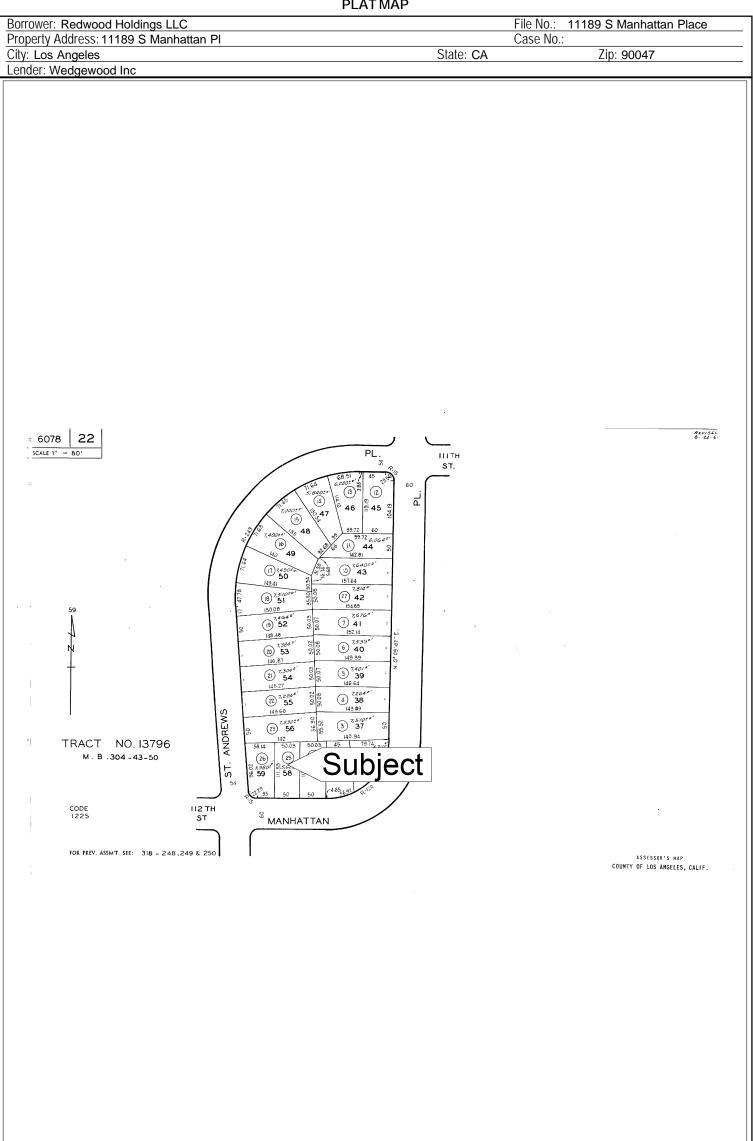


### COMPARABLE SALE #5

2133 W 111th St Los Angeles, CA 90047 Sale Date: c05/22 Sale Price: \$ 779,999

COMPARABLE SALE #6

Sale Date: Sale Price: \$



PLAT MAP

LOCATION MAP



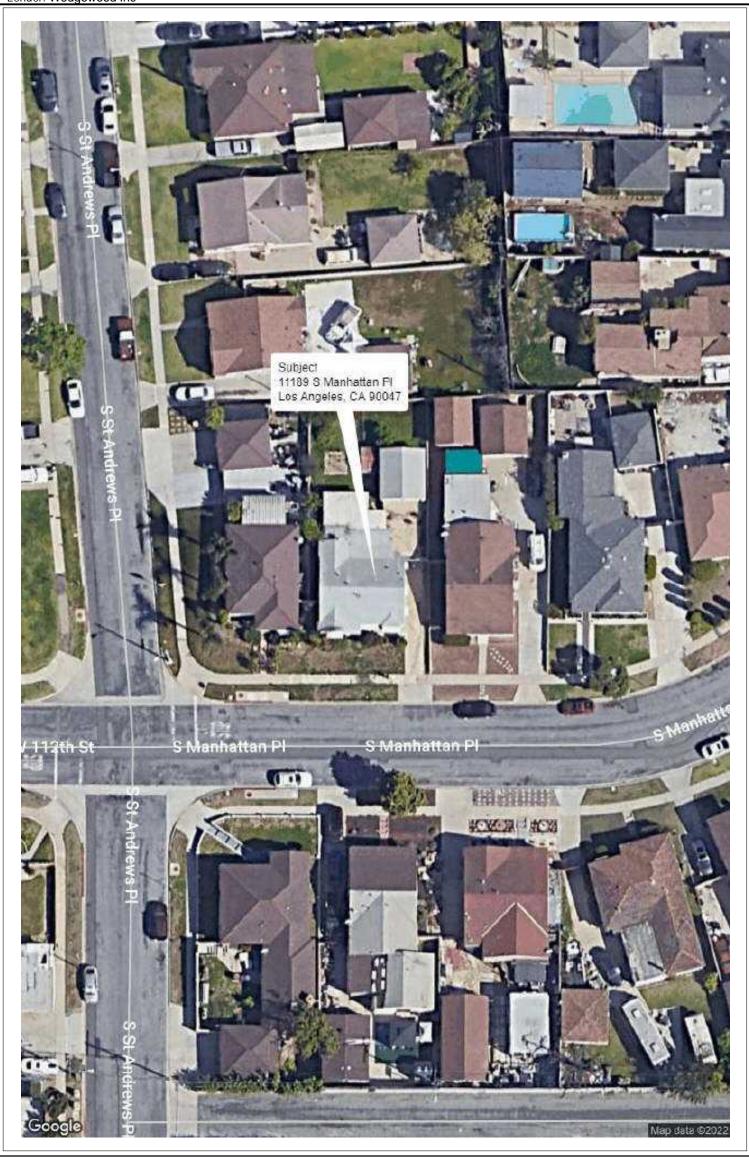
### **AERIAL MAP**

State: CA

Borrower: Redwood Holdings LLC Property Address: 11189 S Manhattan PI City: Los Angeles Lender: Wedgewood Inc



File No.: 11189 S Manhattan Place



Borrower:       Redwood Holdings LLC         Property Address:       11189 S Manhattan Pl         City:       Los Angeles         Lender:       Wedgewood Inc	State: <u>CA</u> Zip Code: <u>90047</u>
APPRAISAL AND REPORT IDENTIFICATION	a antion.
This report was prepared under the following USPAP reporting         X Appraisal Report       A written report prepared under Sta	
Restricted Appraisal Report     A written report prepared under Sta	indards Rule 2-2(d).
Reasonable Exposure Time	
My opinion of a reasonable exposure time for the subject property at the market	value stated in this report is:
A reasonable exposure time for the subject property developed indep	pendently from the stated marketing time is: 55 days
Additional Certifications	
X I have performed <b>NO</b> services, as an appraiser or in any other capacity, re period immediately preceding acceptance of this assignment.	garding the property that is the subject of this report within the three-year
I HAVE performed services, as an appraiser or in another capacity, regard period immediately preceding acceptance of this assignment. Those service	
Additional Comments	
APPRAISER:	SUPERVISORY APPRAISER (only if required):
	······································
Signature: Bo then MI Alle COB	Signature:
Name: John M Necko/Necko Appraisals	Name:
Date Signed: 05/06/2022 State Certification #: AR015545	Date Signed:
or State License #:	or State License #:
or Other (describe): State #: State: CA	State:
State: CA Expiration Date of Certification or License: 07/15/2022	Expiration Date of Certification or License: Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: 05/03/2022	Did Not Exterior-only from street Interior and Exterior
Produced using ACI software	800.234.8727 www.aciweb.com USPAP_14.04272015



Map Number: 06037C1795F Panel: 06037C1795 Zone: X Map Date: 09-26-2008 FIP5: 06037

Source: FEMA DFIRM

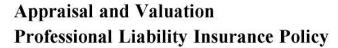


Sky Flood™

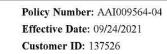
No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No isolitity is accepted to any third party for any use or mouse of this flood map or its data.

er: Redwood Holdings LLC / Address: 11189 S Manhattan Pl		File No.: 11189 S Manhattan Plac Case No.:		
s Angeles		State: CA	Zip: 90047	
Wedgewood Inc				
			A	
			607	
LIA Administrators & I			ASPEN	
APPRAISAL AND VA PROFESSIONAL LIAI	LUATION BILITY INSURANCE P	OLICY		
DECLARATIONS				
	SPEN AMERICAN INSURA A stock insurance company herein			
	175 Capitol Blvd. Sr Rocky Hill, CT	iite 100		
Date Issued	Policy Number	Previo	us Policy Number	
08/20/2021	AAI009564-04		99564-03	
CLAIMS THAT ARE FIRST MA ED TO THE COMPANY IN WRI OF THIS POLICY, OR DURING	D REPORTED POLICY. COVERA DE AGAINST THE <b>INSURED</b> DU TING NO LATER THAN SIXTY THE <b>EXTENDED REPORTING</b> ER THE <b>RETROACTIVE DATE</b> POLICY CAREFULLY.	URING THE <b>POLICY P</b> (60) DAYS AFTER EXPI <b>PERIOD</b> , IF APPLICAB	ERIOD AND THEN REPORT- RATION OR TERMINATION LE, FOR A WRONGFUL	
Item				
1. Customer ID: 137526 Named Insured: NECKO APPRAISALS John M. Necko 941 Ridgewood St. Long Beach, CA 90807				
2. Policy Period: From: 09/24/2 12:01 A.M. Standard Time at the				
3. Deductible: \$1,000 Each Cla	aim			
4. Retroactive Date: 09/24/2018	}			
5. Inception Date: 09/24/2018 6. Limits of Liability: A. \$1.	000,000 Each Claim			
	000,000 Aggregate			
<ol> <li>Mail all notices, including noti LIA Administrators &amp; Insurand 1600 Anacapa Street Santa Barbara, California 9310</li> </ol>	te Services			
(800) 334-0652; Fax: (805) 8. Annual Premium: \$1,	962-0652			
o. minuar i remum. or ,	142.00			
		T T L O J A / J A / J A / J A / J A / J A / J A / J A / J A / J A / J A / J A / J A / J A / J A / J A / J A / J		
9. Forms attached at issue: 1	LIA002 (12/14) LIA CA (11/14)	LIA012 (12/14) LIA02	0 (10/14)	
9. Forms attached at issue: I	JA002 (12/14) LIA CA (11/14)	LIA012 (12/14) LIA02	0 (10/14)	
This Declarations Page, together with	the completed and signed Policy Appl	ication including all attachm	25 · · · · 2311	
This Declarations Page, together with the Policy shall constitute the contract	the completed and signed Policy Appl t between the Named Insured and the	ication including all attachm	ents and exhibits thereto, and	
This Declarations Page, together with the Policy shall constitute the contract 08/20/2021	the completed and signed Policy Appl	ication including all attachmompany.	ents and exhibits thereto, and	
This Declarations Page, together with the Policy shall constitute the contract 08/20/2021	the completed and signed Policy Appl t between the Named Insured and the	ication including all attachmompany.	ents and exhibits thereto, and	

Borrower: Redwood Holdings LLC	File N	0.: 11189 S Manhattan Place
Property Address: 11189 S Manhattan Pl	Case	No.:
City: Los Angeles	State: CA	Zip: 90047
Lender: Wedgewood Inc		



Named Insured: NECKO APPRAISALS John M. Necko



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# ADDITIONAL COVERED APPRAISERS ENDORSEMENT

In consideration of the premium charged, it is agreed that Section IV. DEFINITIONS (I) "Insured" is amended to include:

"Insured" means:

The persons identified below, but only while acting on behalf of the Named Insured:

Name

John Necko

Coverage Effective Date Principal/Owner, Appraiser or Trainee

09/24/2021

Principal/Owner

All other terms, conditions, and exclusions of this Policy remain unchanged.

Aspen American Insurance Company LIA012 (12/14)

Page 1 of 1

ver: Redwood Holdings LLC rty Address: 11189 S Manhatta	an Pl			<u>File No.:</u> 11 Case No.:	189 S Manhattan Place	
Los Angeles Ir: Wedgewood Inc	Angeles		State: CA Zip: 90047		Zip: 90047	
1: Wedgewood Inc						
	CI	ERTIFICATE	OF INSURANC	E		
Producer:	Producer:			Issue Date: 08/20/2021		
P.O. Box 1319	LIA ADMINISTRATORS & INSURANCE SERVICES			This Certificate is issued as a matter of information only and confers no rights upon the Certificate Holder. This Certificate does not amend, extend or alter the coverage afforded by the policy below.		
Insured: 137526 NECKO APPRAISALS John M. Necko PO Box 17085 Long Beach, CA 90807	NECKO APPRAISALS John M. Necko PO Box 17085			COMPANY AFFORDING COVERAGE Aspen American Insurance Company Radiation Authorized Representative		
This is to certify that the p Notwithstanding any requir issued or may pertain, the of such policy. Limits show <b>DISCLAIMER:</b> This certi- by the ins	rement, term of conc insurance afforded b wn may have been re	lition of any contract by the policy describe educed by paid claim	t or other document we ed herein is subject to as.	ith respect to which this C all the terms, exclusions a	ertificate may be nd conditions	
TYPE OF INSURANCE	POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE	LIMITS		
Professional Liability	AAI009564-04	09/24/2021	09/24/2022	Each Claim General Aggregate	\$ 1,000,000 \$ 1,000,000	
Description of Operations/ <b>REAL ESTATE APPRAISI</b> Certificate Holder: NECKO APPRAISALS John M. Necko PO Box 17085 Long Beach, CA 90807			Cancellation: SHOULD ANY BE CANCELLI THEREOF, NO	OF THE ABOVE DESCI ED BEFORE THE EXPIR DTICE WILL BE DELIVI E WITH THE POLICY P	RATION DATE ERED IN	
LIA0001 (11/97)		Insured Co	pv.			