	art is to provid	le the lender/client v	vith an accura	te and adequate	elv supported opi	nion of the ma	rket value	of the subject	nroperty
Property Address 5116 Trade Wind Ln				ity Fremont	o.j cappo.toa, op.			Zip Code 945	
		Owner of Pub			lambara Harlese				30
Borrower Redwood Holdings LLC	ot 140	OWING OF PULL	mo necolu (эагу пагеу, В	arbara Harkey	GOUI	ty Alam	eua	
Legal Description Tract 2320 Block 8 Legal Assessment Parent // FS 1.23 1.35	ot 149		т	V 0004		D.F.	T	1.500	
Assessor's Parcel # 531-22-125				ax Year 2021			Taxes \$ 4	•	
Neighborhood Name 28 Palms				lap Reference	36084		us Tract 4	1428.00	
Occupant 🗌 Owner 🔲 Tenant 🗶 Vaca	ant	Special Asses	ssments \$ 0		PU	D HOA \$ 0		per year	per month
Property Rights Appraised Fee Simple	Leasehold	Other (descr	ibe)						
Assignment Type Purchase Transaction	Refinan	nce Transaction	Other (descri	be) Servicino	a				
Lender/Client Wedgewood Inc		Address			Blvd Suite 100	Redondo B	each CA	90278	
Is the subject property currently offered for sale of	or has it heen off					<u>, </u>	X		
Report data source(s) used, offering price(s), and		DOM 6;Parago	•					100110	
Troport data course(c) accu, crising price(c), and	1 dato(0).	DOM 0,Farago	11 WLS# 408	ios4so, listeu	04/21/2022 10	1 \$ 1,000,000			
I Date Date Date Described to the control of the co	and a familiar and t		and Francisco Marco		hada af Haranakarak	fl			
I did did not analyze the contract for	sale for the subje	ect purchase transacti	on. Explain the i	results of the anal	ysis of the contract	for sale or wny t	ne anaiysis	was not	
performed.									
Contract Price \$ Date of Contract Price \$				ner of public reco		No Data S	ource(s)		
Is there any financial assistance (loan charges, sa	ale concessions,	, gift or downpayment	assistance, etc.) to be paid by an	ny party on behalf of	the borrower?		Yes Yes	☐ No
If Yes, report the total dollar amount and describe	e the items to be	paid.							
·		•							
Note: Race and the racial composition of the	neighborhood	are not annraisal fac	tore						
•				ing Trands		One Heli	ouoi	Dragontin	d llee 0/
Neighborhood Characteristics			One-Unit Hous			One-Unit H	•	Present Lar	
Location Urban Suburban			Increasing	Stable	Declining	PRICE	AGE	One-Unit	80 %
Built-Up ▼ Over 75% □ 25-75% □	Under 25% D	Demand/Supply 🔀	Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	2 %
Growth Rapid Stable	Slow N	Marketing Time	Under 3 mths	3-6 mths	Over 6 mths	570 Low	0	Multi-Family	3 %
		: Interstate 880;			_	1.908 High	125	Commercial	10 %
Ave. "Other" in Present Land Use %			<u></u>		JJE. IVIOVVI y	1,900 Pred.	45	Other	5 %
	•		الدادية ماما	who a st 00	70 1 1 1	-,		1	
1 1/2		family homes in t							
from 5,000-15,000sf. There are also							mile prov	viding access	to
employment centers throughout the E	Bay Area. Sh								
Market Conditions (including support for the above	ve conclusions)	See 1004	MC for deta	ils. In order to	o establish a cr	edible trend,	search p	oarameters w	ere
expanded by including all of Fremont	t. In the last	12 months the m	edian price	increased 20	.75% or 1.73%	per month.			
			•			•			
Dimensions 59x95		Area 560)5 sf	Sha	pe Rectangula	ır	View N;	:Res:	
Specific Zoning Classification R-1			-	le Family Re		•	,	,. 100,	
	conforming (Gra	andfathered Use)	No Zoning	Illegal (descri					
				_ • •		Yes No	If No. doo	oribo The -	
Is the highest and best use of subject property as					et!	Yes No	If No, des	cribe The c	urrent
use of the subject site is considered to	to meet all o								
Utilities Public Other (describe)		Public	Other (descri	oe)		ovements - Type		Public	Private
Electricity 🔀 🗌		ater 🗶			Street Aspl			<u> </u>	Щ
Gas 🔀 🗌		ınitary Sewer 🗶			Alley Non	e			
FEMA Special Flood Hazard Area Yes	X No FEM.	IA Flood Zone 🗶		MA Map # 060	001C0463G		FEMA Map	Date 08/03/2	2009
		area? 🗶 Y	es No	If No. describe					
Are the utilities and off-site improvements typical		alea?		.,			X No	1637 1 11	
	for the market a				es, etc.)?	Yes		If Yes, describe	
Are the utilities and off-site improvements typical	for the market a				es, etc.)?	Yes		If Yes, describe	
Are the utilities and off-site improvements typical	for the market a				es, etc.)?	Yes		If Yes, describe	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

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FEATURE		SUBJECT					BLE SALE	# 1				LE SALE # 2				SLE SALE # 3	
Address 5116 Trade Wind				3968	_		_		39558		_				well D		
Fremont, CA 945	38			Frem	ont, C	CA 94	538		Frem	ont, C	A 945	38	Frem	ont, (CA 94	538	
Proximity to Subject				1 00.0	miles	SW			0.21	miles			0.44	miles	s W		
Sale Price	\$						\$	1,340,000				\$ 1,451,000					475,000
Sale Price/Gross Liv. Area	\$		sq.ft.			6 sq.ft.				359.89					79 sq.ft.		
Data Source(s)				MAXE	EBRD	#ML	81879	235;DOM 7	MAXI	EBRD	#ML8	31879849;DOM 6	MAX	EBRI	D #409	985898;DC	M 12
Verification Source(s)							eLogic					eLogic				42-3000	
VALUE ADJUSTMENTS	DE	SCRIPTI	ION	DES	SCRIPT	ION	+(-)	\$ Adjustment	DES	SCRIPTI	ION	+(-) \$ Adjustment	DE	SCRIP	TION	+(-) \$ Adj	ustment
Sales or Financing				ArmL	th				ArmL	th			ArmL	_th			
Concessions				Cash	;0				Conv	;0			Conv	/;0			
Date of Sale/Time				s03/2	2;c03	3/22			s04/2	2;c03	/22		s05/2	22;c0	4/22		
Location	N;Re	s;		N;Res	s;				N;Re	s;			N;Re	es;			
Leasehold/Fee Simple		Simple		Fee S	_	Э			Fee S		;		Fee S		le		
Site	5605			5723				C	6642			-21,000					0
View	N;Re			N;Res					N;Re			,	N;Re				
Design (Style)	_	Traditi		DT1;		ional			DT1;		onal				tional		
Quality of Construction	Q4			Q4					Q4				Q4				
Actual Age	61			61					60			0	55				0
Condition	C4			C4					C4			-100,000					-50,000
Above Grade		Bdrms.	Baths		Bdrms.	Baths				Bdrms.	Baths	0		Bdrms	. Baths		0
Room Count	6	3	2.0	5	3	2.0				3	2.0	0		3	2.0		0
Gross Living Area		1,325		- 1		7 sq.ft.		+52,000		1,067		+52,000	-		.0 sq.ft.		-43,000
Basement & Finished	Oof	1,323			1,00	y sy.ii.		+52,000		1,007	3 4 .11.	+52,000		1,54	.U 34.11.	•	-43,000
Rooms Below Grade	0sf			0sf					0sf				0sf				
	 																
Functional Utility	Avera			Avera					Avera				Aver				
Heating/Cooling	FWA	;None		FWA;	;None)			FWA;	None	!		FWA	;Non	е		
Energy Efficient Items	None)		None					None	!			None)			
Garage/Carport	2ga3	dw		2ga3d	dw				2ga3d	dw			2ga3	dw			
Porch/Patio/Deck	Porcl	h/Patic	5	Porch	n/Pati	0			Porch	n/Patio)		Porcl	h/Pat	io		
Fireplaces	1 F/P			1 F/P					1 F/P				1 F/F				
Exterior Features	None			None					None				None				
Exterior 1 outures	140110			TAOHC					140110				140110				
Net Adjustment (Total)				X	+ [٦.	\$	52,000		+	X -	\$ -69,000		+	X -	\$	-93,000
Adjusted Sale Price				Net Adj				52,000	Net Adj		4.8 %	Ψ -09,000	Net Ad				-93,000
				INEL AU									INEL AU			1	
						3.9 %		4 000 000				4 000 000	1		6.3 %		200 000
of Comparables				Gross A	Adj.	3.9 %	\$	1,392,000	Gross A	Adj.	11.9 %	\$ 1,382,000	1		6.3 %		382,000
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Freddie Mac Form 2055 March 2005

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Fannie Mae Form 2055 March 2005

AMC: ClearCapital.com, Inc: California #1256	
APPRAISAL FEE: The appraiser is a salaried employee and received no	appraisal fee for the assignment.
CLARIFICATION OF INTENDED USE AND USER: The Intended User of evaluate the property that is the subject of this appraisal for a mortgage fi appraisal, reporting requirements of this appraisal report form, and Definitionappraiser.	nance transaction, subject to the stated Scope of Work, purpose of the
APPRAISER COMPETENCY STATEMENT: The appraiser is familiar with area. This market area is approximately 7 miles from the appraiser's office MLS and public records. The appraiser has more than 10 years of field expenses.	e. Market data for this area is readily available through the local realtors,
counties.	
AIR COMPLIANCE STATEMENT: No employee, director, officer, or ager independent contractor, appraisal management company, or partner on be development, reporting, result, or review of an appraisal through coercion intimidation, bribery, or in any other manner. I have not been contacted by first page of the report), borrower, or designated contact to make an approximately approximately to CLA	ehalf of the lender, shall influence or attempt to influence the sextortion, collusion, compensation, instruction, inducement, y anyone other than the intended user (lender/client as identified on the bintment to enter the property. I agree to immediately report any
PREDOMINANT VALUE: The subject's value is consistent with the predo	minant value for the neighborhood.
PUBLIC RECORDS: Some property characteristics for comps were source	ced from MLS and may differ from public records.
BORROWER & OWNER OF RECORD: Per MLS, the subject was recent yet.	ly purchased and the new owner's info has not made it to public records
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculation	
Support for the opinion of site value (summary of comparable land sales or other methods for est Site value is typical for subject neighborhood and the subject is not consider.	
ESTIMATED REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 975,000
Source of cost data <u>building-cost.net</u> Quality rating from cost service Good Effective date of cost data 05/01/2022	DWELLING 1,325 Sq.Ft. @ \$ 400.00 = \$ 530,000 0 Sq.Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	0 5411. @ \$ =\$
Cost per sq. ft. rounded to the nearest \$5. Little weight was given to the	Garage/Carport 400 Sq.Ft. @ \$ 200.00 = \$ 80,000
cost approach in the final estimate of value due to the complexity of accurately estimating physical depreciation.	Total Estimate of Cost-New =\$ 610,000 Less Physical Functional External
assuration seamening projects appropriation.	Depreciation 305,000 =\$(305,000)
	Depreciated Cost of Improvements =\$ 305,000 "As-is" Value of Site Improvements =\$ 100,000
	"As-is" Value of Site Improvements =\$ 100,000
	INDICATED VALUE BY COST APPROACH =\$ 1,380,000
	JE (not required by Fannie Mae) = \$ Indicated Value by Income Approach
	= \$ Indicated Value by Income Approach a family residences are not typically purchased for their income potential
and there is insufficient market data available to complete a credible inco	me approach to value.
	N FOR PUDs (if applicable)
Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA?	No Unit type(s) Detached Attached 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 rented Total number of units for cale	Total number of units sold
Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes	Data source(s)
Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	Data source(s) No If Yes, date of conversion
Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	Data source(s)
Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	Data source(s) No If Yes, date of conversion
Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	Data source(s) No If Yes, date of conversion
Was the project created by the conversion of 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	Data source(s) No If Yes, date of conversion If No, describe the status of completion.

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

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

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

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

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

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

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

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

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

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

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

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- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Derek Mitchell	Name
Company Name Clario Appraisal Network	Company Name
Company Address 4730 Westwood Ct	Company Address
Dublin, CA 94568	
Telephone Number 925-577-3759	Telephone Number
Email Address derek.mitchell@clarioappraisal.com	Email Address
Date of Signature and Report 05/14/2022	Date of Signature
Effective Date of Appraisal 05/12/2022	State Certification #
State Certification # AR003044	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 10/18/2022	SUBJECT PROPERTY
	Did not inspect autorior of autoiset are north.
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
5116 Trade Wind Ln	Did inspect exterior of subject property from street
Fremont, CA 94538	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,385,000	
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapital.com, Inc: California #1256	☐ Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

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Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/cl neighborhood. This is a required addendum for all appra		=	•	3101410		001			
Property Address 5116 Trade Wind Ln	isai reports with an enective	City Fremo		Sta	te CA	ZIP (Code 9453	38	
Borrower Redwood Holdings LLC							0 100		
Instructions: The appraiser must use the information rec	quired on this form as the ba	asis for his/her conclus	ions, and must provide support	for the	se conclusio	ns, reç	garding		
housing trends and overall market conditions as reported	•		• • • • • • • • • • • • • • • • • • • •						
it is available and reliable and must provide analysis as i									
explanation. It is recognized that not all data sources will									
in the analysis. If data sources provide the required infor average. Sales and listings must be properties that comp				_		-			
subject property. The appraiser must explain any anomal				cu by	α ρισοροστίνο	buyoi	i oi tiio		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Т		Over	rall Trend		
Total # of Comparable Sales (Settled)	9	1	3		Increasing			X	Declining
Absorption Rate (Total Sales/Months)	1.50	0.33	1.00		Increasing	S	Stable	X	Declining
Total # of Comparable Active Listings	0	0	0		Declining	1			Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	0		Declining			X	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Ingranding		rall Trend		Dealining
Median Comparable Sale Price Median Comparable Sales Days on Market	1,250,000 6	1,461,000 5	1,475,000		Increasing Declining	X S	Stable	_	Declining Increasing
Median Comparable List Price	1,177,000	1.648.000	1,399,000	X	Increasing		Stable	=	Declining
Median Comparable Listings Days on Market	6	6	8			X S		=	Increasing
Median Sale Price as % of List Price	114	123	105	X	Increasing		Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance p		X No			Declining	X S			Increasing
Explain in detail the seller concessions trends for the pas	st 12 months (e.g., seller co	ntributions increased f	om 3% to 5%, increasing use o	f buyd	owns, closing	g costs	s, condo		
fees, options, etc.). Seller concessions are	not typical in the cu	rrent market.							
Are foreclosure sales (REO sales) a factor in the market	? Yes 🗶 No	If yes, explain (inc	luding the trends in listings and	sales	of foreclosed	prope	erties).		
In the past 12 months, out of 13 transaction	ns that matched the	search criteria, 0	were REOs and 0 were	Sho	rt Sales.				
Cite data sources for above information. Parag	on MLS								
one data courses in above in anomalies in a raing	OIT WILO								
Summarize the above information as support for your co	•	• • • • • • • • • • • • • • • • • • • •		•			such as		
an analysis of pending sales and/or expired and withdraw	wn listings, to formulate you	ır conclusions, provide	both an explanation and suppor	t for yo	our conclusio	ns.			
	wn listings, to formulate you	ır conclusions, provide	both an explanation and suppor	t for yo	our conclusio	ns.			
an analysis of pending sales and/or expired and withdraw In the last 12 months there were not enough	wn listings, to formulate you gh comparable prope	r conclusions, provide	both an explanation and suppor ct neighborhood to estal	t for yo	our conclusio a credible	ns. tren	nd.	ōsf:	Year
an analysis of pending sales and/or expired and withdraw	wn listings, to formulate you gh comparable prope	r conclusions, provide erties in the subjectives: Detached; L	both an explanation and suppored neighborhood to estal	t for yo	our conclusio a credible	ns. tren	nd.	ōsf;	Year
an analysis of pending sales and/or expired and withdraw. In the last 12 months there were not enough. Search parameters for the above data incl. Built: <1980; Off-Market Dates: 03/01/202	wn listings, to formulate you gh comparable proper uded the following: T	or conclusions, provide erties in the subjectives: Detached; L sold comps match	both an explanation and suppored neighborhood to estall ocation: neighborhood bed the criteria.	t for yo	our conclusio a credible daries; GL	tren	nd. 075-1575		
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MLS Price Trend Data

Market Conditions Addendum Report (Fannie Mae Form 1004MC) (Freddie Mac Form 71)

Date Run: 5/14/2022 Base/List Date/Current: 5/14/2022

Stable Range Selected High Limit 0% Low Limit 0%

Year 1- Current to 12 Months

Inventory Analysis	Prior 7 - 12 Months	Prior 4 - 6 Months	Current - 3 Months	Y1 Overall Trend
Total # of Comparable Sales (Settled)	267	74	106	Decreasing
Absorption Rate (Total Sales/Months)	44.50	24.67	35.33	Decreasing
Total # of Comparable Active Listings	12	6	18	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.27	0.24	0.51	Increasing
Median Sale & ListPrice, DOM, Sale/List%	Prior 7 - 12 Months	Prior 4 - 6 Months	Current - 3 Months	Y1 Overall Trend
Median Comparable Sale Price	\$1,325,000.00	\$1,395,000.00	\$1,600,000.00	Increasing
Median Comparable Sales Days on Market	8	7	7	Decreasing
Median Comparable List Price	\$1,199,000.00	\$1,298,944.00	\$1,390,000.00	Increasing
Median Comparable Listings Days on Market	8	7	7	Decreasing
Median Sale Price as % of List Price	111.49%	115.87%	119.72%	Increasing

Year 2- 13 to 24 Months

Inventory Analysis	Prior 22 - 24 Months	Prior 19 - 21 Months	Prior 16 - 18 Months	Prior 13 - 15 Months	Y2 Overall Trend
Total # of Comparable Sales (Settled)	83	138	107	115	Increasing
Absorption Rate (Total Sales/Months)	27.67	46	35.67	38.33	Increasing
Total # of Comparable Active Listings	23	17	13	14	Decreasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.83	0.37	0.36	0.37	Decreasing
Median Sale & ListPrice, DOM, Sale/List%	Prior 22 - 24 Months	Prior 19 - 21 Months	Prior 16 - 18 Months	Prior 13 - 15 Months	Y2 Overall Trend
Median Comparable Sale Price	\$1,010,000.00	\$1,080,026.00	\$1,105,000.00	\$1,250,000.00	Increasing
Median Comparable Sales Days on Market	13	10	8	7	Decreasing
Median Comparable List Price	\$1,063,900.00	\$1,050,000.00	\$1,000,000.00	\$1,150,000.00	Increasing
Median Comparable Listings Days on Market	20	36	9	7	Decreasing
Median Sale Price as % of List Price	100.00%	103.50%	106.23%	113.41%	Increasing

Explanation of Results:

- 1. The overall trend compares the latest reported period with the most current reported period. If the latest or most current reported period does not have a value it is not used in the overall trend calculation. If three or more reported periods in Year 2 have no value then the overall trend will be reported as stable. If two or more reported periods in Year 1 have no value then the overall trend will be reported as stable.
- 2. The overall trend is reported as stable if the difference between the compared periods falls within the stable range selected by the user. All differences higher than the high limit of the stable range are increasing. All differences lower than the low limit of the stable range are decreasing.
- 3. The overall trend for Total # Comparable Sales and the Absorption Rate use the same calculation. The overall trend for both values will be the same.
- 4. The Total # of Comparable Active Listings is determined using data from a single date in the reported time period. There is no need for further calculations to determine the intermediate trend for this value.
- 5. The Median Sales Price/List Price ratio is calculated independently for each listing in the reported time period and the median of those values is reported. The value cannot be calculated using any of the data in the report form above.

Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	5116 Trade Wind Ln							
City	Fremont	Count	y Alameda	S	tate CA	Zip Code	94538	
Lender/Client	Wedgewood Inc							



Subject Front

5116 Trade Wind Ln

Sales Price

Gross Living Area 1,325 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View 5605 sf Site Quality Q4 Age 61





Subject Street



Photograph Addendum

Borrower	Redwood Holdings LLC							
Property Address	5116 Trade Wind Ln							
City	Fremont	Coun	y Alameda	Sta	ate CA	Zip Code	94538	
Lender/Client	Wedgewood Inc							





Discoloration on Wood Flooring

Discoloration on Wood Flooring





Discoloration on Wood Flooring

Discoloration on Wood Flooring





Discoloration on Wood Flooring

Discoloration on Wood Flooring

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	5116 Trade Wind Ln							
City	Fremont	County	/ Alameda	State	CA	Zip Code	94538	
Lender/Client	Wedgewood Inc							



Comparable 1

39681 Catamaran Ct

0.09 miles SW Prox. to Subject Sale Price 1,340,000 Gross Living Area 1,067 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5723 sf Quality Q4 61 Age



Comparable 2

39558 Kona Ct

Prox. to Subject 0.21 miles W Sale Price 1,451,000 Gross Living Area 1,067 Total Rooms 5 **Total Bedrooms** 3 **Total Bathrooms** 2.0 Location N;Res; View N;Res; 6642 sf Site Quality Q4 Age 60



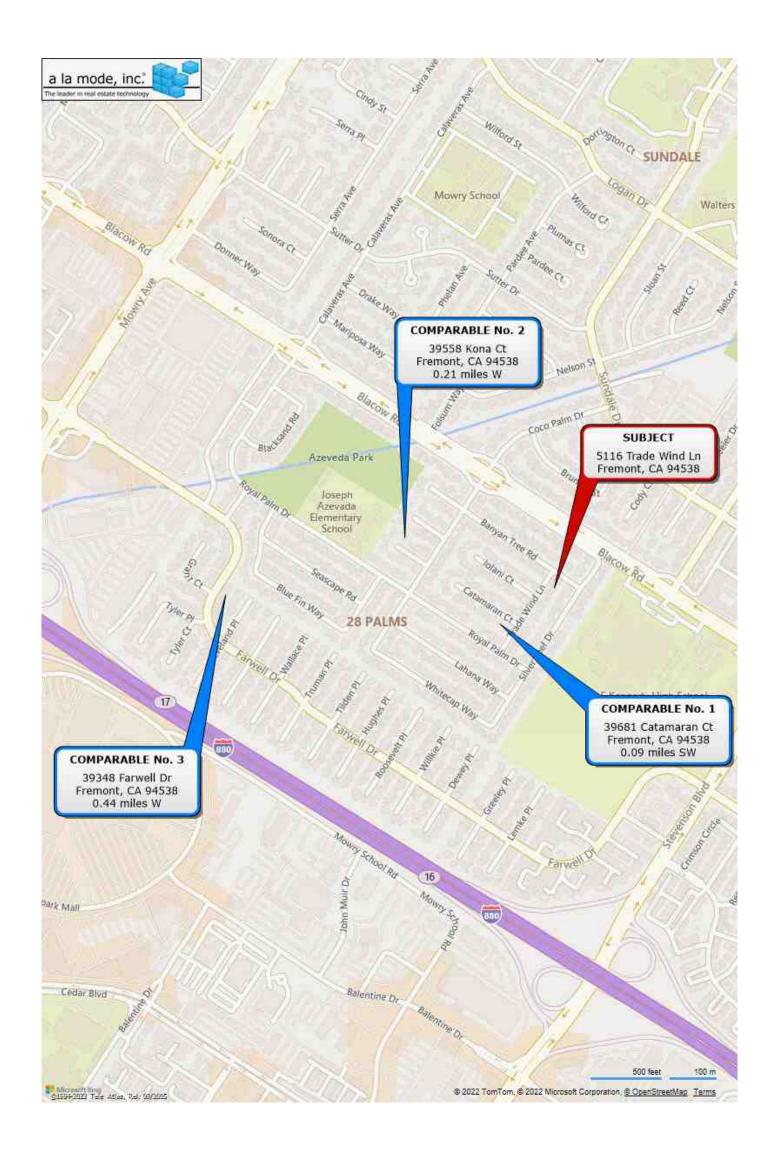
Comparable 3

39348 Farwell Dr

Prox. to Subject 0.44 miles W Sale Price 1,475,000 Gross Living Area 1,540 Total Rooms 7 Total Bedrooms 3 **Total Bathrooms** 2.0 Location N;Res; View N;Res; Site 5500 sf Quality Q4 Age 55

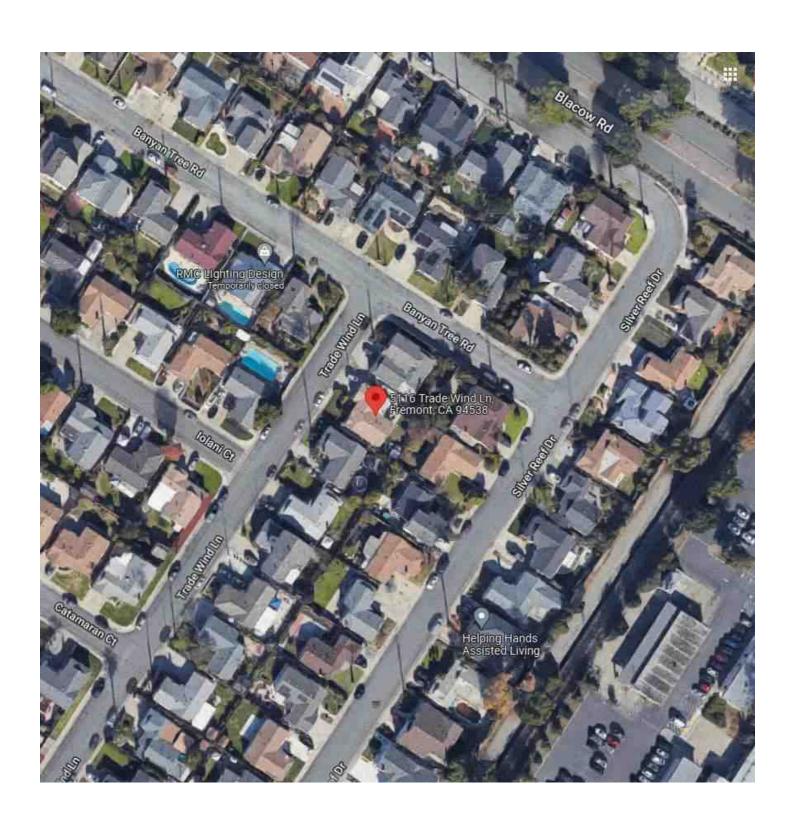
Location Map

Borrower	Redwood Holdings LLC								
Property Address	5116 Trade Wind Ln								
City	Fremont	Coun	y Alameda	St	tate (CA	Zip Code	94538	
Lender/Client	Wedgewood Inc								



Aerial Photo

Borrower	Redwood Holdings LLC				
Property Address	5116 Trade Wind Ln				
City	Fremont	County Alameda	State CA	Zip Code 94538	
Lender/Client	Wedgewood Inc				



File No. 32720772

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 are either 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.

 C^2

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 residence 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

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.

Ω4

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 ungrades.

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

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

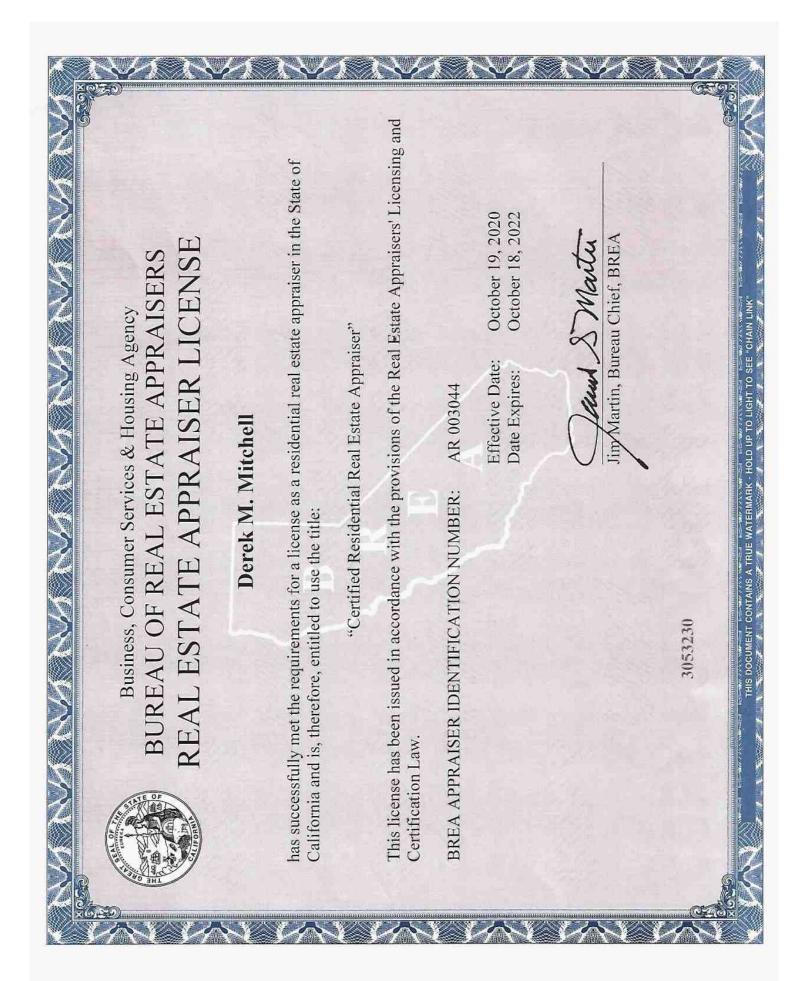
Abbreviation	Full Name	Fields Where This Abbreviation May Appear		
Α	Adverse	Location & View		
ac	Acres	Area, Site		
AdjPrk AdjPwr	Adjacent to Park	Location		
ArmLth	Adjacent to Power Lines Arms Length Sale	Location Sale or Financing Concessions		
AT	Attached Structure	Design (Style)		
В	Beneficial	Location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

USPAP ADDENDUM

File No. 32720772

Borrower Redwood Holdings LLC Property Address 5116 Trade Wind Ln City State CA Zip Code 94538 County Alameda Fremont Lender Wedgewood Inc This report was prepared under the following USPAP reporting option: Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a). Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b). Reasonable Exposure Time My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-90 days **Additional Certifications** I certify that, to the best of my knowledge and belief: X I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. - The statements of fact contained in this report are true and correct. - The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. - Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties - I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment. - My engagement in this assignment was not contingent upon developing or reporting predetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). **Additional Comments** SUPERVISORY APPRAISER: (only if required) APPRAISER: Signature: Signature: Name: Derek Mitchell Name: Date Signed: <u>05/14/2022</u> Date Signed: State Certification #: AR003044 State Certification #: or State License #: or State License #: State: <u>CA</u> State: Expiration Date of Certification or License: 10/18/2022 Expiration Date of Certification or License: Effective Date of Appraisal: 05/12/2022 Supervisory Appraiser Inspection of Subject Property: Interior and Exterior Did Not Exterior-only from Street

Appraisal License



E&O Insurance



PRODUCER

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/11/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

RODUCER
ASSURANCE, a Marsh & McLennan Agency LLC company

ON N. Martingale Road

FAX. (AC. No. Ext): 312-625-5592

(AC. No. (847) 440-9123

Assurance, a Marsh & McLennan Agency LLC company 20 N Martingale Road Suite 100				PHONE (A/C, No, Ext): 312-625-5592 E-MAIL Fabor@cocurencescence.com				
	e 100 aumburg IL 60173			ADDRESS: ichen@assuranceagency.com				
OUI	aumburg it 00175		9	227522	NAIC#			
B10111			CLEAHOL-02	INSURER A : AXA Ins	31127			
Cle	arCapital.com, Inc.		SEE THE SEE	INSURER B :				
Cle	arCapital Holdings, Inc.			INSURER C :				
	E 2nd Street		3	INSURER D :				
	e 1405 o NV 89501			INSURER E:				
110	10 NV 09001			INSURER F:				
			E NUMBER: 667417962			REVISION NUMBER:		
CE EX	IS IS TO CERTIFY THAT THE POLICIES (DICATED. NOTWITHSTANDING ANY REC RTIFICATE MAY BE ISSUED OR MAY P CLUSIONS AND CONDITIONS OF SUCH P	QUIREME ERTAIN, POLICIES.	NT, TERM OR CONDITION THE INSURANCE AFFORDI LIMITS SHOWN MAY HAVE	OF ANY CONTRACT ED BY THE POLICIE BEEN REDUCED BY	OR OTHER I S DESCRIBEI PAID CLAIMS.	OCUMENT WITH RESPECT	T TO WHICH THIS	
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	COMMERCIAL GENERAL LIABILITY						\$	
	CLAIMS-MADE OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	
Ī	1,300-35						\$	
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ł	AUTOS ONLY AUTOS NON-OWNED					PROPERTY DAMAGE	\$	
ł	AUTOS ONLY AUTOS ONLY					(rei accident)	* \$	
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	AND EMPLOYERS' LIABILITY Y/N					or entire sees arrows all formalis.	gr	
1		N/A					\$	
	(Mandatory in NH) If yes, describe under						\$	
1920	DÉSCRIPTION OF OPERATIONS below					and the second s	\$	
A	Professional Liability		MPP9044163	10/18/2021	10/18/2022	Claim/Aggregate	\$5,000,000	
RE:	RIPTION OF OPERATIONS / LOCATIONS / VEHICLE PROOF OF INSURANCE agreed that the following is an Additiona	18 R 505		980 98-000-03435 BD		50 35 0		
CER	TIFICATE HOLDER			CANCELLATION				
Clario Appraisal Network, Inc. PROOF OF INSURANCE				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE				
	3			fine 7	88-2015 AC	ORD CORPORATION. A	All rights reserved.	

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