Borrower	Redwood Holdings LLC				File No	69221		
Property Address	16931 Gault St							
City	Van Nuys	County	Los Angeles	Sta	te CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							

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USPAP ADDENDUM

Loan #49483

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	rrower Redwood Holdi			
	operty Address 16931 Gault St	1		
City	y Van Nuys	County	Los Angeles State CA	Zip Code 91406
Len	nder Wedgewood In	IC		
				1
	This report was prepared under the	e following USPAP reporting option:		
	Appraisal Report	This report was prepared in accordance	a with LISPAP Standards Rula 2-2(a)	
	Appraisal Report	This report was prepared in accordance	t with oor Ar otandards hale 2-2(a).	
	Restricted Appraisal Report	This report was prepared in accordance	e with USPAP Standards Rule 2-2(b).	
	See "Scope of Report" comi	mentary below.		
١.,				
	Reasonable Exposure Time			
	· ·	me for the subject property at the market value stated	n this report is:	
	1 * '	, , , ,	·	
	*	** The Appraised Value is based on a	reasonable Exposure Time of less than 30 day	/S ***
'	•			
	Additional Certifications			
	I certify that, to the best of my knowledg	ge and belief:		
		s an appraiser or in any other capacity, regarding the p	roperty that is the subject of this report within the	
	three-year period immediately pre-	eceding acceptance of this assignment.		
	I HAVE performed services, as an	appraiser or in another capacity, regarding the proper	ty that is the subject of this report within the three-year	
	period immediately preceding acc	eptance of this assignment. Those services are descri	bed in the comments below.	
	1 ' ' '			
	1	red by USPAP prior to acceptance of an appraisal	assignment, or upon discovery during an assignment, as we	II as in the appraiser's
	certification.			
	The appraiser certifies and agrees th	nat this appraisal was prepared in accordance with	the requirements of Title XI of the Financial Institutions, Refe	orm. Recovery & Enforcement
	1 '''		·	
	ACT (FIRMEA) OF 1909, as afficilled	1 (12 0.5.6. 5551 et Seq.), and any applicable inf	lementing regulations in effect at the time the appraiser sign	is the appraisal certification.
	This Certification supplements existing	ng Certifications (on pages 5-6) that are required to	o be in this Appraisal Report. Nothing in this "Supplemental	Certification" changes, deletes or
	modifies the existing Certifications.			-
	l mounted the saleting continuations.			
ľ				
	Additional Comments			
	Scope of Work: The "Scope	pe of Work" decision is specific to the	e stated Intended Use and was deemed ap	propriate for the
		•	a purpose other than the stated "Intended	• •
	, ,	` ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '		•
	I		ormation communicating the scope of work	c performed, may be
	included throughout this r	report, in addition to the Scope of W	ork section.	
	Scope of Report: This app	oraisal is reported under the "Apprai	sal Report" option identified in USPAP Star	ndards Rule 2-2(a) The
	1			
	· ·		s appraisal and is believed to adequately a	
	parties identified as Intend	ded User(s). In addition to communi	cating the results of this assignment, the Re	eport includes
	statements indicating the	essential Assignment Elements use	d to identify the appraisal problem being so	olved, summarizes the
	Scope of Work used to de	velop the appraisal, summarizes the	information analyzed, the appraisal metho	ds & techniques
			s, opinions, and conclusions. In addition, the	
	1		<i>,</i>	•
	"		conditions. Addenda & exhibits are also in	• 1
	and they are considered c	ritical to understanding the appraisa	Il report and identifying the real property be	eing appraised.
	Readers must have access	s to all pages of the report. Readers	of this report (other than the Client & Inten	ided Users) are advised
			it specialized UAD training. Readers are di	·
	_		opooidiized OAD trailing. Neadels are di	. Solica to the UAD
	Definitions Addendum inc	cluded in this appraisal report.		
'		.1		
	APPRAISER: /	<i>II</i>	SUPERVISORY APPRAISER: (only if require	ed)
	م <i>ل</i> ا لا الله الله الله الله الله الله الل			
	The Mak			
	Signature:		Signature:	
	Name: Brian Mathews		Name:	
	Date Signed: 05/19/2022		Date Signed:	
	State Certification #: AR004130		State Certification #:	
	or State License #:		or State License #:	
	State: CA		State:	
	Expiration Date of Certification or License:	05/27/2022	Expiration Date of Certification or License:	
	Effective Date of Appraisal: 05/17/		Supervisory Appraiser Inspection of Subject Property:	

Did Not Exterior-only from Street

Interior and Exterior

Loan #49483 File # 69221

1	The purpose of	f this su	mmary appraisal repor	rt is	s to prov	ide the I	lender/c	lient with ar	n ac	curate, and adequa	ately s	upporte	d, opini	on of the	marl	ket value	of the	subject	property.
ь					to pro-		1011401, 0					эрролю	и, орин		State				
	Property Address		31 Gault St					211 2		^{City} Van Nuy						0, 1	Zip Code	91406)
		dwood F	Ioldings LLC			0)wner of	Public Record		Redwood Ho	ldings	LLC	<u> </u>		County	Los A	Angele	S	
	Legal Description		ct # 15441 Lot 68	3															
	Assessor's Parcel	# 2	227-028-013							Tax Year 2021					R.E. Ta	xes\$ 5	5,286		
L	Neighborhood Nam	ie V	an Nuys							Map Reference	N/A				Census	Tract 1	1320.0	2	
ပ္ပ	Occupant 🔀	Owner	Tenant Vaca	ant		S	pecial A	ssessments \$		0			PUD	HOA\$	0		per yea	r pe	er month
B	Property Rights Ap	praised	Fee Simple	Т	Leasehold	П	Other (c	lescribe)											
Ø	Assignment Type	П	Purchase Transaction		Refinan	nce Transactio	on	Other	(desci	ribe) Servicir	na								
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			ewood Inc offered for sale or has it be	en off	fered for sale	in the twelve		2010			II DIVC	, Su	ite 100	, Redoni	uo be			√ No	
			ring price(s), and date(s).	2011 011	10100 101 0010			-									100	7	
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	I did _	did not ana	lyze the contract for sale fo	or the s	subject purch	iase transactio	on. Expi	ain the results of	tne an	naiysis of the contract to	or sale or	wny tn	e anaiysis	was not					
	performed.																		
5																			
ΑĀ	Contract Price \$		Date of Contra	act			Is the p	roperty seller th	e owne	er of public record?			Yes	No Da	ata Sour	rce(s)			
CONT	Is there any financi	al assistance	(loan charges, sale conces	ssions	, gift or down	npayment assi	istance,	etc.) to be paid	by any	party on behalf of the b	orrower	'						Yes	No No
ၓ	If Yes, report the to	tal dollar amo	ount and describe the items	to be	paid.														
	Note: Bace and th	e racial com	position of the neighborh	ood a	re not appra	isal factors													
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	Built-Up	Over 75%	25-75%	Und	ler 25%	Demand/Sup	ply	Shortage		In Balance		ver Su	pply	\$ (000)		(yrs)	2-4 Unit	t	%
9	Growth	Rapid	Stable	Slov	w	Marketing Tir	me	Under 3	mths	3-6 mths		ver 6 n	nths	650	Low	42	Multi-Fa	mily	%
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E.	Neighborhood Des							os Angeles	s (\/	an Nuys area).	The	neia	hborbo		mnrie		verage	e quality	
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	Specific Zoning Cla		R1-1				Zoning	Description	R	esidential - On	e Fan	nily Z	Zone						
	Zoning Compliance		Land Daniel Manage																
		\boxtimes	Legal Legal Nonco	ontorn	ning (Grandfa	athered Use)		No Zo	oning	Illegal (describ	e)								
	Is the highest and I		ibject property as improved		- '	,	specific			Illegal (describ	e)		\boxtimes	Yes	No	If No, descri	ribe	See atta	ached
	-	est use of su	bject property as improved	d (or a	s proposed p	,	specific			Illegal (describ	ne)		\boxtimes	Yes	No	If No, descri	ribe	See atta	ached
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Loan #49483 File # 69221

There are 2 comparable	prope	rties curr	ently o	ffered f	or sale	in t	the subject neighborhoo	d rangi	ng in	price	from \$ 775,775		to \$	1 0	80,000	
There are 22 comparable	sales	in the	subject	neighbo			he past twelve month			ale pric	1.0,1.0	^		1,0	985.000	
ZZ	34163		·	Ticigiibo			<u>'</u>	a rangii	-		000,00	U			,	•
FEATURE		SUBJECT			COI	MPAKAB	LE SALE # 1		COI	MPAKABI	LE SALE # 2		CU	IMPARABI	LE SALE # 3	
Address 16931 Gault St				1690	0 Gaul	lt St		1694	3 Marl	in Pl		6905	Oak I	Park A	ve	
Van Nuys, CA 91	1406			Van I	Nuys, (CA 91	1406	Van I	Nuys, (CA 91	406	Van	Nuvs	CA 91	406	
Proximity to Subject	1				miles I		1100				100		miles		100	
	\$			0.07	miles				miles :	>		-	miles	SVV		
Sale Price	-						\$ 750,000	_			\$ 705,000	_			\$	760,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 6	694.44	sq.ft.		\$	751.60	sq.ft.		\$	737.1	5 sq.ft.		
Data Source(s)				CRM	LS #2	11088	351;DOM 13	CRM	LS#B	B2122	26986;DOM 6	CRM	ILS #2	17580	84;DOM	34
Verification Source(s)				Doc #	# 3348	5/Rea	liet		‡ 17326					475/R		
VALUE ADJUSTMENTS		DESCRIPTION)N		SCRIPTIO		+(-) \$ Adjustment		SCRIPTIO		+(-) \$ Adjustment		ESCRIPTI		+(-) \$ Ac	iustment
		DEGOTIII TI	J14	_		,,,	T () \$ Majabanona	_			i () \$ riajastinont	_		011	1() \$ 110	juotinont
Sales or Financing				ArmL	.th			ArmL	.th			Arml	_th			
Concessions				FHA;	0			Conv	;11000)		Conv	/;0			
Date of Sale/Time				s01/2	2;c12	/21	+9,000	s11/2	1:c10	21	+12,000	s09/2	21:c08	/21		+17.000
Location	N;R	P6.			ffNois		+10.000				,	N;Re	-			,
Leasehold/Fee Simple							10,000									
•		Simple	•		Simple	:			Simple				Simple	9		
Site	636	0 sf		6099	sf			6419	sf		0	7019	sf			0
View	N;R	es;		N;Re	s;			N;Re	s;			N;Re	es;			
Design (Style)	DT1	;Traditi	ional	DT1·	Traditi	onal		DT1	Traditi	onal		DT1	Tradit	ional		
Quality of Construction	Q4	, , , , , , , , , , , , , , , , , , , ,		Q4		01101	-25,000			01101		Q4				-25,000
Actual Age							-25,000									
-	73			73				72				72				0
Condition	C4			C3			-25,000	C4			-25,000	C3				-25,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths	<u> </u>	Total	Bdrms.	Baths		
Room Count	5	3	1.0	5	3	1.1	-5,000	4	2	1.0	0	5	3	1.0		
Gross Living Area		1,031			1,080		-5,000		938		+8.000	_	1,03			
Basement & Finished		1,031		٠,	1,000	, 54.11.	1		უაგ	04.1L	+0,000		1,03	1 24.16		
	0sf			0sf				0sf				0sf				
Rooms Below Grade																
Functional Utility	Ave	rage		Avera	age			Avera	age		<u></u>	Aver	age			-
Heating/Cooling		A/CAC			/CAC				/CAC				/CAC			
ă	Non			None				None				None				
	2ga	2dw		2gd2	<u>dw</u>		C	2ga2	<u>dw</u>			2ga2	dw			
Porch/Patio/Deck	Dec	k		Patio	/Deck		C	Patio	/Deck		0	Patio	/Deck			0
8 Pool/Spa	Non	e		None				None				None	ż			
Pool/Spa Other	Non			None				None					osed F	Patio		-10,000
	1					.0.4		_		00		_				
Assessor's Parcel Number	APN	1 :		2227	<u>-030-0</u>				-005-0		•		-004-0		•	0
Net Adjustment (Total)				\sqcup	+ [☑ -	\$ -36,000		+ [₫ -	\$ -5,000		+ [Ⅺ -	\$	-43,000
Adjusted Sale Price				Net Adj.		4.8 %		Net Adj.		0.7 %		Net Adj.		5.7 %		
₹ . '																
Assessor's Parcel Number Net Adjustment (Total) Adjusted Sale Price of Comparables				Gross Ad	dj.	9.9 %	\$ 714,000	Gross A	dj.	6.4 %	\$ 700,000	Gross A	dj.		\$	717,000
or comparables	sale or t	ransfer histo	ory of the				\$ 714,000 arable sales. If not, explain	Gross A	dj.	6.4 %	\$ 700,000	Gross A	dj.	10.1 %	\$	717,000
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Loan #49483

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Clarification of Intended Use & Intended User(s): The Intended User of Users are identified by the appraiser. The borrower is not an Intende					
User. The Intended Use is to evaluate the property that is the subject					
the stated scope of work, the reporting requirements of this appraisa	report form, and the defi	nition of M	arket Value, ii	ncluded in	the
report.					
Note: the "Scope of Work" decision is specific to the stated Intended	Use and was deemed app	propriate fo	r the specific	ally named	1
Intended User(s). Use of this appraisal for a purpose other than the s	•				
completed by the appraiser. Information communicating the scope of	•				
	work periorilled, may be	included t	inoughout th	is report, ii	
addition to the scope of work section.					
 Cost Approach Warning: The purpose of Cost Approach is to help e 					
estimate the Replacement Cost of the subject improvements). Use of	this data, in whole or in p	art, for any	other purpos	se is not in	tended
by the appraiser. Nothing set forth in this appraisal report is intended	to be relied upon for the	purpose of	determining	the amour	nt or
type of insurance coverage to be placed on the subject property. If us	ed for that purpose, the a	ppraiser as	sumes no lia	bility for a	nd
does not guarantee that any insurable value estimate inferred from the	is report will result in the	subject pro	perty being f	fully insure	ed for
any loss that may be sustained. The appraiser recommends that an ir					
may not be a reliable indication of replacement cost new for any date				to changi	iig
costs of labor and materials, as well as changing building codes and	governmental regulations	s and requi	rements.		
The Appraised Value is based on a Reasonable Exposure Time of les	s than 30 days.				
* the overall demand for real property. The reader is cautioned, and r	eminded that the conclus	ions prese	nted in this a	ppraisal re	port
apply only as of the Effective Date indicated. Future market condition					
economic conditions are unpredictable. Based on a review of MLS da					
buyers and sellers), list prices for available properties have continued					
remained low and the sale-to-list-price ratio of closed sales has rema					
common and there appears to be no pressure toward increased cont	ibutions by sellers under	current ma	rket conditio	ns.	
Days-on-market (DOM) has remained consistent with or is lower than	DOM before the Coronav	rirus pande	mic. The read	ler is furth	er
cautioned that market conditions can be unpredictable after disruptive	e events and depend hea	vilv on sup	plv/demand w	hich could	d also
be negatively affected by interest rates returning to normal (higher) le	•		_		
may change suddenly and sale prices can change dramatically with li					
			avisea to con	isidei poss	SIDIC
changes in value, including the potential for a decline in value, in any	decision related to this tr	ansaction.			
COST APPROACH TO VALUE	(not required by Fannie Mae)				
	(not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)				
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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. reporting 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.

Loan #49483 File # 69221

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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.

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 5 of 6 Fannie Mae Form 2055 March 2005

Loan #49483 File # 69221

 I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report. 	the individual, organization, or agent for the organization that
-	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appraiaws and regulations. Further, I am also subject to the provint pertain to disclosure or distribution by me.	tisal report by me or the lender/client may be subject to certain sions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or m	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this inpature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraise	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser identified in this appraisal report is either a sappraisal firm), is qualified to perform this appraisal, and is according to the control of the control o	sub-contractor or an employee of the supervisory appraiser (or the ceptable 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 report was prepared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
promulgated by the Appraisal Standards Board of The Appraisal report was prepared. 5. If this appraisal report was transmitted as an "electronic redefined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	Foundation and that were in place at the time this appraisal accord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this
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Loan #49483 File # 69221

	FEATURE		SUBJECT			COMPARABLE SALE # 4					COMPARABLE SALE # 5					COMPARABLE SALE # 6			
	Address 16931 Gault St				1690	7 Bas	sett S		•	1692	5 Gau	ılt St							
	Van Nuys, CA 91	406				Nuys,						CA 91	406						
ľ	Proximity to Subject					miles					miles		.00						
ı	Sale Price	\$			0.20			\$	800,000				\$	670,000				\$	
ı	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	658.4	4 sq.ft		000,000		723.5	4 sq.ft.		0.0,000	\$		sq.ft.		
ı	Data Source(s)							992;DOM	8				∟ 21136·Г	OM 112					
ľ	Verification Source(s)							Realist				498/R		0					
	VALUE ADJUSTMENTS	D	ESCRIPTI	ION		ESCRIPTI			djustment		ESCRIPTI			Adjustment	1	DESCRIPTI	ON	+(-) \$ Adjus	tment
ı	Sales or Financing				ArmL	th		1		Arml	th		,,,					.,,	
ı	Concessions				Conv					Cash									
ı	Date of Sale/Time				_	21;c10	1/21		+14.000			5/21		+20,000					
ı	_ocation	N;Re			N;Re		721		14,000	N;Re		// _ 1		. 20,000					
ı	_easehold/Fee Simple		Simple			Simple					Simple								
3	Site	6360			6600				0	6359		<u> </u>		0					
ġ	/iew	N;Re			N;Re					N;Re									
ł	Design (Style)		Tradit	ional		Tradit	ional				Tradit	ional							
3	Quality of Construction	Q4	· · · · · · ·		Q4	· · · · · ·			-25,000										
2	Actual Age	73			72					72				0					
SALES COMPARISON APPROACH	Condition	C4			C4				-25,000										
3	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		20,000	Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Í	Room Count	5	3	1.0	4	2	1.0		0		2	1.0		C					
ò	Gross Living Area		1,031		<u> </u>	1,21			-17.000		926			+9,000	_	1	sq.ft.		
ı	Basement & Finished	0sf	.,55		0sf	.,			,500	0sf	J_(5,000					
	Rooms Below Grade	55.			55.					"									
ı	Functional Utility	Avera	age		Aver	age				Aver	age								
	Heating/Cooling		√CAC			/CAC					/None			+5,000					
	Energy Efficient Items	None			None					None				. 5,000					
ı	Garage/Carport	2ga2			2ga2					1ga1				+5,000					
ı	Porch/Patio/Deck	Deck				/Deck			n		/Deck	(+3,000					
ı	Pool/Spa	None			None		<u> </u>		0	None		•							
	Other	None			None					None									
ı	Assessor's Parcel Number	APN				-007-(017		n	_	-028-0	014		C					
ı	Net Adjustment (Total)	, u 1V					717 71 -	\$	-53,000		<u>-020-(</u>] + [\$	39,000	_	+	٦-	\$	
	Adjusted Sale Price				Net Adj.	, ,	6.6 %		55,500	Net Adj.		5.8 %		55,000	Net Ad		- %		
١	of Comparables				Gross A		10.1 %	\$	747,000	Gross A	dj.	5.8 %	\$	709,000	Gross	Adj.	%	\$	
j	Report the results of the research and analy	ysis of th	ne prior sa	ale or trans	fer histor									32,000					
	ITEM			SI	UBJECT			COM	PARABLE SAL	E# 2	1		COMPARABI	LE SALE #	5		COMPAR	RABLE SALE #	6
	IILW	- 1						OOWI	7111111000000110	Lπ 2	+ !	l				1			
ŀ	Date of Prior Sale/Transfer										+				_				
								OOWI			+								
	Date of Prior Sale/Transfer	F	Realis	t/CRM	LS			Realist/C			+	Realis	st/CRML						
JRY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer		Realis		LS				RMLS	L# 2	† 	Realis							
STORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	(05/16/	2022		sales		Realist/C	RMLS			10/25	/2021	.S		ompara	ıbles#	4 and 5 fou	
E HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	(05/16/	2022		sales		Realist/C	RMLS			10/25	/2021	.S		ompara	ıbles #	4 and 5 fou	
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Sales Comparison Commentary [Multi-page]

					P a g o j			00221		
Borrower	Redwood Holdings LLC									
Property Address	16931 Gault St									
City	Van Nuys	Cou	unty	Los Angeles	St	ate	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc									

File No. 69221

Sales Comparison Analysis - Commentary

Methodology & Data: The Sales Comparison Analysis is the primary method of estimating the market value of SFR's through an analysis of sales of similar properties. This method assumes that sales of comparable properties, having similar physical and locational factors, will provide a reliable indicator of value for the subject property. The credibility of this approach depends upon the accuracy of the data collected, as well as the degree of comparability between each sale property and the subject property. Physical and neighborhood characteristics, functional utility or a combination of these attributes defined the search parameters. While a diverse array of transactions were initially considered for this analysis, the sales selected for direct comparison to the subject are those transactions which were most applicable to the subject and/or those sales utilized in order to bracket particular physical factors (consistent with common appraisal practice). The comparable properties were obtained from the same general market as the subject and represent competitive alternatives. Details of the transactions have been verified to the greatest extent possible by utilizing reliable sources and/or with parties involved in the transaction.

With the foregoing in mind, 5 closed comparable sales were selected and were considered to represent the best available sales and listing data. While the data utilized includes comparable properties from adjacent neighborhoods, dated sales and properties with differences that required significant adjustments, the comparable sales/listings were considered to be the most relevant data for direct comparison to the subject property.

• <u>Comparable Search Summary</u>: The subject neighborhood (see Neighborhood Boundaries on page 1) was searched using the following parameters: detached SFR's between 800 sf and 1,500 sf, year built between 1940 and 1975, site area between 5,000 sf and 15,000 sf, sales from 5/17/2021 and 5/16/2022.

Adjustments: For features which are dissimilar between the comparables and the subject, adjustments have been made leading to an indication of value for the subject property. Adjustments were extracted from available market data, including the comparable sales analyzed in this analysis, based on estimates of the market's reaction to differences in particular factors.

Positive adjustments for market conditions (time adjustments) are based on current MLS statistical data, the attached 1004MC analysis, sensitivity analysis using the adjusted comparables, and simple regression analysis developed using Spark (see attached exhibit), resulting in a positive .25% adjustment per month. No adjustments were applied for minor differences in site area as market participants do not typically recognize very small differences in site utility. Some comparable site sizes were obtained directly from County Assessor's maps and may vary slightly from the site sizes reported by data reporting services.

Quality & condition ratings are consistent with UAD definitions (see attached) and some adjustments were made within the same "rating" for differing levels of overall quality and condition. Quality and condition adjustments are based on M.L.S. data, descriptions and available photographs. While comps. #1 and 3 received the same quality and condition ratings (per UAD definitions), they were adjusted for superior quality due to superior level of upgrades and superior condition due to superior level of remodeling and overall condition. Additionally, a condition adjustment was applied to comp. #2 for superior level of remodeling and overall condition. Comp. #1 also received a location adjustment for being located near a busy street. Although there are some age differences, no adjustments were made to the comparables for actual age, as "effective" ages may be different than actual ages. Differences in effective ages are accounted for in quality and condition ratings/adjustments. No adjustments were deemed to be necessary for differences in design (style) as the subject/comparable design styles are all generally acceptable in the subject's market area.

No adjustments were made for number of bedrooms, as all dwellings have similar functional utility and were compared on the basis of their overall gross living area (GLA). Bath adjustments are based on \$10,000/bath and GLA adjustments are based on \$90/SF (rounded). No adjustments were applied for minor differences in GLA as market participants do not typically recognize very small differences in living area.

Summary: Among the closed comparable sales that were analyzed, comps. #1-3 were generally deemed to be the most relevant overall and they established the range from which the estimated value was selected. The most important factors were considered to be Gross Living Area (GLA), date of sale, quality/condition, and proximity to the subject. Comp. #1 is the most similar in overall appeal and was given the most emphasis in developing this analysis. Comp. #2 is a recent sale and provides support for the value estimate. Comp. #3 is a dated sale but was used due to limited recent sales data in the subject neighborhood.

While there is weakness in the available market data, comparables #1-5 were deemed to be the best available closed sales and their use is considered to be reasonable and necessary in order to develop the sales comparison analysis.

Supplemental Addendum

		ouppiomontai	Addonadiii			09221		
Borrower	Redwood Holdings LLC							
Property Address	16931 Gault St							
City	Van Nuys	County	Los Angeles	State	CA	Zip Code	91406	
Landar/Client	Wodgowood Inc							

File No. GOOO1

Notification Regarding Appraiser's Employer, Company Address & Significant Real Property Appraisal Assistance: The appraiser signing the report is an employee of Clario Appraisal Network (CA AMC Registration #1256) and received no appraisal fee for the assignment. The appraiser is using the corporate address of the appraisal company. The appraiser is not based in the corporate office and is based in Thousand Oaks, CA. The appraiser is located roughly 19 miles from the subject property and has 40+ years appraising in the subject's market area.

Marquise Sumlin, an appraiser trainee who is also an hourly employee of Clario Appraisal Network (CA AMC Registration #1256), provided assistance in the completion of this appraisal assignment and the preparation of this appraisal report. His assistance was under the direct supervision of the appraiser signing the report (Brian Mathews) and he is competent to perform these tasks. Significant real property appraisal assistance included researching the relevant characteristics of the subject property; researching comparable sale and listing data; researching the economic characteristics of the neighborhood; researching available replacement cost data; and accompanying the supervisory appraiser on the physical inspection of the subject property and exterior inspection of the comparables. Additional assistance included analyzing the market data necessary to develop credible opinions and conclusions; reconciling the comparables selected; developing and reconciling the applicable approaches to value; and assisting the supervisory appraiser in arriving at the final opinion of value.

Site Comments

The subject site is typical in size and has typical site utility for the neighborhood. The improvements appear to be well situated on the site and no apparent adverse easements, encroachments or other adverse site conditions were noted from off-site.

Note: I have not checked the title/land records for recorded easements and have reported only apparent easements, encroachments and/or other apparent adverse conditions. The title policy was not reviewed by appraiser.

- <u>Highest & Best Use</u>: The stated conclusion that the "highest and best" use of the subject property (as improved) is considered to be its present use as a single-family residential dwelling, is consistent with allowable uses under the subject site's zoning designation (1-family residential dwelling), and is supported by the contributory value of the improvements coupled with the remaining economic life of the structure.
- Effective Age: In estimating the effective age the appraiser has considered any physical deterioration, functional obsolescence, and/or external obsolescence observed from off-site on the effective date. No functional or external obsolescence was noted from off-site. Thus, the effective age only reflects physical deterioration. The exterior appears to be adequately maintained and the effective age is estimated to be less than the actual age of 73 years.

• Exterior-Only : Reconciliation

The Sales Comparison Analysis best reflects the conditions present in the Market Value definition, and best reflects the actions of buyers & sellers in the market. In addition, the market data presented in support of the Sales Comparison Analysis was verified by the appraiser and considered very reliable.

The Cost Approach was deemed to be a less reliable analysis, due to insufficient land sales data and the difficulty of estimating accrued depreciation. This approach was given secondary consideration and it supports the value conclusion of the Sales Comparison Analysis.

The Income Approach was not developed and is considered "not relevant" as similar properties (in the area) are not typically purchased for income production and there is insufficient rental data.

For the reasons stated above, the Sales Comparison Analysis was considered to be the most valid approach and was given the most emphasis in the final value conclusion.

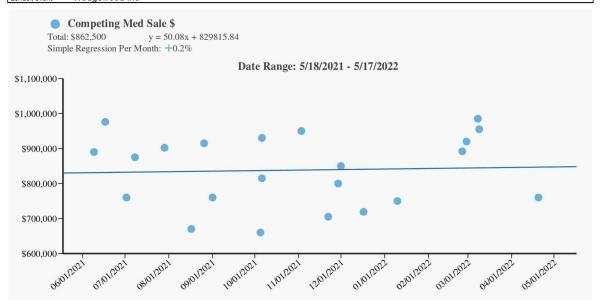
Secure Signature

This report was transmitted electronically and includes a computer generated image, of my original signature, encrypted for security purposes. The report shall be as effective, enforceable and valid as if a "paper" version of this report was delivered.

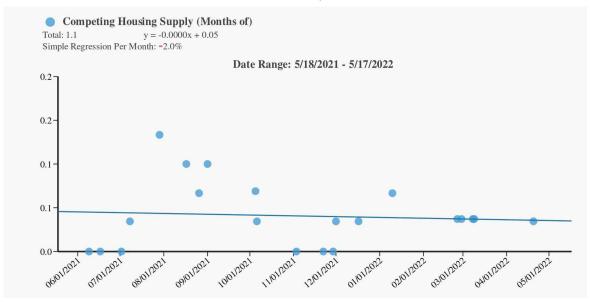
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Signature		Signature	
Name Brian Mathews		Name	
Date Signed 05/19/2022		Date Signed	
State Certification # AR004130	State CA	State Certification #	State
Or State License #	State	Or State License #	State

Photograph Addendum

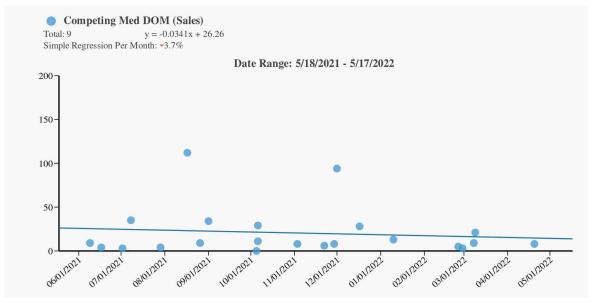
Borrower	Redwood Holdings LLC							
Property Address	16931 Gault St							
City	Van Nuys	County	Los Angeles	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



Median \$



Housing Supply



Sales DOM

Market Conditions Addendum to the Appraisal Report

LO:

Loan #49483 69221

neighborhood. This is a required addendum for all appraisal reports w	=		ciius aiiu conuiu								
Property Address 16931 Gault St		·	y Van Nuy	s	S	tate CA		ZIP Code 914	06		
Borrower Redwood Holdings LLC											
Instructions: The appraiser must use the information required on this	form as the basis for his/her con	clusions, and r	must provide sup	port for those conclusions, regard	ing						
housing trends and overall market conditions as reported in the Neigh					tent						
it is available and reliable and must provide analysis as indicated belo											
explanation. It is recognized that not all data sources will be able to pr				• • •							
in the analysis. If data sources provide the required information as an											
average. Sales and listings must be properties that compete with the subject property. The appraiser must explain any anomalies in the dat					trie						
Inventory Analysis	Prior 7–12 Months		-6 Months	Current – 3 Months	_		(verall Trend			
Total # of Comparable Sales (Settled)	12		5	5	╁	Increasing		Stable	П	Declining	
Absorption Rate (Total Sales/Months)	2.00		.67	1.67	╁	Increasing		Stable	Ħ	Declining	
Total # of Comparable Active Listings	0		1	2	Ē	Declining		Stable		Increasing	
Months of Housing Supply (Total Listings/Ab.Rate)	0.0	0).6	1.2		Declining	\boxtimes	Stable		Increasing	
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–	-6 Months	Current – 3 Months	4_			verall Trend			
Median Comparable Sale Price	\$882,500		0,000	\$920,000	_ ≥	Increasing	Щ	Stable	Щ	Declining	
Median Comparable Sales Days on Market Median Comparable List Price	9		13	8		Declining Increasing		Stable Stable	H	Increasing Declining	
Median Comparable Listings Dave on Market	N/A N/A		9,000 20	\$927,888 52		Declining		Stable	H	Increasing	
Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 months fees, options, etc.). Seller contributions are There appears to be no pressure toward in	107%		14%	112%	╁	Increasing	H	Stable	H	Declining	
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No No	70	11270	Ħ	Declining	Ħ	Stable	Ħ	Increasing	
Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increase	ed from 3% to	5%, increasing ι	use of buydowns, closing costs, c	ondo	-					
fees, options, etc.). Seller contributions are	not common and co	nsist prin	narily of ty	pical contributions tov	vard	non-recuri	ing	closing co	sts		
There appears to be no pressure toward in	creased contribution	s by selle	rs under c	urrent market condition	ons.	Loan disc	oun	ts, interes	t bu	ıy	
	e common under cu	rrent marl	ket condition	ons but are not gener	ally p	orevalent.					
downs and concessions have become more											
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes e	vnlain (including	the trends in listings and sales of t	nrecins	ed nronerties)					
Foreclosure sales have not been a major fa		-	. , .	-			OW/2	rd increas	ed		
foreclosure or short sale activity. In the large										ed	
sales, pending sales, current listings and p											
22 competing sales over the past 12 month	ns. For those sales, a	a total of (0.0% were	reported to be REO.							
THE de				include MLS data, pu	blic	records an		e appraise			
		Cite data sources for above information. The data sources relied upon for this analysis include MLS data, public records and the appraisers									
database. These sources appear to provide a comprehensive and reliable basis for the conclusions set forth in this addendum and in the											
market conditions section of the attached r Summarize the above information as support for your conclusions in	eport.					in this ad	den	dum and i	n th	ne	
market conditions section of the attached r	eport. the Neighborhood section of the	appraisal repor	t form. If you us	ed any additional information, such		in this ad	den	dum and i	n th	ne	
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Freddie Mac Form 71 March 2009

Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	16931 Gault St							
City	Van Nuys	County	Los Angeles	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



Subject Front

16931 Gault St Sales Price

 Gross Living Area
 1,031

 Total Rooms
 5

 Total Bedrooms
 3

 Total Bathrooms
 1.0

 Location
 N;Res;

 View
 N;Res;

 Site
 6360 sf

 Quality
 Q4

 Age
 73



Additional Front View



Subject Street

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	16931 Gault St							
City	Van Nuys	County	Los Angeles	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



Comparable 1

16900 Gault St

 Prox. to Subject
 0.07 miles E

 Sales Price
 750,000

 Gross Living Area
 1,080

 Total Rooms
 5

 Total Bedrooms
 3

 Total Bathrooms
 1.1

 Location
 A;TraffNoise;

 View
 N;Res;

 Site
 6099 sf

 Quality
 Q4

 Age
 73



Comparable 2

16943 Marlin Pl

Prox. to Subject 0.16 miles S Sales Price 705,000 938 Gross Living Area Total Rooms Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 6419 sf Quality Q4 Age 72



Comparable 3

6905 Oak Park Ave

Prox. to Subject 0.29 miles SW Sales Price 760,000 Gross Living Area 1,031 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; N;Res; View 7019 sf Site Quality Q4 Age 72

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	16931 Gault St							
City	Van Nuys	County	Los Angeles	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



Comparable 4

16907 Bassett St

Prox. to Subject 0.26 miles S 800,000 Sales Price Gross Living Area 1,215 Total Rooms 4 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; N;Res; 6600 sf View Site Q4 Quality Age 72



Comparable 5

16925 Gault St

Prox. to Subject 0.01 miles E Sales Price 670,000 Gross Living Area 926 Total Rooms 4 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 6359 sf Quality Q4 Age 72

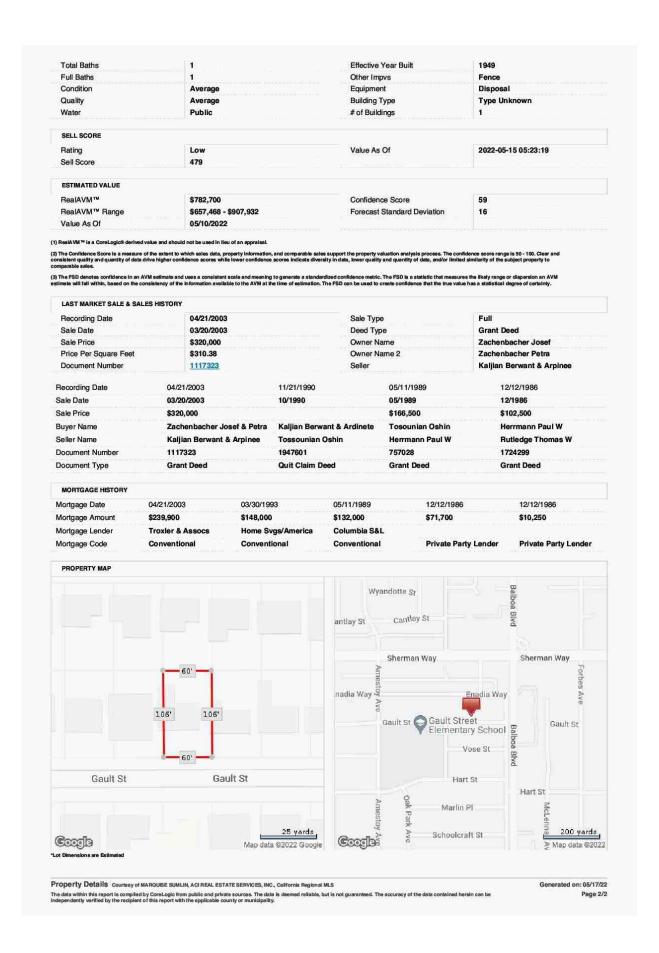
Comparable 6

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

16931 Gault St, Van Nuys, CA 91406-3606, Los Angeles County

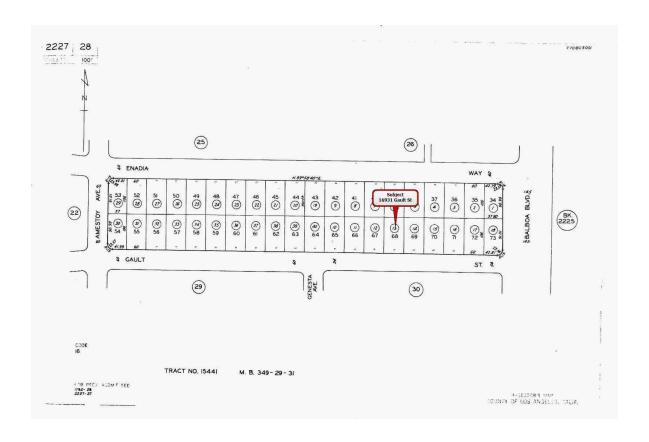
	Beds 3	Full Baths 1	Half Baths N/A	Sale Price \$320,000	Sale Date 03/20/2003
	Bldg Sq Ft 1,031	Lot Sq Ft 6,359	Yr Built 1949	Type SFR	
OWNER INFORMATION					
Owner Name	Zachenbacher	Josef	Tax Billing Zip		91406
Owner Name 2	Zachenbacher	Petra	Tax Billing Zip+4		3606
Mail Owner Name	Josef & Petra Z	achenbacher	Owner Vesting		Husband/Wife
Tax Billing Address	16931 Gault St		Owner Occupied		Yes
Tax Billing City & State	Van Nuys, CA				
LOCATION INFORMATION					
Zip Code	91406		School District		Los Angeles
Carrier Route	C028		Comm College Dis	strict Code	Los Angeles City
Zoning	LAR1		Census Tract		1320.02
Tract Number	15441		Topography		Rolling/Hilly
TAX INFORMATION					
APN	2227-028-013		Lot		68
% Improved	27%		Water Tax Dist		Southern California
Tax Area	16				
Legal Description	TRACT # 15441	LOT 68			
ASSESSMENT & TAX					
ssessment Year	2021		2020		2019
ssessed Value - Total	\$428,017		\$423,630		\$415,324
ssessed Value - Land	\$314,028		\$310,809		\$304,715
Assessed Value - Improved	\$113,989		\$112,821		\$110,609
OY Assessed Change (\$)	\$4,387		\$8,306		
OY Assessed Change (%)	1.04%		2%		
· War	Total Tax		Oh (A)		Oh (0()
ax Year 019	Total Tax \$5,130		Change (\$)		Change (%)
020			2007		4.03%
020	\$5,337 \$5,286		\$207 -\$51		-0.96%
	75,25				
pecial Assessment			Tax Amount		
afe Clean Water83			\$112.56		
aco Vectr Cntrl80			\$14.97		
rauma/Emerg Srv86			\$43.71		
acity Park Dist21			\$17.52		
a Stormwater 21			\$22.01		
Rposd Measure A 83			\$17.52		
Flood Control 62 Fotal Of Special Assessments			\$27.61 \$255.90		
otal of opecial Assessments			\$200.50		
CHARACTERISTICS					
County Land Use	Single Family F	Resid	Sewer		Type Unknown
Universal Land Use	SFR		Heat Type		Heated
Lot Frontage	57		Garage Type		Attached Garage
Lot Depth Lot Acres	106 0.146		Parking Type Parking Spaces		Attached Garage 2
Lot Acres Lot Area	6,359		Roof Material		Composition Shingle
Style	Conventional		Roof Shape		Hip
Building Sq Ft	1,031		Interior Wall		Plaster
Stories	1		Exterior		Stucco
Total Units	1		Floor Cover		Hardwood
Total Rooms	5		Foundation		Raised
	3		Year Built		1949

Exhibit: Tax Records - Page 2



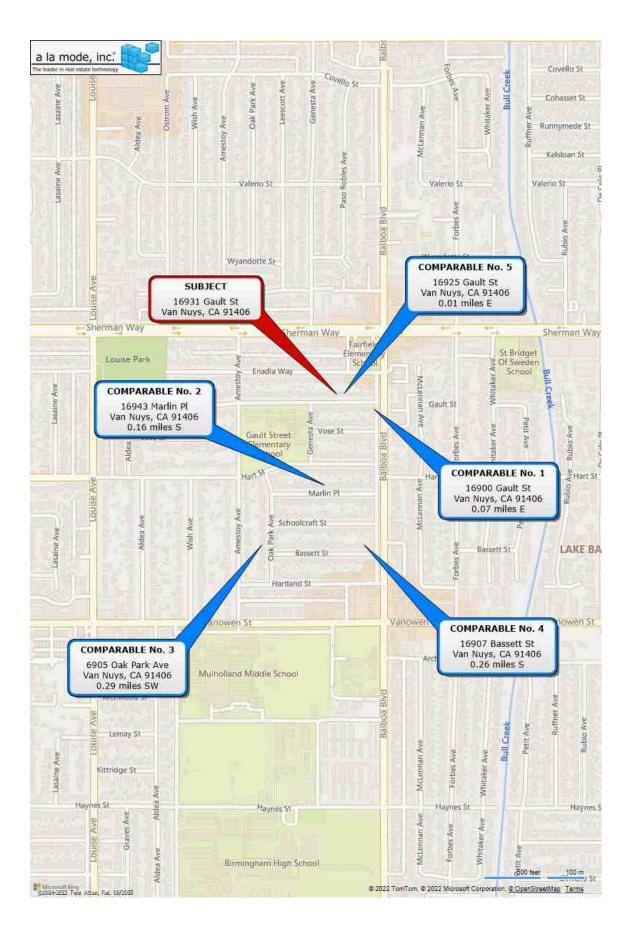
Plat Map

Borrower	Redwood Holdings LLC							
Property Address	16931 Gault St							
City	Van Nuys	County	Los Angeles	St	te CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



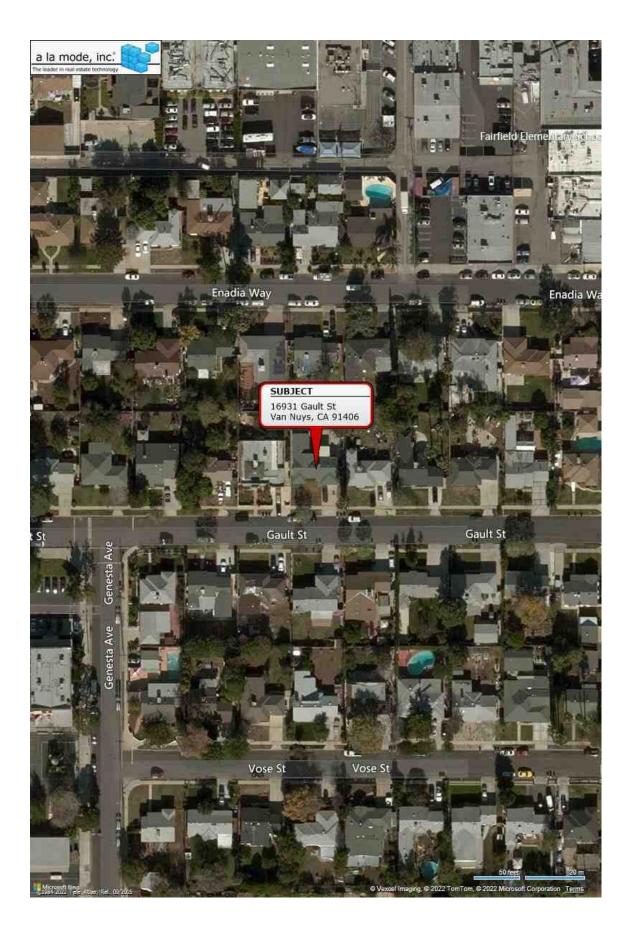
Location Map

Borrower	Redwood Holdings LLC							
Property Address	16931 Gault St							
City	Van Nuys	County	Los Angeles	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



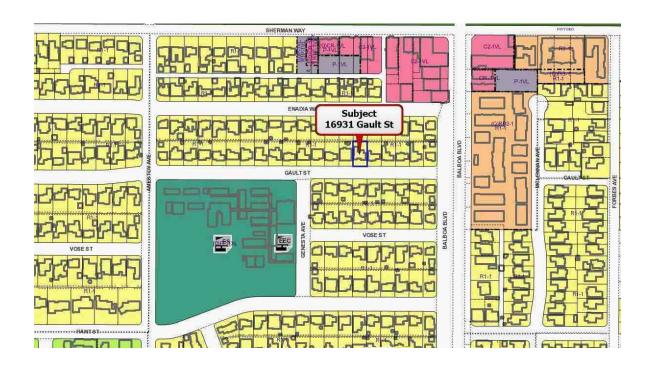
Aerial Map

Borrower	Redwood Holdings LLC							
Property Address	16931 Gault St							
City	Van Nuys	County	Los Angeles	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



Zoning Map

Borrower	Redwood Holdings LLC							
Property Address	16931 Gault St							
City	Van Nuys	County	Los Angeles	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



Loan #49483 ile No. 69221

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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

Ω4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
Ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM DT	Days On Market Detached Structure	Data Sources
		Design (Style)
dw	Driveway Five instance Date	Garage/Carport
ee	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl		View
	Pastoral View	
PwrLn	Power Lines Dublic Transportation	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
	T at 10.1	Sale or Financing Concessions
Short	Short Sale	,
Short sf	Snort Sale Square Feet	Area, Site, Basement
sf	Square Feet	Area, Site, Basement
sf sqm	Square Feet Square Meters	Area, Site, Basement Area, Site
sf sqm Unk	Square Feet Square Meters Unknown Veterans Administration	Area, Site, Basement Area, Site Date of Sale/Time
sf sqm Unk VA	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions
sf sqm Unk VA W	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade
sf sqm Unk VA W wo Woods	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View
sf sqm Unk VA w wo Woods Wtr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View
sf sqm Unk VA W wo Woods WtrFr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
sf sqm Unk VA w wo Woods Wtr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage Walk Up Basement	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View
sf sqm Unk VA w wo Woods Wtr WtrFr wu	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage Walk Up Basement Additional Abbreviations	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location Basement & Finished Rooms Below Grade
sf sqm Unk VA w wo Woods Wtr WtrFr wu	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage Walk Up Basement	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location Basement & Finished Rooms Below Grade Sales Comparison Commentary
sf sqm Unk VA W WO Woods Wtr WtrFr wu	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage Walk Up Basement Additional Abbreviations	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location Basement & Finished Rooms Below Grade
sf sqm Unk VA w wo Woods Wtr WtrFr wu	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage Walk Up Basement Additional Abbreviations Gross Living Area	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location Basement & Finished Rooms Below Grade Sales Comparison Commentary
sf sqm Unk VA w wo Woods Wtr WtrFr wu GLA MLS	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage Walk Up Basement Additional Abbreviations Gross Living Area Multiple Listing Service	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location Basement & Finished Rooms Below Grade Sales Comparison Commentary Listing History, Contract Analysis & Sales Comparison Commentary

UAD Version 9/2011 (Updated 1/2014)

License



Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

A BUA BUA BUA BUA BUA BUA BUA

Brian S. Mathews

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER:

AR 004130

Effective Date:
Date Expires:

May 28, 2020

May 27, 2022

Jiny Martin, Bureau Chief, BREA

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"



CERTIFICATE OF LIABILITY INSURANCE

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

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

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER

| CONTACT | Floria Chen |

20	surance, a Marsh & McLennan Ager N Martingale Road te 100	ncy LL	C company	PHONE (A/C, No, Ext): 312-62 E-MAIL ADDRESS: fchen@a	5-5592	FAX (A/C, No): (847) 440-9123
	naumburg IL 60173					RDING COVERAGE	NAIC#
				INSURER A : AXA Ins	urance Comp	any	31127
INSU			CLEAHOL-02	INSURER B :			
	arCapital.com, Inc.			INSURER C :			
	arCapital Holdings, Inc. E 2nd Street			INSURER D :			
	te 1405		8	INSURER E :			
Re	no NV 89501		8	INSURER F:			
CO	VERAGES CER	TIFICA	TE NUMBER: 667417962	INCORER F.		REVISION NUMBER:	
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			111111111111111111111111111111111111111	10/10/2021	10/10/2022		3.715.75
RE	CRIPTION OF OPERATIONS / LOCATIONS / VEHICL PROOF OF INSURANCE agreed that the following is an Additional	12 R 50		W N SN SN SN		Section 100	
CEI	RTIFICATE HOLDER			CANCELLATION			
	Clario Appraisal Network, li PROOF OF INSURANCE	nc.	,		N DATE THE		
	ML .			office 1	000		

ACORD 25 (2016/03)

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