APPRAISAL OF



LOCATED AT:

3721 Degnan Blvd Los Angeles, CA 90018

FOR:

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

BORROWER:

Redwood Holdings LLC

AS OF:

May 9, 2022

BY:

Errol T Jacobs

File No. 32677524

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

File Number: 32677524

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

3721 Degnan Blvd Los Angeles, CA 90018

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

In my opinion, the market value of the property as of May 9, 2022

is:

\$980,000 Nine Hundred Eighty Thousand Dollars

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

Erfol T Jacobs

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					ject neighborhood rang	, , ,		000 to \$	995,0			
			eighborhood within the past twelve months rangi						1,709,000			
FEATURE		SUBJECT				1	OMPARABLE S		COMPARAB	LE SA	ALE NO. 3	
3721 Degnan Blvd			3626 West Blvd			1	2th Ave		3461 2nd Ave Los Angeles, CA 90018			
Address Los Angeles	, CA 9	0018	Los Ang		A 90016		geles, CA			CA 9	0018	
Proximity to Subject			0.62 mil	es NW			iles NW		0.70 r	niles NE		
Sale Price	\$				\$ 945,000		\$	900,000			\$	1,047,500
Sale Price/Gross Liv. Area	\$	sq. ft.		15 sq. ft.		\$ 702.				8.33 sq. ft.		
Data Source(s)					043460;DOM 0			1668;DOM 11			7795	5;DOM 14
Verification Source(s)			Doc#252			Doc#41		Г	Doc#2			
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION	+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment		SCRIPTION		+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth			ArmLi			
Concessions			Cash;0			Cash;0			Conv;			
Date of Sale/Time			s02/22;c	:02/22		s01/22;	;c12/21	9,000		2;c12/21		10,500
Location	N;Res	•	N;Res;			N;Res;			N;Res			
Leasehold/Fee Simple		Simple	Fee Sim	ple		Fee Sir			Fee S			
Site	5953		6020 sf		0	5300 st	Ī	6,500	5607			0
View	N;Res	,	N;Res;			N;Res;			N;Res	•		
Design (Style)	DT1;	ırad	DT1;Tra	a		DT1;Tr	ad		<u> </u>	Craftsmar	<u>ገ</u>	0
Quality of Construction	Q4		Q4			Q4			Q4			0
Actual Age	82 C4		81 C4		0	98 C4		0	112 C2			104 500
Condition		1					T			1		-104,500
Above Grade Room Count	Total Bd	ms. Baths 1.1	Total Bdrms.	Baths 1.0	7,500	Total Bdrms	s. Baths 1.0	7,500	Total Bdr		$\overline{}$	-7,500
	0 0	3 1.1 1,318 sq. ft.		1.0 ,191 sq.			1,282 sq. ft.	7,500	0 3	3 2.0 1,500 so	_	-7,500 -15,500
Gross Living Area 85 Basement & Finished	0sf	1,010 Sq. II.	0sf	, וטו גלן.	11,000	0sf	1,202 SQ. II.	0	0sf	1,500 S	4. IL.	- 10,000
Rooms Below Grade	USI		USI			031			USI			
	Avera	200	Average			Averag	Δ		Avera	<u>π</u>	\dashv	
Functional Utility Heating/Cooling	Fau/C	-	Wall/No		10,000			10,000				
Energy Efficient Items	None		None	110	10,000	None	OFF	10,000	None	,uu		
Garage/Carport	2gd2d		1gd1dw		7 500	1gd1dv	v	7 500	2gd2d			
Porch/Patio/Deck	Porch		Porch		7,300	Porch	V	7,300	Porch			
Market Conditions	N/A	•	Standar	Ч	1	Standa	rd	0	Stand			0
Warket Correlations	14// \		Otaridar	<u>u</u>		Otarida	iu		Otaria	aru		0
Net Adjustment (Total)			X +	 - I	\$ 36,000	X +	- \$	40,500	\Box	X -	\$	117,000
Adjusted Sale Price			Net Adj.	3.8%	* 00,000	Net Adj.	4.5%	.0,000		-11.2%	1	,000
of Comparables			Gross Adj.	3.8%	\$ 981,000	1 .	4.5% \$	940,500			\$	930,500
	earch the	e sale or transfer h			perty and comparable :			, , , , , , , , , , , , , , , , , , , ,				,
Data source(s) Realqu	est/ML did not r est/ML	S reveal any prior sal S	es or transfe	rs of the co	ibject property for the ti	year prior to	the date of sal	e of the comparable	sale.	n page 3)		
ITEM	carcii aii		BJECT	ansici mst	COMPARABLE SA			PARABLE SALE NO			RARI I	E SALE NO. 3
Date of Prior Sale/Transfer		05/04/2022	23201	1	12/28/1995	LE IVO. I	07/16/19			04/09/201		_ J, 1.LL 11U. J
Price of Prior Sale/Transfer		\$985,000			S149,500		\$0			816,000		
Data Source(s)		CoreLogic			CoreLogic		CoreLog	gic		CoreLogic	;	
Effective Date of Data Source	ce(s)	05/09/2022			05/09/2022		05/09/2			5/09/202	22	
Analysis of prior sale or tran	sfer histo	ory of the subject p	•		ject transferred ownership on 05/			04/2022 for \$985,000.				
used are of similar	Summary of Sales Comparison Approach. The Subject is an SFR located in the city of Los Angeles and is in average (C4) condition. The comps used are of similar quality, construction, and design. An \$85 per square foot adjustment was made for gross living area as well as a \$7500 half bath adjustment. The subject property appears to reflect average (C4) condition as observed by an exterior inspection											
performed by the a												
MLS comments and	_										•	
months only. The m												
Comp#2- Sits on a	5300	SF lot therefo	re a \$10	per squ	are foot site ad	ustment	was made					
Indicated Value by Sales Co												
Indicated Value by: Sale:					Cost Approach (if de	veloped) \$	984,800	Income Ap	proach (i	f developed) \$ 0	
The Sales Compari	son A	pproach is giv	ven most	weight	as it best reflec	s buyers	and seller	s in the marke	et.			
n — ''	X "as is,	_ ,			nd specifications on the				vements I	nave been co	mplet	ed,
subject to the following	•		,					completed, or	subje	ect to the follo	owing	required
inspection based on the ext	raordinar	y assumption that	the condition	or deficier	icy does not require alt	eration or re	pair:					
Based on a visual inspe conditions, and apprais as of 05/09/2022			ur) opinion	of the ma		ed, of the r	real property	that is the subjec		=		-

File No. 32677524

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 a mortgage finance transaction, 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. COVID-19 has had no effect on the subjects market. The land to value % ratio is very typical for the subjects market area. I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the last three-year period. All adjustments have been rounded to the nearest 500. If placed on the market, an estimated reasonable exposure time is 10 days. COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The estimated site value has been obtained through the land site abstraction method based on information in this report and in the appraisers work files. OPINION OF SITE VALUE = \$ ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW 700,000 Source of cost data Marshall and Swift Dwelling **1,318** Sq. Ft. @ \$ **235.00**.... = \$ 309,730 Quality rating from cost service C4 Effective date of cost data Current Sq. Ft. @ \$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Attached Addendum Sq. Ft. @ \$ 145.00. = \$ Garage/Carport 400 58,000 Total Estimate of Cost-New 367,730 Less 80 Physical Functional External Depreciation \$114,915 = \$ (114,915) 252,815 32,000 Estimated Remaining Economic Life (HUD and VA only) 55 Years INDICATED VALUE BY COST APPROACH. 984,800 = \$ INCOME APPROACH TO VALUE (not required by Fannie Mae) Estimated Monthly Market Rent \$ X Gross Rent Multiplier Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Yes No Unit type(s) Detached Attached Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project Total number of phases Total number of units Total number of units sold Total number of units rented Total number of units for sale Yes No If Yes, date of conversion. Was the project created by the conversion of an existing building(s) into a PUD? Does the project contain any multi-dwelling units?

Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Yes No If Yes, describe the rental terms and options. Are the common elements leased to or by the Homeowners' Association? Describe common elements and recreational facilities.

File No. 32677524

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.

File No. 32677524

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. 32677524

- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Errol T Jacobs	Name
Company Name Accelerated Appraisals	Company Name
Company Address 744 S Atlantic Ave	Company Address
Los Angeles, CA 90022	
Telephone Number (562) 235-3231	Telephone Number
Email Address accappraisals@gmail.com	Email Address
Date of Signature and Report 05/09/2022	Date of Signature
Effective Date of Appraisal 05/09/2022	State Certification #
State Certification # AR037204	or State License #
or State License #	State
or State License # or Other (describe) State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 05/04/2023	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
3721 Degnan Blvd	Did not inspect exterior subject property
Los Angeles, CA 90018	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 980,000	
LENDER/CLIENT	COMPARABLE SALES
Nama Clear Capital	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
Redende Reach CA 00279	Date of moreolion
·	
Email Address	

Exterior-Only Inspection Residential Appraisal Report File No. 32677524 BJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 5

FEATURE		SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5				COMPARABLE SALE NO. 6			
3721 Degnan Blvd	3785 Edgehi									SS MAIDLE SALE NO. 0			
Address Los Angeles	, CA 9			Los Angeles, CA 90018		3843 Degnan Blvd Los Angeles, CA 90008							
Proximity to Subject			0.14 miles SW		0.24 miles SW								
Sale Price	\$			\$	960,000			\$ 998,000		\$			
Sale Price/Gross Liv. Area	\$	sq. ft.	\$ 629.51 sq. ft.	_	2 22,000	\$ 718.5		223,000	\$	sq. ft.			
Data Source(s)	·	24	CRMLS#PW212		11:DOM 43			91798;DOM 3	1	24			
Verification Source(s)			Doc#2587		, -	Active		, - -					
VALUE ADJUSTMENTS	DF	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment		IPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment		
Sale or Financing			ArmLth		()	Listing	-	(7.6 3)			(7 10 1)		
Concessions			Conv;0			:							
Date of Sale/Time			s12/21;c11/21		19,000	Active							
Location	N;Res	3:	N;Res;		-,	N;Res;							
Leasehold/Fee Simple		Simple	Fee Simple			Fee Sim	ple						
Site	5953		5900 sf		0	5900 sf		0					
View	N;Res		N;Res;			N;Res;							
Design (Style)	DT1;		DT1;Trad			DT1;Spa	ın	0					
Quality of Construction	Q4		Q4			Q4							
Actual Age	82		81		0	82							
Condition	C4		C4		- C	C4							
Above Grade	Total Bd	rms. Baths	Total Bdrms. Baths	c		Total Bdrms.	Baths	0	Total B	Bdrms. Baths			
Room Count		3 1.1	5 3 2.0		-7,500	4 2	2.0	-7,500		Dauls			
Gross Living Area 85	<u> </u>	1,318 sq. ft.	1,525 s		-17,500	_	,389 sq.			sq. ft.			
Basement & Finished	0sf	1,010 sq. II.	0sf	y It.	17,500	0sf	, , , , , , , , , , , , , , , , , , ,			3y. it.			
Rooms Below Grade	551		301			301							
Functional Utility	Avera	nde	Average			Average							
Heating/Cooling	Fau/C		Fau/Cac			Fau/Cac							
Energy Efficient Items	None		None			None							
Garage/Carport	2gd2d		2gd2dw			2gd2dw							
Porch/Patio/Deck	Porch		Porch			Porch							
Market Conditions	N/A	ı	Standard		0	Standard	1	0					
WALLE COLUMNIS	IN/A		Jianualu		U	Jiai luar(1					
Not Adjustment (Tetal)			+ X-	T\$	6,000		X -	\$ 7,500		,	L		
Net Adjustment (Total)				-	6,000			» /,500		+			
Adjusted Sale Price			Net Adj0.6%		0E4 000	, ,	-0.8%	• 000 500	Net Ac				
of Comparables			Gross Adj. 4.6%	\$	954,000		0.8%				IECALENO (
ITC.		ı SU	BJECT		COMPARABLE SA	LE NO. 4	L CO	MPARABLE SALE NO	. ე	1 1 1 N 1 D N D N D	LE SALE NO. 6		
ITEM		05/04/0000		40'	24/2002		04/40	/1070		COMITARAD			
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Uniform Appraisal Dataset Definitions

File No. 32677524

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.

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.

Uniform Appraisal Dataset Definitions File No. 32677524 Abbreviations Used in Data Standardization Text Full Name Appropriate Fields Abbrev. Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade Acres Adjacent to Park AdjPrk Landfill Lndfl Location Location AdjPwr Adjacent to Power Lines Location LtdSght Limited Sight View Adverse Listing Listing Sale or Financing Concessions Α Location & View ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) Attached Structure Mountain View ΑТ Design(Style) Mtn Rathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Garage/Carport В Open op BsyRd **Busy Road** Other Basement & Finished Rooms Below Grade Location Design(Style) Garage/Carport 0 Other Carport CD Cash Cash Sale or Financing Concessions Prk Park View View Pstrl CtySky City View Skyline View View Pastoral View View City Street View Pwrl n CtyStr View Power Lines View Commercial Influence Location PubTrn **Public Transportation** Comm Location Contracted Date Date of Sale/Time Recreational (Rec) Room Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Sale or Financing Concessions Covered REO REO Sale Garage/Carport CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA Sale or Financing Concessions DT **Detached Structure** Design(Style) SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions FHA Federal Housing Authority Square Feet Area, Site, Basement Sale or Financing Concessions sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga Garage - Built-in VA Veterans Administration Sale or Financing Concessions gbi Garage/Carport Walk Out Basement Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport wo Design(Style) GR Garden Structure Walk Up Basement Basement & Finished Rooms Below Grade WU GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View HR High Rise Structure Design(Style) w Withdrawn Date Date of Sale/Time Industrial Ind Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

ADDENDUM

Borrower: Redwood Holdings LLC	F	File No.: 32677524
Property Address: 3721 Degnan Blvd	(Case No.:
City: Los Angeles	State: CA	Zip: 90018
Lender: Wednewood Inc		

Neighborhood Market Conditions

Throughout 2007-2008 the foreclosure rate in the general area increased. As a result the availability of certain financing options diminished thereby limiting the purchasing power of most buyers in the marketplace, at that point the subject market had a decline in home values over a 24 to 30 month period. As of late 2010 property values stabilized and the number of financing options increased, which was therefore followed by an increase in homes values through late 2021 and a secondary increase over the last 3 months.

Cost Approach Comments

See attached diagram. The calculated square footage of gross living area is considered to be an approximation, with minor variations in actual square footage to be insignificant as to the subject property. Land value is via abstraction method. Cost approach is in compliance with Marshall and Swift guidelines and current builder estimates. Straight line method was used in calculation of physical depreciation. Building life was estimated at 80 years. Land to value ratio is typical for this area.

Extra Comments

Digital Photographs

This report contains electronic color digital photographs. Among the entities approving and accepting appraisal reports with this advanced technology include Fannie Mae, Freddie Mac, VA and HUD. The appraiser(s) certify that the photographs have not been altered or enhanced.

Digital Signature

This report contains an electronic digital signature(s) affixed by the appraiser(s). This advanced technology has been authorized by the Appraisal Standards Board of the Appraisal Foundation as compliant under specific reporting guidelines of the Uniform Standards of Professional Appraisal Practice (USPAP). The process not only acknowledges the authenticity of a printed paper copy of the report but also the file in its state of electronic storage. The technology encompasses transmission integrity, signature security, and record keeping for each individual appraiser that affix's a signature. The appraiser has sole personalized control of affixing a signature certifying its authenticity and accepting responsibility for content analysis, and conclusions in the report. Any attempt to modify the report in any manner will automatically and permanently remove all signatures.

CONDITIONS OF APPRAISAL:

This appraisal is made for mortgage lending decisions only and is intended for the sole use of the client indicated on page one of this report, and assigned.

The estimated of value is made upon the condition that title to the subject is marketable and free of all liens, encumbrances, easements, and restrictions except those specifically discussed in this report.

Additionally, the estimate of value is made upon the subject property only as described in this report. Unless specifically noted, this appraisal is based on the assumption that the subject does not have any structural or mechanical defects. It is assumed that all mechanical equipment and appliances are in satisfactory working condition and that the electrical and plumbing systems are adequate. Any physical or legal aspects of the subject property unknown to the appraiser at this time may require further analysis.

This is a Summary Appraisal report which is intended to comply with the reporting requirements set forth under standards rule 2-2 (C) of the Uniform Standards of Professional Appraisal Practice for a Summary Appraisal report. As such, it presents only summary discussion of the data, reasoning, and analysis that were used in the appraisal process to develop the appraiser's opinion of value. Supporting document that is not provided in this report is retained in the appraiser's file. The depth of discussion contained in this report is specific to the needs of the client and for the intended use stated in this report. The appraiser is not responsible for unauthorized use of this report.

Disaster Addendum:

The subject property is located in LA County. It is among the 6 Southern California Counties included in a presidential "disaster area" declaration dated February 4,2005 and remaining in effect until February 3, 2006 due to the recently heavy rains.

The subject property has not been damaged and is not tagged as a "disaster property".

Market Conditions Addendum to the Appraisal Report File No. 32677524

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditio	ns prevalent in t	he su	ıbject neighborh	ood.	This is a required
addendum for all appraisal reports with an effective date on or af Property Address 3721 Degnan Blvd	ter April 1, 2009.	City Los A	Angeles			State	CA Zip Cod	le 9 0	0018
Borrower Redwood Holdings LLC		ON 2007	go.oo			riato	<u> </u>		.010
Instructions: The appraiser must use the information require	ed on this form as the I	pasis for his/her concl	usions, and must prov	/ide s	support for those	conc	clusions, regardi	ng ho	using trends and
overall market conditions as reported in the Neighborhood section	n of the appraisal repo	ort form. The appraise	r must fill in all the info	rmati	ion to the extent	it is a	available and rel	iable	and must provide
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	ty. The appraiser mus Prior 7-12 Months	st explain any anomal Prior 4-6 Months	ies in the data, such a Current - 3 Months	as se	asonal markets,		construction, to Overall Trend	reclo	sures, etc.
Total # of Comparable Sales (Settled)	30	10	15	$\overline{\mathbf{x}}$	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	5.00	3.33	5.00		Increasing	╫	Stable	╬	Declining
Total # of Comparable Active Listings	11	3	5	Ŏ	Declining	T	Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.20	0.90	1.00		Declining		Stable		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	982,500	930,000	\$1,070,000		Increasing		Stable		Declining
Median Comparable Sales Days on Market	10	26	10	X	Declining	Ļ	Stable	1	Increasing
Median Comparable List Price	800,000	\$1,249,900	995,000		Increasing	╄	Stable	<u> X</u>	<u> </u>
Median Comparable Listings Days on Market Median Sale Price as % of List Price	23 105.75%	83	25 106.13%	X	Declining	╠	Stable Stable	-	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		103.18% No	100.13%	H	Increasing Declining	X		╁	Increasing
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6: 10 Sales; 1 with concessions; 10% of sale									
concessions ranged between \$3,200 and \$19					,		•		
	-		the trends in listings a						
The data used in the grid above does not indi									
reported transactions. However, this is not a	mandatory repo	orting field for a	gents and there	ma	y be some	dist	ressed sale	s th	at were
not reported.									
Cite data sources for above information. The CRMLS ML	S was the data	source used to	complete the N	/lark	ket Conditio	ns i	Addendum	Fff	ective Date:
Monday, May 09, 2022	o was the data	Source asea to	complete the n	viaii	ket Coriditio	1113 1	-aachaani.	L110	bolive Date.
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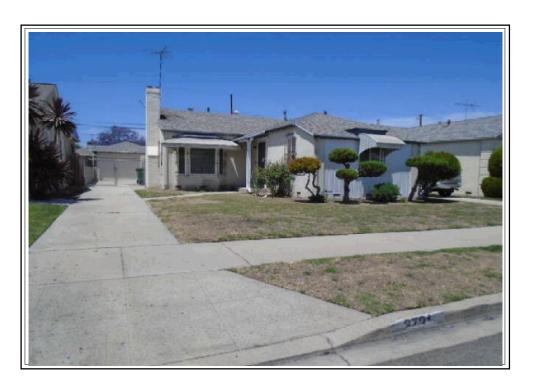
SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 32677524

 Property Address: 3721 Degnan Blvd
 Case No.:

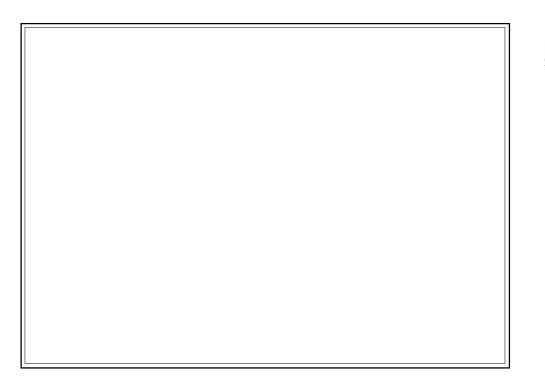
 City: Los Angeles
 State: CA
 Zip: 90018

 Lender: Wedgewood Inc
 Tip: 90018

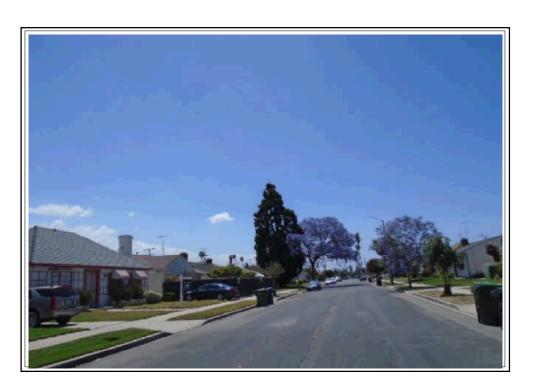


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 9, 2022 Appraised Value: \$ 980,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 32677524

 Property Address: 3721 Degnan Blvd
 Case No.:

 City: Los Angeles
 State: CA
 Zip: 90018

 Lender: Wedgewood Inc
 Case No.:
 Case No.:



COMPARABLE SALE #1

3626 West Blvd Los Angeles, CA 90016 Sale Date: s02/22;c02/22 Sale Price: \$ 945,000



COMPARABLE SALE #2

3035 12th Ave Los Angeles, CA 90018 Sale Date: s01/22;c12/21 Sale Price: \$ 900,000



COMPARABLE SALE #3

3461 2nd Ave Los Angeles, CA 90018 Sale Date: s01/22;c12/21 Sale Price: \$ 1,047,500

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 32677524

 Property Address: 3721 Degnan Blvd
 Case No.:

 City: Los Angeles
 State: CA
 Zip: 90018

 Lender: Wedgewood Inc
 Tender: Wedgewood Inc



COMPARABLE SALE #4

3785 Edgehill Dr Los Angeles, CA 90018 Sale Date: s12/21;c11/21 Sale Price: \$ 960,000



COMPARABLE SALE #5

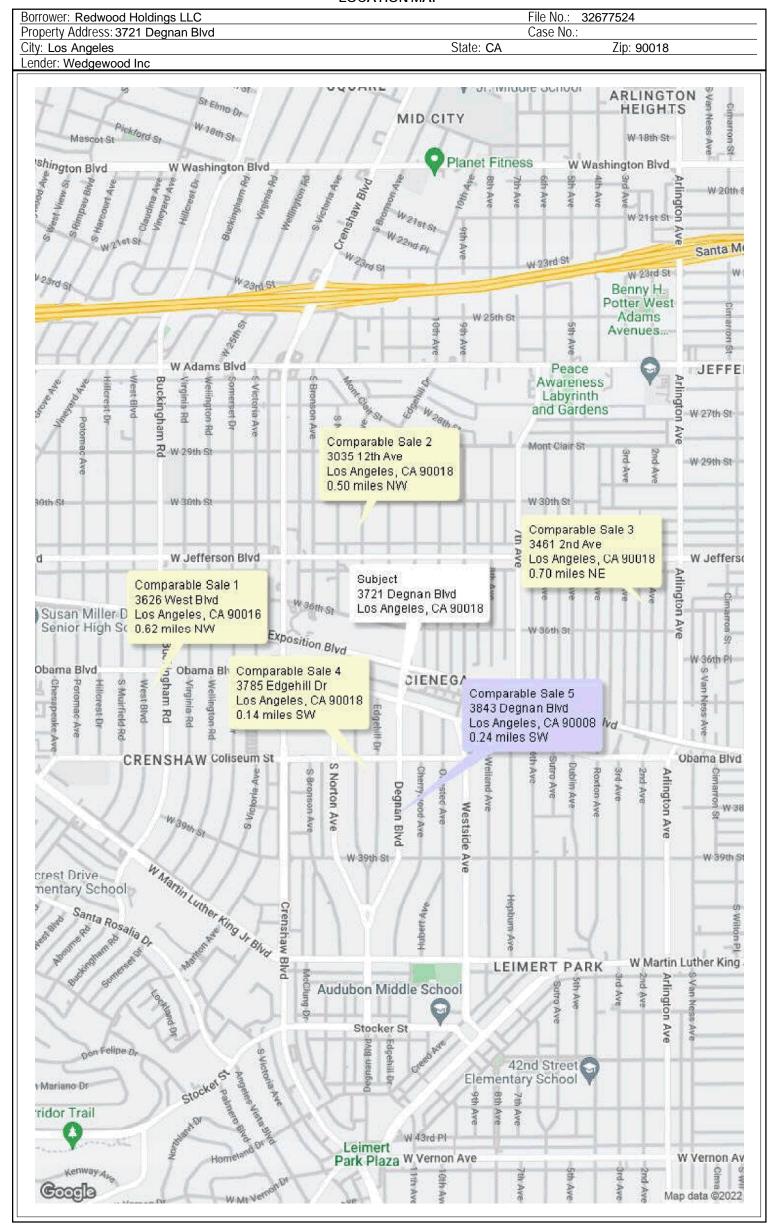
3843 Degnan Blvd Los Angeles, CA 90008 Sale Date: Active Sale Price: \$ 998,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$

PLATI	MAP	
Borrower: Redwood Holdings LLC Property Address: 3721 Degnan Blvd	File No.: 32 Case No.:	677524
City: Los Angeles	State: CA	Zip: 90018
5033 13 PA SUBSTITUTE OF STATE	AVE 3 NO 90 55 56 57 58 59 60 60 50 55 56 57 58 59 60 60 60 60 60 60 60 60 60 60 60 60 60	OFFICE OF THE ASSESSIOR COUNTY OF LOS ANGELES COPYRIGHT © 2002

LOCATION MAP



Borrower: Redwood Holdings LLC File No.: 32677524 Property Address: 3721 Degnan Blvd
City: Los Angeles
Lender: Wedgewood Inc Case No.: State: CA Zip: 90018



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

Errol T. Jacobs

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

BREA APPRAISER DENTIFICATION NUMBER:

Certification Law.

This license has been issued in accombance with the provisions of the Real Estate Appraisers' Licensing and

"Certified Residential Real Estate Appeaiser"

AR 037204 Effective Date:

Date Expires:

May 5, 2021 May 4, 2023

Loretta Dillon, Deputy Bureau Chief, BREA

3058174

 Borrower: Redwood Holdings LLC
 File No.: 32677524

 Property Address: 3721 Degnan Blvd
 Case No.:

 City: Los Angeles
 State: CA
 Zip: 90018

Lender: Wedgewood Inc

2/1/22, 10:08 AM

Target Professional Programs

1230 East Diehl Road, Suite 350 Naperville, IL 60563 Toll Free: (800) 497-4644 * Dir: (312) 855-2045 * fax: (866) 720-5003

PROOF OF COVERAGE

1. Name and Address of Insured:

Errol T Jacobs ACC Valuations dba Accelerated Appraisals 30 Belmont Ave #5 Long Beach , CA , 90803

2. Insurer: Certain Underwriters at Lloyd's

Rating: AM Best: A (Excellent) S&P: A (Positive)

3. Coverage: Errors and Omissions

4. Certificate Number: To Be Assigned at time of Policy Issuance

5. Limits of Liability: \$1,000,000 Each Claim, including Claims Expenses \$1,000,000 Annual Aggregate, including Claims Expenses

6. Deductible: \$1000.00 Each Claim, including Claims Expenses

7. Annual Policy Premium: \$731.00 (Paid in Full, including any fees and taxes)

8. Policy Period: 2/1/2022 to 2/1/2023

12:01 a.m. standard time at the location stated above

9. Retroactive Date: 2/1/2022

10. Appraisers covered: Errol T Jacobs

- Coverage is subject in all respects to the terms, conditions, & limitations of the policy issued by Certain Underwriters at Lloyd's, unless otherwise specified.
- 12. This "Proof of Coverage" notice is your formal "Evidence of Insurance", and is to be used to notify banks, and other third parties that such coverage exists. This document will be replaced by your policy.

Date of issuance: 2/1/2022 Invoice Number: 21312

Shawra Reidy-

Authorized Representative of Certain Underwriters at Lloyd's

Appraiser Independence Certification

File No.: 32677524

Borrower:	Redwood Holdings LLC			
Property Address:	3721 Degnan Blvd			
City:	Los Angeles	County: Los Angeles	State: CA	Zip Code: 90018
Lender/Client:	Wedgewood Inc			

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

- 1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
- 2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- 3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- 4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- 5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- 6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- 7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
- 8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Α	APPRAISER:	SUPERVISORY APPRAISER (only if required):
Α	Additional Comments:	

APPRAISER:	SUPERVISORY APPRAISER (only if required):			
Signature: Name: Error T Jacobs Date Signed: 05/09/2022	Signature: Name: Date Signed:			
State Certification #: AR037204	State Certification #:			
or State License #:	or State License #:			
or Other (describe): State #:	State:			
State: <u>Ca</u>	Expiration Date of Certification or License:			
Expiration Date of Certification or License: 05/04/2023				

AERIAL MAP

File No.: 32677524 Borrower: Redwood Holdings LLC

Property Address: 3721 Degnan Blvd
City: Los Angeles
Lender: Wedgewood Inc Case No.:

State: CA Zip: 90018

