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Borrower	Redwood Holdings LLC				H	ile No.	69225		
Property Address	10854 Debra Ave								
City	Granada Hills	County	Los Angeles	St	ate CA	١	Zip Code	91344	
Lender/Client	Wedgewood Inc								

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USPAP ADDENDUM

Loan #49904

Property Address	Redwood Holdings LLC		
	10854 Debra Ave		
City		County Los Angeles	State CA Zip Code 91344
	Granada Hills	County Los Angeles	State CA Zip Code 91344
Lender	Wedgewood Inc		
This report wa	as prepared under the following	USPAP reporting option:	
Approinct	Banart	This report was prepared in accordance with LICDAD Standards Dule 2, 2(a)	
Appraisal	кероп	This report was prepared in accordance with USPAP Standards Rule 2-2(a).	
Postricted	d Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b).	
The Stricted	i Appraisai neport	This report was prepared in accordance with opener standards have 2-2(b).	
0 "0	f D	h a la	
See "Scope	e of Report" commentary l	below.	
Reasonable E	xposure Time		
My opinion of a	reasonable exposure time for the su	ubject property at the market value stated in this report is:	
	*** *** *		
	""" I ne Ap	ppraised Value is based on a reasonable Exposure Time of l	less than 30 days """
Additional Cer	rtifications		
i certify that, to	the best of my knowledge and belief	.i	I
L Lhour NOT	T performed conjugation and an approximate	er or in any other canacity, regarding the property that is the subject of this same the suite	hin the
_		er or in any other capacity, regarding the property that is the subject of this report with	IIIII UIG
three-year	period immediately preceding accep	ptance of this assignment.	I
	·		
☐ I HAVE per	rformed services, as an appraiser or	r in another capacity, regarding the property that is the subject of this report within the	e three-vear
			5 din 55 your
period imn	nediately preceding acceptance of the	his assignment. Those services are described in the comments below.	
Disclosure of r	orior services is required by HSPA	AP prior to acceptance of an appraisal assignment, or upon discovery during ar	n assignment, as well as in the appraiser's
	Shor sorvices is required by Cor A	in prior to accoptance of an appraisal accignment, or apon accovery during a	in addigititions, ad woll ad in the appraisor o
certification.			
The annraiser	certifies and agrees that this annr	raisal was prepared in accordance with the requirements of Title XI of the Finan	ncial Institutions, Reform, Recovery & Enforcement
	•		
ACT (FIRREA)	of 1989, as amended (12 U.S.C.	. 3331 et seq.), and any applicable implementing regulations in effect at the tim	ne the appraiser signs the appraisal certification.
This Cortification	ion cumplemente evieting Cortifical	tions (on pages E.C.) that are required to be in this Appreied Depart. Nothing is	n this "Cupplemental Cartification" shanges, deletes or
This Certificati	on supplements existing certificat	tions (on pages 5-6) that are required to be in this Appraisal Report. Nothing ir	n this "Supplemental Certification" changes, deletes of
modifies the ex	xisting Certifications.		
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Additional Co	mments		
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Loan #49904 File # 69225

The purpose of this summary appraisal	report is t	to provide the le	ender/client with	an	accurate, and adequ	ately supp	ported	d, opinion of th	e marl	ket value	of the subj	ject prop	perty.
Property Address 10854 Debra Ave		•			^{City} Granada			•	State	CA		1344	
Borrower Redwood Holdings LLC	,	0:	wner of Public Red	ord	Redwood Ho		1.0		County		ingeles	1344	
Legal Description Tract #23847 Lot	2				ixeawood iid	Juliys L	LLC			LUS A	ligeles		
Assessor's Parcel # 2680-013-027					Tax Year 2021	ı			R.E. Tax	xes \$ _A	,918		
Neighborhood Name City of Los And	roloo Cra	onada Hilla ar	20		Map Reference	N/A			Census		111.00		
Occupant Owner Tenant	Vacant		ea pecial Assessment	2.5	0	IN/A	ſ	PUD HOA\$		- Tuot	per year [per m	nonth
Property Rights Appraised Fee Simple		-1	Other (describe)	υ ψ	U			100 110/14	U		por your	por in	101101
Assignment Type Purchase Transaction		Refinance Transaction	, ,	Other (de	scribe) C: -:								
L d/Ollt	Ш	Tionnance Transaction		•	OCIVIO		_						
weagewood inc	a it boon offered	I for colo in the tuelue			Manhattan Beac	h Blvd.,	Su	ite 100, Redo	ndo B				
Is the subject property currently offered for sale or has													
Report data source(s) used, offering price(s), and date	.,				22080841, the si	_		offered for sal	e on (04/20/22	2 for \$699,0	000.	
There were no price reductions a													
I did did not analyze the contract for s	ale for the subje	ect purchase transactio	on. Explain the resu	lts of the	analysis of the contract f	or sale or wh	ny the	analysis was not					
performed. Based on the "purpose	e" of the a	ıppraisal (servi	icing), the r	ecent	purchase contra	act was	not	considered to	be re	elevant i	to this assi	gnmen	nt,
was not available in the normal co	ourse of b	usiness, and v	was not ana	lyzed	by the appraise	er for this	s as	ssignment.					
Contract Price \$ Date of C	Contract		Is the property sel	er the ov	vner of public record?			Yes No [Oata Sour	rce(s)			
Is there any financial assistance (loan charges, sale co	oncessions, gift	t or downpayment assis	stance, etc.) to be	paid by a	any party on behalf of the	borrower?					Y	res [No
If Yes, report the total dollar amount and describe the i	items to be paid	d.											
Note: Race and the racial composition of the neigh	borhood are n	ot appraisal factors.											
Neighborhood Characteristics				One-Un	it Housing Trends			One-	Unit Hou	ısina	Present I	Land Use	%
	Rural	Property Valu			Stable	□ Doc	lining			AGE	One-Unit		**
	Under 25				In Balance		lining r Sup				2-4 Unit		95 %
			·	rtage				,	Laco	(yrs)			
Growth Rapid Stable	Slow	Marketing Tin	ne 🔀 Und	ei 3 Mth	s 3-6 mths	Uve	r 6 m	100	Low	55	Multi-Family		3 %
Neighborhood Boundaries See attac	ched adde	enda.						1,125	High	75	Commercial		2 %
<u>a</u>								785	Pred.	70	Other		%
Neighborhood Description The subje	ect is loca	ted in the city	of Los Ang	eles (Granada Hills so	outh are	a)	The neighbor	hood	is comp	rised of ave	erage	
quality SFR's that are of similar a	ge, style a	and overall app	peal. Maint	enan	ce levels vary bu	ıt are ge	ene	rally average.	The	neighbo	rhood is		
convenient to major sources of er	nploymen	nt, shopping fa	cilities, free	way a	access and all su	upportin	g s	ervices.					
Market Conditions (including support for the above co					nd a limited sup				es in	the area	has allow	ed the	
market to remain very strong over	r the prior												
economic conditions have improv													
Dimensions 60 x 137.07	ou, ouppi	y chain locace	Area 8224					ngular	Ju 001		Res:	.u	
Specific Zoning Classification RS-1			Zoning Description		Residential - Sir					,	1103,		
1 10-1	Nonconforming	(Grandfathered Use)		vo Zonin			шу	Dweilings					
Is the highest and best use of subject property as imp						50)		∑ Yes	7 No	If No. descr	ihe O		
is the highest and pest use of subject property as imp	ioveu (oi as pic	upuseu pei pialis aliu s	specifications) the	ווססטווו ו	1901			X 160	IVU	ii ivo, ucacii	ue See	attach	hed
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addendum for Highest & Best Use	e commer	ntary	Date!!-	Mb (-1-		0,4						D-1t-	
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Loan #49904 File # 69225

There are 1 comparable	proper	ties curr	rently of	ffered	for sale	in t	he subject	neighborhoo	d rang	ng in	price	from \$	949,000		to \$	949	,000	
There are 15 comparable	sales	in the	subject	neighbo	orhood	within t	he past tv	welve months	rangin	g in s	ale prio	ce from	/	n			35.000	
FEATURE	T	SUBJECT			CO	MPARAB	LE SALE # 1			CON	//PARABI	LE SALE # 2	,	Ť	CO		E SALE # 3	
Address 10854 Debra Av				1111					1062				=	1005				
1000+ Debia / W	-				5 Mon					0 Debr				l	,		rst Ave	
Granada Hills, C	A 913	344					A 91344					A 91344	ļ.				<u> 191344</u>	
Proximity to Subject				0.36	miles	NW				miles S	S			0.19	miles	W	_	
Sale Price	\$						\$	836,000				\$	935,000				\$	785,000
Sale Price/Gross Liv. Area	\$	442.75	5 sq.ft.	\$	513.83	3 sq.ft.			\$.	462.18	sq.ft.			\$ 4	466.15	sq.ft.		
Data Source(s)				CRM	ILS #S	R220	60265;D	OM 5	CRM	LS #S	R212	63068;E	OOM 7	CRM	LS#SI	R2120	3250;DC	0M 8
Verification Source(s)					#4232			0		‡72139					16295		0200,20	
VALUE ADJUSTMENTS	-	DESCRIPTIO	N		ESCRIPTION TO SERVICE STATEMENT OF THE SERVICE			Adjustment		SCRIPTIO			Adjustment		ESCRIPTION		+(-) \$ A	djustment
Sales or Financing	_	J2001111 110		_			.() \$	iojuotimont			•	.()•	riajaotirione			211	.() \$1.	ajaotinont
•				ArmL					ArmL					ArmL				
Concessions				Conv	/;0				Conv	;0				FHA;	0			
Date of Sale/Time				s04/2	22;c03	/22		+8,000	s01/2	2;c12/	21		+23,000	s10/2	21;c09	/21		+31,000
Location	N;R	es;		A;Fw	y Nois	se;		+15,000	N;Re	s;				A;Bsv	vRd;			+30,000
Leasehold/Fee Simple	Fee	Simple			Simple				Fee S	Simple				Fee S	Simple	,		
Site	822			8359					8872					7512				0
View																		
	N;R			N;Re					N;Re					N;Re				
Design (Style)		;Traditi	onal	DT1;	Traditi	ional				Tradition	onal				Traditi	onal		
Quality of Construction	Q4			Q4				-25,000	Q4				-50,000	Q4				
Actual Age	62			65				0	64				0	67				0
Condition	C5			C4				-25.000	C4				-50,000	C5				
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		-,	Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	7	3		6		-		0		4			10.000	0	5			10.000
Gross Living Area	-		2.0	-0	3	2.0			_		3.0		-10,000			3.0		-10,000
•	+	1,834	, oq.ii.	-	1,627	7 sq.ft.	-	+18,000		2,023	sq.ft.		-16,000		1,684	sq.ft.		+13,000
Basement & Finished	0sf			0sf					0sf					0sf				
Rooms Below Grade	1																	
Functional Utility	Ave	rage		Avera	age				Avera	age				Avera	age			
Heating/Cooling		A/CAC		_	/CAC					/CAC					/CAC			
								0		(owne	٧٩/		-5,000					0
		ar (no va	alue)					U		_	eu)		-5,000					
Garage/Carport	2ga			2ga2					2ga2					2gd2				0
Porch/Patio/Deck	Pati	o/Deck		Patio	/Deck				Patio	/Deck				Deck				0
Fool/Spa	Non	е		None	•				None	!				Pool				-20,000
Other	Non	е		None	•				None					Encl.	Patio			-5,000
Assessor's Parcel Number	APN				-016-0	ากล		0	2679	-015-0	22		n		-016-0			0
Net Adjustment (Total)	7 11			2001		X -	\$	-9.000				\$	-108,000			7 -	\$	39,000
Adjusted Sale Price				Net Adj.	J 12		-	-9,000	Net Adj.			-	-100,000	Net Adj.	· L		*	39,000
Aujusteu Sale Pilce						1.1 %				1	11.6 %	_				5.0 %		
от обттратавно				Gross A		10.9 %		827,000	Gross A	oj. 1	16.5 %	\$	827,000	Gross A	aj.	13.9 %	\$	824,000
				audiant a	aronatii ar													
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Loan #49904

Exterior only inspection re		File # 69225
Clarification of Intended Use & Intended User(s): The Intended User of Users are identified by the appraiser. The borrower is not an Intended User. The Intended Use is to evaluate the property that is the subject the stated scope of work, the reporting requirements of this appraisa report.	d User. A party receiving a copy of the of this appraisal for a mortgage finan	is report is not an Intended ce transaction, subject to
Note: the "Scope of Work" decision is specific to the stated Intended Intended User(s). Use of this appraisal for a purpose other than the s	tated "Intended Use" requires that a n	new appraisal assignment be
completed by the appraiser. Information communicating the scope o addition to the scope of work section.	f work performed, may be included the	roughout this report, in
Cost Approach Warning: The purpose of Cost Approach is to help estimate the Replacement Cost of the subject improvements). Use of by the appraiser. Nothing set forth in this appraisal report is intended type of insurance coverage to be placed on the subject property. If us does not guarantee that any insurable value estimate inferred from the any loss that may be sustained. The appraiser recommends that an ir may not be a reliable indication of replacement cost new for any date costs of labor and materials, as well as changing building codes and	this data, in whole or in part, for any of to be relied upon for the purpose of of ed for that purpose, the appraiser ass is report will result in the subject prop surance professional be consulted. F other than the effective date of this ap	other purpose is not intended determining the amount or sumes no liability for and perty being fully insured for urther, the Cost Approach opraisal due to changing
The Appraised Value is based on a Reasonable Exposure Time of les	s than 30 days.	
* the overall demand for real property. The reader is cautioned, and rapply only as of the Effective Date indicated. Future market condition economic conditions are unpredictable. Based on a review of MLS dabuyers and sellers), list prices for available properties have continued remained low and the sale-to-list-price ratio of closed sales has rema	s and possible disruptions in the mar ta and interviews with market particip I to increase. The number of active lis	ket due to quickly changing nants (including local agents, stings in the market area has
common and there appears to be no pressure toward increased contri		
Days-on-market (DOM) has remained consistent with or is lower than cautioned that market conditions can be unpredictable after disruptive be negatively affected by interest rates returning to normal (higher) lemay change suddenly and sale prices can change dramatically with lichanges in value, including the potential for a decline in value, in any	DOM before the Coronavirus pandeme events and depend heavily on supply vels. Past events have repeatedly prottle warning. Interested parties are ad-	nic. The reader is further ly/demand which could also oven that market conditions
COST APPROACH TO VALUE	(not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculations.		
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	High site to value	e ratio is typical of the subject's
market area. Site value has been derived by extraction and/or allocation of	ue to lack of available site sales data in	the subject's market area.
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$ 625,000
Source of cost data DwellingCost.com	DWELLING 1,834 Sq.Ft.@\$	185.66 =\$ 340.500
Quality rating from cost service Avg. Effective date of cost data 05/26/2022	O Sq.Ft.@\$	=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=\$
Cost estimates were obtained from DwellingCost.com. Depreciation	Garage/Carport 400 Sq.Ft. @ \$	66.68 =\$ 26,700
was calculated using the Economic Age/Life method. Replacement cost	Total Estimate of Cost-New Less Physical Functional I	=\$ 367,200 External
estimates are rounded to the nearest \$100. Note: In order to replicate the analysis, it is noted that a rating of 3.60 was used in	Depreciation 220,300	=\$(220,300
DwellingCost.com. This rating corresponds to a rating of average.	Depreciated Cost of Improvements	=\$ 146,900
Garage size estimated due to lack of public records information - based	"As-is" Value of Site Improvements	=\$ 65,000
on standard garage sizes.		
	INDICATED VALUE BY COCT ADDDOACH	_6
Estimated Remaining Economic Life (HUD and VA only) 30 Years	INDICATED VALUE BY COST APPROACH F (not required by Fannie Mae)	=\$ 836,900
INCOME APPROACH TO VALU	E (not required by Fannie Mae)	000,900
		=\$ 836,900 Indicated Value by Income Approach
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM)	E (not required by Fannie Mae)	000,900
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION 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 and the subject proper	E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attached	000,900
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION 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 and the subject proper Legal Name of Project	E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attached yis an attached dwelling unit.	000,900
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INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION 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 and the subject proper Legal Name of Project Total number of phases Total number of units 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	E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attached yi san attached dwelling unit. Total number of units sold	000,900
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION 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 and the subject proper Legal Name of Project Total number of phases Total number of units 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 Does the project contain any multi-dwelling units? Yes No Data Source(s)	E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attached yi san attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion	000,900
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION 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 and the subject proper Legal Name of Project Total number of phases Total number of units 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	E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attached yi san attached dwelling unit. Total number of units sold Data source(s)	000,900
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INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION 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 and the subject proper Legal Name of Project Total number of phases Total number of units Total number of units rented 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	E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attached yi san attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion	000,900

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 under 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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.

Loan #49904 File # 69225

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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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Loan #49904 File # 69225

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra laws and regulations. Further, I am also subject to the provis that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or m	er, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part ore of these parties.
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraiser	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser identified in this appraisal report is either a s appraisal firm), is qualified to perform this appraisal, and is according to the control of the control	ub-contractor or an employee of the supervisory appraiser (or the ceptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared. 	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	accord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
APPRAISER R	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Brian Mathews Company Name Clario Appraisal Network	Name Company Name
Company Name Clario Appraisal Network Company Address 300 E 2nd Street, Suite 1405	Company Address
Reno, NV 89501	
Telephone Number (805) 341-7242	Telephone Number
Email Address brian.mathews@clarioappraisal.com Date of Signeture and Report	Email Address Pote of Signature
Date of Signature and Report 05/26/2022 Effective Date of Appraisal 05/26/2022	Date of Signature State Certification #
State Certification # AR004130	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 05/27/2022	SUBJECT PROPERTY
	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED 10854 Debra Ave	Did inspect exterior of subject property from street
Granada Hills, CA 91344	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 825,000	COMPARADIC CALCO
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc Company Address 2015 Manhattan Beach Blvd Suite 100	Did inspect exterior of comparable sales from street
2015 Manhattan Beach Blvd., Suite 100, Redondo Beach, CA 90278	Date of Inspection
Email Address support@clarioappraisal.com	

Loan #49904 File # 69225

FEATURE		SUBJECT	Г		CO	MPARAB	LE SALE # 4		CC	MPARABL	E SALE # 5		CO	MPARABL	E SALE #	6
Address 10854 Debra Ave				1644	5 Los	Alimo	s St	160	40 Tul	sa St		1061	1 Deb	ra Ave)	
Granada Hills, CA	A 9134	44		Gran	ada F	lills, C	A 91344	Gra	ınada F	Hills, C	A 91344	Gran	ada H	lills, C	91344	
Proximity to Subject				0.16	miles	SW		0.4	7 miles	Ε		0.33	miles	S		
	\$						\$ 900,00	0			\$ 850,000				\$	856,000
	\$	442.7	5 sq.ft.	\$	536.9	9 sq.ft.		\$	514.5	3 sq.ft.		\$	548.7	2 sq.ft.		
Data Source(s)				CRM	LS #5	SR220	31762;DOM 5	CR	MLS #0	OC212	42344;DOM 12	CRM	LS #0	C212	26120;D	OM 6
Verification Source(s)						550/Re		Dod		1569/R				154/R		
VALUE ADJUSTMENTS	DI	ESCRIPTI	ON	DI	ESCRIPTI	ION	+(-) \$ Adjustment		DESCRIPT	ION	+(-) \$ Adjustment	D	ESCRIPTI	ON	+(-) \$ A	Adjustment
Sales or Financing				ArmL	_th			Arn	nLth			ArmL	_th			
Concessions				Cash	;0			Cor	nv;0			Conv	/ ;0			
Date of Sale/Time				s03/2	22;c02	2/22	+14,00	0 s12	/21;c1	1/21	+26,000	s11/2	21;c10)/21		+30,000
Location	N;Re	s;		N;Re	s;			A;F	wy Noi	se;	+15,000	N;Re	s;			
Leasehold/Fee Simple	Fee S	Simple	е	Fee S	Simple	е		Fee	Simpl	е		Fee :	Simple	е		
View Design (Style)	8224	sf		7886	sf			0 762	11 sf		0	7740	sf			0
View	N;Re	s;		N;Re	s;			N;F	Res;			N;Re	s;			
	DT1;	Tradit	ional	DT1;	Tradit	tional		DT	1;Tradi	tional		DT1;	Tradit	ional		
Quality of Construction A Actual Age Condition Above Grade Room Living Age	Q4			Q4			-50,00	0 Q4			-50,000	Q4				-25,000
Actual Age	62			66				0 65			0	63				0
Condition	C5			C4			-50,00	0 C4			-50,000	C4				-25,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Tota	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	7	3	2.0	7	3	2.0		7	4	2.0	0	6	3	2.0		0
Gross Living Area		1,834	4 sq.ft.		1,67	6 sq.ft.	+13,00	0	1,65	2 sq.ft.	+15,000		1,560	g sq.ft.		+23,000
Basement & Finished	0sf			0sf				0sf				0sf				
Rooms Below Grade																
Functional Utility	Avera	age		Avera	age			Ave	erage			Aver	age			
Heating/Cooling		/CAC			/CAC				A/CAC	;			/CAC			
Energy Efficient Items		r (no v		None				0 Noi			0	None				0
Garage/Carport	2ga2	•	,	2ga2					2dw			2ga2				
Porch/Patio/Deck		/Deck	(/Deck	(io/Decl	k			/Deck	(
Pool/Spa	None			None				Noi				None				
Other	None			None				Noi				None				
Assessor's Parcel Number	APN:				-014-	012		_	67-022	-001	0	2679		021		0
Net Adjustment (Total)						<u> </u>	\$ -73,00				\$ -44,000	_			\$	3,000
Adjusted Sale Price				Net Adj.		8.1 %	,	Net A	dj.	 5.2 [%]	,	Net Adj.		0.4 %		,
of Comparables				Gross A	dj.	14.1 %	\$ 827,00	O Gross	Adj.		\$ 806,000	Gross A	dj.	-	\$	859,000
Report the results of the research and analy	ysis of th	e prior sa					operty and comparable sa	es (report		prior sales	on page 3).					
ITEM			Sl	UBJECT			COMPARABLE S	ALE #	4		COMPARABLE SALE #	5		COMPAR	ABLE SALE #	# 6
Date of Prior Sale/Transfer	(05/20/	2022													
Price of Prior Sale/Transfer	9	812,0	000													
Data Source(s)	F	Realis	t/CRM	LS			Realist/CRMLS			Realis	st/CRMLS		Real	ist/CRI	MLS	
Effective Date of Data Source(s)	C	05/23/	2022				05/25/2022			05/25	/2022		05/2	5/2022		
Analysis of prior sale or transfer history of	the subje	ect proper	ty and con	nparable	sales		N	o prev	ious sa	ale or s	ignificant transfer	of cor	mpara	bles#	4-6 found	d in
preceding 12 months.																
											to provide additio		• •			
estimate. Comps. #5 and																
estimate due to limited ava	ailable	sales	s data	in the	subje	ect nei	ghborhood. Qua	lity an	d cond	ition ac	djustments are ba	sed o	n visu	al insp	ection by	y the
appraiser, as well as M.L.S	3 data	a, desc	cription	ns and	l avail	lable p	hotographs. Qu	ality 8	condi	tion rat	ings are based or	n UAD	defin	itions (see	
attached) and some adjust																
quality "ratings" (based on																
superior overall quality of o	constr	uction	n. Cond	dition	adjus	tment	s were also appl	ed to	comps	. #4-6 f	or superior levels	of rer	nodel	ing and	overall	
condition.																
See Narrative Addendum	for Aa	dition	al Sale	es Coi	mpari	son C	ommentary.									
1																
																

Sales Comparison Commentary [Multi-page]

				J <u></u>	00220		
Borrower	Redwood Holdings LLC						
Property Address	10854 Debra Ave						
City	Granada Hills	Cour	ty Los Angeles	State CA	A Zip Code	91344	
Lender/Client	Wedgewood Inc						

File No. 69225

Sales Comparison Analysis - Commentary

Methodology & Data: The Sales Comparison Analysis is the primary method of estimating the market value of SFR's through an analysis of sales of similar properties. This method assumes that sales of comparable properties, having similar physical and locational factors, will provide a reliable indicator of value for the subject property. The credibility of this approach depends upon the accuracy of the data collected, as well as the degree of comparability between each sale property and the subject property. Physical and neighborhood characteristics, functional utility or a combination of these attributes defined the search parameters. While a diverse array of transactions were initially considered for this analysis, the sales selected for direct comparison to the subject are those transactions which were most applicable to the subject and/or those sales utilized in order to bracket particular physical factors (consistent with common appraisal practice). The comparable properties were obtained from the same general market as the subject and represent competitive alternatives. Details of the transactions have been verified to the greatest extent possible by utilizing reliable sources and/or with parties involved in the transaction.

With the foregoing in mind, 6 closed comparable sales were selected and were considered to represent the best available sales and listing data. While the data utilized includes comparable properties from adjacent neighborhoods, dated sales and properties with differences that required significant adjustments, the comparable sales/listings were considered to be the most relevant data for direct comparison to the subject property.

• <u>Comparable Search Summary</u>: The subject neighborhood (see Neighborhood Boundaries on page 1) was searched using the following parameters: detached SFR's between 1,500 sf and 2,100 sf, year built between 1950 and 1975, site area between 5,000 sf and 15,000 sf, sales from 5/27/2021 and 5/26/2022.

Adjustments: For features which are dissimilar between the comparables and the subject, adjustments have been made leading to an indication of value for the subject property. Adjustments were extracted from available market data, including the comparable sales analyzed in this analysis, based on estimates of the market's reaction to differences in particular factors.

Positive adjustments for market conditions (time adjustments) are based on current MLS statistical data, the attached 1004MC analysis, sensitivity analysis using the adjusted comparables, and simple regression analysis developed using Spark (see attached exhibit), resulting in a positive .5% adjustment per month. Site adjustments are based on \$5/sf for significant differences in site utility. No adjustments were applied for minor differences in site area as market participants do not typically recognize very small differences in site utility. Some comparable site sizes were obtained directly from County Assessor's maps and may vary slightly from the site sizes reported by data reporting services. Comps. #1 and 5 are located close to the 118 freeway and comp. #3 is located on a busy road. They suffer some adverse influence due to traffic noise, and were adjusted for inferior locations.

Quality & condition ratings are consistent with UAD definitions (see attached) and some adjustments were made within the same "rating" for differing levels of overall quality and condition. Quality and condition adjustments are based on visual inspection by the appraiser, as well as M.L.S. data, descriptions and available photographs. While given the same quality "ratings" (based on UAD definitions), adjustments were applied to comps. #1 and 2 for superior quality due to superior level of upgrades and superior overall quality of construction. Condition adjustments were also applied to comps. #1 & 2 for superior levels of remodeling and overall condition. Although there are some age differences, no adjustments were made to the comparables for actual age, as "effective" ages may be different than actual ages. Differences in effective ages are accounted for in quality and condition ratings/adjustments. No adjustments were deemed to be necessary for differences in design (style) as the subject/comparable design styles are all generally acceptable in the subject's market area.

No adjustments were made for number of bedrooms, as all dwellings have similar functional utility and were compared on the basis of their overall gross living area (GLA). Bath adjustments are based on \$10,000/bath and GLA adjustments are based on \$85/SF (rounded). No adjustments were applied for minor differences in GLA as market participants do not typically recognize very small differences in living area.

Summary: Among the closed comparable sales that were analyzed, comps. #1-3 were generally deemed to be the most relevant overall and they established the range from which the estimated value was selected. The most important factors were considered to be Gross Living Area (GLA), date of sale, quality/condition, and proximity to the subject. Comp. #1 is the most similar in overall appeal and was given the most emphasis in developing this analysis. Comp. #2 is a recent sale and provides support for the value estimate. Comp. #3 is a dated sale but was used due to limited recent sales data in the subject neighborhood.

While there is considerable weakness in the available market data, comparables #1-6 were deemed to be the best available closed sales and their use is considered to be reasonable and necessary in order to develop the sales comparison analysis.

Supplemental Addendum

		-appromonta:	714401144111			03223		
Borrower	Redwood Holdings LLC							
Property Address	10854 Debra Ave							
City	Granada Hills	County	Los Angeles	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							

File No. GOOGE

Notification Regarding Appraiser's Employer, Company Address & Significant Real Property Appraisal Assistance: The appraiser signing the report is an employee of Clario Appraisal Network (CA AMC Registration #1256) and received no appraisal fee for the assignment. The appraiser is using the corporate address of the appraisal company. The appraiser is not based in the corporate office and is based in Thousand Oaks, CA. The appraiser is located roughly 20.5 miles from the subject property and has 40+ years appraising in the subject's market area.

Yvonne Alamillo, an appraiser trainee who is also an hourly employee of Clario Appraisal Network (CA AMC Registration #1256), provided assistance in the completion of this appraisal assignment and the preparation of this appraisal report. Her assistance was under the direct supervision of the appraiser signing the report (Brian Mathews), and she is competent to perform these tasks. Significant real property appraisal assistance included researching the relevant characteristics of the subject property; researching comparable sale and listing data; researching the economic characteristics of the neighborhood.

Nathan Desso, an appraiser trainee who is also an hourly employee of Clario Appraisal Network (CA AMC Registration #1256), provided assistance in the completion of this appraisal assignment and the preparation of this appraisal report. His assistance was under the direct supervision of the appraiser signing the report and he is competent to perform these tasks. Significant real property appraisal assistance included researching the relevant characteristics of the subject property; researching comparable sale and listing data; researching the economic characteristics of the neighborhood; researching available replacement cost data.

Site Comments

The subject site is typical in size and has typical site utility for the neighborhood. The improvements appear to be well situated on the site and no apparent adverse easements, encroachments or other adverse site conditions were noted from off-site.

Note: I have not checked the title/land records for recorded easements and have reported only apparent easements, encroachments and/or other apparent adverse conditions. The title policy was not reviewed by appraiser.

- <u>Highest & Best Use</u>: The stated conclusion that the "highest and best" use of the subject property (as improved) is considered to be its present use as a single-family residential dwelling, is consistent with allowable uses under the subject site's zoning designation (1-family residential dwelling), and is supported by the contributory value of the improvements coupled with the remaining economic life of the structure.
- Note Regarding Solar Electrical System: Per information obtained from the listing agent, the solar system (panels) are owned by the homeowner, however, they are very old. While the system generates power, it is very antiquated and had little or no contributory value in the recent sales transaction (per listing Agent). For this reason, it was given no value in this appraisal assignment. The home is still connected to the main power grid. The solar system has a favorable effect on marketability.
- Effective Age: In estimating the effective age the appraiser has considered any physical deterioration, functional obsolescence, and/or external obsolescence observed from off-site on the effective date. No functional or external obsolescence was noted from off-site. Thus, the effective age only reflects physical deterioration. The exterior appears to be adequately maintained and the effective age is estimated to be less than the actual age of 62 years.

• Exterior-Only: Neighborhood - Boundaries

Generally defined by San Fernando Mission Boulevard to the north, 118 freeway and Woodley Avenue to the east, Chatsworth Street to the south and Balboa Boulevard to the west.

• Exterior-Only : Reconciliation

The Sales Comparison Analysis best reflects the conditions present in the Market Value definition, and best reflects the actions of buyers & sellers in the market. In addition, the market data presented in support of the Sales Comparison Analysis was verified by the appraiser and considered very reliable.

The Cost Approach was deemed to be a less reliable analysis, due to insufficient land sales data and the difficulty of estimating accrued depreciation. This approach was given secondary consideration and it supports the value conclusion of the Sales Comparison Analysis.

The Income Approach was not developed and is considered "not relevant" as similar properties (in the area) are not typically purchased for income production and there is insufficient rental data.

For the reasons stated above, the Sales Comparison Analysis was considered to be the most valid approach and was given the most emphasis in the final value conclusion.

Secure Signature

This report was transmitted electronically and includes a computer generated image, of my original signature, encrypted for security purposes. The report shall be as effective, enforceable and valid as if a "paper" version of this report was delivered.

	D in A					
Signature Name Brian	Mathews			SignatureName		
	05/26/2022			Date Signed		
State Certification #	AR004130	State C	Α	State Certification #	State	
Or State License #		State		Or State License #	State	

Market Conditions Addendum to the Appraisal Report

File No.

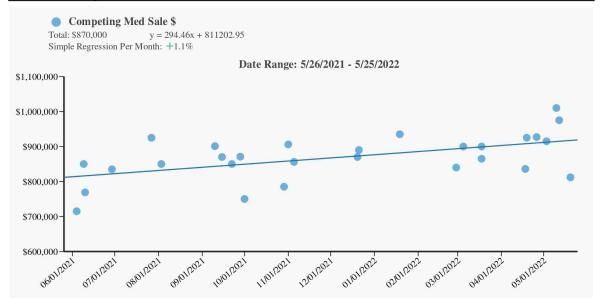
Loan #49904 69225

	The purpose of this addendum is to provide the lender/client with a cl neighborhood. This is a required addendum for all appraisal reports w			enos ano conom	one provident in the eadjoor						
	Property Address 10854 Debra Ave	nui un onocavo dato on or altor /		y Granada	Hills	St	ate CA		ZIP Code 913	44	
	Borrower Redwood Holdings LLC			Cranada	0		- O, (510		
	Instructions: The appraiser must use the information required on this	form as the basis for his/her cor	nclusions, and i	must provide sup	port for those conclusions, regarding	l					
	housing trends and overall market conditions as reported in the Neigh	borhood section of the appraisal	report form. Ti	ne appraiser mus	t fill in all the information to the exter	rt					
	it is available and reliable and must provide analysis as indicated belo										
	explanation. It is recognized that not all data sources will be able to pr										
	in the analysis. If data sources provide the required information as an	-									
	average. Sales and listings must be properties that compete with the										
	subject property. The appraiser must explain any anomalies in the dat Inventory Analysis	a, such as seasonal markets, ne Prior 7–12 Months		. foreclosures, et -6 Months	Current – 3 Months	_			verall Trend		
	Total # of Comparable Sales (Settled)						Increasing		Stable		Declining
	Absorption Rate (Total Sales/Months)	2.33		<u>3</u> .00	11 3.67		Increasing	H	Stable	H	Declining
	Total # of Comparable Active Listings	0		2	0	H	Declining	X	Stable	H	Increasing
	Months of Housing Supply (Total Listings/Ab.Rate)	0.0		2.0	0.0	H	Declining		Stable	Ħ	Increasing
	Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		-6 Months	Current – 3 Months				verall Trend		
	Median Comparable Sale Price	\$850,000	\$89	0,000	\$900,000	\boxtimes	Increasing		Stable		Declining
	Median Comparable Sales Days on Market	7		7	6		Declining	X	Stable		Increasing
	Median Comparable List Price	N/A	\$91	4,500	N/A		Increasing	\boxtimes	Stable		Declining
SIS	Median Comparable Listings Days on Market	N/A	3	34	N/A		Declining		Stable		Increasing
ΙΑLΥ	Median Sale Price as % of List Price	106%		7%	109%		Increasing	\boxtimes	Stable	Ц	Declining
ESEARCH & ANALY	Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No	FOV increasing :	as of hundring closing costs con		Declining	Ш	Stable	Ш	Increasing
F	Explain in detail the seller concessions trends for the past 12 months										
Æ	fees, options, etc.). Seller contributions are										
RES	There appears to be no pressure toward in							oun	ts, interest	bu	ıy
Â	downs and concessions have become mor	e common under cu	rrent mar	ket condition	ons but are not genera	іу р	revalent.				
MARKET											
_	Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, e	xplain (including	the trends in listings and sales of for	eclose	ed properties).				
	An analysis was performed on 15 competing							ted	to be RF0	<u> </u>	
	Foreclosure sales have not been a major fa	· .			· · · · · · · · · · · · · · · · · · ·						
	foreclosure or short sale activity. In the larg										ed
	sales, pending sales, current listings and p	ublic record reporting	g of forec	losure and	pre-foreclosure activity	/).					
	Cite data sources for above information. The da	ata sources relied up	on for thi	s analysis	include MLS data, pub	lic r	ecords and	d th	e appraise	ers	
	database. These sources appear to provid	•	and reliat	ole basis fo	r the conclusions set for	orth	in this add	den	dum and i	n th	ne
	market conditions section of the attached re										
				t form If you was	d any additional information ayah a	_					
					ed any additional information, such a	S					
	an analysis of pending sales and/or expired and withdrawn listings, to	formulate your conclusions, pro	ovide both an e	xplanation and su	pport for your conclusions.		al romant th		anneiger b		
	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus	formulate your conclusions, proions set forth in the	ovide both an e neighborh	xplanation and su nood section	pport for your conclusions. on of the attached appr	aisa	•		• •		rown
	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus analyzed data about competing properties	formulate your conclusions, pro- ions set forth in the in the subject neighb	ovide both an e neighborh oorhood ir	xplanation and su nood section noluding cl	pport for your conclusions. on of the attached approsed sales, listings, pe	aisa ndir	ng sales, e	хрі	red and wi	thd	
	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus analyzed data about competing properties listings. Analyses are summarized in this r	formulate your conclusions, pro- ions set forth in the in the subject neight narket conditions ad	ovide both an e neighborh oorhood ir Idendum.	xplanation and su nood section nocluding cload At the sar	pport for your conclusions. on of the attached appr osed sales, listings, pe ne time, the number of	aisa ndir	ng sales, e tive listings	xpi s ha	red and wi	thd d v	ery
	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus analyzed data about competing properties	formulate your conclusions, pro- ions set forth in the in the subject neight market conditions ad upply low and increa	ovide both an e neighborh oorhood ir Idendum. ased upwa	xplanation and sunction of section of sectio	pport for your conclusions. on of the attached approsed sales, listings, pe me time, the number of re on prices and prope	aisa ndir act	ng sales, e tive listings values. Th	xpi s ha ie c	red and wir as remaine verall med	thd d v liar	rery n days
	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus analyzed data about competing properties listings. Analyses are summarized in this rollow. This has kept the months of housing s	formulate your conclusions, pro- tions set forth in the in the subject neight market conditions ad upply low and increaselling in less than 3	neighborh neighborh oorhood in Idendum. ased upwa months v	nood section and succession and section cluding cluding cluding at the sare ard pressure when priced	pport for your conclusions. on of the attached approped sales, listings, pe the time, the number of the on prices and proped the competitively (based)	aisa ndir act rty v	ng sales, e tive listings /alues. Th current pe	xpi s ha ie c ndii	red and wings remained werall meding sales).	thd d v liar Re	ery days aders
	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus analyzed data about competing properties listings. Analyses are summarized in this range. In this has kept the months of housing son market indicates properties have been so	formulate your conclusions, pro- tions set forth in the in the subject neight market conditions ad upply low and increa- selling in less than 3 analysis can be mis	neighborh porhood in Idendum. ased upwa months v	oplanation and su nood section necluding cluding cluding At the sar ard pressu when priced ue to reliar	pport for your conclusions. on of the attached approped sales, listings, pe me time, the number of re on prices and prope d competitively (based nce on small data sam)	aisa ndir act rty v	ng sales, e tive listings /alues. Th current pe	xpi s ha ie c ndii	red and wings remained werall meding sales).	thd d v liar Re	ery days aders
	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus analyzed data about competing properties listings. Analyses are summarized in this r low. This has kept the months of housing s on market indicates properties have been s are advised that the results of the 1004MC	formulate your conclusions, pro- tions set forth in the in the subject neight market conditions ad upply low and increa- selling in less than 3 analysis can be mis	neighborh porhood in Idendum. ased upwa months v	oplanation and su nood section necluding cluding cluding At the sar ard pressu when priced ue to reliar	pport for your conclusions. on of the attached approped sales, listings, pe me time, the number of re on prices and prope d competitively (based nce on small data sam)	aisa ndir act rty v	ng sales, e tive listings /alues. Th current pe	xpi s ha ie c ndii	red and wings remained werall meding sales).	thd d v liar Re	ery days aders
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	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus analyzed data about competing properties listings. Analyses are summarized in this rollow. This has kept the months of housing son market indicates properties have been so are advised that the results of the 1004MC correct for physical differences in data pool of the subject is a unit in a condominium or cooperative project, compited by the comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	of formulate your conclusions, pro- tions set forth in the tin the subject neight- market conditions ad upply low and increa- selling in less than 3 analysis can be mis . See Market Condi- tet the following: Prior 7–12 Months Yes No	poide both an experience of the control of the cont	xplanation and successive success	pport for your conclusions. on of the attached approsed sales, listings, pe me time, the number of re on prices and prope d competitively (based noe on small data samp on Page 1 Project Nam Current – 3 Months or of REO listings and explain the tren	aisandir	ng sales, e tive listings values. Th current per and inabi Increasing Increasing Declining Declining	xpi	red and with as remained werall mediang sales). of appraised werall Trend Stable Stable Stable	thd d v liar Re	days days days days days days days days
	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus analyzed data about competing properties listings. Analyses are summarized in this rollow. This has kept the months of housing son market indicates properties have been so are advised that the results of the 1004MC correct for physical differences in data pool with the subject is a unit in a condominium or cooperative project, completed by the subject bata and a condominium or cooperative project, completed by the subject Data and Data	of formulate your conclusions, pro- tions set forth in the tin the subject neight- market conditions ad upply low and increa- selling in less than 3 analysis can be mis . See Market Condi- the following: Prior 7–12 Months Yes No	poide both an experience of the control of the cont	xplanation and successive successive specific successive successiv	pport for your conclusions. In of the attached approsed sales, listings, percented in the time, the number of the on prices and proper of competitively (based note on small data samples of the competitive of the competiti	aisandir	ng sales, e tive listings values. Th current per and inabi Increasing Increasing Declining Declining	xpi	red and with as remained werall mediang sales). of appraised werall Trend Stable Stable Stable	thd d v liar Re	days days days days days days days days
PRAISER CONDO/CO-OP PROJECTS	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus analyzed data about competing properties listings. Analyses are summarized in this rollow. This has kept the months of housing son market indicates properties have been so are advised that the results of the 1004MC correct for physical differences in data pool of the subject is a unit in a condominium or cooperative project, complete the subject is a unit in a condominium or cooperative project, complete the subject is a unit in a condominium or cooperative project, complete the subject is a unit in a condominium or cooperative project, complete the subject is a unit in a condominium or cooperative project, complete the subject is a unit in a condominium or cooperative project, complete the subject in the subject in the subject in the project? Total # of Active Comparable Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject in th	romulate your conclusions, pro- tions set forth in the in the subject neight market conditions ad upply low and increa- selling in less than 3 analysis can be mis . See Market Condi- the the following: Prior 7–12 Months Yes No No No No No No No No No No	povide both an experience of the control of the con	xplanation and sumood section cluding	pport for your conclusions. In of the attached approsed sales, listings, percented into the number of the on prices and proper of competitively (based note on small data samples of the number of th	aisandir	ng sales, e tive listings values. Th current per and inabi Increasing Increasing Declining Declining	xpi	red and with seremaine verall mediang sales). of appraise verall Trend Stable Stable Stable Stable	thd d v liar Re	days days days days days days days days
_	an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions conclus analyzed data about competing properties listings. Analyses are summarized in this rollow. This has kept the months of housing son market indicates properties have been so are advised that the results of the 1004MC correct for physical differences in data pool with the subject is a unit in a condominium or cooperative project, completed by the subject Data and Data	of formulate your conclusions, pro- tions set forth in the tin the subject neight market conditions ad upply low and increa- selling in less than 3 analysis can be mis . See Market Condi- te the following: Prior 7–12 Months Yes No	povide both an experience of the control of the con	xplanation and successive successive specific successive successiv	pport for your conclusions. In of the attached approsed sales, listings, percented into the number of the on prices and proper of competitively (based note on small data samples of the number of th	aisandir	ng sales, e tive listings values. Th current per and inabi Increasing Increasing Declining Declining	xpi	red and with as remained werall mediang sales). of appraised werall Trend Stable Stable Stable	thd d v liar Re	days days days days days days days days

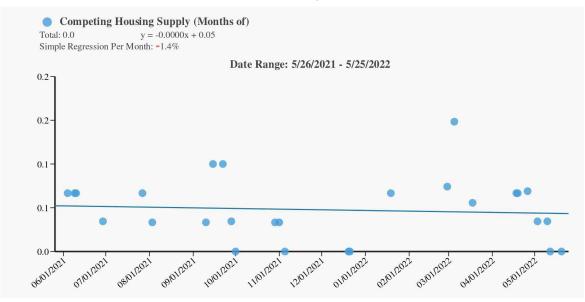
Freddie Mac Form 71 March 2009

Photograph Addendum

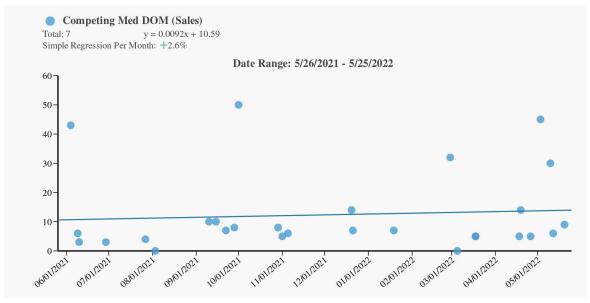
Borrower	Redwood Holdings LLC							
Property Address	10854 Debra Ave							
City	Granada Hills	County	Los Angeles	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



Median \$



Housing Supply



Sales DOM

Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	10854 Debra Ave							
City	Granada Hills	County	Los Angeles	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



Subject Front

10854 Debra Ave Sales Price

 Gross Living Area
 1,834

 Total Rooms
 7

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 8224 sf

 Quality
 Q4

 Age
 62



Additional Front View



Subject Street

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	10854 Debra Ave							
City	Granada Hills	County	Los Angeles	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



Comparable 1

11115 Monogram Ave

Prox. to Subject 0.36 miles NW Sales Price 836,000 Gross Living Area 1,627 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location A;Fwy Noise; N;Res; 8359 sf View

Site 835: Quality Q4 Age 65



Comparable 2

10630 Debra Ave

Prox. to Subject 0.30 miles S Sales Price 935,000 Gross Living Area 2,023 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 8872 sf Quality Q4 Age 64



Comparable 3

10854 Hayvenhurst Ave

0.19 miles W Prox. to Subject Sales Price 785,000 Gross Living Area 1,684 Total Rooms 8 Total Bedrooms 5 Total Bathrooms 3.0 Location A;BsyRd; N;Res; View Site 7512 sf Quality Q4 Age 67

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	10854 Debra Ave							
City	Granada Hills	County	Los Angeles	Stat	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



Comparable 4

16445 Los Alimos St

Prox. to Subject 0.16 miles SW 900,000 Sales Price 1,676 Gross Living Area Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 7886 sf Site Q4 Quality Age 66



Comparable 5

16040 Tulsa St

 Prox. to Subject
 0.47 miles E

 Sales Price
 850,000

 Gross Living Area
 1,652

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 A;Fwy Noise;

 View
 N;Res;

 Site
 7621 sf

 Quality
 Q4

 Age
 65



Comparable 6

10611 Debra Ave

Prox. to Subject 0.33 miles S Sales Price 856,000 Gross Living Area 1,560 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View 7740 sf Site Quality Q4 Age 63

10854 Debra Av	e, Granada Hills, CA 91344-5254, Los Angeles County
APN: 2680-013-027	CLIP: 3427052074

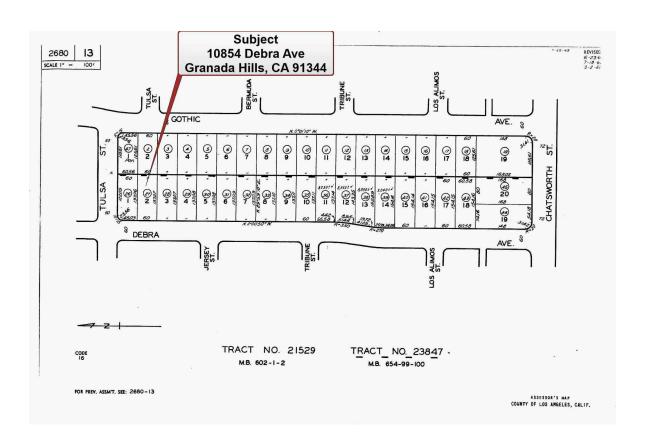
Owner Name	Redwood Holdings LLC	Tax Billing Zip	90278
Owner Name 2		Tax Billing Zip+4	1230
Mail Owner Name	Redwood Holdings LLC	Owner Vesting	
Tax Billing Address	2015 Manhattan Beach Blvd #100	Owner Occupied	No
Tax Billing City & State	Redondo Beach, CA	No Mail Flag	
LOCATION INFORMATION			
Zip Code	91344	Location Influence	
	C016	TGNO	
Carrier Route Zoning	LARS	Census Tract	1111.00
Tract Number	23847	Topography	Rolling/Hilly
School District	Los Angeles	Township Range Sect	Rottingramy
Comm College District Code	Los Angeles City	Neighborhood Code	
	S-11/11/12/12/2011/11/2011/11/11/11/11/11/11/11/11/11/11/11/11/	111/13/2011/2011/11/2011	
TAX INFORMATION			
APN	2680-013-027	Tax Appraisal Area	
Alternate APN		Lot	2
Exemption(s)		Block	
% Improved	34%	Water Tax Dist	Southern California
Tax Area	16	Fire Dept Tax Dist	
Legal Description	TRACT # 23847 LOT 2		
ASSESSMENT & TAX			
Assessment Year	2021	2020	2019
Assessed Value - Total	\$395,997	\$391,938	\$384,254
Assessed Value - Land	\$263,268	\$260,569	\$255,460
Assessed Value - Improved	\$132,729	\$131,369	\$128,794
OY Assessed Change (\$)	\$4,059	\$7,684	
OY Assessed Change (%)	1.04%	2%	
Exempt Building Value			
Exempt Land Value			
Exempt Total Value			
ax Year	Total Tax	Change (\$)	Change (%)
2019	\$4,773		
2020	\$4,962	\$190	3.97%
2021	\$4,918	-\$45	-0.9%
Special Assessment		Tax Amount	
Safe Clean Water83		\$75.86	
aco Vectr Cntrl80		\$14.67	
City Lt Maint 21		\$63.68	
rauma/Emerg Srv86		\$77.76	
acity Park Dist21		\$18.83	
a Stormwater 21		\$28.45	
Rposd Measure A 83		\$31.17	
Flood Control 62		\$35.69	
Total Of Special Assessments		\$346.11	
CHARACTERISTICS		1 Activities of Activities	
County Land Use	Single Family Resid SFR	Cooling Type	Evap Cooler
Universal Land Use		Patio Type	
Lot Frontage	60	Garage Type	Attached Garage
Lot Depth	137 0.188	Garage Sq Ft	Attached Garage
Lot Acres Lot Area		Parking Type	Attached Garage
	8,190	Parking Spaces	4 11 = 11 = 11 =
Lot Shape Style	Conventional	Roof Type Roof Material	Gravel & Rock
Style Building Sq Ft	1,834	Roof Frame	Graver & nock
Gross Area	Commercial Contraction (no. 1011-11-	Roof Shape	Gable
2nd Floor Area		Construction Type	GOOR
LIN I WUI AIDA		CONSTRUCTION Type	

Exhibit: Tax Records - Page 2

Basement Sq Feet			Interior Wall	Plas	ter
Stories	1		Exterior	Stuc	co
Total Units	1		Floor Cover	Cera	mic Tile
Total Rooms	7		Flooring Material		
Bedrooms	3		Foundation	Rais	ed
Total Baths	2		Pool		
MLS Total Baths	2		Year Built	1960	
Full Baths	2		Effective Year Built	1960	
Half Baths			Other Impvs	Fenc	e, Addition, Shed
Dining Rooms	1		Equipment		ge Oven, Dishwasher
Family Rooms	1		Porch	55070000	
Other Rooms	Dining Room, Family	Room	Patio/Deck 1 Area		
Fireplaces	1	17.17	Patio/Deck 2 Area		
Condo Amenities	Account of the second section		Porch 1 Area		
Condition	Average		Porch Type		
Quality	Average		Building Type	Type	Unknown
Water	Arciugo		Bldg Class	.,,,,	
	Tuna Unknown				
Sewer	Type Unknown Central		Building Comments		
Heat Type Heat Fuel Type	Central		# of Buildings		
ESTIMATED VALUE RealAVM™	\$698,000		Confidence Score	74	
RealAVM™ Range	\$649,140 - \$746,860		Forecast Standard Deviation	7	
Value As Of	05/16/2022		. J. Joan Gandard Deviation		
Value As Of	03/10/2022				
The Confidence Score is a measure of the onsistent quality and quantity of data drive omparable sales.	e extent to which sales data, property informat higher confidence scores while lower confide	tion, and comparable sales suppor ince scores indicate diversity in da	t the property valuation analysis process. The co ta, lower quality and quantity of data, and/or limit	nfidence score ed similarity of	range is 50 - 100. Clear and the subject property to
The FSD denotes confidence in an AVM ostimate will fall within, based on the consistence.	estimate and uses a consistent scale and mean stency of the information available to the AVM of	ning to generate a standardized co at the time of estimation. The FSD	nfidence metric. The FSD is a statistic that measu can be used to create confidence that the true val	res the likely re lue has a statis	ange or dispersion an AVM tical degree of certainty.
LICTING INCODMETION					
LISTING INFORMATION					
MLS Listing Number	SR22080841		Pending Date		
MLS Status	Closed		Closing Date	0.00	0/2022
WILD Status	Ciooca		Closing Date	05/20	
MLS Area	GH - GRANADA HILL	s	MLS Sale Price	\$812	
		.s		\$812	
MLS Area	GH - GRANADA HILL	s	MLS Sale Price	\$812 F207	,000 058267-Nadine Mcnulty
MLS Area MLS Status Change Date	GH - GRANADA HILL 05/20/2022	S	MLS Sale Price MLS Listing Agent	\$812 F207 PINN	,000 058267-Nadine Mcnulty
MLS Area MLS Status Change Date MLS Current List Price	GH - GRANADA HILL 05/20/2022 \$699,000	s	MLS Sale Price MLS Listing Agent MLS Listing Broker	\$812 F207 PINN INC.	,000 058267-Nadine Mcnulty
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MLS Area MLS Status Change Date MLS Current List Price MLS Original List Price MLS Listing # MLS Status MLS Listing Date	GH - GRANADA HILL 05/20/2022 \$699,000	8	MLS Sale Price MLS Listing Agent MLS Listing Broker	\$812 F207 PINN INC.	,000 058267-Nadine Mcnulty
MLS Area MLS Status Change Date MLS Current List Price MLS Original List Price MLS Listing # MLS Status MLS Listing Date MLS Listing Date MLS Listing Price	GH - GRANADA HILL 05/20/2022 \$699,000	S	MLS Sale Price MLS Listing Agent MLS Listing Broker	\$812 F207 PINN INC.	,000 058267-Nadine Mcnulty
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Plat Map

Borrower	Redwood Holdings LLC							
Property Address	10854 Debra Ave							
City	Granada Hills	County	Los Angeles	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



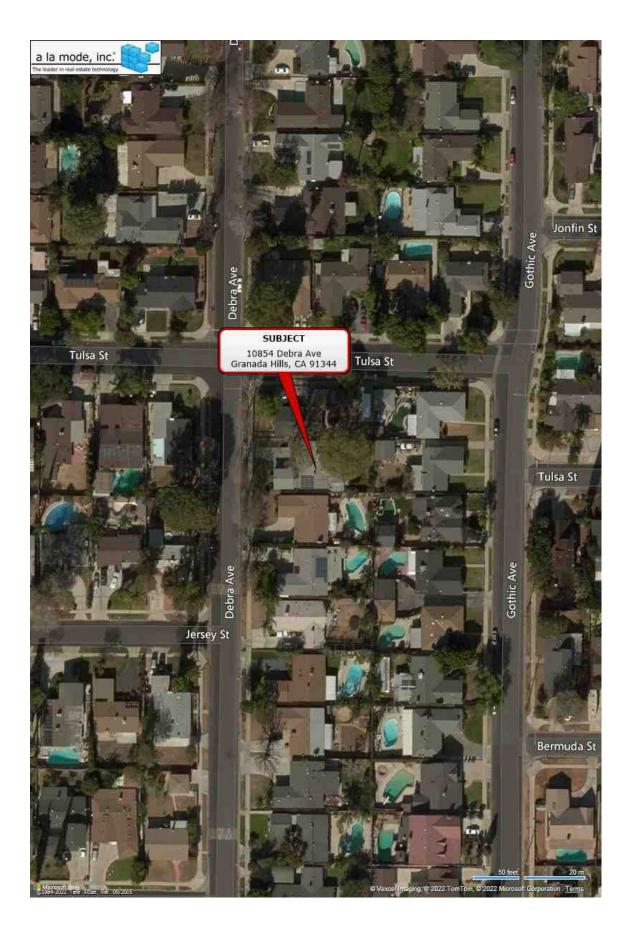
Location Map

Borrower	Redwood Holdings LLC							
Property Address	10854 Debra Ave							
City	Granada Hills	County	Los Angeles	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



Aerial Map

Borrower	Redwood Holdings LLC								
Property Address	10854 Debra Ave								
City	Granada Hills	County	Los Angeles	St	te C	A	Zip Code	91344	
Lender/Client	Wedgewood Inc								



Zoning Map

Borrower	Redwood Holdings LLC							
Property Address	10854 Debra Ave							
City	Granada Hills	County	Los Angeles	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



Loan #49904 File No. 69225

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.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring 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)

03

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 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

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
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	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
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	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		Data Sources
	Days On Market	
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	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	Mid-rise	
		Design (Style) View
Mtn	Mountain 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
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	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
	Square Meters	Area, Site
sqm	<u> </u>	
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
	Water View	View
Wtr	Water Frontage	Location
WtrFr	Water Frentage	
	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr wu	Walk Up Basement Additional Abbreviations	
WtrFr wu GLA	Walk Up Basement Additional Abbreviations Gross Living Area	Sales Comparison Commentary
WtrFr wu GLA MLS	Walk Up Basement Additional Abbreviations Gross Living Area Multiple Listing Service	Sales Comparison Commentary Listing History, Contract Analysis & Sales Comparison Commentary
WtrFr wu GLA	Walk Up Basement Additional Abbreviations Gross Living Area	Sales Comparison Commentary

UAD Version 9/2011 (Updated 1/2014)

License



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

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Brian S. Mathews

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER:

AR 004130

Effective Date:
Date Expires:

May 28, 2020

May 27, 2022

Jiny Martin, Bureau Chief, BREA

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"



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).

PRODUCER

| CONTACT | Floria Chen |

Assurance, a Marsh & McLennan Agency LLC company 20 N Martingale Road Suite 100 Schaumburg IL 60173				NAME: Florid Crief! HONE (A/C, No, Ext): 312-625-5592 E-MAIL E-MAIL Compassion for the compassion of the compassion			
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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			
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