Exterior-Only Inspection Residential Appraisal Report

49631 File No. 760 SEQUOIA WDS

•		to provide the lender/ellent with all a	ccurate, and adequatery su		arket value of the subject property.
	Property Address 760 Sequoia Woods PI		City Concord	State	e CA Zip Code 94518
	Borrower Redwood Holdings LLC	Owner of Public Record	Lewis Timothy B and L	ewis Kimberly A Cour	nty Contra Costa
		Owner of 1 ublic recent	a cewis filliotily balla c	cwis kimberry / Cour	ny 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		sus Tract 3373.00
O.					
SUBJEC	Occupant X Owner Tenant Vacant	Special Assessments \$	0	PUD HOA\$ 0	per yearper month
띡	Property Rights Appraised X Fee Simple	Leasehold Other (describe)			
ช		Refinance Transaction X Other (des	criba) Sarvicina		
				100 5 1 1 5 1	0.4.00070
	Lender/Client Wedgewood Inc.	Address 2015 Mani	nattan Beach Blvd Suite	100, Redondo Beach,	CA <u>90278</u>
	Is the subject property currently offered for sale or has	s it been offered for sale in the twelve mor	ths prior to the effective date of	f this appraisal? X Ye	s No
	Report data source(s) used, offering price(s), and dat				nor MAVEDDD MIC
	, , , , , , , , , , , , , , , , , , , ,				
	#40987228. The most recent list price is	\$1,149,900 and the subject is n	ow under contract with	a contract date of 04/	15/2022.
	I did X did not analyze the contract for sale f	for the subject purchase transaction. Expla	in the results of the analysis of	the contract for sale or why the	ne analysis was not performed.
	The SOW for the appraisal ordered did n				
			ris flot for the purpose	of mortgage imance. I	THE COTTITACT Was HOT
5	provided. This assignment if for the purp	oose of "servicing".			
CONTRAC	Contract Price \$ Date of Contr	act Is the property	seller the owner of public recor	d? Yes No D	ata Source(s)
Ë					
8	Is there any financial assistance (loan charges, sale of		ice, etc.) to be paid by any part	y on benail of the borrower?	☐Yes ☐No
$\ddot{\circ}$	If Yes, report the total dollar amount and describe the	e items to be paid.			
		'			
Ź	Note: Race and the racial composition of the neig	hborhood are not appraisal factors			
	Neighborhood Characteristics		lousing Trends	One-Unit Hous	ng Present Land Use %
					3
١	Location Urban X Suburban Rural	Property Values X Increasing	StableDecli	ning PRICE I	AGE One-Unit 60 %
	Built-Up Over 75% X 25-75% Under				yrs) 2-4 Unit 10 %
Q				- ' · · · · · ·	· ·
NEIGHBORHOOD	Growth Rapid X Stable Slow	Marketing Time X Under 3 mi		6 mths 850 Low	45 Multi-Family 5 %
Ħ	Neighborhood Boundaries The neighborhood	is bounded by Treat Blvd to the	north, Sugarberry I n to	the 1,750 High	60 Commercial 15 %
K			Jugar Dorry Lift		
岡	south, Lime Ridge to the east and Oak G			1,070 Pred.	56 Other Parks 10 %
픙	Neighborhood Description See Attached Adde	endum			
ĭ	·				
Z					
	Market Conditions (including support for the above co	onclusions) National report(s) and	d/or indicator(s) show s	table Improvement of	the market(s), including
	subject's general marketing area/county	One -Unit housing trend/range	e is estimated and was o	nathered from MIS and	d/or other sources. This data
					a, or other sources. This data
	could fluctuate within reasonable range		ii, and other market infi		
	Dimensions 76.2 x 105	Area 8001 sf	Shape Rectar	ngular	View N;Res;
	Specific Zoning Classification RS8	Zoning Description Single		3	
	Zoning Compliance X Legal Legal Nonce	onforming (Grandfathered Use) 🔲 No	o Zoning 🔲 Illegal (describ	oe)	
	Is the highest and best use of the subject property as	improved (or as proposed per plans and s	specifications) the present use?	Yes No If	No, describe. See Attached
	Addendum	h (h - h	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Naachaani				
	Utilities Public Other (describe)	Public	Other (describe)	Off-site Improver	nents—Type Public Private
Щ	Utilities Public Other (describe)	Public Water X	Other (describe)		nents—Type Public Private
SITE	Utilities Public Other (describe) Electricity X	Water X	Other (describe)	Street Asphalt	
SITE	Utilities Public Other (describe) Electricity X Gas X	Water X Sanitary Sewer X		Street Asphalt Alley None	X
SITE	Utilities Public Other (describe) Electricity X	Water X Sanitary Sewer X No FEMA Flood Zone X		Street Asphalt Alley None	
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SITE	Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the state of the st	Water X Sanitary Sewer X No FEMA Flood Zone X he market area? X Yes No	FEMA Map # 0601; If No, describe.	Street Asphalt Alley None 3C0284F FEMA	Map Date 06/16/2009
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SITE	Utilities Public Other (describe) Electricity X	Water X Sanitary Sewer X No FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environn	FEMA Map # 06013 If No, describe. nental conditions, land uses, etc	Street Asphalt Alley None 3C0284F FEMA C.)? Yes X No	Map Date 06/16/2009 If Yes, describe. See Attached Property Owner
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SITE	Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the same off-site improvements typical for the same off-site improvements of external factors. Addendum. Source(s) Used for Physical Characteristics of Proper Other (describe) GENERAL DESCRIPTION Units X One One with Accessory Unit	Water X Sanitary Sewer X No FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environn rty Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space	FEMA Map # 06013 If No, describe. nental conditions, land uses, etc. X Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB	Street Asphalt Alley None 3C0284F FEMA C.)? Yes X No ds Prior Inspection ving Area Realist, Tax Re Amenities X Fireplace(s) # 1	X
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S	Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factor Addendum. Source(s) Used for Physical Characteristics of Proper Other (describe) GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Ranch Year Built 1965 Effective Age (Yrs) 35 Appliances X Refrigerator X Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc.)	Water X Sanitary Sewer X No FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environn Thy Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stcco Roof Surface CompShngl Gutters & Downspouts Alum Window Type Dual Pane X Dishwasher X Disposal 1 9 Rooms 4 Bedr The subject property is equ	FEMA Map # 06013 If No, describe. The nental conditions, land uses, etc. The nental conditions, land uses, etc. X Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB Radiant Other Fuel gas X Central Air Conditioning Individual Other Microwave Washer/Dryet ooms 2.0 Batt Topped with solar panels	Street Asphalt Alley None 3C0284F FEMA C.)? Yes X No ds Prior Inspection [ving Area Realist, Tax Re Amenities X Fireplace(s) # 1 WoodStove(s) # 0 X Patio/Deck Rear Porch None Pool None X Fence Wood Other None r Other (describe) n(s) 2,000 Square	X
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S	Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factor Addendum. Source(s) Used for Physical Characteristics of Property Other (describe) GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Ranch Year Built 1965 Effective Age (Yrs) 35 Appliances X Refrigerator X Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc. property owner. The property remains contains and the property and data source.	Water X Sanitary Sewer X No FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environn Thy Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stcco Roof Surface CompShngl Gutters & Downspouts Alum Window Type Dual Pane X Dishwasher X Disposal 1 9 Rooms 4 Bedr C) The subject property is equiponnected to the public electricates The subject property is equiponnected to the public electricates	FEMA Map # 06013 If No, describe. The nental conditions, land uses, etc. X Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB Radiant Other Fuel gas X Central Air Conditioning Individual Other Microwave Washer/Dryectoms 2.0 Batt ipped with solar panels in utility. Ideterioration, renovations, remover the solar panels in utility.	Street Asphalt Alley None 3C0284F FEMA C.)? Yes X No ds Prior Inspection [ving Area Realist, Tax Re Amenities X Fireplace(s) # 1 WoodStove(s) # 0 X Patio/Deck Rear Porch None Pool None X Fence Wood Other None r Other (describe) n(s) 2,000 Square and equipment. The sy	X
S	Electricity X	Water X Sanitary Sewer X No FEMA Flood Zone X he market area? X Yes No ors (easements, encroachments, environn Try Appraisal Files X MLS GENERAL DESCRIPTION Concrete Slab X Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stcco Roof Surface CompShngl Gutters & Downspouts Alum Window Type Dual Pane X Dishwasher X Disposal 1 9 Rooms 4 Bedr C:) The subject property is equenced to the public electricate (s) (including apparent needed repairs, or viewing and current "pending"	FEMA Map # 06013 If No, describe. If No, describe. Inental conditions, land uses, etc. X Assessment and Tax Record Data Source(s) for Gross Literating / Cooling X FWA HWBB Radiant Other Fuel gas X Central Air Conditioning Individual Other Microwave Washer/Dryecoms 2.0 Bath ipped with solar panels ill utility. Ideterioration, renovations, remodules and solar panels ill utility. Ideterioration, renovations, remodules and solar panels ill utility.	Street Asphalt Alley None 3C0284F FEMA C.)? Yes X No ds Prior Inspection Ving Area Realist, Tax Realist, Ta	X
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Exterior-Only Inspection Residential Appraisal Report File No. 760 SEQUOIA WDS

There are 2 compa	rable prop	perties currently of	fered for sale	in the sul	ject neighborhood ra	nging in p	price from \$	1,100	0,000 to \$	1,198,0	. 00	
There are 35 compa	rable sale	es in the subject ne	ighborhood w	vithin the p	past twelve months r	inging in s	sale price fron	m \$ 8	850,000	to \$ 1,7	750,000	
FEATURE		SUBJECT			E SALE NO. 1		COMPARA		ALE NO. 2	CC	OMPARABLI	E SALE NO. 3
760 Sequoia Woods I			3455 San			3083	2 Santa Pa				rino Way	
Address Concord, CA			Concord,			I .	cord, CA 9				I, CA 9451	
	74310		0.12 mile		10		miles SW			0.43 mil		0
Proximity to Subject			0.12111116	SINE	\$ 1,310,00		7 1111162 200	\$	1 210 000	0.43 11111		1 475 000
Sale Price	\$	0.00 %	* (/7.0	11 0	\$ 1,310,00		/70.01	_	1,310,000	* (10		1,475,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.)1 sq. ft.			679.81 sq.	_			35 sq. ft.	
Data Source(s)					7927;DOM 4		XEBRD #40		28;DOM /			2831;DOM 5
Verification Source(s)			Doc #432		list		#57415/R				703/Reali	ist
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCR	RIPTION	+(-) \$ Adjustmen		DESCRIPTIO	N	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			Arm	nLth			ArmLth		
Concessions			Conv;0			Conv	v;0			Conv;0		
Date of Sale/Time			s03/22;c0	01/22		0 s04/	/22;c03/22	2	0	s03/22;0	:03/22	0
Location	N;Res	;	N;Res;			N;Re	es:			N:Bcks:0	Opn;Spce	-50,000
Leasehold/Fee Simple	Fee Si		Fee Simpl	le .			Simple			Fee Sim		
Site	8001 9		10800 sf	10	-20,00				0	18300 st		-72,000
View	N;Res		N;Res;		20,00	N;Re			0	N;Res;	l	12,000
	DT1;R		DT1;Ranc	·h			;Ranch			DT2;Cnt	mn	0
Design (Style)		ancn		,I I			,Railli				ПР	0
Quality of Construction	Q4		Q4			Q4				Q4		
Actual Age	57		57		<u> </u>	60				45		100,000
Condition	C4		C3		-100,00	0 C3			-100,000	C3	1	-100,000
Above Grade	Total Bdi	_	Total Bdrms.	Baths		-		aths		Total Bdrms		
Room Count	9 4	4 2.0	10 4	2.0		0 7	4 2.		0	10 4	3.0	-20,000
Gross Living Area 125		2,000 sq. ft.	1	1,964 sq	. ft.	0	1,927	sq. ft.	0		2,275 sq.	ft34,000
Basement & Finished	0sf		0sf			0sf				0sf		
Rooms Below Grade												
Functional Utility	Good		Good			Goo	nd			Good		
Heating/Cooling	FWA/	CAC	FWA/CAC				A/CAC			FWA/CA	ı.C.	
	SIrPnls		None	,		0 Non			0	None		0
Energy Efficient Items									U			0
Garage/Carport	2ga2d	W	2ga2dw			2ga2				2ga2dw		
Porch/Patio/Deck	Patio		None			0 Decl			0	Patio		
Fireplaces	1 Fire	olace	1 Fireplac	ce		1 Fir	replace			1 Firepla	ace	
Net Adjustment (Total)			+ [X -	\$ 120,00	10 []) + X -	\$	100,000	+	X - !	\$ 276,000
Adjusted Cale Drice			Net Adj.	-9.2%		Net A	Adj7.69	%		Net Adj.	-18.7%	
Adjusted Sale Price			,									
of Comparables			Gross Adj.	9.2%	\$ 1,190,00	0 Gross		% \$	1,210,000	Gross Adj.	18.7%	1,199,000
of Comparables	search the	e sale or transfer hi					s Adj. 7.6°	% \$ NA	1,210,000	Gross Adj.	18.7%	1,199,000
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of Comparables	search the	e sale or transfer hi					s Adj. 7.6°		1,210,000	Gross Adj.	18.7%	1,199,000
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Exterior-Only Inspection Residential Appraisal Report File No. 760 SEQUOIA WDS

The appraiser's viewing of the property was limited to what was readily of	bservable from the stre	eet.			
An appraisal is not a substitute for a home inspection or an inspection by foundation settlement or stability, moisture problems, wood destroying of appropriate experts to address any areas of concern.					
The appraiser is an employee of Clear Capital / Clario Appraisal and is no ClearCapital.com, Inc: California #1256.	paid a fee per individu	al appraisa	l completed. A	AMC Registration	on # for
Research sources of market data included: Office files maintained by the Subscription to local assessor's data/sales; The Multiple Listing Service, In internet sites and public records maintained at the local assessor's office recent MLS listings to depict the property's condition at the time it was not seem to be supported by the property of the p	nc. (MLS) and /or indepe and/or registrar of dee	endent inve	estigation by tl	he appraiser of	f public
The appraiser is signing the report using the corporate address of the appraised in Contra Costa County, CA. The appraiser has 15 years appraising		opraiser is r	not based in th	ne corporate of	fice and
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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.

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).

- 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.

CUREDVICORY ARREST (ONLY IF REQUIRED)

APPRAISER	SUPERVISORY APPRAISER (UNLT IF REQUIRED)
Signature	Signature
Name Joseph G Bonjean	Name
Company Name Clario Appraisal Network	Company Name
Company Address 300 East 2nd Street Suite 1405	Company Address
Reno, NV 89501	
Telephone Number (530) 550-2500, ext. 1182	Telephone Number
Email Address joe.bonjean@clarioappraisal.com	Email Address
Date of Signature and Report 05/06/2022	Date of Signature
Effective Date of Appraisal 05/06/2022	State Certification #
State Certification # AR038853	or State License #
or State License #	State
or State License # State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 02/01/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
760 Sequoia Woods Pl	Did not inspect exterior subject property
Concord, CA 94518	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,190,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital, Inc: California #1256	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc.	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

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49631

Exterior-Only Inspection Residential Appraisal Report

File No. 760 SEQUOIA WDS

FEATURE	Ι .			<i>,</i>) F 0			, .bb			201101010101	24.540.4
FEATURE		SUBJECT				SALE NO. 4		MPARABLE S	SALE NO. 5		COMPARABLE S	SALE NO. 6
760 Sequoia Woods			3521 Wi		,		1	Mateo Ct		ı	n Marcos Ct	
Address Concord, CA	94518		Concord		518			, CA 94518			d, CA 94518	
Proximity to Subject			0.36 mile	es NE	_		0.25 mile			0.13 m		
Sale Price	\$				\$	950,000		\$	1,380,000		\$	1,061,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 614.	09 sq. ft.			\$ 744.	74 sq. ft.		\$ 55	0.60 sq. ft.	
Data Source(s)		<u>'</u>				39;DOM 5			82;DOM 2		3RD #409743	88:DOM 10
Verification Source(s)			Doc #596					062/Realist			44926/Reali	
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION				RIPTION				
	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLth			ArmLth		
Concessions			Conv;0				Conv;0			Conv;1		
Date of Sale/Time			s04/22;c	:03/22		0	s02/22;c	01/22	0	s12/21	;c11/21	95,000
Location	N;Res		A;Crnr;Ti	rffc		50,000	N:Res:			N;Res;		
Leasehold/Fee Simple	Fee Si		Fee Simp			·	Fee Simp	ole.		Fee Sir		
Site	8001 9		6840 sf	010		8 000	15400 sf		-52,000			-21,000
						0,000			-32,000			-21,000
View	N;Res		N;Res;				N;Res;			N;Res;		
Design (Style)	DT1;R	anch	DT1;Ran	ch			DT2;Cntr	mp	0	DT1;Tr	dtnl	0
Quality of Construction	Q4		Q4				Q4			Q4		
Actual Age	57		48			0	60		0	58		0
Condition	C4		C4			100,000			-100,000			
						100,000			100,000			
Above Grade	Total Bd		Total Bdrms.				Total Bdrms.		10.000	Total Bdrr		
Room Count	9 4	4 2.0	9 3	2.0		0	9 4	2.1	-10,000			0
Gross Living Area 125		2,000 sq. ft.		1,547 s	q. ft.	57,000		1,853 sq. ft.	18,000		1,927 sq. ft.	0
Basement & Finished	0sf		0sf				0sf			0sf		7
Rooms Below Grade												
Functional Utility	Good		Good				Good			Good		
				C				C			`^	
Heating/Cooling	FWA/		FWA/CA	ı	_		FWA/CA	L .		FWA/C	AL	
Energy Efficient Items	SIrPnls		None			0	SIrPnIs			None		0
Garage/Carport	2ga2d	W	2ga2dw				2ga2dw			2ga2d\	N	
Porch/Patio/Deck	Patio		Deck			n	Patio			Deck		0
Fireplaces	1 Fire	olace	1 Firepla	ace			1 Firepla	ce		1 Firep	lace	
т п сртассэ	11116	Jidoc	ттисріа	100	-		ттисріа	00		11116	nucc	
					_							
Net Adjustment (Total)			χ+		\$	215,000	+	X - \$	144,000	X +		74,000
Adjusted Sale Price			Net Adj.	22.6%			Net Adj.	-10.4%		Net Adj.	7.0%	
of Comparables			Gross Adj.					13.0% \$	1,236,000			1,135,000
or comparables			Oross ruj.	22.070		1 165 000		10.0 /0 ψ	1,230,000	01033710	j. 10.770 ψ	
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Uniform Appraisal Dataset Definitions

File No. 760 SEQUOIA WDS

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.

File No. 760 SEQUOIA WDS

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

Borrower: Redwood Holdings LLC		File No.: 760 SEQUOIA WDS
Property Address: 760 Sequoia Woods PI		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

ADDE	:NDUM
Borrower: Redwood Holdings LLC	File No.: 760 SEQUOIA WDS
Property Address: 760 Sequoia Woods PI	Case No.: 49631
City: Concord Lender: Wedgewood Inc.	State: CA Zip: 94518
without the written consent of the appraiser and the appraiser spec	ifically disclaims any liability to such upouthorized third parties
Zoning Comments: Statements regarding zoning compliance are intervary significantly from one municipality to another and are applied conclude a detailed analysis of every characteristic of the subject propordinances.	
FINAL RECONCILIATION Consideration is given to each of the sales presented. After adjustment most heavily weighted due to it's proximity to the subject, age, GLA Comparison Approach is \$1,190,000. The subject was listed on 04/0: \$1,149,000 on 04/10/2022. On 04/15/2022 the status changed to "pure In the city of Concord In March 2022 the average Days-on-Market (Esold over Asking: On average, buyers paid 113% of list price. Over the prior 90 days, comparable properties in the subject's market.	and room count. The value opinion indicated by the Sales 1/2022 for \$1,239,000. The price was reduced after 9 DOM to bending" where it remains today, 05/06/2022. DOM) was approximately 11 days. March 2022 the average listing

SUBJECT PROPERTY PHOTO ADDENDUM

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



FRONT VIEW OF SUBJECT PROPERTY



STREET SCENE



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

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



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
Property Address: 760 Sequoia Woods PI
City: Concord
Lender: Wedgewood Inc.

File No.: 760 SEQUOIA WDS
Case No.: 49631

Zip: 94518



COMPARABLE SALE #4

3521 Windmill Way Concord, CA 94518



COMPARABLE SALE #5

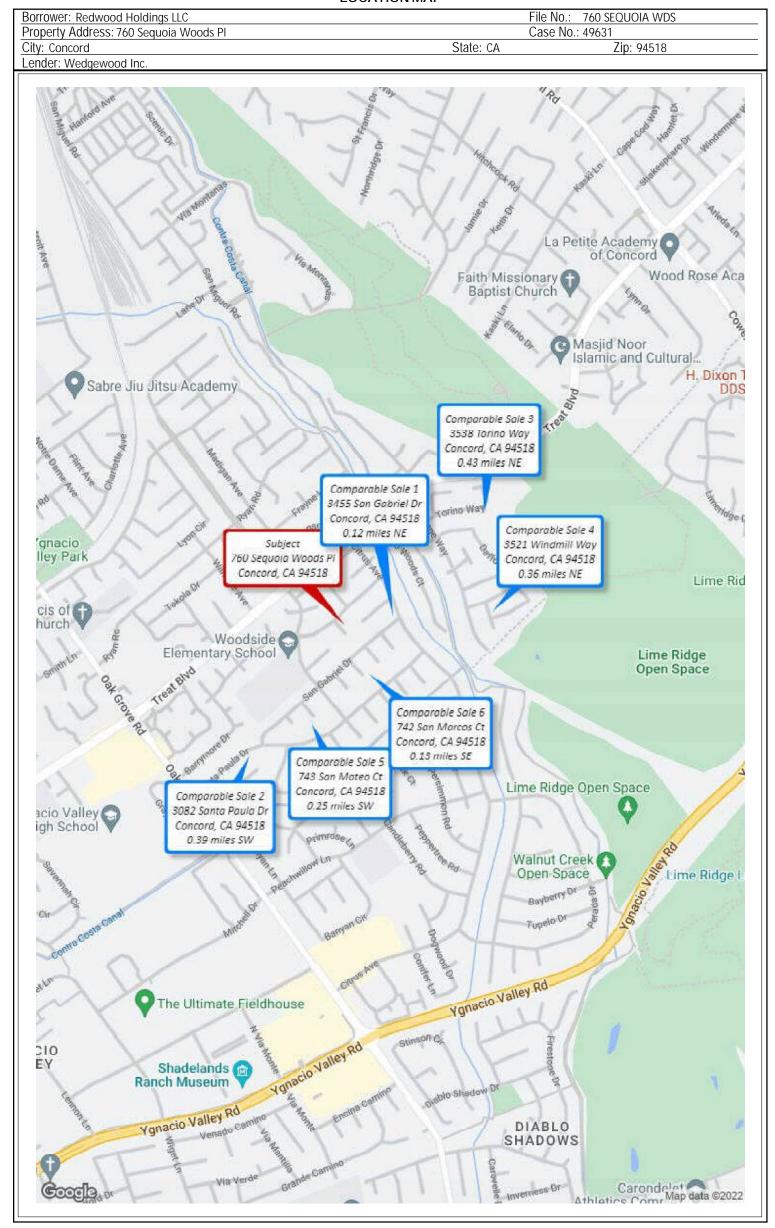
743 San Mateo Ct Concord, CA 94518



COMPARABLE SALE #6

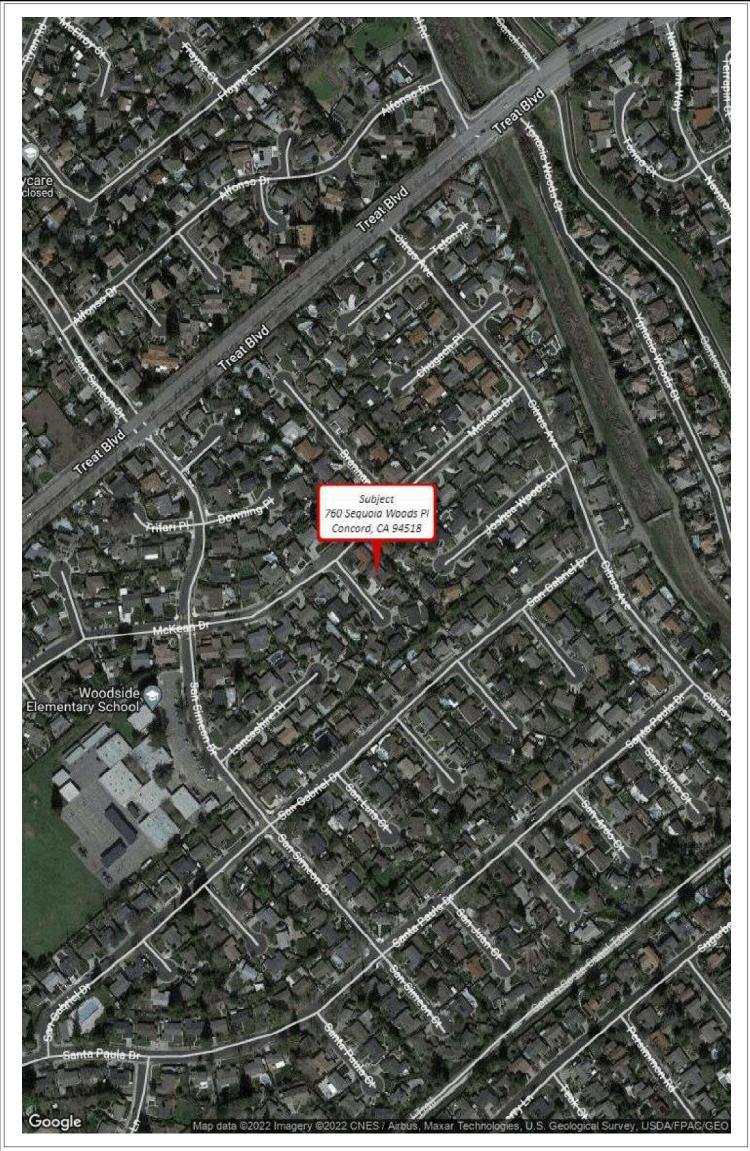
742 San Marcos Ct Concord, CA 94518

LOCATION MAP

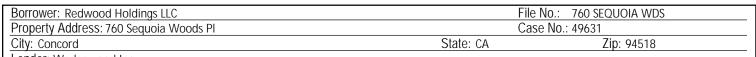


AERIAL MAP

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





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



= 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

File No.: 760 SEQUOIA WDS Borrower: Redwood Holdings LLC Property Address: 760 Sequoia Woods PI City: Concord Case No.: 49631 State: CA Zip: 94518 Lender: Wedgewood Inc. FALSH-1 CONTRA COSTA COUNTY, CALIF. ASSESSOR'S MAP BOOK 134 PAGE 32 69-11-6 (3) (8) (3) ٠٦٦ LANCASHIRE SIMEON 13 E28 SEQUOIA WOODS 523 228 58 (8) 2(0) (2) 221 22 THIRTE DAKS NO.3) M.B.105-4 (E) 224 DRIVE MCKEAN 1966 ROLL TRACT 3440 8 (8) 20 3 74 ONINMOQ 0 (2) (2) STONEHEDGE& PI ETHS WAP WAS PREPARED FOR PARPOSES ONLY, NO LIABLE FOR THE ACCURACY OF THE PROPAGE ASSESSION OF THE PARPOSES ONLY OWNLY WITH LOO OR BULLING SEE OND TABAL BLVD. * PB 129

49631

USPAP ADDENDUM

File No. 760 SEQUOIA WDS

USFAI	ADDENDON	
Borrower: Redwood Holdings LLC		
Property Address: 760 Sequoia Woods Pl	a Ctata, CA 7in Code, OA	
City: Concord County: Contra Cos Lender: Wedgewood Inc.	a State: CA Zip Code: 94	518
<u> </u>		
APPRAISAL AND REPORT IDENTIFICATION	Nin or a subtract	
This report was prepared under the following USPAP report		
X Appraisal Report A written report prepared under		
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 m	rket value stated in this report is: 30 days	
Marketing time is generally between 3 weeks and 3 months. Marketing		updating /
condition, design, availability, marketing efforts and reasonableness of		
Exposure time: The indicated market value opinion is predicated on a derived using MLS data from similar listings and sales in the subject's		ure time was
derived using tyles data from similar listings and sales in the subject s	cherar market.	
Additional Certifications		
X I have performed NO services, as an appraiser or in any other capaci	γ , regarding the property that is the subject of this report within γ	the three-year
period immediately preceding acceptance of this assignment.		
I HAVE performed services, as an appraiser or in another capacity, r	garding the property that is the subject of this report within the t	:hree-year
period immediately preceding acceptance of this assignment. Those s	ervices are described in the comments below.	
Additional Comments		
APPRAISER:	SUPERVISORY APPRAISER (only if required):	
	· · · · ·	
Signature	Cianatura	
Signature:Name: Joseph G Bonjean	Signature: _ Name:	
Date Signed: 05/06/2022	Date Signed:	
State Certification #: AR038853	State Certification #:	
or State License #:	or State License #:	
or Other (describe): State #: State: CA	State: Expiration Date of Certification or License:	
Expiration Date of Certification or License: 02/01/2024	Supervisory Appraiser inspection of Subject Property:	
Effective Date of Appraisal: 05/06/2022		erior and Exterior

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

Lender: Wedgewood Inc



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.

AR 038853 BREA APPRAISER IDENTIFICATION NUMBER:

February 2, 2022 February 1, 2024 Effective Date: Date Expires: Loretta Dillon, Deputy Bureau Chief, BREA

	CORD" CI							
TH		ER'	TIF	ICATE OF LIA	BILITY INS	URANC	E	10/11/2021
BE RE	IIS CERTIFICATE IS ISSUED AS A ERTIFICATE DOES NOT AFFIRMAT ELOW. THIS CERTIFICATE OF INS EPRESENTATIVE OR PRODUCER, AI IPORTANT: If the certificate holder SUBROGATION IS WAIVED, subject	IVELY SURA ND TI is an	Y OF NCE HE C ADD	R NEGATIVELY AMEND, DOES NOT CONSTITU ERTIFICATE HOLDER. ITIONAL INSURED, the I	EXTEND OR ALT TE A CONTRACT policy(ies) must ha	BETWEEN To	OVERAGE AFFORDED B THE ISSUING INSURER(NAL INSURED provision:	Y THE POLICI S), AUTHORIZI
thi	is certificate does not confer rights t				uch endorsement(s	s).	require an endorsement	. A statement
Ass	^{DUCER} surance, a Marsh & McLennan Age N Martingale Road	ncy L	LC (company	PHONE (A/C, No, Ext): 312-62		FAX (A/C, Not:	(847) 440-9123
Suit	te 100 naumburg IL 60173				ADDRESS: fchen@a	essuranceage	ency.com	
ocn	admining in 00175				INSURER A : AXA Ins		RDING COVERAGE Dany	3112
INSUE	RED arCapital.com, Inc.			CLEAHOL-02	INSURER B:			
Cle	arCapital Holdings, Inc. E 2nd Street				INSURER C:			
Suit	te 1405 no NV 89501				INSURER E:			
		TIFIC	ATE	NUMBER: 667417962	INSURER F :		REVISION NUMBER:	
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							MED EXP (Any one person)	s
ł	GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY GENERAL AGGREGATE	s
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49631

Market Conditions Addendum to the Appraisal Report File No. 760 SEQUOIA WDS

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditions	s prevalent in t	he sub	ject neighborho	od. Tl	his is a required
addendum for all appraisal reports with an effective date on or af Property Address 760 Sequoia Woods PI	ter April 1, 2009.	City Conc	ord		S	State C	CA Zip Code	945	518
Borrower Redwood Holdings LLC		ON 00110	010			nate o	nt zip oodo	710	,,,,
Instructions: The appraiser must use the information require	d on this form as the I	basis for his/her conc	usions, and must prov	ide sup	oport for those	conclu	usions, regardin	g hou	sing trends and
overall market conditions as reported in the Neighborhood section									
analysis as indicated below. If any required data is unavailable					_				
provide data for the shaded areas below; if it is available, however			-					-	
median, the appraiser should report the available figure and ident that would be used by a prospective buyer of the subject proper	-	-					-		
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	15 5645	onai markets,		onstruction, fore Overall Trend	CIUSI	ires, etc.
Total # of Comparable Sales (Settled)	20	8	7	Ir	ncreasing		Stable	X	Declining
Absorption Rate (Total Sales/Months)	3.33	2.67	2.33	Ir	ncreasing		Stable	X	Declining
Total # of Comparable Active Listings	3	0			eclining		Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.90			X	eclining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	(V) 1.	nore coin a		Overall Trend		Doolining
Median Comparable Sale Price Median Comparable Sales Days on Market	1,050,500 7	1,072,500 7	1,310,000 5	ı	ncreasing Declining	=	Stable Stable	\vdash	Declining Increasing
Median Comparable List Price	950,000	990,000	1,124,950		ncreasing		Stable		Declining
Median Comparable Listings Days on Market	7	7	6		Declining	+=	Stable	\Box	Increasing
Median Sale Price as % of List Price	109.57%	111.37%	125.68%	X Ir	ncreasing		Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler	nt? Yes X	No			eclining		Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m. The data used in the grid above does not indicate mandatory reporting field for agents and there m the scope of this assignment to confirm each sale. Are foreclosure sales (REO sales) a factor in the market? The data used in the grid above does not indicate transactions. However, this is not a mandatory responsible.	e there were any hay be some tran e used in the Mar Yes X No If ye there were any eporting field for	concessions assisactions that do rket Conditions F yes, explain (including REO/Short sales agents and there	cociated with the rinclude concession and concession are the trends in listings a corother distress a may be some distress and concession are the	repor ons, b and sale	es of foreclose	ed prop	en reported. Derties). ated with the	this It is	is not a beyond
beyond the scope of this assignment to confirm of	each sale used in	the Market Con	ditions Report.						
Cite data sources for above information. The above inform	nation was provic	led by CRS Tax D	ata and Bay East	MLS.					
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate The trends noted in the above market conditions	your conclusions, pro	ovide both an explana	tion and support for yo	ur cond	clusions.				
pending sales and/or expired and withdrawn listings, to formulate The trends noted in the above market conditions relatively stable and the minimal inventory sugge	e your conclusions, pro grid indicate inc ests demand is st	ovide both an explana reasing median l ronger than curr	tion and support for yonome prices and ient supply. Note;	ur cond increa : The	clusions. asing media data presei	an lis nted	t prices. The in this mark	DOI	M are onditions
pending sales and/or expired and withdrawn listings, to formulate The trends noted in the above market conditions relatively stable and the minimal inventory sugge addendum reflects MLS activity. Properties sold I	e your conclusions, pro grid indicate inc ests demand is st by owner, by buil	ovide both an explana reasing median l ronger than curr lder and those of	tion and support for yo nome prices and i ent supply. Note; therwise sold out	ur cond increa : The side o	clusions. asing media data prese of the Bay E	an lis nted East N	t prices. The in this mark VLS are not	DOI	M are onditions
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pending sales and/or expired and withdrawn listings, to formulate The trends noted in the above market conditions relatively stable and the minimal inventory sugge addendum reflects MLS activity. Properties sold I total units sold and do not influence any indicate I total units sold and do not in	e your conclusions, pro grid indicate inc ests demand is st by owner, by buil d market increas	ovide both an explana reasing median I ronger than curr Ider and those of te, decrease, med te the following:	tion and support for yo nome prices and i ent supply. Note; therwise sold out dians, averages or	ur condincrea	clusions. asing media data preset of the Bay E er market in Project ncreasing peclining	an lis nted East N ndica	t prices. The in this marked MLS are not offers. The interpretation of the prices of	DOI et cc	M are onditions uded in the Declining Declining Increasing
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Borrower: Redwood Holdings LLC File No.: 760 SEQUOIA WDS Property Address: 760 Sequoia Woods PI Case No.: 49631 City: Concord State: CA Zip: 94518 Lender: Wedgewood Inc.

> RESIDENTIAL Detached

List Price: \$1,149,900 Pending

760 Sequoia Woods Place Unit: CONCORD 94518 CA 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:

H 🔫 🖮 Property Information Yr Blt: Bedrooms: 4 Garage Spcs: 2 Baths/Par: 2 57 Total Prk Spcs:4 Age:

0.180000 2000 Fireplaces: 1 Pool: No. Units Floor: TIC %: SaFt: Acres:

Source: Public Records Lot SaFt: 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 Show Info: call agent and go Occ Phone: Supra Box?: Yes Sp 24 Hr. Notice Req?: No Lockbox Location: front doo Supra Box?: Yes Spec Info: Non

Cross St: Mckean Drive Directions: Oak Grove to Barrymore to McKean to Sequoia Woods List Type: Excl Right Comp Selling Ofc: 2.5 % Dual/Variable: No List Service: Full Service LA-DRE#:

Broker DRE#: 01947859 laurieguntermoore@gmail.com Broker DRE#: 0
List Ofc: Kyla Hammer, Broker - Off. 916-7530387 Agent Hit Count:
act: Point of Sale Ord: No City Transfer Tax: No Client Hit Count: List Agt: Laurie A Moore - Agt: 925-7080676

Census Tract: APN: 134 321 002 Zoning:

Showing Link: Disclosures Link: Disclosures Link Schedule a Showing

Primary Showing Contact: Laurie Moore Primary Showing Phone: 925 708 0676

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 Stiders 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 fourt 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:

BATH-PRIMARY INCLUDES Shower Over Tub, Tile, Double Sinks, Window BATH NON-PRMY INCLUDE Stall Shower, Tile, Double Sinks, Window

COOLING Ceiling Fan(s), Central 1 Zone A/C

CONSTRUCTION STATUS Existing

DISCLOSURES Home Warranty Plan
ENERGY SAVING FEATURE Ceiling Insulation, Solar Power, Solar Power Battery

Bkup, Windows

EQUIPMENT ADDITIONAL Garage Door Opener, Water Heater Gas, Carbon Mon etector, Double Strapped Water Htr, Smoke Detector, All Public Utilities, Internet

Available, Natural Gas Connected, Solar, Individual Electric Meter, Individual Gas

EXTERIOR Dual Pane Windows, Stone, Stucco, Wood Siding

FIREPLACES Family Room

FLOORING Hardwood Floors, Laminate, Vinyl, Carpet FOUNDATION Crawl Space, Raised

GARAGE/PARKING Attached Garage, Int Access From Garage, Side Yard

KITCHEN FEATURES Counter - Solid Surface, Dishwasher, Double Oven, Eat In. itchen, Electric Range/Cooktop, Garbage Disposal, Ice Maker Hookup, Oven Built

AcKean Dr

の 企

Total Rms:

of Units:

Google

Print/Email:

Map data ©2022

Own Type:

% Own Occ:

in, Range/Oven Built-in, Updated Kitchen AUNDRY 220 Volt Outlet, In Garage, Electric

EVEL - STREET 3 Bodrooms, 2 Baths, Primary Bodrm Suite - 1, Laundry Facility,

OTDESCRIPTION Court, Level, Regular, Backyard, Front Yard, Landscape Back

Landscape Front, Landscape Misc, Partial Fence

OSSESSION Upon Completion

ROOF Composition Shingles, See Remarks

ROOM - ADDITIONAL Family Room, Formal Dining Room, Kitchen/Family Combo Office

Fee S

SOLAR Solar Electrical Owned STYLE Ranch

Cash, Conventional

WATER/SEWER Sewer System - Public, Water - Public, Well Private

nformation HOA Phone: HOA Info HOA?: No HOA Name: Litigation:

Fee Freq: HOA Amenities

HOA Documents: HOA Fees Include

Buyer Agent: Alfonso S Carballo - Pref. 842-9119

The Home Group - Primary: 916-835-7650 List\$/\$qFt: \$575 Sale\$/\$qFt: Sale Terms: Sale/Orig \$: Sale/Last \$ Sale Price Concessions

Buyer Agent DRE# 00915310 # of offers:

ny East and Contra Costa Association of REALTORS® and bridgeMLS. All data, including all meas broker or MLS. All information should be independently reviewed and verified for accuracy. If a flo CBay East, CCAR, bridgeMLS, Based on information from Bayarous sources and has not been, and will not be, verified by purposes only, and the actual dimensions and layout of the highestistin to purchase, buyer must conduct their own measures. nts and calculations of area, is obtained from is included, the floor plan is for illustrative raspect of a floor plan is critical to the buyer broker or MLS. All information should be independently reviewed and verified for accuracy. If a floor plan is in me may differ from the floor clan. Buyer is urged to make a detailed inspection of the property, and if any asp ments and inspection. Properties may or may not be listed by the officeragent presenting the information.

Transfer Fees:

Provided By: Joseph Bonjean DRE: AL038853 05/06/2022 Borrower: Redwood Holdings LLC
Property Address: 760 Sequoia Woods PI
City: Concord

File No.: 760 SEQUOIA WDS
Case No.: 49631

Zip: 94518

Lender: Wedgewood Inc.

Concord: Detached Single-Family Homes

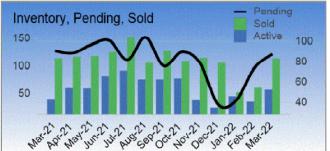
March 2022

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
- Avarage 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 \$ SqSf Active	Avg \$ SqFt Sold	Sale Price / List Price
Mar-22	57	88	114	8.0	\$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:		

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