

Exterior-Only Inspection Residential Appraisal Report

49581
File # 32677521

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

SUBJECT

Property Address 13421 Orange Blossom Ln City Poway State CA Zip Code 92064-2949
 Borrower Redwood Holdings LLC Owner of Public Record Donna D Italiano County San Diego
 Legal Description LOT 131 TR 7199
 Assessor's Parcel # 314-510-36-00 Tax Year 2021 R.E. Taxes \$ 3,096
 Neighborhood Name Midland Estates Map Reference 41740 Census Tract 0170.54
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 0 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe) Servicing
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA 90278
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). DOM 0;Subject property was offered for sale.;Latest Price \$775,000;Latest Date 05/04/2022;Original Price \$775,000;Original Date 04/19/2022;CRMLS# NDP2203673

CONTRACT

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

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %		
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	650	Low 10	Multi-Family	10 %
Neighborhood Boundaries	South of Espola Rd, North of Poway Rd, West of Espola Rd and East of the I-15Fwy.						3,500	High 70	Commercial	10 %	
							1,100	Pred. 45	Other	0 %	

Neighborhood Description The neighborhood consists primarily of single family homes, condos and some commercial. There are adequate services within a 3 mile radius. The beach is about 7 miles west. Downtown San Diego, with its employment, commercial and cultural activities is located about 15 miles south.
 Market Conditions (including support for the above conclusions) See Attached Addendum & 1004MC in this report.

SITE

Dimensions 62x97x62x101 Area 6000 sf Shape Rectangular View N;Res;
 Specific Zoning Classification R1 Zoning Description Single Family Use
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe See addendum

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 06073C1356G FEMA Map Date 05/16/2012
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner
 Other (describe) Exterior inspection Data Source for Gross Living Area CoreLogic Public Records

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 2
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck Patio	Driveway Surface Concrete
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Stucco,Blk	Fuel Gas	<input type="checkbox"/> Porch None	<input checked="" type="checkbox"/> Garage # of Cars 2
Design (Style) Ranch	Roof Surface Comp Shingle	<input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars 0
Year Built 1972	Gutters & Downspouts Alum	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Fence Wood	<input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 40	Window Type Dbl Pane Vinyl	<input checked="" type="checkbox"/> Other None	<input type="checkbox"/> Other None	<input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer	Other (describe)			

Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,310 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.) Average quality ranch style dwelling. Rear patio.

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;The subject is considered to be in overall average/typical condition and conforming to the tract. Recent MLS indicates updated windows. Interior MLS photos shows typical maintenance and overall average condition. A hypothetical condition exists that the interior is also in similar average condition. In the event of this not being the case it could change assignment results.

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No
 If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe.

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There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 899,900 to \$ 899,900		There are 34 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 750,000 to \$ 900,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	13421 Orange Blossom Ln Poway, CA 92064-2949	14640 Billy Ln Poway, CA 92064-2903	13408 Orange Blossom Ln Poway, CA 92064-2950	13746 Frame Rd Poway, CA 92064-3610	
Proximity to Subject		0.11 miles S	0.05 miles NW	1.75 miles SW	
Sale Price	\$	\$ 775,000	\$ 835,000	\$ 768,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 714.94 sq.ft.	\$ 655.42 sq.ft.	\$ 714.42 sq.ft.	
Data Source(s)		CRMLS#NDP2107658;DOM 5	CRMLS#210012710;DOM 2	CRMLS#CV22022279;DOM 7	
Verification Source(s)		Doc#560456 08/06/2021 COE	Doc#430880 06/10/2021 COE	Doc#177965 04/25/2022 COE	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s08/21;c07/21	+35,000	s06/21;c05/21	+43,000
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	6000 sf	7900 sf	0	12800 sf	-50,000
View	N;Res;	N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4	
Actual Age	50	50		49	0
Condition	C4	C4		C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 4 2.0	6 3 2.0	0	7 4 2.0	
Gross Living Area	1,310 sq.ft.	1,084 sq.ft.	+14,000	1,274 sq.ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	Average	Average		Average	
Heating/Cooling	FAU/None	FAU/CAC	-5,000	FAU/CAC	-5,000
Energy Efficient Items	None	None		None	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw	0
Porch/Patio/Deck	Patio	Patio		Patio	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 44,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -12,000
Adjusted Sale Price of Comparables		Net Adj. 5.7 % Gross Adj. 7.0 %	\$ 819,000	Net Adj. 1.4 % Gross Adj. 11.7 %	\$ 823,000
				Net Adj. 3.6 % Gross Adj. 3.6 %	\$ 796,000

SALES COMPARISON APPROACH

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

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

Data Source(s) Corelogic Public Records

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

Data Source(s) Corelogic Public Records

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Corelogic	CoreLogic	CoreLogic	CoreLogic
Effective Date of Data Source(s)	05/07/2022	05/07/2022	05/07/2022	05/07/2022

Analysis of prior sale or transfer history of the subject property and comparable sales Corelogic public records indicate the subject's most recent transfer occurred on 3/19/2009 (grant deed - doc #153456 recorded on 3/26/2009). NOTE MLS showing subject has a pending sale and per agent office to close soon at \$815,000. No recording in Public Records yet.

Summary of Sales Comparison Approach See attached addendum

AMC Registration # for ClearCapital.com, Inc: California #1256 Appraiser Fee: The appraiser is a panel appraiser with the appraisal firm and fee is hourly.

Indicated Value by Sales Comparison Approach \$ 815,000

Indicated Value by: Sales Comparison Approach \$ 815,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

Final Reconciliation

RECONCILIATION

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the following conditions:
 This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 815,000, as of 05/05/2022, which is the date of inspection and the effective date of this appraisal.

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FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	13421 Orange Blossom Ln Poway, CA 92064-2949	13421 Orange Blossom Ln Poway, CA 92064			13307 Brian Park Ln Poway, CA 92064-2904					
Proximity to Subject		0.00 miles			0.21 miles W					
Sale Price	\$	\$ 815,000			\$ 865,000			\$		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 622.14 sq.ft.			\$ 660.31 sq.ft.			\$ sq.ft.		
Data Source(s)		CRMLS#NDP2203673;DOM 0			CRMLS#210009969;DOM 4					
Verification Source(s)		Per agent 05/05/2022 COE			Doc#397920 05/26/2021 COE					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing		ArmLth			ArmLth					
Concessions		Cash;0			Conv;0					
Date of Sale/Time		s05/22;c04/22	0		s05/21;c04/21	+45,000				
Location	N;Res;	N;Res;			N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple					
Site	6000 sf	6000 sf			6000 sf					
View	N;Res;	N;Res;			B;Hills;	-20,000				
Design (Style)	DT1;Ranch	DT1;Ranch			DT1;Ranch					
Quality of Construction	Q4	Q4			Q4					
Actual Age	50	49	0		48	0				
Condition	C4	C4			C3	-75,000				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	7 4 2.0	7 4 2.0			7 4 2.0					
Gross Living Area	1,310 sq.ft.	1,310 sq.ft.			1,310 sq.ft.			sq.ft.		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf					
Functional Utility	Average	Average			Average					
Heating/Cooling	FAU/None	FAU/None			FAU/CAC	-5,000				
Energy Efficient Items	None	None			None					
Garage/Carport	2qa2dw	2qa2dw			2qa2dw					
Porch/Patio/Deck	Patio	Patio			Patio					
Net Adjustment (Total)		<input type="checkbox"/> + <input type="checkbox"/> -	\$ 0		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -55,000		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 0.0%			Net Adj. 6.4%			Net Adj. %		
		Gross Adj. 0.0%	\$ 815,000		Gross Adj. 16.8%	\$ 810,000		Gross Adj. %	\$	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Corelogic	CoreLogic			CoreLogic					
Effective Date of Data Source(s)	05/07/2022	05/07/2022			05/07/2022					
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										

Supplemental Addendum

File No. 32677521

Borrower	Redwood Holdings LLC						
Property Address	13421 Orange Blossom Ln						
City	Poway	County	San Diego	State	CA	Zip Code	92064-2949
Lender/Client	Wedgewood Inc						

The subject is at its highest and best use based on the 4 criteria of highest and best use: Legally permissible, physically possible, financially feasible, maximally productive

Search criteria:

A search was made for comparable sales and listings in the subjects immediate market area within the past 12 months. The search was further refine to find sales having an overall similar average condition and utility and expanded to a 2 mile radius within the same city and market segment.

Comparison analysis:

Comparable one is in very close proximity and it's overall similar condition. An adjustment for a living area is applied and also reflects the difference in bedroom counter. Market data indicates appreciating medium values and this is apply to the comparable sales until 4/22 from their contract dates.
Comparable number two is located on the same street and has overall similar utility and condition. It's considerably larger lot size warrants a market derived adjustment based on pair to do that analysis.
Comparable number three is a recent sale in similar overall condition. Although it is over 1 mile away it is in the same city and market area and it's considered an alternative to the subject. MLS photo used as people in front during driveby.
Comparable number four is the subject property that per MLS and agent office has an offer at \$815,000 and has closed as indicated.
Comparable number five is a model match to the subject in close proximity. It has overall superior condition and a low level distant Hillsview noted.
Most weight is given to comparables one, two, Four and five for being located in very close proximity and comparable number four is also given consideration for being the subject property that has just closed.

The subject has not been impacted by the recent natural disasters of wildfires and mudslides in the market area. No effect on marketability.

This appraisal was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the appraisal COVID-19 health and economic impacts have diminished as vaccines and mitigation efforts have drastically reduced the number of health issues. The effects of COVID-19 on the real estate market in the area of the subject property do not appear to have had a negative impact on the local real estate market.

The analysis and its value opinion in this appraisal are based on data available to the appraiser at the time of the assignment and apply only as the effective date indicated. No analysis or opinions contained in this report should be construed as predictions of future market conditions or value.

• Condition comments:

Final Reconciliation

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and the Definition of Market Value. No additional intended Users are identified by the appraiser.

THE SALES COMPARISON APPROACH GIVEN MOST WEIGHT AS IT BEST REFLECTS TYPICAL REACTIONS OF BUYERS AND SELLERS.
THE COST APPROACH NOT DEDEVELOPED AS THIS IS AN OLDER DWELLING AND THE COST APPROACH LACKS RELIABILITY IN THIS MARKET.
THE INCOME APPROACH IS NOT DEVELOPED AS IT IS NOT A VALID INDICATOR IN THE AREA.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

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

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

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

Exterior-Only Inspection Residential Appraisal Report

49581
File # 32677521

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.

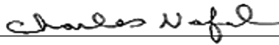
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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 
Name Charles F. Nofal
Company Name Clear Capital
Company Address 300 E 2nd St Suite 1405
Reno, NV 89501
Telephone Number 760 802-3343
Email Address Certified1@sbcglobal.net
Date of Signature and Report 05/11/2022
Effective Date of Appraisal 05/05/2022
State Certification # AR026269
or State License # _____
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 11/04/2022

ADDRESS OF PROPERTY APPRAISED

13421 Orange Blossom Ln
Poway, CA 92064-2949
APPRAISED VALUE OF SUBJECT PROPERTY \$ 815,000

LENDER/CLIENT

Name Clear Capital
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278
Email Address On File

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 of subject property
 Did inspect exterior of subject property from street
Date of Inspection _____

COMPARABLE SALES

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

Subject Photo Page

Borrower	Redwood Holdings LLC						
Property Address	13421 Orange Blossom Ln						
City	Poway	County	San Diego	State	CA	Zip Code	92064-2949
Lender/Client	Wedgewood Inc						



Subject Front

13421 Orange Blossom Ln
Sales Price
Gross Living Area 1,310
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 6000 sf
Quality Q4
Age 50

Subject Rear



Subject Street

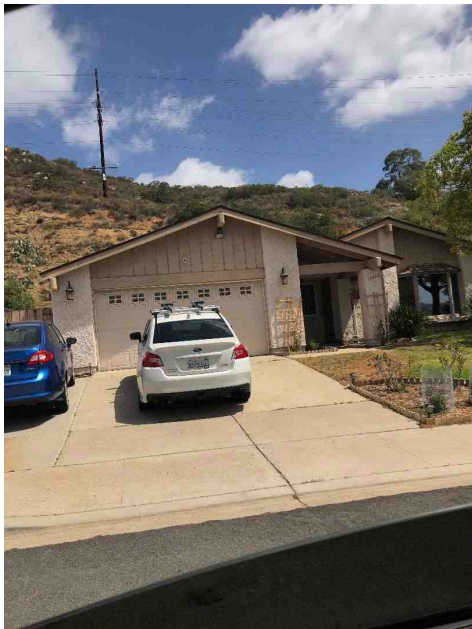
Comparable Photo Page

Borrower	Redwood Holdings LLC				
Property Address	13421 Orange Blossom Ln				
City	Poway	County	San Diego	State	CA
Lender/Client	Wedgewood Inc		Zip Code	92064-2949	



Comparable 1

14640 Billy Ln
 Prox. to Subject 0.11 miles S
 Sale Price 775,000
 Gross Living Area 1,084
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 7900 sf
 Quality Q4
 Age 50



Comparable 2

13408 Orange Blossom Ln
 Prox. to Subject 0.05 miles NW
 Sale Price 835,000
 Gross Living Area 1,274
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 12800 sf
 Quality Q4
 Age 49



Comparable 3

13746 Frame Rd
 Prox. to Subject 1.75 miles SW
 Sale Price 768,000
 Gross Living Area 1,075
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.1
 Location N;Res;
 View N;Res;
 Site 8800 sf
 Quality Q4
 Age 63

Comparable Photo Page

Borrower	Redwood Holdings LLC				
Property Address	13421 Orange Blossom Ln				
City	Poway	County	San Diego	State	CA
Lender/Client	Wedgewood Inc		Zip Code	92064-2949	



Comparable 4

13421 Orange Blossom Ln
 Prox. to Subject 0.00 miles
 Sale Price 815,000
 Gross Living Area 1,310
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 6000 sf
 Quality Q4
 Age 49



Comparable 5

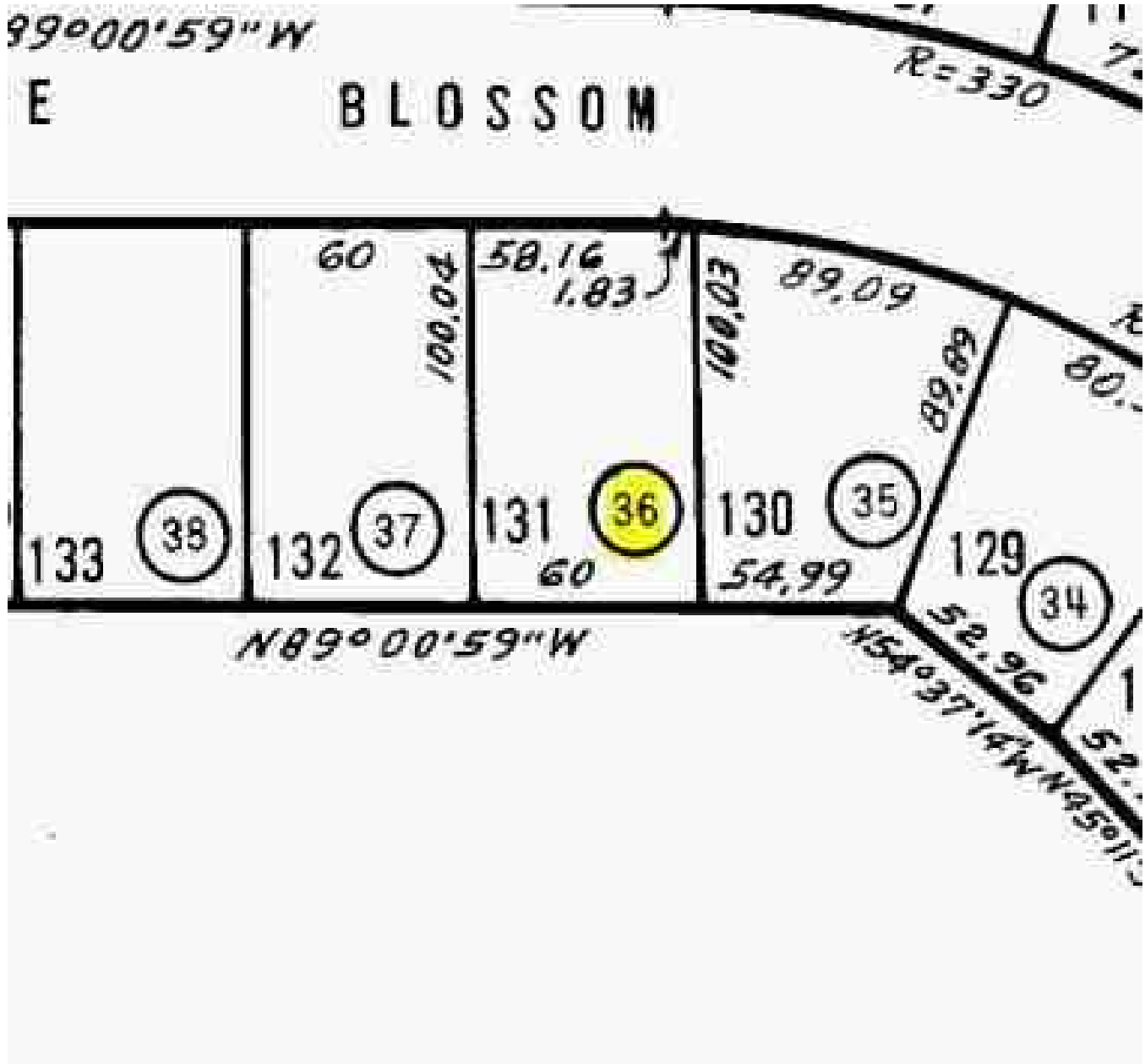
13307 Brian Park Ln
 Prox. to Subject 0.21 miles W
 Sale Price 865,000
 Gross Living Area 1,310
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View B;Hills;
 Site 6000 sf
 Quality Q4
 Age 48

Comparable 6

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

Plat Map

Borrower	Redwood Holdings LLC			
Property Address	13421 Orange Blossom Ln			
City	Poway	County	San Diego	State CA Zip Code 92064-2949
Lender/Client	Wedgewood Inc			



Location Map

Borrower	Redwood Holdings LLC			
Property Address	13421 Orange Blossom Ln			
City	Poway	County	San Diego	State CA Zip Code 92064-2949
Lender/Client	Wedgewood Inc			



Market Conditions Addendum to the Appraisal Report

49581
File No. 32677521

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **13421 Orange Blossom Ln** City **Poway** State **CA** ZIP Code **92064-2949**

Borrower **Redwood Holdings LLC**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	21	8	5	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	3.50	2.67	1.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	0.6	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$838,000	\$848,500	\$865,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	4	6.5	5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	0	0	\$899,900	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	0	10	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	104.72	106.42	98.82	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **The CRMLS MLS indicates there were 34 closed sales during the past 12 months and 5 of those sales contained seller concessions which is 15% of the total transactions in this market area. Prior Months 7-12: 21 Sales; 1 with concessions; 5% of sales for this period. 4-6: 8 Sales; 2 with concessions; 25% of sales for this period. 0-3: 5 Sales; 2 with concessions; 40% of sales for this period. The concessions ranged between \$2,500 and \$14,000. The median concession amount is \$5,000.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
The CRMLS MLS indicates there were 34 closed sales during the past 12 months and 1 of those sales were either foreclosures or short sales which is 3% of the total transactions in this market area. Prior Months 7-12: 21 Sales; 1 foreclosures or short sales; 5% of sales for this period. 4-6: 8 Sales; 0 foreclosures or short sales; 0% of sales for this period. 0-3: 5 Sales; 0 foreclosures or short sales; 0% of sales for this period.

Cite data sources for above information. **The CRMLS MLS was the data source used to complete the Market Conditions Addendum. Effective Date: Saturday, May 07, 2022**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
The subject is in an appreciating market where there is a lack of inventory. List price, days on market and housing supply all point to a strong sellers market.

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

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

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

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

Signature <i>Charles F. Nofal</i>	Signature
Appraiser Name Charles F. Nofal	Supervisory Appraiser Name
Company Name Clear Capital	Company Name
Company Address 300 E 2nd St Suite 1405, Reno, NV 89501	Company Address
State License/Certification # AR026269 State CA	State License/Certification # State
Email Address Certified1@sbcglobal.net	Email Address

Assessors Tax page 1 of 2

Borrower	Redwood Holdings LLC				
Property Address	13421 Orange Blossom Ln				
City	Poway	County	San Diego	State	CA Zip Code 92064-2949
Lender/Client	Wedgewood Inc				

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Property Address</td> <td>13421 Orange Blossom Ln Poway, CA 92064-2949</td> <td style="text-align: right;"></td> </tr> <tr> <td>Subdivision</td> <td colspan="2">Midland Estates Unit 3</td> </tr> <tr> <td>Carrier Route</td> <td colspan="2">C037</td> </tr> <tr> <td>County</td> <td colspan="2">San Diego County, CA</td> </tr> <tr> <td>Map Code</td> <td colspan="2">1190E1</td> </tr> <tr> <td colspan="3" style="text-align: center;">Click here for SANGIS parcel report.</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">GENERAL PARCEL INFORMATION ▼</td> </tr> <tr> <td>APN/Tax ID</td> <td>314-510-36-00</td> </tr> <tr> <td>Alt. APN</td> <td></td> </tr> <tr> <td>City</td> <td>Poway</td> </tr> <tr> <td>Tax Area</td> <td>17030</td> </tr> <tr> <td>2010 Census Trct/BIK</td> <td>170.54/3</td> </tr> <tr> <td>Assessor Roll Year</td> <td>2021</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">SALES HISTORY THROUGH 04/29/2022 - ▼</td> </tr> <tr> <th style="width: 10%;">Settlement Date</th> <th style="width: 10%;">Date Recorded</th> <th style="width: 15%;">Amount</th> <th style="width: 25%;">Buyer/Owners</th> <th style="width: 15%;">Seller</th> <th style="width: 10%;">Instrument</th> <th style="width: 10%;">No. Parcels</th> <th style="width: 15%;">Book/Page Or Document#</th> </tr> <tr> <td>3/19/2009</td> <td>3/26/2009</td> <td></td> <td>Italiano Donna D</td> <td>Italiano Donna D</td> <td>Intrafamily</td> <td></td> <td>2000</td> </tr> </table>	Property Address	13421 Orange Blossom Ln Poway, CA 92064-2949		Subdivision	Midland Estates Unit 3		Carrier Route	C037		County	San Diego County, CA		Map Code	1190E1		Click here for SANGIS parcel report.			GENERAL PARCEL INFORMATION ▼		APN/Tax ID	314-510-36-00	Alt. APN		City	Poway	Tax Area	17030	2010 Census Trct/BIK	170.54/3	Assessor Roll Year	2021	SALES HISTORY THROUGH 04/29/2022 - ▼		Settlement Date	Date Recorded	Amount	Buyer/Owners	Seller	Instrument	No. Parcels	Book/Page Or Document#	3/19/2009	3/26/2009		Italiano Donna D	Italiano Donna D	Intrafamily		2000	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Property Type</td> <td>Residential</td> </tr> <tr> <td>Land Use</td> <td>Single Family Residential</td> </tr> <tr> <td>Improvement Type</td> <td>Single Family Residential</td> </tr> <tr> <td>Square Feet</td> <td>1310</td> </tr> <tr> <td># of Buildings</td> <td>1</td> </tr> <tr> <td colspan="2" style="text-align: center;">View Property Record Card</td> </tr> <tr> <td colspan="2">CURRENT OWNER ▼</td> </tr> <tr> <td>Name</td> <td>Italiano Donna D</td> </tr> <tr> <td>Mailing Address</td> <td>13421 Orange Blossom Ln Poway, CA 92064-2949</td> </tr> <tr> <td>Owner Occupied</td> <td>Yes</td> </tr> <tr> <td>Owner Right Vesting</td> <td></td> </tr> <tr> <td colspan="2">SCHOOL ZONE INFORMATION ▼</td> </tr> <tr> <td>Tierra Bonita Elementary School</td> <td>0.6 mi</td> </tr> <tr> <td>Elementary: K to 5</td> <td>Distance</td> </tr> <tr> <td>Twin Peaks Middle School</td> <td>0.6 mi</td> </tr> <tr> <td>Middle: 6 to 8</td> <td>Distance</td> </tr> <tr> <td>Poway High School</td> <td>1.4 mi</td> </tr> <tr> <td>High: 9 to 12</td> <td>Distance</td> </tr> </table>	Property Type	Residential	Land Use	Single Family Residential	Improvement Type	Single Family Residential	Square Feet	1310	# of Buildings	1	View Property Record Card		CURRENT OWNER ▼		Name	Italiano Donna D	Mailing Address	13421 Orange Blossom Ln Poway, CA 92064-2949	Owner Occupied	Yes	Owner Right Vesting		SCHOOL ZONE INFORMATION ▼		Tierra Bonita Elementary School	0.6 mi	Elementary: K to 5	Distance	Twin Peaks Middle School	0.6 mi	Middle: 6 to 8	Distance	Poway High School	1.4 mi	High: 9 to 12	Distance
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Assessors Tax page 2 of 2

Borrower	Redwood Holdings LLC		
Property Address	13421 Orange Blossom Ln		
City	Poway	County	San Diego
		State	CA
		Zip Code	92064-2949
Lender/Client	Wedgewood Inc		

Type	Single Family Residential	Condition	
Effective Year Built	1973	Stories	
BRs	4	Baths	2 F H
Rooms			
Total Sq. Ft.	1,310		
Building Square Feet (Living Space)		Building Square Feet (Other)	
- CONSTRUCTION			
Quality		Roof Framing	
Shape		Roof Cover Deck	
Partitions		Cabinet Millwork	
Common Wall		Floor Finish	
Foundation		Interior Finish	
Floor System		Air Conditioning	
Exterior Wall		Heat Type	
Structural Framing		Bathroom Tile	
Fireplace		Plumbing Fixtures	
- OTHER			
Occupancy		Building Data Source	
 PROPERTY CHARACTERISTICS: EXTRA FEATURES			
Feature	Size or Description	Year Built	Condition
Garage	2 CAR		

License

Borrower	Redwood Holdings LLC						
Property Address	13421 Orange Blossom Ln						
City	Poway	County	San Diego	State	CA	Zip Code	92064-2949
Lender/Client	Wedgewood Inc						



