APPRAISAL OF



LOCATED AT:

1719 King St Santa Cruz, CA 95060

FOR:

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

BORROWER:

Redwood Holdings LLC

AS OF:

May 9, 2022

BY:

Zachary Silva

ClearCapital.com, Inc, CA Registration #1256 Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

File Number: 522104

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

1719 King St Santa Cruz, CA 95060

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:

\$1,550,000 One Million Five Hundred Fifty 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.

Zachary Silva

32703065 Exterior-Only Inspection Residential Appraisal Report File No. 522104

he purpose of this summary appraisal report is									
he purpose of this summary appraisal report is	to provide the lender/c	nent with an a			ely supported				
Property Address 1719 King St				Santa Cruz				Zip Code 95	060
Borrower Redwood Holdings LLC		of Public Record	d Red	wood Holdin	igs LLC	Coi	unty Sar	nta Cruz	
Legal Description Map No 2-21 Blk 4 Lot 3	3								
Assessor's Parcel # 002-214-03				'ear 2021			E. Taxes \$		748
Neighborhood Name West Santa Cruz				Reference 2-21		Cer	nsus Trac	t 1006.00	
Occupant Owner Tenant X Vacant	Specia	Assessments \$	5 O			PUD HOA \$ 0		per year	per month
Property Rights Appraised X Fee Simple	Leasehold Othe	r (describe)							
Assignment Type 🗌 Purchase Transaction 🗌	Refinance Transaction	X Other (des	cribe) S	Servicing					
Lender/Client Wedgewood Inc	Addres	s 2015 Man	hattai	n Beach Blv	d Suite 10	0, Redondo B	each, (CA 90278	
Is the subject property currently offered for sale or ha								No	
Report data source(s) used, offering price(s), and da									
MLSIistings#ML81883645. LD 03/23/									dum >
I did did not analyze the contract for sale									
	ior the subject purchase ti			esults of the analy		Tact for sale of wrig	the analy.		lonneu.
Contract Price \$ Date of Cont				he owner of public			Data Sour		
Is there any financial assistance (loan charges, sale (ayment assistar	nce, etc.	.) to be paid by an	y party on beha	alf of the borrower?		JYes ∐No	
If Yes, report the total dollar amount and describe the	e items to be paid.								
Note: Race and the racial composition of the neig	hborhood are not appra	aisal factors.							
Neighborhood Characteristics		One-Unit H	lousing	g Trends		One-Unit Hou	sing	Present I	Land Use %
Location Urban X Suburban Rural	Property Values		g	Stable	Declining	PRICE	AGE	One-Unit	80 %
Built-Up X Over 75% 25-75% Under				In Balance	Over Supply	\$(000)		2-4 Unit	<u> </u>
			the				(yrs)		<u> </u>
		X Under 3 mt		3-6 mths	Over 6 mths	600 Low		Multi-Family	
Neighborhood Boundaries The neighborhood		JCSC-north	, Dela	aware Ave-so	outh, San	3,250 High	140		15 %
Lorenzo River-east, and Shaffer Rd-v						1,550 Pred.	60	Other	%
Neighborhood Description See Attached Ad	dendum.								
Market Conditions (including support for the above co	onclusions) See Atta	ched Adder	ndum.).					
Dimensions 58x115x58x115	A	E of		Chana D	ootongulou	-	\/: NI	Deer	
	Area 6665				ectangula		View N	,rtes,	
Specific Zoning Classification R-1-5				nily Residen					
	onforming (Grandfathered	, U	o Zoning						
Is the highest and best use of the subject property as								cribe. The e	existing use
as a single family residence contribut	tes to the value of	the site. Co							
Heilition Dublis Other (1 11)			nvers	sion to any o	ther use w	ould not be le	egal.		
Utilities Public Other (describe)		Public		<u>SION tO ANY O</u> her (describe)	ther use w	Off-site Improve		Туре Ри	ublic Private
Utilities Public Other (describe) Electricity X	Water				ther use w		ements-		ublic Private
Electricity X		Public			ther use w	Off-site Improve Street Aspha	ements— It		
Electricity X Gas X	Sanitary Sew	Public X /er X		her (describe)		Off-site Improve Street Aspha Alley Aspha	ements— It It		X X
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Exterior-Only Inspection Residential Appraisal Report File No. 522104

32703065

·				ubject neighborhood ra					99,000	
				e past twelve months ra				to \$	1,915,000	
FEATURE	SUBJE	CT		BLE SALE NO. 1		MPARABLE S		404	COMPARABLE	
1719 King St	04 05000		422 Alta Vista			fornia Ave		1	Easterby Ave	
Address Santa Cruz,	CA 95060		Santa Cruz, C			ruz, CA 9	5060		ta Cruz, CA 9	5060
Proximity to Subject	¢		0.41 miles NV		0.59 mile		1 700 000	0.72	2 miles NE	1 000 000
Sale Price	\$	00	\$ 830.47 sq. ft	\$ 1,597,00		\$	1,700,000	¢ 0	\$ 002.44 og #	1,600,000
Sale Price/Gross Liv. Area	\$ 0.				\$1,091.1				03.44 sq. ft.	
Data Source(s)				80166;DOM 21			44;DOM 6		SL#ML818807	
Verification Source(s)	DECODIE		MLS/Realist			alist Doc			S/Realist Doc	
VALUE ADJUSTMENTS	DESCRIF	PTION	DESCRIPTION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth			Arm		
Concessions			Conv;0		Cash;0	04/00		Con	,	
Date of Sale/Time	NuDeer		s04/22;c03/22		s04/22;c	04/22			/22;c03/22	
Location	N;Res;		N;Res;		N;Res;	- 1 -		N;R		
Leasehold/Fee Simple	Fee Simpl		Fee Simple	40.00	Fee Sim	pie	4.000		Simple	4.000
Site	6665 sf		6098 sf	40,00			4,600			-4,600
View	N;Res;		N;Res;	-1	N;Res;	-1141		N;R	,	0
Design (Style)	DT1;Tradi	tional	DT2;Traditiona	al	DT1;Tra	ditional			;Traditional	0
Quality of Construction	Q3		Q3		Q3			Q3		
Actual Age	87		45		0 66		0	84		0
Condition	C4		C4		C4			C4		
Above Grade	Total Bdrms.	Baths	Total Bdrms. Baths		Total Bdrms.	Baths			Bdrms. Baths	
Room Count	7 3	1.0	6 4 2.0			2.1	-45,000	6	3 2.0	-30,000
Gross Living Area 200		77 sq. ft.	1,923 s	sq. ft69,20		,558 sq. ft.	0	-	1,771 sq. ft.	-38,800
Basement & Finished	0sf		Osf		0sf			0sf		
Rooms Below Grade					_					
Functional Utility	Good		Good		Good			Goo		
Heating/Cooling	Wall/None	;	FWA/None	-5,00) FWA/No	ne	-5,000	FWA	A/None	-5,000
Energy Efficient Items	None		Solar	-10,00) None			Non	е	
Garage/Carport	2ga		2gbi) 2ga			2ga		
Porch/Patio/Deck	Patio		Deck) Patio			Pati		
Fireplace	1 Fireplace	е	1 Fireplace		1 Firepla	се			replace	
Additional	None	-	None		None			Non		
Net Adjustment (Total)			+ X-	\$ 74,20) +	X - \$	45,400		+ X- \$	78,400
Adjusted Sale Price			Net Adj4.6%			-2.7%	-,	Net A		-,
of Comparables			Gross Adj. 9.7%		1 '	3.2% \$	1,654,600	1	,	1,521,600
I X did did not res	soarch tho salo (n transfor hi					1,001,000	01033	1.070 ¢	1,021,000
			story of the subject p	Toperty and comparable	sales. Il fiot, ex					
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Myresearch X did				subject property for the	three years prio	r to the effec	tive date of this appr	aisal.		
Data source(s) County	records, N	1LSlisting	js				••			
Data source(s) County	r ecords, N did not reveal a	ILSIisting any prior sale	js es or transfers of the	subject property for the comparable sales for the			••			
Data source(s) County	records, N	ILSIisting any prior sale	js es or transfers of the				••			
Data source(s) County	did not reveal a records, N	1LSlisting any prior sale 1LSlisting	gs es or transfers of the gs	comparable sales for th	e year prior to th	he date of sal	le of the comparable report additional prio	sale. or sales	on page 3).	
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FEATURE	SUBJECT		LE SALE NO. 4			SALE NO. 5	COM	IPARABLE S	SALE NO. 6
1719 King St		131 Echo St		1808 King					
Address Santa Cruz,	CA 95060	Santa Cruz, CA	95060	Santa Cru		5060			
Proximity to Subject		0.54 miles SW	l	0.17 miles					
Sale Price	\$		\$ 1,600,000		\$	1,306,000		\$	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$1,264.82 sq. ft.		\$1,630.46			\$ 0.0	0 sq. ft.	
Data Source(s)		MLSL#ML8188				144;DOM 7			
/erification Source(s)		MLS/Realist D	oc#11193	MLS/Reali	st Doc	#12827			
ALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustm
Sale or Financing		ArmLth		Estate					
Concessions		Conv;0		Cash;0					
Date of Sale/Time		s04/22;c03/22		s04/22;c04	4/22				
ocation	N;Res;	N;Res;		N;Res;					
.easehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	е				
Site	6665 sf	10088 sf	-51,300			-51,000			
/iew	N;Res;	N;Res;	,	N;Res;					
Design (Style)	DT1;Traditional	DT1;Traditiona	1	DT1;Tradit	tional				
Quality of Construction	Q3	Q3		Q3					
Actual Age	87	61	0			0			
Condition	C4	C4	-50,000						
Nove Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths	25 000	Total Bdrms.	Baths	
Room Count	TotalBdrms.Baths731.0	5 2 2.0	-30,000		Baths 1.0	25,000	TUIAI BOIMS.	BAIUS	
								- A	
Gross Living Area 200	1,577 sq. ft.	1,265 sc	<u>. ft. 62,400</u>		01 sq. ft.	155,200		sq. ft.	
Basement & Finished	0sf	0sf		0sf					
Rooms Below Grade	Cood	Ceed		Card					
Functional Utility	Good	Good		Good					
leating/Cooling	Wall/None	FWA/None	-5,000	Wall/None	•				
Energy Efficient Items	None	None		None					
Garage/Carport	2ga	2ga		1ga		20,000			
Porch/Patio/Deck	Patio	Patio/Deck	0	Patio					
Fireplace	1 Fireplace	1 Fireplace		0 Fireplace	е	5,000			
Additional	None	None		None					
let Adjustment (Total)		+ X-	\$ 48,900	X +]- \$	154,200	+	\$	
djusted Sale Price		Net Adj3.1%	· · · ·		1.8%		Net Adj.	%	
f Comparables		Gross Adj. 14.0%	\$ 1,551,100		9.6% \$	1,460,200		% \$	
ITEM	SU	BJECT	COMPARABLE SA			PARABLE SALE NO.			E SALE NO. 6
Date of Prior Sale/Transfer	05/06/2022								
Price of Prior Sale/Transfer	\$1,370.000	1							
Price of Prior Sale/Transfer Data Source(s)	\$1,370,000 CoreLogic		CoreLoaic		CoreLo	gic			
Data Source(s)	CoreLogic		CoreLogic 05/09/2022		CoreLo 05/09/2				
Data Source(s) Effective Date of Data Source	CoreLogic ce(s) 05/09/2022		05/09/2022	(05/09/2	022	pdating a	nd is in s	uperior
Data Source(s) Effective Date of Data Sourc Summary of Sales Compari	CoreLogic ce(s) 05/09/2022 ison Approach Comp	#4 is a smaller h	05/09/2022 nome on a much	larger site.	05/09/2 Comp :	022 #4 has some u			
Data Source(s) Effective Date of Data Sourc Summary of Sales Compari condition compared	CoreLogic ce(s) 05/09/2022 ison Approach Comp t to subject. Comp	#4 is a smaller h #5 is only used t	05/09/2022 nome on a much for wall heater, 1	larger site. bathroom, a	05/09/2 Comp = and to	022 #4 has some u provide one sa			
	CoreLogic ce(s) 05/09/2022 ison Approach Comp t to subject. Comp	#4 is a smaller h #5 is only used t	05/09/2022 nome on a much for wall heater, 1	larger site. bathroom, a	05/09/2 Comp = and to	022 #4 has some u provide one sa			
Data Source(s) Effective Date of Data Source Summary of Sales Compari condition compared adjustment. Comp	CoreLogic ce(s) 05/09/2022 ison Approach Comp d to subject. Comp #5 is a much small	#4 is a smaller h #5 is only used h er home on a m	05/09/2022 home on a much for wall heater, 1 uch smaller site a	larger site. bathroom, and is given	05/09/2 Comp = and to least v	022 #4 has some u provide one sa veight.	le comp v	vith positi	ve net
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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 concessions 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).

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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

APPRAISER

Signature Buchung Q Giler	Signature
Name Zachary Silva	Name
Company Name Zachary Silva, Appraiser	Company Name
Company Address PO Box 242	Company Address
Capitola, CA 95010	
Telephone Number 831-818-0688	Telephone Number
Email Address zsappraiser@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 # AR034233	or State License #
or State License #	State
or Other (describe) State #	State Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 06/01/2022	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
1719 King St	Did not inspect exterior subject property
Santa Cruz, CA 95060	Did inspect exterior of subject property from street Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,550,000	
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapital.com, Inc, CA Registration #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	

UAD Version 9/2011

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.

O2 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.

O3 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.

O6 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

Abbrev.	Full Name	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
ас	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	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	Ν	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
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	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	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
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
GlfCse	Golf Course	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

Other Appraiser-Defined Abbreviations

Abbrev.	FullName	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
——					
——					
		/ersion 9/2011 Produced using ACI software. 8			2055 05UAD 12182015

Borrower: Redwood Holdings LLC	File No.	o.: 522104	
Property Address: 1719 King St	Case	No.: 32703065	
City: Santa Cruz	State: CA	Zip: 95060	
Lender: Wedgewood Inc			

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 servicing purposes, 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.

Twelve Month Listing History of Subject Property

Continued from Twelve Month Listing History of Subject Property: \$1,370,000 cash. 2 offers received per MLS. Trustee sale with a notice of default. The conditions of sale and seller motivation appear to have significantly affected the sale price since price appears well below market value. The vast majority of homes in area sell for well over list price in well under 30 days. Appraiser called listing agent, but did not receive a call back to discuss the sale price.

Neighborhood Description

The subject is located in a neighborhood of good and average quality custom houses. Shopping and schools are located close by within 1-3 miles. Subject is within close proximity to recreational beaches, downtown Santa Cruz, and UCSC. Major electronics employers located within commuting distance in Silicon Valley.

Neighborhood Market Conditions

Single family home median values in county had significant increases in April and May 2021. 2021 values peaked in May, August, and again in November. 2021 single family home values in county were 23% higher than 2020 values. February, March, and April 2022 values are the highest on record in the county. Although interest rates are rising, inventory is extremely low which is leading to an increase in prices. Spring is typically the season with the highest values in the county. 2022 values are currently approx 19% higher than 2021 values in county. **Final Reconciliation**

Primary consideration was given to the market comparison approach since it best reflects current market conditions and is the most reliable indicator of market values in this area. The income approach was not used due to a lack of available rental data to establish a reliable gross rent multiplier. The cost approach was not used due to extreme lack of vacant land sales.

USPAP ADDENDUM

32703065 File No. 522104

Borrower: Redwood Holdings LLC	
Property Address: 1719 King St City: Santa Cruz County: Santa Cruz	State: CA Zip Code: 95060
Lender: Wedgewood Inc	
APPRAISAL AND REPORT IDENTIFICATION	
This report was prepared under the following USPAP reportin	ag option:
X Appraisal Report A written report prepared under S	
Restricted Appraisal Report A written report prepared under S	tandards Rule 2-2(b).
Reasonable Exposure Time	
My opinion of a reasonable exposure time for the subject property at the mark	et value stated in this report is: 1-30 days
	est being appraised would have been offered on the market prior to the
hypothetical consummation of a sale at market value on the effective	ve date of the appraisal.
Additional Certifications	
$\overline{(X)}$ I have performed NO services, as an appraiser or in any other capacity,	regarding the property that is the subject of this report within the three-year
period immediately preceding acceptance of this assignment.	
I HAVE performed services, as an appraiser or in another capacity, rega	arding the property that is the subject of this report within the three year
period immediately preceding acceptance of this assignment. Those serv	
·····	
Additional Comments	
Additional Comments	
APPRAISER:	SUPERVISORY APPRAISER (only if required):
7 1 0 A.S	
Signature:	Signature:
Date Signed: 05/09/2022	Name: Date Signed:
State Certification #: AR034233	State Certification #:
or State License #:	or State License #:
or Other (describe): State #:	State:
State: CA Expiration Date of Certification or License: 06/01/2022	Expiration Date of Certification or License: Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: <u>05/09/2022</u>	Did Not Exterior-only from street Interior and Exterior
· · · · · · · · · · · · · · · · · · ·	
Produced using ACI softwa	are, 800.234.8727 www.aciweb.com USPAP_14 04272015

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditio	ins prevalent in tr	ie si	oangien ibelai	11000.	i nis is a re	quirea
addendum for all appraisal reports with an effective date on or af	fter April 1, 2009.	City Sont			C	tata		do 06	060	
Property Address 1719 King St Borrower Redwood Holdings LLC		City Sant			5	tate	CA Zip Co	de 93	000	
Instructions: The appraiser must use the information require	ed on this form as the t	pasis for his/her concl	usions, and must prov	vide s	support for those	con	lusions, regar	dina ha	usina tren	ds and
overall market conditions as reported in the Neighborhood sectio							-	-	-	
analysis as indicated below. If any required data is unavailable	e or is considered unre	eliable, the appraiser	must provide an expla	anati	on. It is recogniz	ed t	nat not all data	sourc	es will be	able to
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	rty. The appraiser mus Prior 7-12 Months	st explain any anomal Prior 4-6 Months	es in the data, such a Current - 3 Months	is se	asonal markets,	new	construction, Overall Trend	oreclo	sures, etc.	
Total # of Comparable Sales (Settled)	25	10	12		Increasing	Γx	Stable		Declinin	a
Absorption Rate (Total Sales/Months)	4.17	3.33	4.00	\square	Increasing		Stable		Declinin	5
Total # of Comparable Active Listings	2	2	1		Declining		Stable) Increasir	ng
Months of Housing Supply (Total Listings/Ab.Rate)	0.48	0.60	0.25	X	Declining		Stable) Increasir	ng
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			I —	Overall Trend		<u> </u>	
Median Comparable Sale Price	\$1,400,000	\$1,519,500	\$1,600,000	X	Increasing		Stable		Declinin	ů.
Median Comparable Sales Days on Market Median Comparable List Price	9 \$1,337,500	9 \$1,477,500	12 \$1,599,000		Declining Increasing		Stable Stable		Declinin	<u> </u>
Median Comparable List File	φ1,337,300 8	<u>φ1,477,500</u> 1	φ1,399,000 6	H	Declining			┢	Increasi	<u> </u>
Median Sale Price as % of List Price	105.53%	108.14%	107.24%	\square	Increasing		Stable		Declinin	0
Seller-(developer, builder, etc.)paid financial assistance prevaler				Ó	Declining		Stable) Increasir	ng
Explain in detail the seller concessions trends for the past 12 m	nonths (e.g., seller con	tributions increased f	rom 3% to 5%, increa	sing	use of buydowns	s, clo	sing costs, co	ndo fe	es, options	s, etc.).
The data used in the grid above does not indi	-			-	-		-			
is not a mandatory reporting field for agents a	and there may b	e some transa	ctions that do in	clu	de concessi	ons	, but have	not	been	
reported. It is beyond the scope of this assigr	nment to confirm	n each sale use	d in the Market	Co	nditions Re	oor	t.			
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Are foreclosure sales (REO sales) a factor in the market? X The MLSListings MLS indicates there were 4			the trends in listings a					orec	losures	
short sales which is 2% of the total transaction										
sales for this period. 4-6: 10 Sales; 0 foreclos										<u> </u>
sales; 8% of sales for this period.						, .				
Cite data sources for above information. The MLSListing	s MLS was the	data source us	ed to complete	the	Market Con	diti	ons Adder	dum	. Effect	ive
Date: Monday, May 09, 2022										
Summarize the above information as support for your conclus	sions in the Maighbork									
Summarize the above information as support for your conclus	-			-	-	tiona	al information	such	as an anal	'ysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana	ion and support for yo	ur co	onclusions.					-
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SUBJECT PROPERTY PHOTO ADDENDUM

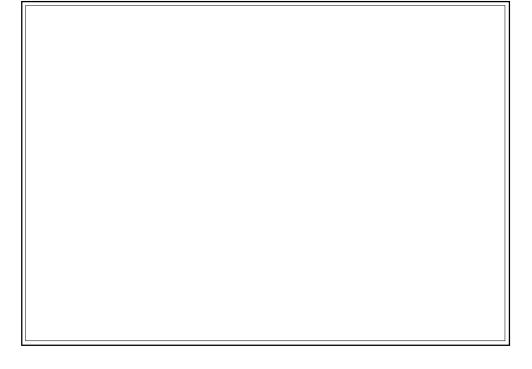
Borrower: Redwood Holdings LLC	File N	0.: 522104	
Property Address: 1719 King St	Case	No.: 32703065	
City: Santa Cruz	State: CA	Zip: 95060	
Lender: Wedgewood Inc		· · · · · · · · · · · · · · · · · · ·	



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 9, 2022 Appraised Value: \$ 1,550,000

REAR VIEW OF SUBJECT PROPERTY





STREET SCENE

Borrower: Redwood Holdings LLC		File No.: 522104
Property Address: 1719 King St		Case No.: 32703065
City: Santa Cruz	State: CA	Zip: 95060
Lender: Wedgewood Inc		



additional front view



additional front view

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 522104

 Property Address: 1719 King St
 Case No.: 32703065

 City: Santa Cruz
 State: CA
 Zip: 95060

 Lender: Wedgewood Inc
 Ender
 State: CA



COMPARABLE SALE #1

422 Alta Vista Dr Santa Cruz, CA 95060 Sale Date: s04/22;c03/22 Sale Price: \$ 1,597,000



COMPARABLE SALE #2

503 California Ave Santa Cruz, CA 95060 Sale Date: s04/22;c04/22 Sale Price: \$ 1,700,000



COMPARABLE SALE #3

131 Easterby Ave Santa Cruz, CA 95060 Sale Date: s04/22;c03/22 Sale Price: \$ 1,600,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	I	File No.: 522104
Property Address: 1719 King St	Case No.: 32703065	
City: Santa Cruz	State: CA	Zip: 95060
Lender: Wedgewood Inc		



COMPARABLE SALE #4

131 Echo St Santa Cruz, CA 95060 Sale Date: s04/22;c03/22 Sale Price: \$ 1,600,000

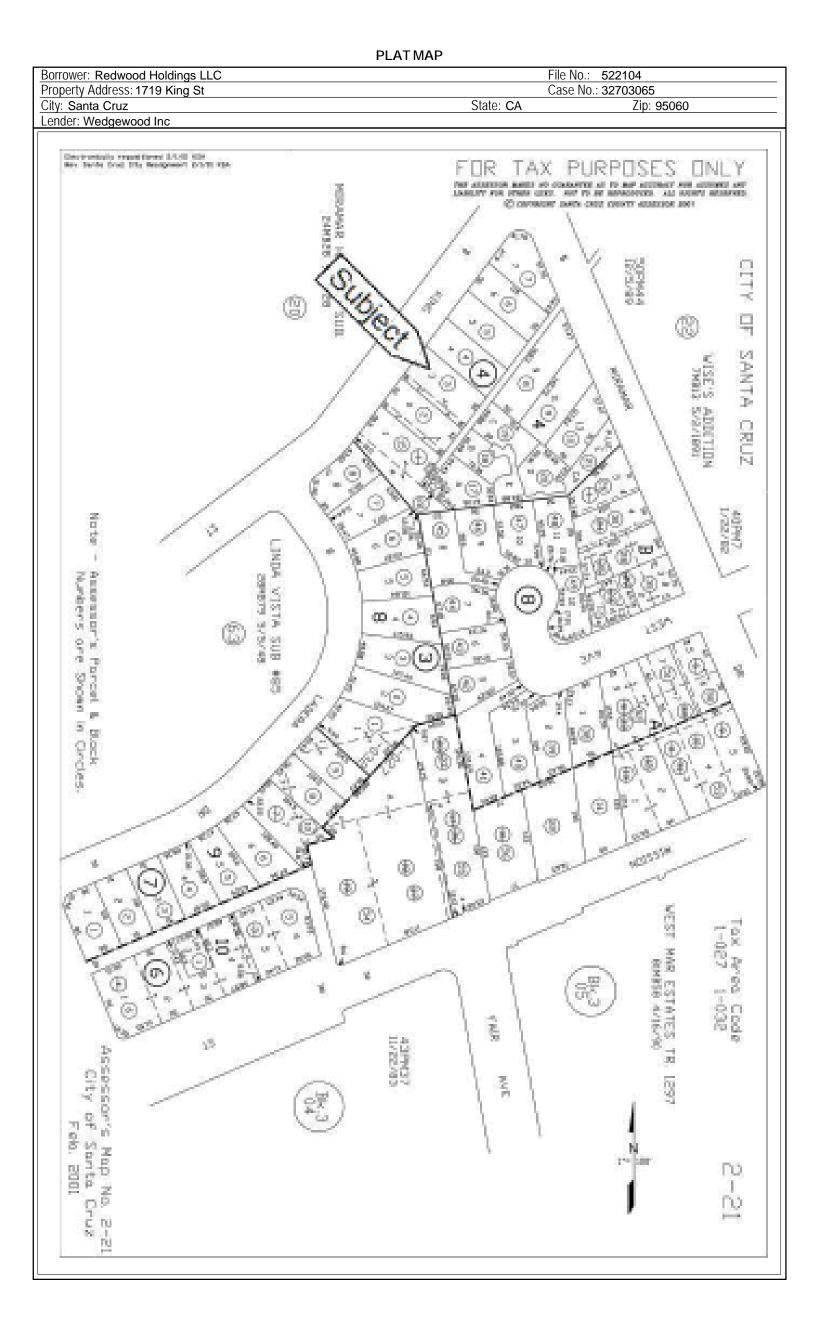


COMPARABLE SALE #5

1808 King St Santa Cruz, CA 95060 Sale Date: s04/22;c04/22 Sale Price: \$ 1,306,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$



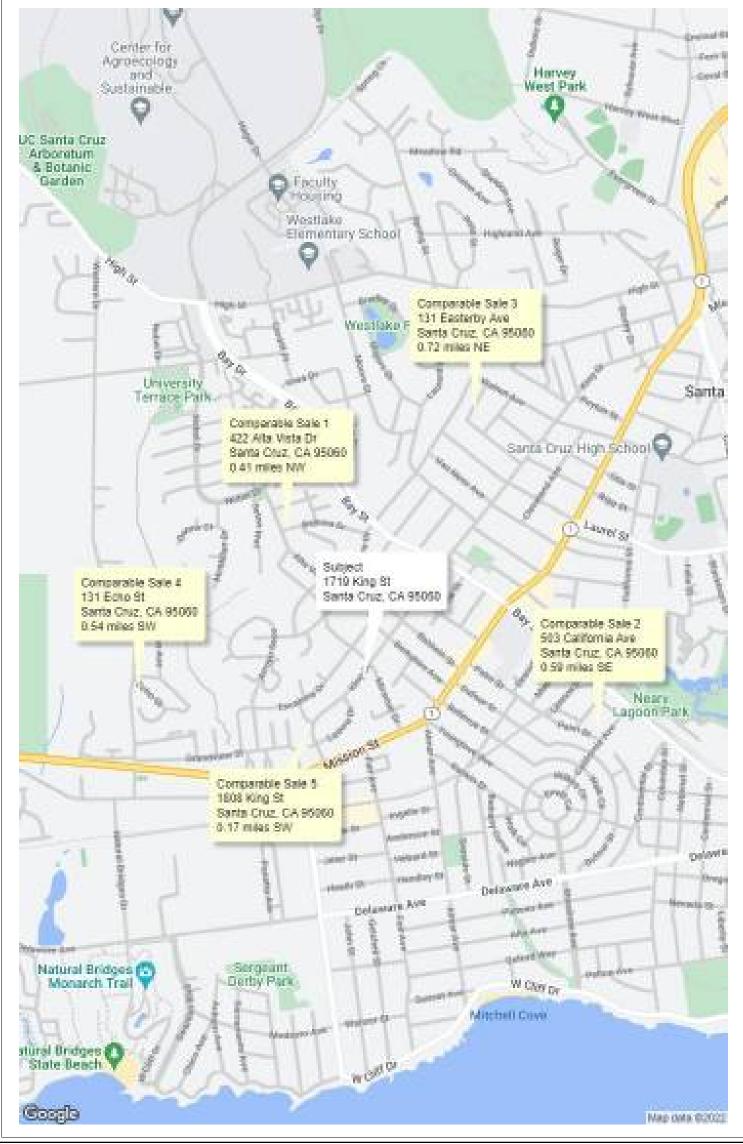
LOCATION MAP

 Borrower: Redwood Holdings LLC
 File No.:
 522104

 Property Address: 1719 King St
 Case No.:
 32703065

 City: Santa Cruz
 State: CA
 Zip:
 95060

 Lender: Wedgewood Inc
 Image: State: CA
 State: CA
 Zip:
 95060

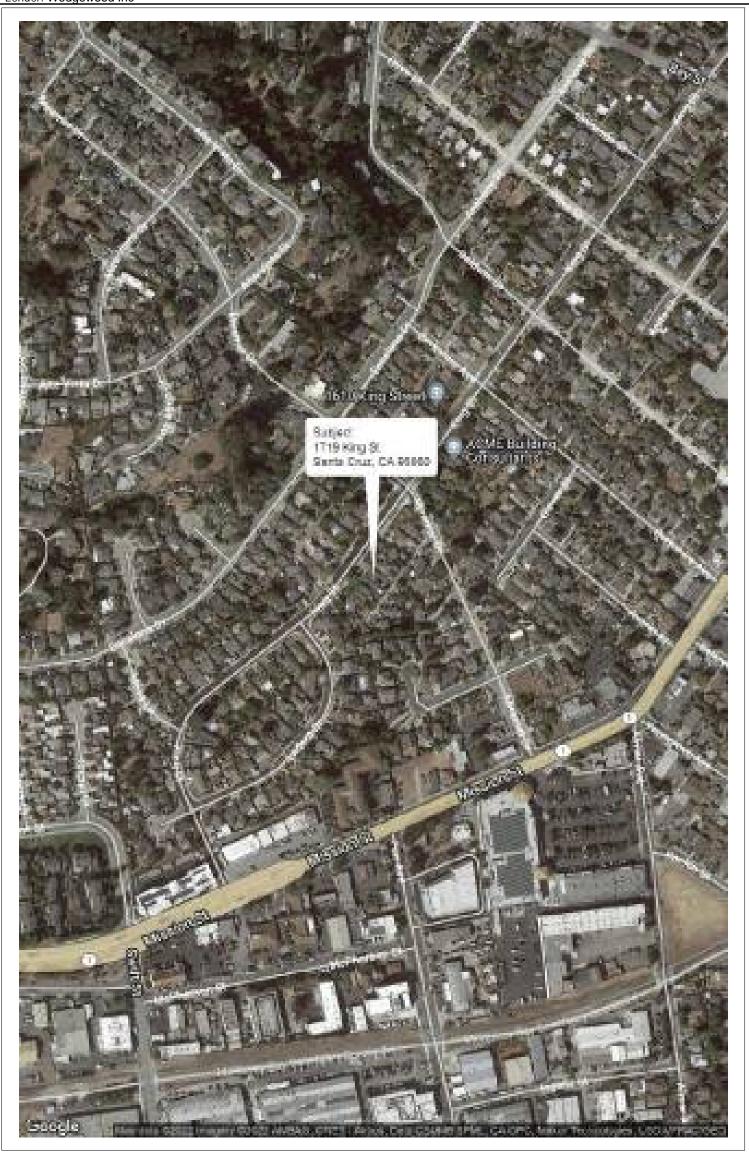


AERIAL MAP

Borrower: Redwood Holdings LLC Property Address: 1719 King St City: Santa Cruz Lender: Wedgewood Inc

Zip: 95060

State: CA



Business Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE TACHAR STATE APPRAISER LICENSE ACHAR STATE APPRAISER LICENSE Tachary J. Silva Date seconselialy meet the requirements for a locate as residential real casate appriser in the State of California and is, therefore, emided to use the tite. "Certified Residential Real Easter Appriser Internation" "Certified Residential Real Easter Appriser I there are a residential real Easter Appriser I items (Certification Law. BREA AFPRAISER IDENTIFICATION NUMBER AR 0.042.31 Effective Ibate Taster Appriser I items (Effective Ibate Taster Appriser I items (Certification Law. BREA AFPRAISER IDENTIFICATION NUMBER AR 0.042.31 (Certified Ibate Taster Appriser I items) (Certified Ibate Taster I items) (Certified Ibate II items) (Certified II it

rower: Redwood Holdings LLC pperty Address: 1719 King St	File No.: 522104 Case No.: 32703065
y: Santa Cruz nder: Wedgewood Inc	State: CA Zip: 95060
HUDSON INSURANCE COMPANY 100 William Street, 5 th Floor New York, NY 10038	HUDSON
REAL ESTATE PROFESSION	AL ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS
BE MADE AGAINST THE INSURED DUR	REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM ING THE POLICY PERIOD AND REPORTED TO THE INSURER, PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.
THIS POLICY MAY CONTAIN PROVISI INSURER IS RESPONSIBLE TO PAY IN SUBJECT TO ANY DEDUCTIBLE AMOU	ONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE JNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.
PLEASE	READ THIS POLICY CAREFULLY.
Policy Number: PRA-2RE-1000616	Renewal of:
 Named Insured: Zachary Silva (including Predecessor Entities and 	DBA's)
 Address: P O Box 242 Capitola, CA 95010 	
3. Policy Period: From: October 1, 20	
	of the Named Insured as stated in Number 2 above
 Limit of Liability A. Per Claim: \$500,000 B. Appred 	sate: \$1,000,000
5. Deductible: \$5,000 Each Claim	
 Policy Premium: \$990.00 State Ta Retroactive Date: Full Prior Acts 	ixes / Surcharges: 80
8. Notice to Company: Notice of Hudsor 100 Wi New Yo Fax: 6- Email: On wee 9. A. Program Administrator: Ri	a Claim or Potential Claim should be sent to: Insurance Group liam Street, 5 th Floor xk, NY 10038 46-216-3786 hudsonclaims300@hudsoninsgroup.com skends or holidays: 866-546-3981 (Toll Free) verton Insurance Agency Corp. REP
	sed this policy to be executed by our President and our
Corporate Secretary at New York, New Yor	2 2
aut 2 Bellog	Dina Darline
President	Secretary
	Page 1