File No. Mercedes Ave

APPRAISAL OF



Real Property

LOCATED AT:

9001 Mercedes Ave Arleta, CA 91331

FOR:

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

BORROWER:

Redwood Holdings LLC

AS OF:

May 20, 2022

BY:

Elizabeth Sarkisyan

May 20, 2022

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

File Number: Mercedes Ave

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

9001 Mercedes Ave Arleta, CA 91331

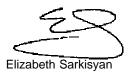
The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of May 20, 2022

is:

\$729,000 Seven Hundred Twenty-Nine 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.



Fastrak Appraisal

Exterior-Only Inspection Residential Appraisal Report File No. Mercedes Ave

	to provide the lender/client with an ac	ccurate, and adequately su	pported, opinion of the ma	arket value of the subject property.
Property Address 9001 Mercedes Ave		City Arleta	State	CA Zip Code 91331
Borrower Redwood Holdings LLC		Clifton S and Joseph	ine J Owen Cour	ty Los Angeles
Legal Description See Attached Addendun	n	0004		
Assessor's Parcel # 2627-012-033		Tax Year 2021 Map Reference 9-A6		Taxes \$ 2,356
Neighborhood Name Arleta Occupant X Owner Tenant Vacant	Special Assessments \$		PUD HOA\$0	us Tract 1190.01
Property Rights Appraised X Fee Simple	Leasehold Other (describe)	0.00		
Assignment Type Purchase Transaction	Refinance Transaction X Other (desc	cribe) Market Value		
Lender/Client Wedgewood INC		hattan Beach Blvd Su	ite 100, Redondo Be	ach, CA 90278
Is the subject property currently offered for sale or ha				
Report data source(s) used, offering price(s), and data				
#222001611. The listing is now class				
I did did not analyze the contract for sale	for the subject purchase transaction. Expla	in the results of the analysis of	the contract for sale or why th	e analysis was not performed.
Contract Price \$ Date of Cont	ract Is the property	seller the owner of public record	d? Yes No Da	ata Source(s)
Is there any financial assistance (loan charges, sale				Yes No
If Yes, report the total dollar amount and describe the				
Note: Race and the racial composition of the neig		· - ·	-	
Neighborhood Characteristics		ousing Trends	One-Unit Housi	-
Location Urban X Suburban Rural Built-Up X Over 75% 25-75% Unde		X Stable Declir X In Balance Over		AGE One-Unit 70 % vrs) 2-4 Unit 10 %
Built-Up X Over 75% 25-75% Unde Growth Rapid X Stable Slow	r 25% Demand/Supply Shortage Marketing Time X Under 3 mt		Supply \$(000) () 6 mths 510 Low	yrs) 2-4 Unit 10 % 46 Multi-Family 10 %
Neighborhood Boundaries The subject neigh				40 Multi-Parity 10 % 73 Commercial 10 %
FWY, SOUTH by Sherman Way, EA				68 Other 0 %
Neighborhood Description See Attached Ad				
~ ·				
Market Conditions (including support for the above co				· · · ·
listed. Conventional/FHA/VA financin				
12 months with some signs of increa				
Dimensions See Plat Map	Area 9572 sf	Shape Recta	ngle	/iew N;Res;
Specific Zoning Classification LAR1 Zoning Compliance (X) Legal Legal Nonc	Zoning Description Single onforming (Grandfathered Use)	Zoning Illegal (describ	0)	
Is the highest and best use of the subject property as		5 - 5 (No, describe. See Attached
	improved (or as proposed per plans and s			
Addendum		F		No, describe. See Allached
Addendum Utilities Public Other (describe)	Public	· ·		
Addendum Utilities Public Other (describe) Electricity X	Public Water X	· ·	Off-site Improven	nents—Type Public Private
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Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for the three any adverse site conditions or external fact adverse easements, encroachments, assumed that the only existing easer Source(s) Used for Physical Characteristics of Prope Other (describe) GENERAL DESCRIPTION Units X) One One with Accessory Unit # of Stories 1 Type X) Det. Att. S-Det./End Unit X of Stories 1 Type X) Det. Att. S-Det./End Unit X of Stories 1 Type X) Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Contemp Year Built 1953 Effective Age (Yrs) 35 Appliances X) Refrigerator X) Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc utilized(CRMLS, Corelogic, Tax Reco	Water X Sanitary Sewer X No FEMA Flood Zone X the market area? X Yes No ors (easements, encroachments, environm toxic hazards, slide areas, or nents are for utilities. MLS rty Appraisal Files X MLS GENERAL DESCRIPTION X Concrete Slab Crawl Space Full Basement Finished Partial Basement Finished Exterior Walls Stucco/Avg Roof Surface Shingle/Avg Gutters & Downspouts None Window Type Alum.Slider/Avg Dishwasher X Disposal X N 6 Rooms 3 Bedra c.) None noted. This report is pords) by this appraiser and ext Equation utilized was ata sources when available ar assumption that the subject ar rse conditions that affect the livability, sound erse conditions that affect livation utilized was ata sources when available ar assumption that the subject ar rse conditions that affect livation utilized was at a cources when available ar asparaiser. Issues of soundoe <td>Other (describe) FEMA Map # 0603 If No, describe. ental conditions, land uses, etc other adverse conditi Assessment and Tax Record Data Source(s) for Gross Liv Heating / Cooling KFWA HWBB Radiant Other Fuel N. Gas Central Air Conditioning Individual Other Fuel N. Gas Central Air Conditioning Individual Other Goms 2.0 Bath a based solely on infor erior curbside inspect eterioration, renovations, remov maintained. No visual side or noted in data se obtained from data se obtained from data se od exterior curbside insect and comparables are se adness, or structural integrity of ability, soundness or s ess and structural inte s on page three relate , construction, etc.)?</td> <td>Off-site Improven Street Asphalt Alley None 7C1310F FEMA .)? Yes X No on were noted at the ds Prior Inspection (/ing Area NDC/Realist Amenities Fireplace(s) # 0 WoodStove(s) # Patio/Deck None Porch None Porch None Porch None Porch None Other (describe) (s) 1,231 Square mation obtained from ion. deling, etc.). C3;Based ally apparent repairs services utilized by th ervices Corelogic/CF spection. This similar in overall < cc the property? Yes (tructural integrity we grity are often related d to appraiser's defir Yes No If No, descril</td> <td>nents_Type Public Private X </td>	Other (describe) FEMA Map # 0603 If No, describe. ental conditions, land uses, etc other adverse conditi Assessment and Tax Record Data Source(s) for Gross Liv Heating / Cooling KFWA HWBB Radiant Other Fuel N. Gas Central Air Conditioning Individual Other Fuel N. Gas Central Air Conditioning Individual Other Goms 2.0 Bath a based solely on infor erior curbside inspect eterioration, renovations, remov maintained. No visual side or noted in data se obtained from data se obtained from data se od exterior curbside insect and comparables are se adness, or structural integrity of ability, soundness or s ess and structural inte s on page three relate , construction, etc.)?	Off-site Improven Street Asphalt Alley None 7C1310F FEMA .)? Yes X No on were noted at the ds Prior Inspection (/ing Area NDC/Realist Amenities Fireplace(s) # 0 WoodStove(s) # Patio/Deck None Porch None Porch None Porch None Porch None Other (describe) (s) 1,231 Square mation obtained from ion. deling, etc.). C3;Based ally apparent repairs services utilized by th ervices Corelogic/CF spection. This similar in overall < cc the property? Yes (tructural integrity we grity are often related d to appraiser's defir Yes No If No, descril	nents_Type Public Private X
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Fastrak Appraisal

Exterior-Only Inspection Residential Appraisal Report File No. Mercedes Ave

	There are 8 compa	rahle pror	perties currently of	fered for sale in the e	ubject neighborhood rang	ing in price fre	m \$ 625	5 000 to *	799	000	
					e past twelve months ran					,000 858,888	
	FEATURE		SUBJECT		BLE SALE NO. 1			SALE NO. 2	ι υ φ	COMPARABLE S	
	9001 Mercedes Ave			8479 Canterbu		13386 Ra			0210	Arleta Ave	DALE NU. J
					-		-				
	Address Arleta, CA 9	1331		Sun Valley, C/		Arleta, C				a, CA 91331	
	Proximity to Subject			0.59 miles SE		0.31 mile			0.33	miles NE	
	Sale Price	\$			\$ 795,000		\$	730,000		\$	750,000
	Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 631.96 sq. ft		\$ 553.0				08.77 sq. ft.	
	Data Source(s)				2082032;DOM 5						
	Verification Source(s)			Doc #506977F	Realist	Doc #47	5588Rea	alist	Doc	#475181Rea	ist
	VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	DI	ESCRIPTION	+(-) \$ Adjustment
	Sale or Financing			ArmLth		ArmLth			Arml	_th	
	Concessions			ArmLth;0		ArmLth;1	5000	0	Arml	_th;0	
	Date of Sale/Time			s05/22;c04/22		s05/22;c	03/22		s05/2	22;c03/22	
	Location	N;Res	;	N;Res;	-50,000	N;Res;			N;Re	es;	
	Leasehold/Fee Simple	Fee S	imple	Fee Simple		Fee Sim	ple		Fee	Simple	
	Site	9572		6001 sf	7,100	6888 sf	-	5.400			4,800
	View	N;Res		N;Res;	.,	N;Res;		0,100	N:Re		.,
	Design (Style)	1 1	., Contemp	DT1;Contemp		DT1;Con	itemn		· ·	Contemp	
	Quality of Construction	Q3	Jontemp	Q3		Q3	liemp		Q3	Contemp	
	Actual Age	69		67	0			0	68		0
	Condition	C3		C3		C3		0	C3		0
	Above Grade										
		Total Bdr		Total Bdrms. Bath		Total Bdrms.	Baths	10.000		drms. Baths	F 000
	Room Count	6 3				6 3	3.0	-10,000	5	<u>3 1.1</u>	5,000
	Gross Living Area 50		1,231 sq. ft.	1,258 s	sq. ft. U	,	,320 sq. ft	t. O		1,232 sq. ft.	0
	Basement & Finished	0sf		0sf		0sf			0sf		
	Rooms Below Grade					-					
I	Functional Utility	Accep		Acceptable		Acceptat				ptable	
ACH	Heating/Cooling	FWA	C/Air	FWA C/Air		FWA C/A	Air			HseFan	5,000
L A	Energy Efficient Items	None		None		None			None		
	Garage/Carport	2ga2c	lw .	2gd2dw	0	2ga2dw			1gd1		5,000
	Porch/Patio/Deck	None		None		Patio		0	None	9	
ŝ	Fireplaces	None		1 F/P	-2,500	None			None	e	
AR	Pool Features	None		None		None			None	e	
ШA											
ES COMPARISON APPRO	Net Adjustment (Total)			+ X-	\$ 45,400	+ (X - \$	4,600		+ \$	19,800
Ч	Adjusted Sale Price			Net Adj5.7%	,	Net Adj.	-0.6%		Net Ad	j. 2.6 %	
S A	of Comparables			Gross Adj. 7.5%	\$ 749,600	Gross Adj.	2.1% \$	725,400	Gross A	Adj. 2.6% \$	769,800
	I 🗙 did 🗌 did not res	search the	sale or transfer h	istory of the subject p	roperty and comparable :	sales. If not, ex	plain T	ha salas history	of the	e subiect pro	perty and
								ne sales mistory			
	comparable sales v	was rev	riewed.				<u> </u>		01 11		
	comparable sales v	was rev	iewed.								
				es or transfers of the	subject property for the t	nree years prio	·				
		did not r		es or transfers of the	subject property for the t	nree years prio	·				
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Exterior-Only Inspection Residential Appraisal Report

See Attached Addendum			
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Exterior-Only Inspection Residential Appraisal Report File No. Mercedes Ave

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.

Exterior-Only Inspection Residential Appraisal Report

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Exterior-Only Inspection Residential Appraisal Report File No. Mercedes Ave

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

\sim
Signature
Name Elizabeth Sarkisyan
Company Name Fastrak Appraisal
Company Address 8032 Cherrystone Ave
Panorama City, CA 91402
Telephone Number <u>323-303-2300</u>
Email Address Appraiserelizabeth@yahoo.com
Date of Signature and Report 05/20/2022
Effective Date of Appraisal 05/20/2022
State Certification #
or State License # 3008057
or Other (describe) State #
State CA
Expiration Date of Certification or License 10/25/2022
ADDRESS OF PROPERTY APPRAISED
9001 Mercedes Ave
Arleta, CA 91331
APPRAISED VALUE OF SUBJECT PROPERTY \$729,000
LENDER/CLIENT
Name Clear Capital
Company Name Wedgewood INC
Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278
Email Address nlaorders@sterlingapp.com

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SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect exterior subject property
Did inspect exterior of subject property from street
Date of Inspection

COMPARABLE SALES

Did not inspect e	exterior of comparable sales from street
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Date of Inspection	n

Fastrak Appraisal

Exterio	or-Only Inspection Resid	dential Appraisal Report	File No. Mercedes Ave
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Uniform Appraisal Dataset Definitions

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.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Fastrak Appraisal

Uniform Appraisal Dataset Definitions

Abbrev.	FullName	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
А	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
		International Produced using ACI software 9 International Produced Using ACI			

	ADDENDUM		
Borrower: Redwood Holdings LLC	File No.	o.: Mercedes Ave	
Property Address: 9001 Mercedes Ave	Case	No.:	
City: Arleta	State: CA	Zip: 91331	
Lender: Wedgewood INC			

Legal Description

LOT COM AT MOST N COR OF LOT 3 TR NO 18562 TH SE ON NE LINE OF SD LOT 56 FT TH SW ON SE LINE OF SD LOT AND SW PROLONGATION THEREOF TO NE LINE OF BEACHY AVE TH NW THEREON TO SW PRO- ALL OF LOT 3 TRACT NO 18562

Neighborhood Description

Neighborhood consists of one and two story single family homes, showing similar age and quality. Neighborhood is located in the city limits, near all services, including employment centers, reflecting average condition and appeal. There were no adversities noted. "Other" in the Present Land Use % section refers to all land not used for 1-4 units, Multi-Family or Commercial Use, such as Industrial, Farm/Agricultural, Vacant, Undeveloped Land, etc.

Neighborhood Market Conditions

Generally marketing conditions within the neighborhood are stable, typical financing exists, predominantly consisting of conventional fixed and ARM's. Marketing time is approximately 0-3 months. Marketing analysis of comparative properties indicate that property values are stable; according to market data properties are selling within about 10% of listing price with some properties selling at or below asking price. Concessions such as seller paying buyer's non recurring closing costs are not uncommon. Supply and demand appear to be in balance. No other adverse market conditions noted.

Future Market Conditions - Effect of Novel Coronavirus (COVID-19) - On March 13, 2020, the United States Government declared a "National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak", which was in effect on the Effective Date of this Appraisal Report. In addition, the US Government declared this pandemic which was in effect on the Effective Date of this Appraisal Report. This appraisal report was performed pursuant to the Uniform Standards of Professional Appraisal Practice ("USPAP") and was based on information and comparable sales available on that date. At this time, the effect of COVID-19 on the future value of the Subject Property or the value of the real estate market in the area of the Subject Property is unknown and not possible to predict.

Highest and Best Use

The subjects property meets the four criteria in determining its highest and best use.

1.It is legally permissible.It conforms to zoning, building codes, environmental regulations, etc.

2.It is physically possible. The improvements exists.

3.It is financially feasible. The improvements exists.

4.It is maximally productive. The current improvement consisting of a single family residence is the use that produces the highest residual land value consistent with the rate of return warranted by the market. The highest and best use of the subject property as improved is its present use as a single family residence.

Condition of the Property

Continued from Condition of the Property: condition, quality and amenities. If this is found to be incorrect it could alter assignment results.

Comments on Sales Comparison

All Comparables were inspected by driveby inspection, verified through MLS and further verified verbally by telephone with their respective listing agents when necessary. A thorough search was conducted for recent comparable sales within the subject's market area. Particular attention was given to comparable sales that have similar square footage and room count. The comparables that were chosen are closes in proximity within the subject property's market area. They are the best indicators of the subject's current market value available for analysis.

Sales comparison adjustments: All line adjustments are based on either cost new minus depreciation, paired sales analysis, market data, historical data, conversation with knowledgeable local broker, and/or the appraisers knowledge of the subject's market area. Condition and Quality of construction ratings are based on exterior inspection, MLS description(including photos), conversation with list agent and/or other data sources. Site improvements (mainly hardscape) were accounted for in the overall Quality of Construction rating.

Adjustments calculated at:

Adjustments: Adjustments rounded to the nearest \$100.

Age: No adjustments made for actual age. Rather, market data supports that the typical buyer is willing to pay a premium for properties of superior overall condition, and therefore having a lower effective age. Therefore, comparables are instead adjusted for their difference in overall condition(effective age) to that of the subject.

Sale or Financing Concessions: Negative adjustments warranted.

Time: None, being in a stable market, so adjustments wasn't deemed necessary or needed.

Bathrooms: Calculated at \$10,000 per full bathrooms & \$5,000 per 1/2 bathroom.

Bedrooms: Calculated at \$10,000 per room.

Fireplace: Calculated at \$2,500 per instance.

ADDENDU	Ν
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Borrower: Redwood Holdings LLC	File	No.: Mercedes Ave
Property Address: 9001 Mercedes Ave	Ca	se No.:
City: Arleta	State: CA	Zip: 91331
Lender: Wedgewood INC		

Garage: Calculated at \$5,000 per space for garage. \$2,000 per Carport space.

GLA: Calculated at \$50.00 per sq of difference.

Site: \$2.00 per square foot. Subjects lot is100% useable. Any lots not adjusted were determined to have basically the same utility and did not require any adjustments since the minimal differences would not significantly impact value or buying decisions for a typical buyer in today's market.

Condition: Condition adjustments are based on appraisers inspection of subject property and information gathered from Realist/MLS on comparable properties.

Pool/Spa: Calculated at \$10,000

FWA/CAC: Calculated at \$5,000

Comparable Selection: The initial comparable search included detached SFR sales within 1 mile.

Range: Due to the low turnover of competing sales, it was necessary to use a wide range of sales.

All other adjustments are considered self explanatory. obtained through the use of Multiple Listing Service, & Realist.

Predominant Value: The subject neighborhood is not homogeneons, and contains a very wide variety of properties. All of which sell at multiple price points. The predominant price shown on page one indicates the "mode", a statistical term referring to the most frequently occuring variant in a data set, for the neighborhood, and should not be considered a benchmark for an over or under improvement. The subject's estimate of market value is within the low to high price range for this area, and is considered an appropriate improvement.

Reconciliation: The 6 comparables selected are considered to be the most reliable indicators of market value and the best available at the time of inspection.

Exposure Time: A reasonable exposure time for the subject property at current market value would be less than 90 days as of the effective date of report. Estimated marketing time is based on current and/or past studies f sales activity provided by the local and regional professionals, including the MLS, as well as the appraiser's knowledge of the property's market. The estimates assumes proper pricing and marketing. The estimated marketing time is typically under three months.

URAR: Sales Comparison Analysis- Summary of Sales Comparison Approach

Market Data Sales Comparison Comments: The market data adjustments are based upon the market, and as such, may differ from actual cost. They are derived from a modified "matched pairs" analysis, as well as, the attributable market difference ascertained by depreciated replacement cost/contributory value, discussions with local realtors who specialize in the area and this type of property, and your appraiser's experience and knowledge of the subjects specific marketplace including bench-marking. All of the comparables are considered to be competing properties within the same market area and were selected to "range-in" the subject's estimated value. An extensive search was made for the best available similar properties to best represent the subject's more probable market value at the time of the appraisal. Special care and consideration was given in selecting comparables with the most similar physical and locational characteristics to the subject. The comparables utilized in this report are considered to be the best available data.No better data was found to exist it cannot be emphasized enough that the comparables selected and utilized are considered to be the best available at this time.

Comparables #1-4 were listed and sold on MLS and appear to be legitimate sale transactions.

Comparable #5 is a current active listing verified by MLS and not given a negative listing adjustment, as it has only been on the market for 13 days.

Comparable #6 is a current active listing verified by MLS and not given a negative listing adjustment, as it has only been on the market for 14 days.

Comparable Comments: The comparables were either adjusted upwards or downwards for inferior or superior features, in comparison to the subject (as shown in the Sales Comparison Grid). They range-in (or bracket) the subject, and produce close indicated values implying accuracy and reliability.

The appraisers comparable search parameters began with a Realist/MLS search for single family homes sold within the prior 6 months, located within a 1 mile radius from the subject property, and having 1139 to 1342 Sq Ft in gross living area.

As noted on URAR Page 1, the Subject Property is in (C3) Condition.

Per MLS & Inspection, it was determined that comparables # 1,2, 3, 4, 5 & 6 are in C3 condition and similar to the subject in over-all condition and maintained similarly to that of the subject.

Final Reconciliation

ADDENDUM

Borrower: Redwood Holdings LLC		File No.: Mercedes Ave	
Property Address: 9001 Mercedes Ave		Case No.:	
City: Arleta	State: CA	Zip: 91331	
Lender: Wedgewood INC			

The high quality of the data used in the sales comparison approach demonstrates its viability as the best value indicator, with the cost approach in a strong supporting role. As indicated on page three, the income approach to value was not developed.

Additional Comments

EXTERIOR

This modified set of instructions, Scope of Work Statement of Assumptions and Limiting Conditions, and Certification replaces and supersedes the corresponding

sections of the appraisal report to which this language is attached as an addendum. It is authorized and used with the express permission of Fannie Mae and

Freddie Mac as of March 23, 2020. Any signatures attached to the original appraisal report and certifications are incorporated and apply to these revised sections.

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, or definition of market value 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. Additional

modifications or deletions to this revised set of 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, including the

condominium or cooperative project, if applicable (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. 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. If the appraiser has included a floor plan in this appraisal report, it shows the approximate dimensions of the improvements. If included, the floor plan is included

only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real

estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services,

	ADDENDUM			
Borrower: Redwood Holdings LLC	File No	.: Mercedes Ave		
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surveys, engineering reports, and

property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser

assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data. 4. 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.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic

substances, etc.) 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.

6. 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.

Extra Comments

COVID-19 VIRUS AND AFFECT ON MARKETABILITY OR VALUES

"The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is

cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation

as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal."

The analysis within this appraisal has attempted to ascertain and take into consideration the current market conditions, but given the historic proximity to the events

that continue to unfold, there is no way of completely or even significantly gauging/estimating what impact, if any, that the Corona Virus has had on property values or

present or future marketability, and is based solely on sales and market data that have lead up to the current situation. Only with the marketing and sale of multiple

properties subsequent to the onset of this situation will we be able to begin to understand the impacts of the situation which, as noted above, may cause increased

property values in less populated areas, could negatively impact values regardless of location due to the potential economic/income effects, or there could be no

noticeable impact at all if after the situation stabilizes it is determined to have not been as serious as is currently perceived.

Extraordinary assumption and limiting condition:

I am not a licensed building contractor nor professional building inspector. I am not qualified to survey or analyze physical items that are not readily visible. If any of the parties in this transaction have question or concerns regarding the mechanical or structural physical problems, condition, infestation, contamination, or other issues regarding the subject property, an expert in the field of specialty should be consulted.

Extraordinary Assumption:

An assumption, directly related to a specific assignment, as of the effective date of the assignment results, which, if found to be false, could alter the appraiser's opinions or conclusions.

Comment: Extraordinary assumptions presume as fact otherwise uncertain information about physical, legal, or economic characteristics of the subject property; or about conditions external to the property, such as market conditions or trends; or about the integrity of data used in an analysis.

Hypothetical Condition:

A condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results, but is used for the purpose of analysis. Comment: Hypothetical conditions are contrary to known facts about physical, legal, or economic characteristics of

the subject property; or about conditions external to the property, such as market conditions or trends; or about the integrity of data used in an analysis.

By submitting this report, I confirm that these services were completed in compliance of all A.I.R., FIRREA, Dodd-Frank, and other regulations.

This report was prepared with the assistance of Harout Sarkisyan, who performed and assisted in all tasks of the report under full appraisers supervision, including subject property analysis, neighborhood analysis, highest and best use analysis, application of value approaches, final reconciliation, and appraisal report. Appraiser supervised and verified all steps through the physical/exterior inspection.

ADDENDUM

Borrower: Redwood Holdings LLC	File No.	: Mercedes Ave	
Property Address: 9001 Mercedes Ave	Case N	0.:	
City: Arleta	State: CA	Zip: 91331	
Lender: Wedgewood INC			

	Fastrak Appraisal		
	USPAP ADDENDU	М	File No. Mercedes Ave
Borrower: Redwood Holdings LLC			
Property Address: <u>9001 Mercedes Ave</u> City: Arleta Cour	nty: Los Angeles	State: CA	Zip Code: 91331
Lender/Client: Wedgewood INC			
Restricted Appraisal Report This report was prep The intended user of	bared in accordance with the requirement bared in accordance with the requirement f this report is limited to the identified clie the opinions and conclusions set forth in	s of the Restricted Appraisal Rent. This is a Restricted Apprais	eport option of USPAP Standards Rule 2-2(b). al Report and the rationale for how the
 ADDITIONAL CERTIFICATIONS I certify that, to the best of my knowledge and belief: The statements of fact contained in this report are true The report analyses, opinions, and conclusions are lim analyses, opinions, and conclusions. I have no (or the specified) present or prospective inter the parties involved. I have no bias with respect to the property or the parties: My engagement in this assignment was not contingent My compensation for completing this assignment is not the cause of the client, the amount of the value opinion intended use of this appraisal. My analyses, opinions, and conclusions were develope Practice. This appraisal report was prepared in accordance with 	nited only by the reported assumption rest in the property that is the subject s involved with this assignment. upon developing or reporting predet t contingent upon the development of the attainment of a stipulated resu	t of this report and no (or sp termined results. or reporting of a predetermin It, or the occurrence of a su I, in conformity with the Unit	becified) personal interest with respect to ned value or direction in value that favors bsequent event directly related to the form Standards of Professional Appraisal
		EA and any implementing r	egulations.
 PRIOR SERVICES I have NOT performed services, as an appraiser or in immediately preceding acceptance of this assignment I HAVE performed services, as an appraiser or in and immediately preceding acceptance of this assignment 	t. other capacity, regarding the propert	y that is subject of this repo	
PROPERTY INSPECTION			
\square I have NOT made a personal inspection of the proper X I HAVE made a personal inspection of the property th			
APPRAISAL ASSISTANCE Unless otherwise noted, no one provided significant real pr assistance, they are hereby identified along with a summar			ion. If anyone did provide significant
ADDITIONAL COMMENTS Additional USPAP related issues requiring disclosure and/	or any state mandated requirements		
MARKETING TIME AND EXPOSURE TIME I		FRTY	
X A reasonable marketing time for the subject property X A reasonable exposure time for the subject property i	is <u>90</u> day(s) utilizing mar	ket conditions pertinent to the	he appraisal assignment.
	SUPERVI	SORY APPRAISER (only	if required):
Signature: Name: Elizabeth Sarkisyan Date Signed: 05/20/2022 State Certification #:	Name: Date Signe		

 State Certification #:

 or State License #:

 or Other (describe):

 State:

 CA

 Expiration Date of Certification or License:

 10/25/2022

 Effective Date of Appraisal:

 05/20/2022

Produced using ACI software, 800.234.8727 www.aciweb.com

or State License #: ____

State: _

Fastrak Appraisal

Market Conditions Addendum to the Appraisal Report File No. Mercedes Ave

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ndition	s prevalent in	the su	bject neighbo	rhood.	This is a re	equired					
addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 9001 Mercedes Ave City Arleta State CA Zip Code 91331															
Borrower Redwood Holdings LLC		j													
Instructions: The appraiser must use the information require	ed on this form as the b	basis for his/her concl	usions, and must provi	vide su	pport for thos	e conc	lusions, regar	ding h	ousing tren	ids and					
overall market conditions as reported in the Neighborhood section															
analysis as indicated below. If any required data is unavailable					-										
provide data for the shaded areas below; if it is available, however,			-						-						
median, the appraiser should report the available figure and ident		-			-		-								
that would be used by a prospective buyer of the subject proper Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	is sea	Sonal markets		Overall Trend	lorecid	osures, etc.	<u>. </u>					
Total # of Comparable Sales (Settled)	0	6	17	\square	Increasing		Stable		Declinin						
Absorption Rate (Total Sales/Months)	0.00	2.00	5.67	\equiv	Increasing		Stable		Declinin	-					
Total # of Comparable Active Listings	6	14	8		Declining	X	Stable] Increasi	ng					
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	7.00	1.40		Declining	X	Stable] Increasi	ng					
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Overall Trend								
Median Comparable Sale Price	N/A	685,000	735,000		Increasing	j	Stable			•					
Median Comparable Sales Days on Market	N/A	9	7		Declining		Stable		Increasi						
Median Comparable List Price Median Comparable Listings Days on Market	654,500	699,998	692,500		Increasing Declining		Stable Stable	╶╂╴		<u> </u>					
Median Sale Price as % of List Price	39 N/A	18 101%	12 104%		Increasing		Stable		Increasi Declinin	<u> </u>					
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	10478		Declining	Ŕ		╞	Increasi	•					
			rom 3% to 5%, increas		0			ndo fe		5					
Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, e An analysis was performed on 23 competing sales over the past 12 months. For those sales, a total of 17.4% were reported to have															
	An analysis was performed on 23 competing sales over the past 12 months. For those sales, a total of 17.4% were reported to have seller concessions. This analysis shows a change of -7.9% per month.														
			the trends in listings a					بلم مد		-0					
An analysis was performed on 23 competing	sales over the p	Dast 12 months	. For those sales	s, a	total of U.	0% V	vere repoi	tea	to be RE	-0.					
Cite data sources for above information. Information repo	orted in the CRM	MLS system (us	sing an effective	dat	e of 05/20)/202	2) was uti	lizec	l to arriv	/e at					
the results noted on this addendum. Any percent															
Summarize the above information as support for your conclus	sions in the Neighborl	hood section of the a	ppraisal report form.	lf you	used any ad	ditiona	I information	such	as an ana	lysis of					
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat	tion and support for you	ur con	clusions.					-					
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ANDRET DESEADOU & ANALVS

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: Mercedes Ave
Property Address: 9001 Mercedes Ave	Case	No.:
City: Arleta	State: CA	Zip: 91331
Lender: Wedgewood INC		



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 20, 2022 Appraised Value: \$ 729,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 Mercedes Ave

 Property Address: 9001 Mercedes Ave
 Case No.:

 City: Arleta
 State: CA
 Zip: 91331

 Lender: Wedgewood INC
 Case No.:



COMPARABLE SALE #1

8479 Canterbury Ave Sun Valley, CA 91352 Sale Date: s05/22;c04/22 Sale Price: \$ 795,000



COMPARABLE SALE #2

13386 Rangoon St Arleta, CA 91331 Sale Date: s05/22;c03/22 Sale Price: \$ 730,000



COMPARABLE SALE #3

9218 Arleta Ave Arleta, CA 91331 Sale Date: s05/22;c03/22 Sale Price: \$ 750,000

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 Mercedes Ave

 Property Address: 9001 Mercedes Ave
 Case No.:

 City: Arleta
 State: CA
 Zip: 91331

 Lender: Wedgewood INC
 Case No.:

COMPARABLE SALE #4

9460 Obeck Ave Arleta, CA 91331 Sale Date: s03/22;c02/22 Sale Price: \$ 680,000



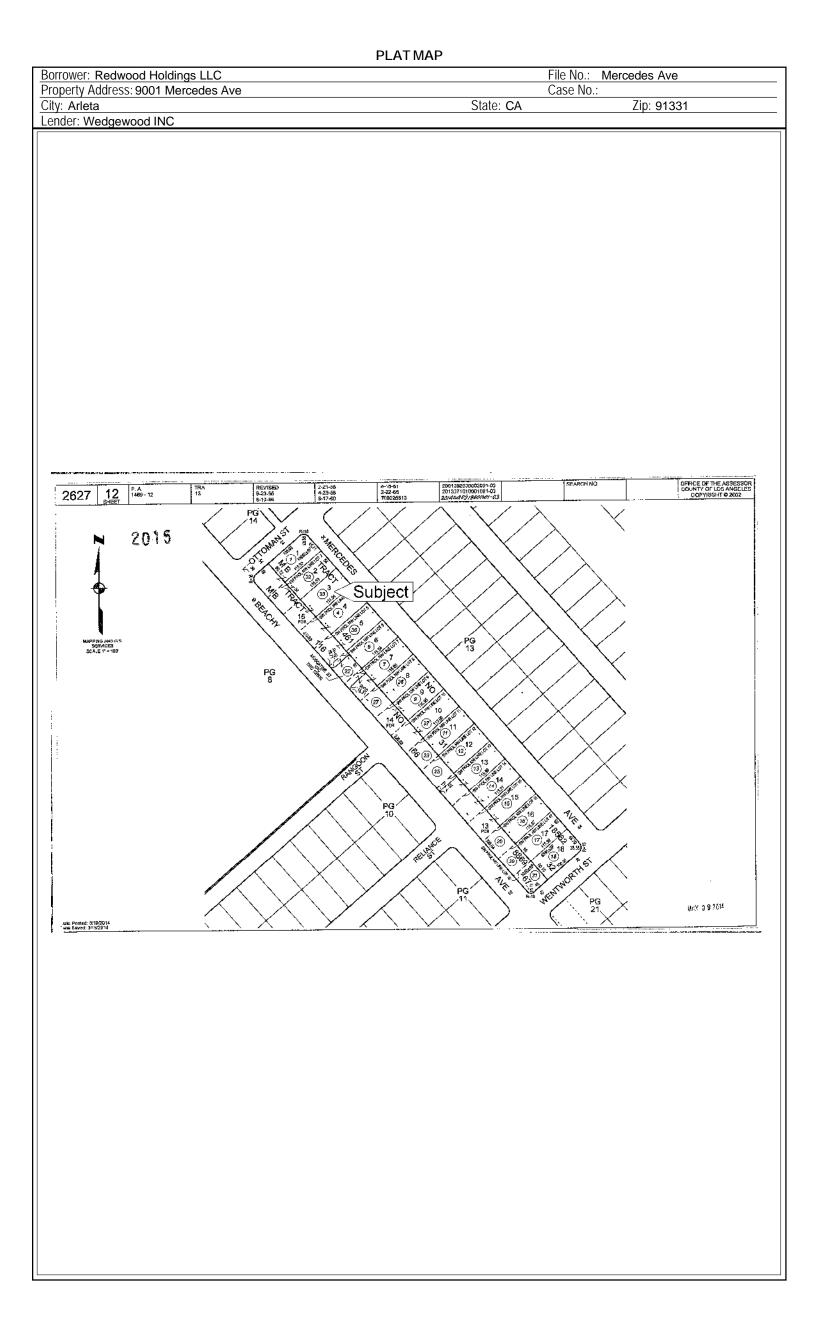
COMPARABLE SALE #5

8215 Allott Ave Panorama City, CA 91402 Sale Date: Active Sale Price: \$ 695,000

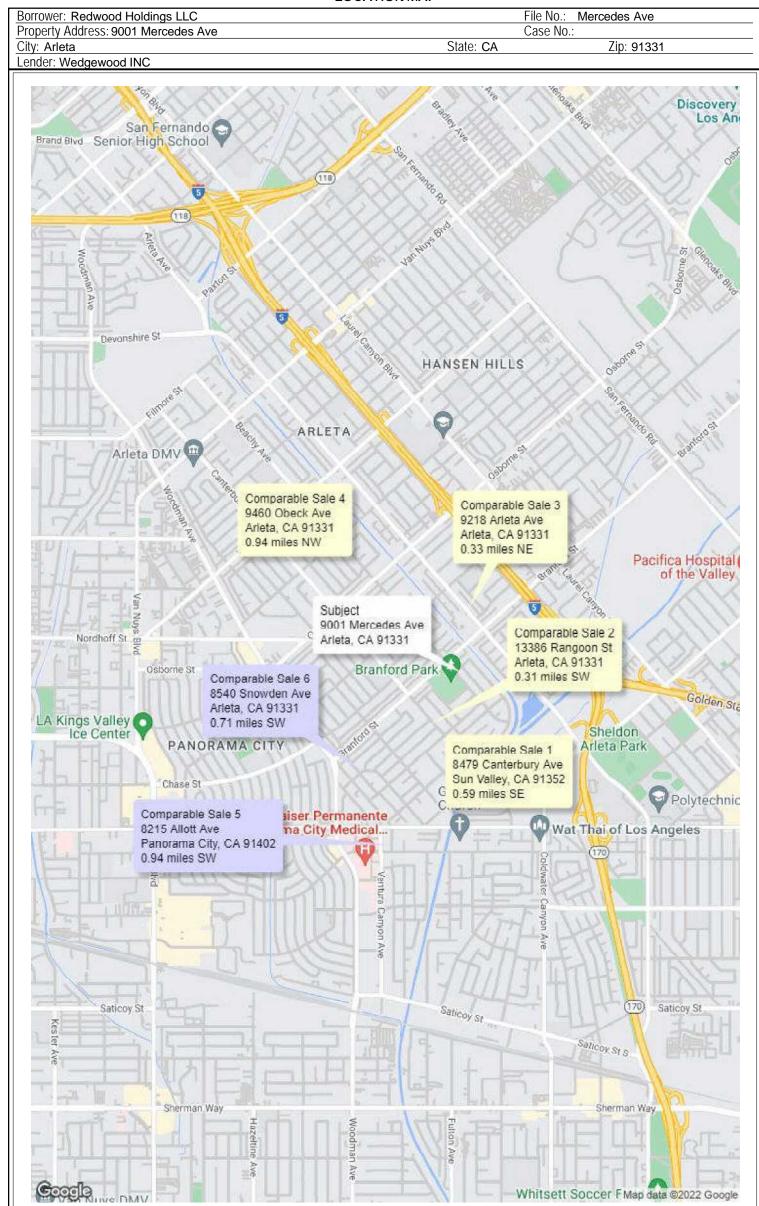


COMPARABLE SALE #6

8540 Snowden Ave Arleta, CA 91331 Sale Date: Active Sale Price: \$ 685,000

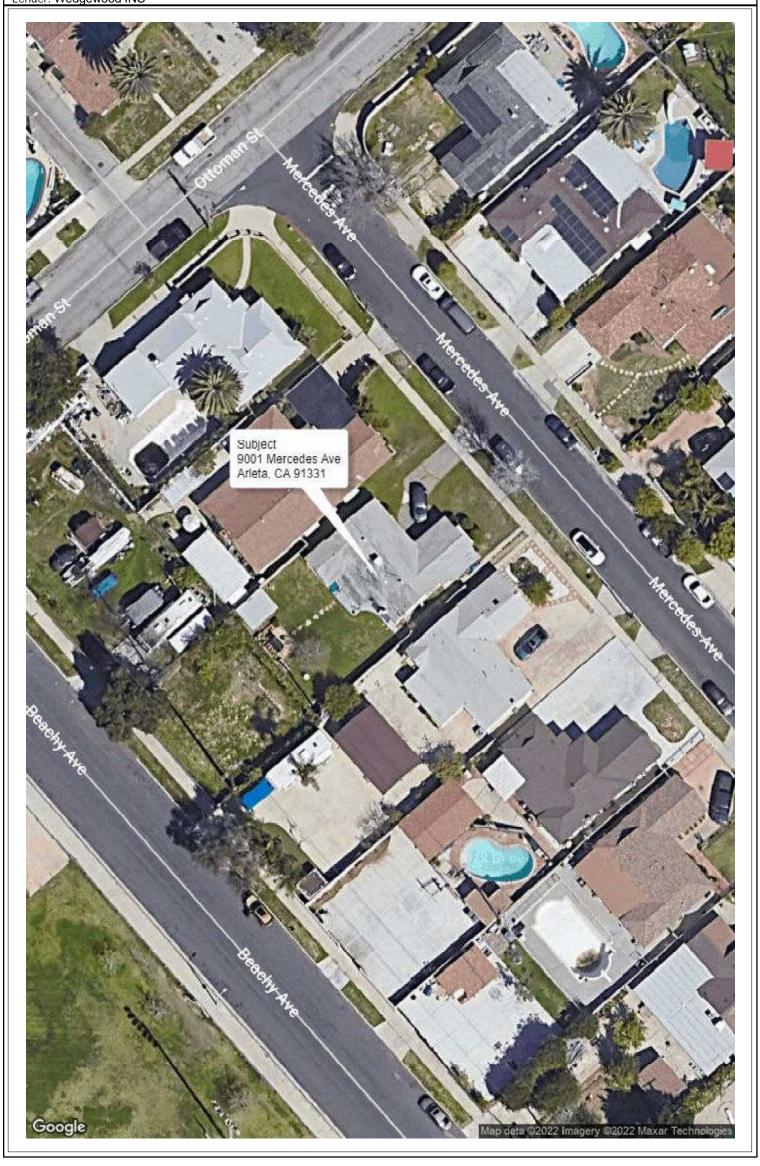


LOCATION MAP



AERIAL MAP

Borrower: Redwood Holdings LLC Property Address: 9001 Mercedes Ave City: Arleta Lender: Wedgewood INC File No.: Mercedes Ave Case No.: Zip: 91331



Borrower: Redwood Holdings LLC Property Address: 9001 Mercedes Ave City: Arleta Lender: Wedgewood INC

File No.: Mercedes Ave Case No.: State: CA

Zip: 91331



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

Elizabeth Y. Sarkisyan

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

"Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER:

3008057

Effective Date: Date Expires:

October 26, 2020 October 25, 2022

Loretta Dillon, Deputy Bureau Chief, BREA

3055218



DECLARATIONS

for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

I Great American Assurance Company

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Note: The Insurance Company selected above shall herein be referred to as the Company.

	Policy Number:	RAP31870	26-21	Renewal of:	RAP3187026-20
	Program Administr	ator:	Herbert H. Landy Insurance 100 River Ridge Drive, Suit)2062
tem	1. Named Insured:	Elizabeth	n Sarkisyan		

Item 1.	Named	i Insured:	Elizabeth Sarkisyan
Item 2.	Addre	ss:	8032 Cherrystone ave
	City, S	tate, Zip Code	e: Panorama City, CA 91402
Item 3.	Policy	Period: From (Both date	m 10/29/2021 To 10/29/2022 (Month, Day, Year) (Month, Day, Year) s at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)
ltem 4.	Limits	of Liability:	
	A. \$_	1,000,000	Damages Limit of Liability - Each Claim
	B. \$	1,000,000	Claim Expenses Limit of Liability – Each Claim
	C. \$	1,000,000	Damages Limit of Liability - Policy Aggregate
	D. \$	1,000,000	Claim Expenses Limit of Liability - Policy Aggregate
ltem 5.	Deduc	tible (Inclusi	ve of Claim Expenses):
	A. \$	500	Each Claim
	B. \$	1,000	Aggregate
ltem 6.	Premie	um: \$ 85	0.00
Item 7.	Retroa	etive Date (i	fapplicable): 10/29/2020
Item 8.	Forms	, Notices and	Endorsements attached:
	D421	00 (03/15) D	942300 CA (10/13) IL7324 (08/12)
	D424	12 (03/17) D	42413 (06/17) D42414 (08/19) Bety a raquion

Authorized Representative

D42101 (03/15)

Page 1 of 1

Comments:

	Address	Prox.	Price	Date	Site	GLA	Bd	Ва	Age	Cars	Comment
Sub	9001 Mercedes Ave				9,572sf	1,231	3	2.0	69	2	
1	9001 Mercedes Ave	0.01	725,000	05/18/22	9,572sf	1,231	3	2	69	2	
2	8479 Canterbury Ave	0.58	795,000	05/10/22	6,001sf	1,258	3	2	67	2	
3	13386 Rangoon St	0.31	730,000	05/02/22	6,888sf	1,320	3	3	72	2	
4	9218 Arleta Ave	0.34	750,000	05/02/22	7,190sf	1,232	3	1.1	68	1	
5	9094 Cranford Ave	0.67	750,000	04/19/22	5,972sf	1,264	3	2	68	2	
6	9502 Laurel Canyon Blvd	0.77	760,000	04/18/22	7,500sf	1,175	4	2	68	2	
7	9081 Bartee Ave	0.34	630,000	04/15/22	6,019sf	1,217	3	2	69	2	
8	13088 Reliance St	0.21	725,000	04/07/22	6,839sf	1,217	3	2	69	2	
9	9460 Obeck Ave	0.94	680,000	03/31/22	5,951sf	1,342	3	2	69	2	
10	13213 Reedley St	0.35	840,000	03/29/22	6,036sf	1,256	3	2	68	0	
11	13517 Mineola St	0.36	769,650	03/29/22	6,024sf	1,304	3	2	66	2	
12	8968 Mercedes Ave	0.05	845,000	03/29/22	6,553sf	1,336	3	2	69	2	
13	8924 Mercedes Ave	0.12	720,000	03/28/22	6,552sf	1,217	3	2	69	2	
14	13119 Roscoe Blvd	0.76	735,000	03/18/22	7,198sf	1,228	3	2	67	2	
15	13518 Ottoman St	0.38	858,888	03/15/22	7,954sf	1,348	3	2	64	2	
16	13340 Chase St	0.2	628,000	03/09/22	6,000sf	1,335	3	2	68	2	
17	9582 Amboy Ave	0.91	725,000	02/24/22	9,568sf	1,170	4	2	68	2	
18	9205 Nagle Ave	0.8	660,000	02/09/22	7,136sf	1,230	3	2	69	2	
19	8241 Morse Ave	0.86	752,777	02/02/22	6,604sf	1,164	3	2	68	2	
20	8749 Matilija Ave	0.94	525,500	01/28/22	5,998sf	1,206	2	1	73	0	
21	13301 Chase St	0.24	510,000	01/21/22	8,388sf	1,350	3	2	68	1	
22	12720 Ottoman St	0.87	710,000	01/14/22	6,240sf	1,114	3	2	62	2	
23	13907 Kelowna St	0.95	810,000	01/11/22	5,884sf	1,232	3	2	69	2	

Appraisal Analytics Addendum

Sales & Listings Farm List

		٨d	dress	Pro		Price	Dat	Site	GLA	Bd	Ba	٨٩٥	Cars	Comm	ant	
	0004			FIC	J.	FILCE	Dat							Collin	ent	
Sub	9001	Mercede	es Ave					9,572sf	1,231	3	2.0	69	2			
1																