

# Exterior-Only Inspection Residential Appraisal Report

49631  
File No. 760 SEQUOIA WDS

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.

Property Address 760 Sequoia Woods Pl	City Concord	State CA Zip Code 94518
Borrower Redwood Holdings LLC	Owner of Public Record Lewis Timothy B and Lewis Kimberly A County Contra Costa	
Legal Description TRACT 3440 LOT 215		
Assessor's Parcel # 134-321-002-5	Tax Year 2021	R.E. Taxes \$ 6,460
Neighborhood Name White Oaks	Map Reference MB 105-4	Census Tract 3373.00
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ 0	<input type="checkbox"/> PUD HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)		
Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> 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? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Report data source(s) used, offering price(s), and date(s). DOM 8; The subject was offered for sale on 04/07/2022 for \$1,239,000, per MAXEBRD MLS #40987228. The most recent list price is \$1,149,900 and the subject is now under contract with a contract date of 04/15/2022.		

I <input type="checkbox"/> did <input checked="" type="checkbox"/> 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. The SOW for the appraisal ordered did not include contract analysis and is not for the purpose of mortgage finance. The contract was not provided. This assignment is for the purpose of "servicing".
Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, report the total dollar amount and describe the items to be paid. _____

**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 60 %
Built-Up <input type="checkbox"/> Over 75% <input checked="" 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 10 %
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	850 Low 45	Multi-Family 5 %
Neighborhood Boundaries The neighborhood is bounded by Treat Blvd to the north, Sugarberry Ln to the south, Lime Ridge to the east and Oak Grove Rd to the west.		1,750 High 60	Commercial 15 %
Neighborhood Description See Attached Addendum.		1,070 Pred. 56	Other Parks 10 %

Market Conditions (including support for the above conclusions) National report(s) and/or indicator(s) show stable Improvement of the market(s), including subject's general marketing area/county. One -Unit housing trend/range is estimated and was gathered from MLS and/or other sources. This data could fluctuate within reasonable range depending on external, seasonal, and other market influences.

Dimensions 76.2 x 105	Area 8001 sf	Shape Rectangular	View N;Res;
Specific Zoning Classification RS8		Zoning Description Single Family Residential	
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)			
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. See Attached Addendum			
Utilities	Public	Other (describe)	
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water <input checked="" type="checkbox"/> <input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		FEMA Flood Zone X	FEMA Map # 06013C0284F FEMA Map Date 06/16/2009
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.			
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. See Attached Addendum.			

Source(s) Used for Physical Characteristics of Property <input type="checkbox"/> Appraisal Files <input checked="" type="checkbox"/> MLS <input checked="" type="checkbox"/> Assessment and Tax Records <input type="checkbox"/> Prior Inspection <input type="checkbox"/> Property Owner <input type="checkbox"/> Other (describe)					
Data Source(s) for Gross Living Area Realist, Tax Records					
GENERAL DESCRIPTION	GENERAL DESCRIPTION	Heating / Cooling	Amenities	Car Storage	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" 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 Rear	Driveway Surface Concrete	
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Stcco	Fuel gas	<input type="checkbox"/> Porch None	<input checked="" type="checkbox"/> Garage # of Cars 2	
Design (Style) Ranch	Roof Surface CompShngl	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars 0	
Year Built 1965	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) 35	Window Type Dual Pane	<input type="checkbox"/> Other	<input type="checkbox"/> Other None	<input type="checkbox"/> Built-in	
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					
Finished area above grade contains: 9 Rooms 4 Bedrooms 2.0 Bath(s) 2,000 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.) The subject property is equipped with solar panels and equipment. The system is owned by the property owner. The property remains connected to the public electrical utility.					
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4; Physical characteristics and condition were derived from an exterior viewing and current "pending" MLS Listing. Based on photos and comments it appears that the subject property's improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained. All major building components have been adequately maintained and are functionally adequate.					
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.					
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.					

# Exterior-Only Inspection Residential Appraisal Report

49631  
File No. 760 SEQUOIA WDS

There are **2** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **1,100,000** to \$ **1,198,000**.  
There are **35** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **850,000** to \$ **1,750,000**.

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
760 Sequoia Woods Pl Address Concord, CA 94518		3455 San Gabriel Dr Concord, CA 94518		3082 Santa Paula Dr Concord, CA 94518		3538 Torino Way Concord, CA 94518	
Proximity to Subject		0.12 miles NE		0.39 miles SW		0.43 miles NE	
Sale Price		\$ 1,310,000		\$ 1,310,000		\$ 1,475,000	
Sale Price/Gross Liv. Area		\$ 667.01 sq. ft.		\$ 679.81 sq. ft.		\$ 648.35 sq. ft.	
Data Source(s)		MAXEBRD #40977927;DOM 4		MAXEBRD #40983828;DOM 7		MAXEBRD #40982831;DOM 5	
Verification Source(s)		Doc #43256/Realist		Doc #57415/Realist		Doc #52703/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		Armlth Conv;0		Armlth Conv;0		Armlth Conv;0	
Date of Sale/Time		s03/22;c01/22	0	s04/22;c03/22	0	s03/22;c03/22	0
Location	N;Res;	N;Res;		N;Res;		N;Bcks;Opn;Spce	-50,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	8001 sf	10800 sf	-20,000	8528 sf	0	18300 sf	-72,000
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT2;Cntmp	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	57	57		60	0	45	0
Condition	C4	C3	-100,000	C3	-100,000	C3	-100,000
Above Grade Room Count	Total Bdrms Baths 9 4 2.0	Total Bdrms Baths 10 4 2.0	0	Total Bdrms Baths 7 4 2.0	0	Total Bdrms Baths 10 4 3.0	-20,000
Gross Living Area 125	2,000 sq. ft.	1,964 sq. ft.	0	1,927 sq. ft.	0	2,275 sq. ft.	-34,000
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Good	Good		Good		Good	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	SlrPnls	None	0	None	0	None	0
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Patio	None	0	Deck	0	Patio	
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 120,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 100,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 276,000
Adjusted Sale Price of Comparables		Net Adj. -9.2% Gross Adj. 9.2%	\$ 1,190,000	Net Adj. -7.6% Gross Adj. 7.6%	\$ 1,210,000	Net Adj. -18.7% Gross Adj. 18.7%	\$ 1,199,000

SALES COMPARISON APPROACH

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

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) Realist

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) Realist

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 NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer		03/10/2022		10/15/2021
Price of Prior Sale/Transfer	\$0	\$0	\$0	\$835,000
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	05/05/2022	05/05/2022	05/05/2022	05/05/2022

Analysis of prior sale or transfer history of the subject property and comparable sales Per public records, the Subject has no known 36-month prior transfer history. 3521 Windmill Way has no known 12-month prior transfer history. 3082 Santa Paula Dr has no known 12-month prior transfer history. 3538 Torino Way transferred on 10/15/2021 for \$835,000 (Grant Deed - Doc #284818). 3455 San Gabriel Dr transferred on 03/10/2022 for \$0 (Affidavit - Doc #43255). 743 San Mateo Ct has no known 12-month prior transfer history. 742 San Marcos Ct has no known 12-month prior transfer history.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach \$ **1,190,000**

Indicated Value by: **Sales Comparison Approach \$1,190,000** Cost Approach (if developed) \$ **0** Income Approach (if developed) \$

Consideration is given to each of the sales presented. After adjustments the value range indicated is \$1,135,000 to \$1,236,000. Sale 1 is most heavily weighted due to its proximity to the subject, age, GLA and room count. The value opinion indicated by the Sales Comparison Approach is \$1,190,000.

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 \$ **1,190,000** as of 05/06/2022, which is the date of inspection and the effective date of this appraisal.



# Exterior-Only Inspection Residential Appraisal Report

49631

File No. 760 SEQUOIA WDS

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.

# Exterior-Only Inspection Residential Appraisal Report

49631  
File No. 760 SEQUOIA WDS

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

# Exterior-Only Inspection Residential Appraisal Report

49631  
File No. 760 SEQUOIA WDS

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 Joseph G Bonjean  
 Company Name Clario Appraisal Network  
 Company Address 300 East 2nd Street Suite 1405  
Reno, NV 89501  
 Telephone Number (530) 550-2500, ext. 1182  
 Email Address joe.bonjean@clarioappraisal.com  
 Date of Signature and Report 05/06/2022  
 Effective Date of Appraisal 05/06/2022  
 State Certification # AR038853  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State CA  
 Expiration Date of Certification or License 02/01/2024

**ADDRESS OF PROPERTY APPRAISED**  
760 Sequoia Woods Pl  
Concord, CA 94518

**APPRAISED VALUE OF SUBJECT PROPERTY \$** 1,190,000

**LENDER/CLIENT**  
 Name Clear Capital, Inc: California #1256  
 Company Name Wedgewood Inc.  
 Company Address 2015 Manhattan Beach Blvd Suite 100  
Redondo Beach, CA 90278  
 Email Address \_\_\_\_\_

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

**SUBJECT PROPERTY**  
 Did not inspect exterior subject property  
 Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_

**COMPARABLE SALES**  
 Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_



**Condition Ratings and Definitions**

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

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

**C2** The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

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

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

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

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

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

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

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

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

**Quality Ratings and Definitions**

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

**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 residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

**Q3** Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

**Q4** Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

**Q5** Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

**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**

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





## ADDENDUM

Borrower: Redwood Holdings LLC

File No.: 760 SEQUOIA WDS

Property Address: 760 Sequoia Woods Pl

Case No.: 49631

City: Concord

State: CA

Zip: 94518

Lender: Wedgewood Inc.

### HIGHEST AND BEST USE

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

### Neighborhood Description

The subject property is located in the city of Concord in Contra Costa County, CA. The subject marketing area consists of a mix of single family dwellings, multi unit housing and commercial uses. The subject is within close proximity to support amenities such as schools, shopping, places of worship, employment centers, and metropolitan areas. Major roads and highways provide easy access and commute to these destinations. Employment opportunities are stable.

### Site Comments

Views in all directions are of similar residential properties. Site improvements and landscaping are typical. Deed and legal/survey documents were not examined by the appraiser. The appraiser is not aware of any easements or encroachments to the property or any environmental conditions (none were readily observed/noted). Utility easements are considered typical for the market. Unless otherwise noted, standard utility and right-of-way easements are insignificant to the opinion of value. Current locational or boundary surveys were not analyzed by the appraiser and may reveal other encroachments, easements, zoning violations or other matters of interest which could warrant modification of the final opinion of value. The opinion of value is based on the subject parcel being a legally plotted site and in compliance with all local, state and federal ordinances, acts and/or regulations.

### Bay East MLS search criteria:

Search Criteria: The search was conducted within the subject neighborhood as defined on page 1. The criteria included properties with dwellings 1,500 - 2500 sf, 3-5 bedrooms and 2-4 baths. Every effort was made to include the most recent, relevant and proximate sales available.

### COMMENTS ON SALES COMPARISON

Adjustments for value related differences are based, for the most part, on paired sales analysis. Variances in actual age are not adjusted, rather, age differences are considered in the overall condition ratings and adjustments where applicable. Site area adjustments are based on paired sales analysis and applied to differences exceeding 1,000 sf. When considered redundant, differences in bedroom count are not adjusted in addition to GLA adjustments.

In increasing markets, time / date of sale adjustments are applied to those comparables with a sale date more than 160 days old. In this example the adjustment factor was determined using MLS market reports and applied at 1.5% per month. Per MLS photos and comments, the sales presented were adjusted for condition due to varying degrees of maintenance and/or updating to the kitchens, baths, flooring and other value related areas. The adjustment factors were determined by pairing Sales 1, 2, 3 and 5 with Sales 4 and 6.

The subject's kitchen has been updated from original but likely in the prior 15 - 20 years. The appliances may be newer than that. Neither of the baths have been updated other than the vinyl flooring. Overall, the flooring includes carpet, vinyl, hardwood and wood laminate. Sale 1, 3455 San Gabriel Dr has recently updated kitchen and baths with refinished hardwood flooring throughout. The adjustment factor was determined by pairing Sale 1 with Sales 4 and 6.

Sale 2, 3082 Santa Paula Dr reflects superior condition. The flooring is all original hardwood which has been recently refinished and some ceramic tile. The kitchen is more recently updated and is open to the living area. The appliances are updated similar to the subject. Both baths have been recently updated. The adjustment factor was determined by pairing Sale 2 with Sales 4 and 6.

Sale 3, 3538 Torino Way was recently purchased by an investor and completely remodeled / updated. Sale 3 brackets the subject's living area, site area and has an additional full bath. The interior is updated including the kitchen, baths and flooring. Sale 3 is located in a beneficial location backing to Lime Ridge open space.

Sale 4, 3521 Windmill Way reflect's interior condition and original baths most similar to that of the subject property. The kitchen is inferior with formica counter-tops and mis- matched appliances. The adjustment factor was determined by pairing Sale 4 with Sale 6.

Sale 5, 743 San Mateo Ct has updated flooring consistent and throughout. It has an updated kitchen , appliances and 2 updated baths. The adjustment factor was determined by pairing Sale 5 with Sales 4 and 6.

Sale 6 is dated but reflects condition and updating similar to that of the subject. It has multiple flooring materials and a kitchen with older updating. The kitchen and baths include quartz counter-tops on original millwork.

Unless otherwise specifically described and/or a client condition to be stated in this report, the presence of hazardous materials or environmental conditions, which may or may not be present on the Subject property, was not observed by the Appraiser. However, it should be noted the Appraiser has not been trained, nor is qualified to detect specific hazardous substances or conditions. The presence of adverse materials or naturally occurring substances such as mold/mildew, Asbestos, certain types of insulation, lead paint, and/or any other unseen or existing hazardous materials may affect the value of this property. This value opinion is predicated on the assumption that there is either no such material(s) on or nearby the property, or the client is aware that such hazardous materials may exist. No responsibility is assumed for such conditions or for any expertise or engineering knowledge required to discover them. Houses built prior to 1978, may in fact contain lead based paint and may require a certified contractor for removal or special containment. It is recommended the client retain an expert to fully evaluate any environmental concerns, if desired.

Approaches to Value: All three approaches to value were considered in developing and reporting this assignment. The cost approach was not deemed reliable for homes of this age and for this reason was not developed. The subject is not considered a typical income producing property and the typical buyer would not be motivated by the property's income producing potential. Lack of investor demand for single family properties like the subject lessens the significance of the Income Approach. This approach has been excluded from this valuation in accordance with USPAP and will not weaken or mislead the final value opinion. The sales comparison approach was developed as ample data from the subject market is available to produce a reliable result.

Clarification of Intended Use and Intended User: 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 mortgage servicing, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. The report may not be used for any purpose by any person other [than] the party to whom it is addressed

**ADDENDUM**

Borrower: Redwood Holdings LLC	File No.: 760 SEQUOIA WDS
Property Address: 760 Sequoia Woods Pl	Case No.: 49631
City: Concord	State: CA Zip: 94518
Lender: Wedgewood Inc.	

without the written consent of the appraiser and the appraiser specifically disclaims any liability to such unauthorized third parties.

Zoning Comments: Statements regarding zoning compliance are intended in the most general sense. Zoning and building ordinances vary significantly from one municipality to another and are applied on a case-by case basis. The scope of this assignment does not include a detailed analysis of every characteristic of the subject property's site and improvements relative to current zoning and building ordinances.

**FINAL RECONCILIATION**

Consideration is given to each of the sales presented. After adjustments the value range indicated is \$1,135,000 to \$1,236,000. Sale 1 is most heavily weighted due to it's proximity to the subject, age, GLA and room count. The value opinion indicated by the Sales Comparison Approach is \$1,190,000. The subject was listed on 04/01/2022 for \$1,239,000. The price was reduced after 9 DOM to \$1,149,000 on 04/10/2022. On 04/15/2022 the status changed to "pending" where it remains today, 05/06/2022.

In the city of Concord In March 2022 the average Days-on-Market (DOM) was approximately 11 days. March 2022 the average listing sold over Asking: On average, buyers paid 113% of list price.

Over the prior 90 days, comparable properties in the subject's marketing area sold for 125.68% of list price. (1004MC).

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 760 SEQUOIA WDS
Property Address: 760 Sequoia Woods Pl	Case No.: 49631
City: Concord	State: CA
Lender: Wedgewood Inc.	Zip: 94518



FRONT VIEW OF  
SUBJECT PROPERTY



STREET SCENE



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 760 SEQUOIA WDS
Property Address: 760 Sequoia Woods Pl	Case No.: 49631
City: Concord	State: CA
Lender: Wedgewood Inc.	Zip: 94518



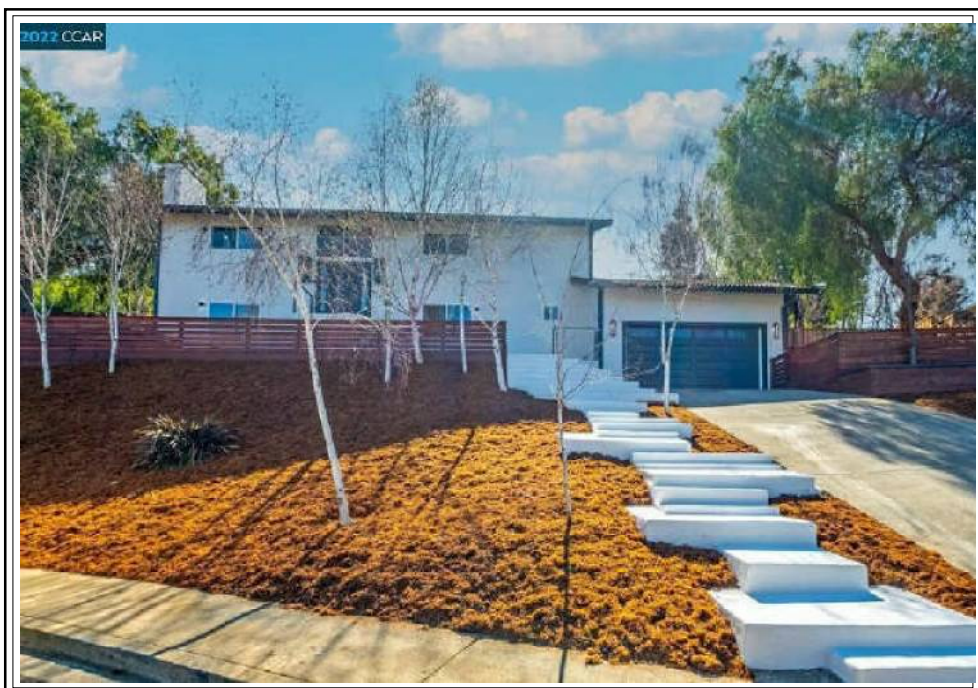
COMPARABLE SALE #1

3455 San Gabriel Dr  
Concord, CA 94518



COMPARABLE SALE #2

3082 Santa Paula Dr  
Concord, CA 94518



COMPARABLE SALE #3

3538 Torino Way  
Concord, CA 94518

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 760 SEQUOIA WDS
Property Address: 760 Sequoia Woods Pl	Case No.: 49631
City: Concord	State: CA
Lender: Wedgewood Inc.	Zip: 94518



COMPARABLE SALE #4

3521 Windmill Way  
Concord, CA 94518



COMPARABLE SALE #5

743 San Mateo Ct  
Concord, CA 94518



COMPARABLE SALE #6

742 San Marcos Ct  
Concord, CA 94518

LOCATION MAP

Borrower: Redwood Holdings LLC

File No.: 760 SEQUOIA WDS

Property Address: 760 Sequoia Woods Pl

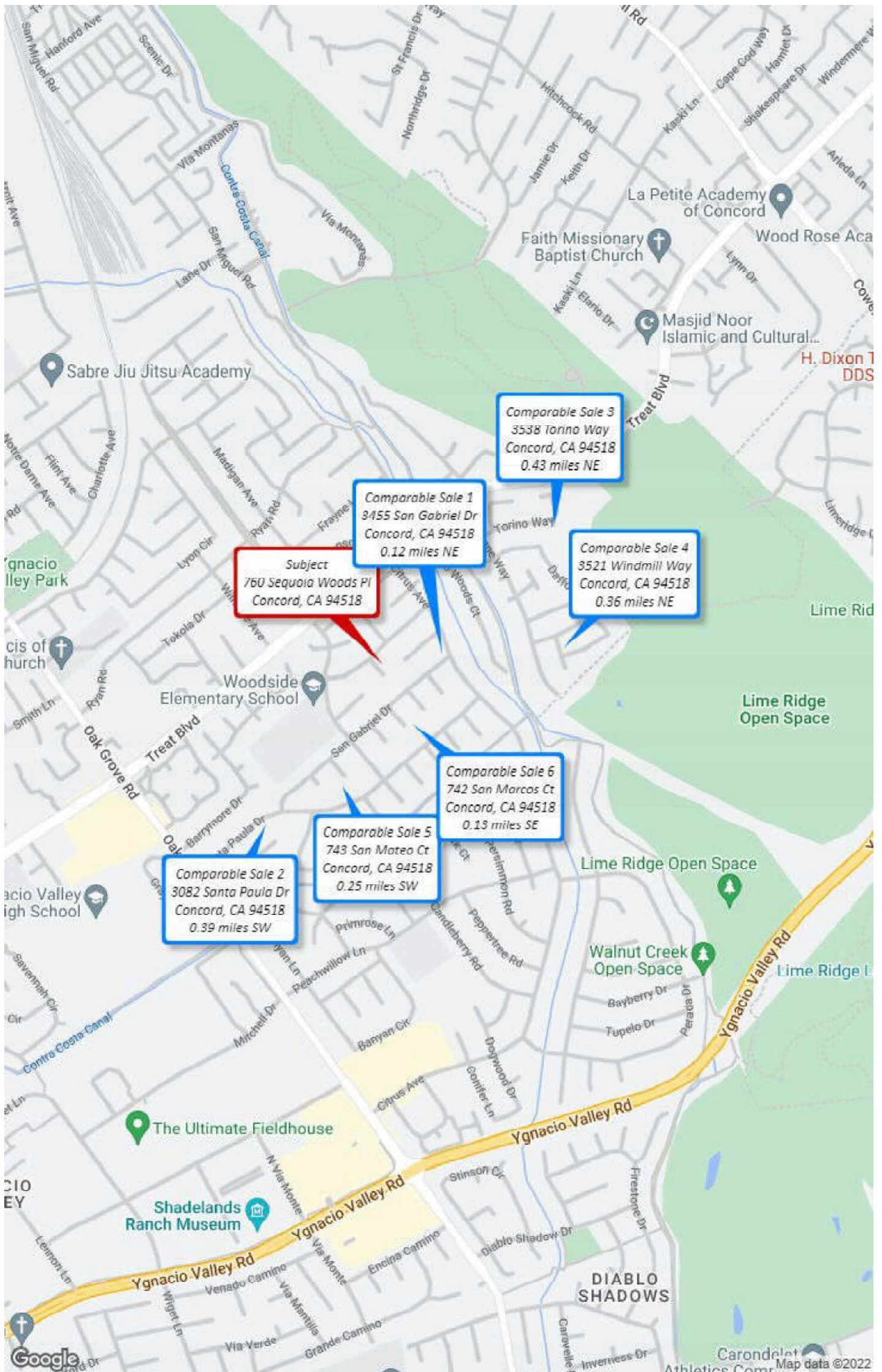
Case No.: 49631

City: Concord

State: CA

Zip: 94518

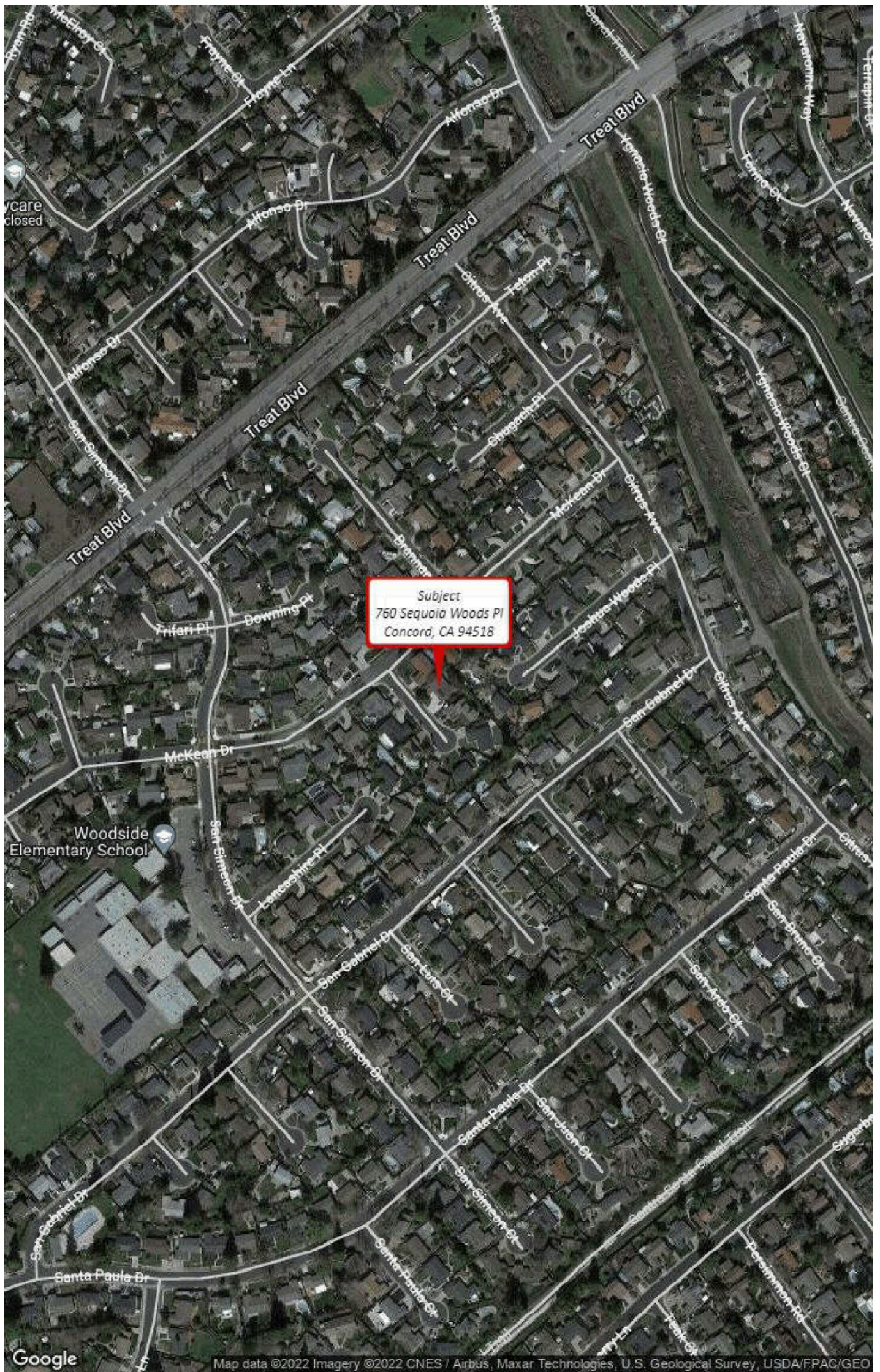
Lender: Wedgewood Inc.



AERIAL MAP

Borrower: Redwood Holdings LLC  
Property Address: 760 Sequoia Woods Pl  
City: Concord  
Lender: Wedgewood Inc.

File No.: 760 SEQUOIA WDS  
Case No.: 49631  
State: CA  
Zip: 94518





FLOOD MAP

Borrower: Redwood Holdings LLC  
 Property Address: 760 Sequoia Woods Pl  
 City: Concord  
 Lender: Wedgewood Inc.

File No.: 760 SEQUOIA WDS  
 Case No.: 49631  
 State: CA  
 Zip: 94518



**FLOOD INFORMATION**

**Community:** CITY OF CONCORD  
 Property is **NOT** in a FEMA Special Flood Hazard Area  
**Map Number:** 06013C0284F  
**Panel:** 06013C0284  
**Zone:** X  
**Map Date:** 06-16-2009  
**FIPS:** 06013  
**Source:** FEMA DFIRM

**LEGEND**

-  = FEMA Special Flood Hazard Area – High Risk
-  = Moderate and Minimal Risk Areas
- Road View:**
-  = Forest
-  = Water

Sky Flood™

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

PLAT MAP

Borrower: Redwood Holdings LLC  
Property Address: 760 Sequoia Woods Pl  
City: Concord  
Lender: Wedgewood Inc.

File No.: 760 SEQUOIA WDS  
Case No.: 49631  
State: CA  
Zip: 94518



USPAP ADDENDUM

49631  
File No. 760 SEQUOIA WDS

Borrower: Redwood Holdings LLC  
Property Address: 760 Sequoia Woods Pl  
City: Concord County: Contra Costa State: CA Zip Code: 94518  
Lender: Wedgewood Inc.


APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:  
 **Appraisal Report** A written report prepared under Standards Rule 2-2(a).  
 **Restricted Appraisal Report** A written report prepared under Standards Rule 2-2(b).

**Reasonable Exposure Time**  
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 30 days  
Marketing time is generally between 3 weeks and 3 months. Marketing time varies based on factors including but not limited to updating / condition, design, availability, marketing efforts and reasonableness of pricing.  
Exposure time: The indicated market value opinion is predicated on an estimated exposure time of 30 days. The estimated exposure time was derived using MLS data from similar listings and sales in the subject's general market .

**Additional Certifications**  
 I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.  
 I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

**Additional Comments**

<b>APPRAISER:</b>  Signature: _____ Name: <u>Joseph G Bonjean</u> Date Signed: <u>05/06/2022</u> State Certification #: <u>AR038853</u> or State License #: _____ or Other (describe): _____ State #: _____ State: <u>CA</u> Expiration Date of Certification or License: <u>02/01/2024</u> Effective Date of Appraisal: <u>05/06/2022</u>	<b>SUPERVISORY APPRAISER (only if required):</b> Signature: _____ Name: _____ Date Signed: _____ State Certification #: _____ or State License #: _____ State: _____ Expiration Date of Certification or License: _____ Supervisory Appraiser inspection of Subject Property: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior
---	---

Borrower: Redwood Holdings LLC

File No.: 760 SEQUOIA WDS

Property Address: 760 Sequoia Woods Pl

Case No.: 49631

City: Concord

State: CA

Zip: 94518

Lender: Wedgewood Inc.



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

**Joseph G. Bonjean**

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 038853

Effective Date: February 2, 2022  
Date Expires: February 1, 2024

*Loretta Dillon*

Loretta Dillon, Deputy Bureau Chief, BREA

3062209

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

Borrower: Redwood Holdings LLC File No.: 760 SEQUOIA WDS  
 Property Address: 760 Sequoia Woods Pl Case No.: 49631  
 City: Concord State: CA Zip: 94518  
 Lender: Wedgewood Inc.



## 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).**

<b>PRODUCER</b> Assurance, a Marsh & McLennan Agency LLC company 20 N Martingale Road Suite 100 Schaumburg IL 60173	<b>CONTACT NAME:</b> Fiona Chen <b>PHONE (A/C No. Ext):</b> 312-625-5592 <b>FAX (A/C, No):</b> (847) 440-9123 <b>E-MAIL ADDRESS:</b> fchen@assuranceagency.com
<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURER A:</b> AXA Insurance Company <span style="float: right;"><b>NAIC #</b> 31127</span>	
<b>INSURED</b> ClearCapital.com, Inc. ClearCapital Holdings, Inc. 300 E 2nd Street Suite 1405 Reno NV 89501	CLEAHOL-02 <b>INSURER B:</b> <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>

**COVERAGES** **CERTIFICATE NUMBER:** 667417962 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR VVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability			MPP9044163	10/18/2021	10/18/2022	Claim/Aggregate \$5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
 RE: PROOF OF INSURANCE  
 It is agreed that the following is an Additional Insured, when required by written contract, on the Professional Liability policy.

<b>CERTIFICATE HOLDER</b>  Clario Appraisal Network, Inc. PROOF OF INSURANCE	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 
---	--

# Market Conditions Addendum to the Appraisal Report

49631  
File No. 760 SEQUOIA WDS

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 760 Sequoia Woods Pl City Concord State CA Zip Code 94518

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)	20	8	7	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	3.33	2.67	2.33	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Total # of Comparable Active Listings	3	0	2	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.90		0.86	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	1,050,500	1,072,500	1,310,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	7	7	5	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	950,000	990,000	1,124,950	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	7	7	6	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	109.57%	111.37%	125.68%	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input 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 data used in the grid above does not indicate there were any concessions associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some transactions that do include concessions, but have not been reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

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 data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information. The above information was provided by CRS Tax Data and Bay East MLS.

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 trends noted in the above market conditions grid indicate increasing median home prices and increasing median list prices. The DOM are relatively stable and the minimal inventory suggests demand is stronger than current supply. Note: The data presented in this market conditions addendum reflects MLS activity. Properties sold by owner, by builder and those otherwise sold outside of the Bay East MLS are not included in the total units sold and do not influence any indicated market increase, decrease, medians, averages or other market indicators.

**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.

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

**APPRAISER**

Signature 

Name Joseph G Bonjean

Company Name Clario Appraisal Network

Company Address 300 East 2nd Street Suite 1405

Reno, NV 89501

State License/Certification # AR038853 State CA

Email Address joe.bonjean@clarioappraisal.com

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_

Name \_\_\_\_\_

Company Name \_\_\_\_\_

Company Address \_\_\_\_\_

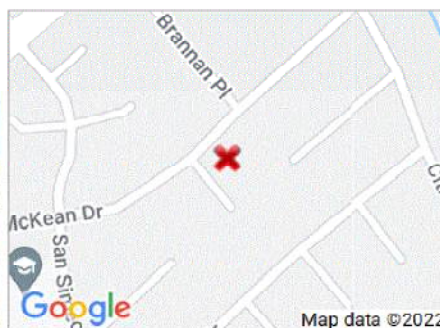
State License/Certification # \_\_\_\_\_ State \_\_\_\_\_

Email Address \_\_\_\_\_

Borrower: Redwood Holdings LLC	File No.: 760 SEQUOIA WDS
Property Address: 760 Sequoia Woods Pl	Case No.: 49631
City: Concord	State: CA Zip: 94518
Lender: Wedgewood Inc.	

**RESIDENTIAL**  
Detached

**Pending**      **List Price: \$1,149,900**  
**760 Sequoia Woods Place**      **Unit:**  
**CONCORD**      **CA**      **94518**  
**MLS# 40987228**      **Area: 5701**      **Stor... One ...**  
**Orig Price: \$1,239,000**      **Sold Price:**  
**List Date: 4/7/2022**      **Off Mkt Date: 4/15/2022**  
**Pend Date: 4/15/2022**      **COE: 4/30/2022**  
**D/N/S: PALMS**  
**DOM: 8**      **CDOM: 8**  
**Model:**      **Builder:**



Print/Email:

Property Information				
Bedrooms: 4	Yr Bilt: 1965	Garage Spcs: 2	Total Rms: 9	Own Type:
Baths/Par: 2 /	Age: 57	Total Prk Spcs: 4	# of Units:	% Own Occ:
SqFt: 2000	Acres: 0.180000	Fireplaces: 1	Pool: No	TIC %:
Source: Public Records	Lot SqFt: 7,980	Elem School Dist: Mount Diablo (925) 682-8000	High School District: Mount Diablo (925) 682-8000	

Showing & Listing Information				
Occ By: Owner	Occ Name:	Occ Phone:	Supra Box?: Yes	Spec Info: None
Show Info: call agent and go		24 Hr. Notice Req?: No	Lockbox Location: front door	
Directions: Oak Grove to Barrymore to McKeon to Sequoia Woods		Cross St: McKeon Drive	Associated Docs: 0	
List Type: Excl Right	Comp Selling Ofc: 2.5	% Dual/Variable: No	List Service: Full Service	LA-DRE#: 01898020
List Agt: Laurie A Moore - Agt: 925-7080676		laurieguntemoore@gmail.com	Broker DRE#: 01947859	Agent Hit Count:
Co-List:	APN: 134 321 002	Census Tract:	Point of Sale Ord: No	City Transfer Tax: No
Disclosures Link: Disclosures Link	Showing Link:			Client Hit Count:
Primary Showing Contact: Laurie Moore		Primary Showing Phone: 925 708 0676	<a href="#">Schedule a Showing</a>	

\*\*\*Remarks\*\*\*

Spacious Ranch in great neighborhood cul de sac. Brick trimmed Wood Burning Fireplace in Family Room flows into open concept eat-in Kitchen. Separate Formal Dining Room provides second dining/entertaining space. Both Family Room and large Living Room have Sliders and Windows that visually flow onto the outdoor Patio, creating wonderful indoor/outdoor living spaces. Newer Dual Pane Windows throughout. Hardwood Floors in all bedrooms. Private Master Suite with separate entrance to back Patio. Brand new 50 year Roof, brand new Water Heater, Solar, Tesla Power Wall and a Private Well on this perfect location near shopping, schools, hiking trails and BART.

\*\*\*Confidential Remarks\*\*\*

Open House Saturday and Sunday April 9th and 10th, 1:00-3:00 pm. Broker Tour, Tuesday, April 12, 11:00-1:00 pm. Owner working at home with small dog in fourth bedroom/home office, please knock on office door if closed and he will gladly show it. Showings: call asst Doug Moore 925 708 8988 if Laurie does not answer.

Property Features:

<b>BATH-PRIMARY INCLUDES</b> Shower Over Tub, Tile, Double Sinks, Window	<b>KITCHEN FEATURES</b> Counter - Solid Surface, Dishwasher, Double Oven, Eat In Kitchen, Electric Range/Cooktop, Garbage Disposal, Ice Maker Hookup, Oven Built in, Range/Oven Built-in, Updated Kitchen
<b>BATH NON-PRMY INCLUDE</b> Stall Shower, Tile, Double Sinks, Window	<b>LAUNDRY</b> 220 Volt Outlet, In Garage, Electric
<b>COOLING</b> Ceiling Fan(s), Central 1 Zone A/C	<b>LEVEL - STREET</b> 3 Bedrooms, 2 Baths, Primary Bodrm Suite - 1, Laundry Facility, Main Entry
<b>CONSTRUCTION STATUS</b> Existing	<b>LOT DESCRIPTION</b> Court, Level, Regular, Backyard, Front Yard, Landscape Back
<b>DISCLOSURES</b> Home Warranty Plan	<b>POSSESSION</b> Upon Completion
<b>ENERGY SAVING FEATURE</b> Ceiling Insulation, Solar Power, Solar Power Battery Bkup, Windows	<b>ROOF</b> Composition Shingles, See Remarks
<b>EQUIPMENT ADDITIONAL</b> Garage Door Opener, Water Heater Gas, Carbon Mon Detector, Double Strapped Water Htr, Smoke Detector, All Public Utilities, Internet Available, Natural Gas Connected, Solar, Individual Electric Meter, Individual Gas Meter	<b>ROOM - ADDITIONAL</b> Family Room, Formal Dining Room, Kitchen/Family Combo Office
<b>EXTERIOR</b> Dual Pane Windows, Stone, Stucco, Wood Siding	<b>SOLAR</b> Solar Electrical Owned
<b>FIREPLACES</b> Family Room	<b>STYLE</b> Ranch
<b>FLOORING</b> Hardwood Floors, Laminate, Vinyl, Carpet	<b>TERMS</b> Cash, Conventional
<b>FOUNDATION</b> Crawl Space, Raised	<b>WATER/SEWER</b> Sewer System - Public, Water - Public, Well Private
<b>GARAGE/PARKING</b> Attached Garage, Int Access From Garage, Side Yard	

HOA Information

HOA?: No	HOA Name:	HOA Phone:	Fee \$:
Fee Freq:	Litigation:	Transfer Fees:	
HOA Amenities:			
HOA Documents:			
HOA Fees Include:			
Buyer Agent: Alfonso S Carballo - Pref: 642-9119	The Home Group - Primary: 916-835-7650		
Sale Price:	Sale/Orig \$:	Sale/Last \$:	List\$/SqFt: \$575
Concessions:	Buyer Agent DRE# 00915310	# of offers:	Sale Terms:
<small>©Bay East, CCAR, bridgeMLS. Based on information from Bay East and Contra Costa Association of REALTORS® and bridgeMLS. All data, including all measurements and calculations of area, is obtained from various sources and has not been, and will not be, verified by broker or MLS. All information should be independently reviewed and verified for accuracy. If a floor plan is included, the floor plan is for illustrative purposes only, and the actual dimensions and layout of the home may differ from the floor plan. Buyer is urged to make a detailed inspection of the property, and if any aspect of a floor plan is critical to the buyer's decision to purchase, buyer must conduct their own measurements and inspection. Properties may or may not be listed by the office/agent presenting the information.</small>			
Provided By: Joseph Bonjean	DRE: AL038853		05/06/2022

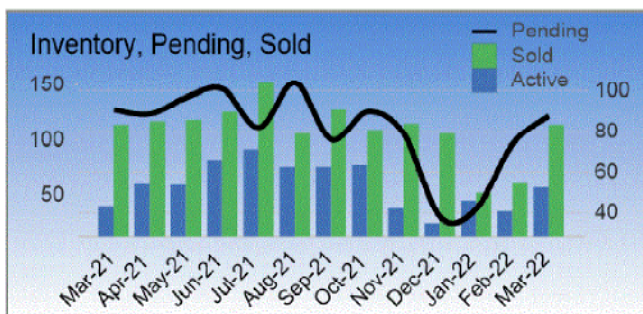
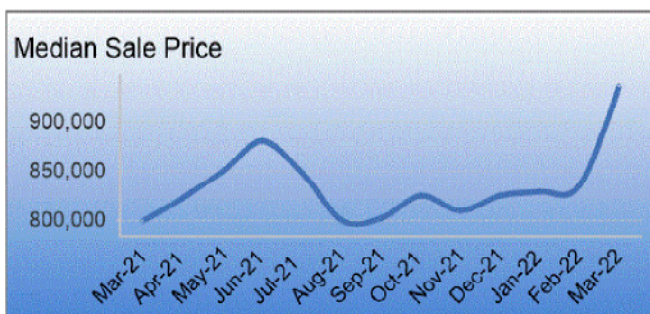
Borrower: Redwood Holdings LLC	File No.: 760 SEQUOIA WDS
Property Address: 760 Sequoia Woods Pl	Case No.: 49631
City: Concord	State: CA
Lender: Wedgewood Inc.	Zip: 94518

## Concord: Detached Single-Family Homes

March 2022

### Market Activity Summary:

- Inventory: 61 units were listed for sale as of the last day of March - approximately 0.8 months of inventory.
- Sales Activity: 114 units were sold during March
- Median Sales Price: \$934,900 during March
- Average price per sq.ft. in March was \$592
- Average Days-on-Market (DOM) is approximately 11 days
- Sold over Asking: On average, buyers paid 113% of list price in March



### Monthly Market Activity

Month	Active	Pending	Sold	Months Supply	Avg List Price	Med Sale Price	Avg Sale Price	Average DOM	Avg \$ SqFt Active	Avg \$ SqFt Sold	Sale Price / List Price
Mar-22	57	88	114	0.8	\$869,346	\$934,900	\$1,028,250	11	\$561	\$592	113%
Feb-22	36	74	61	0.5	\$881,336	\$835,000	\$898,350	12	\$518	\$599	110%
Jan-22	45	42	52	0.5	\$819,657	\$829,000	\$856,411	12	\$544	\$571	107%
Dec-21	25	38	106	0.2	\$848,449	\$825,000	\$885,602	15	\$530	\$528	105%
Nov-21	38	79	115	0.4	\$836,025	\$810,000	\$829,430	15	\$528	\$535	104%
Oct-21	78	90	109	0.7	\$828,502	\$825,000	\$887,502	17	\$519	\$520	105%
Sep-21	76	76	128	0.6	\$828,961	\$802,500	\$849,197	15	\$513	\$526	104%
Aug-21	76	104	106	0.6	\$850,482	\$800,600	\$838,329	12	\$501	\$530	106%
Jul-21	92	82	152	0.7	\$806,830	\$849,000	\$880,603	10	\$508	\$545	108%
Jun-21	82	101	126	0.7	\$851,257	\$880,500	\$904,379	9	\$500	\$535	111%
May-21	59	97	119	0.5	\$811,648	\$850,000	\$870,953	7	\$476	\$541	112%
Apr-21	60	89	117	0.6	\$786,492	\$822,825	\$856,010	9	\$472	\$522	110%
Mar-21	40	91	114	0.5	\$810,581	\$800,000	\$840,891	9	\$466	\$514	110%

### Market Trends

Month	Sold	% Change	Avg List Price	% Change	Med Sale Price	% Change	Avg Sale Price	% Change	Average DOM	% Change	Sale Price / List Price
Mar-22	114	0%	\$869,346	7.25%	\$934,900	16.9%	\$1,028,250	22.3%	11	22.2%	113%
Mar-21	114	40.7%	\$810,581	17.7%	\$800,000	15.9%	\$840,891	17.4%	9	-35.7%	110%
Mar-20	81	-13.8%	\$688,893	2.7%	\$690,000	16%	\$716,463	12.8%	14	-57.6%	103%

### Sales Activity and Price Trends

Price Range	2022 YTD units sold	2021 YTD units sold	2020 YTD units sold	2019 YTD units sold	2018 YTD units sold
<500K	6	14	40	72	72
\$500-599K	4	40	102	128	130
\$600-699K	44	119	90	114	122
\$700-799K	75	127	84	53	75
\$800-899K	86	113	36	36	42
\$900-999K	70	61	17	1	24
\$1-1.299M	92	59	24	15	3
\$1.3-1.699M	58	9	3	2	0
\$1.7-1.999M	8	0	0	0	0
\$2-2.999M	0	0	0	0	0
>3M	0	2	0	0	0
Total	443	544	396	421	468

### Presented by:

© 2022 Bay East Association of REALTORS®. Reprinted by permission of Bay East Association of REALTORS®. Powered by Aculist and Bay East Association of REALTORS®. The Bay East Housing Reports are based in whole or in part on data supplied by the Bay East Association of REALTORS®, its Multiple Listing Service (MLS) and Data Shares. Neither the Association nor its MLS and Data Shares guarantee or are in any way responsible for its accuracy. Data in this report may not reflect all real estate activity in the market....

Deemed reliable but not guaranteed