APPRAISAL OF REAL PROPERTY



LOCATED AT

6124 Camino Rico San Diego, CA 92120 LOT 22 TR 5452

FOR

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

OPINION OF VALUE

1,382,000

AS OF

06/09/2022

BY

Kerby Lampton
Clario Appraisal Network, Inc.
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Reno, NV 89501-1508
619-701-2965
Kerby.Lampton@clarioappraisal.com



Exterior-Only Inspection Residential Appraisal Report

50123 File# 32907915

The purp	oose of	this s	ummary	y appraisal report	t is to pro	ovide the	lender/clien	it with an	accurate,	and adequa	telv sur	oported, opin	nion of t	he mark	et value	of the	subject prope	rtv
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Property A				amino Rico					City	San Dieg				State	CA	Zip Code	92120	
Borrower		lwood l	Holdi	ings, LLC			Owner of Pu	ıblic Record	Pai	ker Donal	d D Tr	ust 01-14	l-15	County	San [Diego		
Legal Des	cription	LO	T 22	TR 5452														
Assessor's	s Parcel #	¥ (373-2	210-04-00					Tax Y	ear 2021				R.E. Tax	(es \$ 1	1,138		
Neighborh	ood Nam	е [Del C	erro/Allied Ga	ardens				Map I	Reference	N/A			Census	Tract (0097.06		
Occupant		Owner	_	enant X Vaca			Special Asse	essments \$	0		,	PUI	D HOA	\$ 0		per year	per mor	nth
Property F	Rights App	raised		Fee Simple	Leasehold		Other (desc		0					. 0				
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Lender/Cli		<u> </u>					Address			Servicin		0 11 100						
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				d for sale or has it bee	onered for said												No No	
Report dat	ta source(s) used, of	ering pi	rice(s), and date(s).		Per C	CRMLS,	there ar	e no kno	wn listings	of the	e subject	property	in the	prior 1	2 montl	ns.	
I diperformed		did not an	alyze th	ne contract for sale for	the subject purc	hase transact	tion. Explain	the results of	the analysis o	of the contract fo	r sale or w	vhy the analysis	s was not					
5																		
Contract P				Date of Contrac				perty seller the				Yes	No	Data Sour	ce(s)			
Is there an	ny financia	al assistanc	e (loan	charges, sale concess	sions, gift or dow	Inpayment ass	sistance, etc	:.) to be paid b	y any party o	n behalf of the b	orrower?					[Yes	No
If Yes, rep	ort the tot	al dollar an	ount an	nd describe the items t	to be paid.													
Note: Rac	e and the	e racial cor	npositio	on of the neighborho	od are not appr	raisal factors												
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														-Unit Hou			sent Land Use %	
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Built-Up	$\mathbf{X}^{(}$	Over 75%		25-75%	Under 25%	Demand/Sup	ipply	Shortage		In Balance	0v	er Supply	\$ (000)		(yrs)	2-4 Unit		5 %
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Market Co	nditions (including s	upport f	or the above conclusion	ons)		See att	tached a	ddenda.									
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Dimension	ns 82	x 174	x 50	x 181 +/-			Area 1	12700 sf		Sha	pe R	ectangula	ar		View B	CtySky	·Mtn	
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is the nigh	iest and d	est use of s	iubject	property as improved	(or as proposed	per piaris and	i specificatio	ms) me presei	il use?			X	Yes	No	ii ivo, desci	ibe	See attache	≥d
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

50123 File# 32907915

There are 4 comparable	prope	rties curre	ently of	ffered f	or sa	ale in	the su	bject neighbo	nood ran	ging in	price	from \$ 895,000		to \$	1.2	50,000
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Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 7	774.2	21 sq.f	ft.		\$	661.1	2 sq.ft.		\$	853.54	sq.ft.	
Data Source(s)				MLS:	#220	000698	85SD;	DOM 7	MLS	#2200	00580	3SD;DOM 2	Real	tor.com/	/Zillo	w;DOM 3
Verification Source(s)				Doc #179285/Realist			Doc	Doc #152626/Re		ealist	Doc #198601/Re		1/Re	alist		
VALUE ADJUSTMENTS		DESCRIPTIO	N	DE	SCRIP	TION	+(-) \$ Adjustment	1	ESCRIPTI	ON	+(-) \$ Adjustment	D	ESCRIPTION		+(-) \$ Adjustment
Sales or Financing				ArmL	th				Arm	l th			Arml	th		
Concessions				VA;0					Con				Cash			
Date of Sale/Time				s04/2	2.00	1/22				,	122			22;c04/2	22	0
Location						4/22			0 s04/		122	0			22	0
		syRd;		A;Bsy						yRd;			A;Bs			
Leasehold/Fee Simple		Simple		Fee S		le				Simple	e			Simple		
Site	127	00 sf		9463	sf			+32,3	70 9700) sf		+30,000	1120	00 sf		0
View	B;C	tySky;M	itn	B;Cty	Sky;	Mtn			B;Ct	ySky;N	∕ltn		B;Ctv	ySky;Mt	n	
Design (Style)	DT1	;Conter	mp	DT1;0	Cont	emp			DT1	;Conte	mp		DT2;	Contem	пр	0
Quality of Construction	Q4			Q4					Q4				Q3			-100,000
Actual Age	55			45					0 55				53			0
Condition	C3			C3					C3				C2			-150,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms	. Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths	-100,000
		_				_	_		_	+	 					10.000
Room Count	7	3	2.0	7	3	2.0			8	4	2.0	0			2.1	-10,000
Gross Living Area	-	1,710	sq.ft.		1,77	76 sq.f	IL.		0	2,042	g sq.ft.	-49,800		2,021	sq.ft.	-46,700
Basement & Finished	0sf			0sf					0sf				0sf			
Rooms Below Grade																
Functional Utility	Ade	quate		Adeq	uate				Ade	quate			Adec	quate		
Heating/Cooling		A/CAC		FWA						VCAC				/CAC		
Energy Efficient Items	Non			Owne				-25.0	00 Non				None			
Garage/Carport	2ga			2ga2		oiui		20,0	2ga2				2gbi2			0
Porch/Patio/Deck			(0)			dr/a)					(-)					0
•		o/Deck(S)	Patio		K(S)				Deck	(S)			/Deck(s	5)	05.000
Pool Features	NoF			NoPo	ool				NoP	001			Pool			-25,000
Fireplaces	1FP			1FP					1FP				1FP			
Exterior Features	Non	е		None					Non				None			
Net Adjustment (Total)				X	+		\$	7,3	70 🗆] + [X -	\$ -19,800] + 🛛	-	\$ -331,700
Adjusted Sale Price				Net Adj.		0.5 %	%		Net Ad		1.5 %		Net Adj.	19	9.2 %	
-4 O bl-				Gross Ad	dj.	4.2 %					0/		Grace A			•
of Comparables							% \$	1.382.3	Gross	Adj.	5.9 %	\$ 1.330.200	uiuss A	\dj. 19	9.2 %	\$ 1.393.300
	sale or t	ransfer histor	ry of the	subject p	roperty			1,382,3 les. If not, explai		Adj.	5.9 %	\$ 1,330,200	U1033 F	^{ldj.} 19	9.2 %	\$ 1,393,300
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

- 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 makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees t

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

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20. I identified the lender/client in this appraisal report who ordered and will receive this appraisal report.	is the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state obtain the appraiser's or supervisory appraiser's (if applicable)	report to: the borrower; another lender at the request of the mortgage 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 luding, but not limited to, the public through advertising, public
	raisal report by me or the lender/client may be subject to certain visions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borro insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or	
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ignature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
, , , , , , , , , , , , , , , , , , , ,	in this appraisal report may result in civil liability and/or onment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervi	sory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraisal appraisal appraisal appraisal assignment.	
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,
	sub-contractor or an employee of the supervisory appraiser (or the cceptable 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 Appraisa report was prepared. 	of Professional Appraisal Practice that were adopted and Il 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 sig	= **
APPRAISER ////	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Kerby Lampton	Name
Company Name Clario Appraisal Network, Inc. Company Address 300 E 2nd St Ste 1405	Company Address
Reno, NV 89501-1508	
Telephone Number 619-701-2965	Telephone Number
Email Address Kerby.Lampton@clarioappraisal.com	Email Address
Date of Signature and Report 06/13/2022	Date of Signature
Effective Date of Appraisal 06/09/2022 State Certification # AR034628	State Certification # 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 09/14/2022	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
6124 Camino Rico	Did inspect exterior of subject property from street
San Diego, CA 92120	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,382,000 LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	
Company Name Wedgewood Inc.	Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278	Date of Inspection

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 6 of 6

Form 2055 March 2005

Supplemental Addendum

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Borrower	Redwood Holdings, LLC							
Property Address	6124 Camino Rico							
City	San Diego	County	San Diego	State	CA	Zip Code	92120	
Lender/Client	Wedgewood Inc.							

File No. 22007045

• Exterior-Only: Neighborhood - Description

Predominately single family homes w/some multi-family and commercial. Proximity to residential services including employment, shopping & schools is 1-5 miles. Freeway access is 0.75 miles south via I-8 Fwy. and no adverse conditions affecting marketability were noted at the time of inspection. Employment appears stable & marketability appears typical.

Exterior-Only: Neighborhood - Market Conditions

General market conditions are stable at present with pocket areas and certain products contributing to greater demand associated with lower inventories. Foreclosures and lender negotiated "short sales" are minimal factors in the current market, but are marketed through MLS w/reasonable exposure times. The appraiser's opinion of reasonable exposure time for the subject property developed independently from the stated marketing time, which is 0-3 months. A reasonable exposure time for the subject property developed independently from the stated marketing time is also 0-3 months.

• Exterior-Only: Site - Highest and Best Use

The highest and best use is residential based on the following: It is legally permissible, financially feasible, physically possible, and maximally productive.

• Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

Comps are located in the subject neighborhood and feature equal marketable style, marketable age, and marketable room count. Adjustments are lump sum historical paired sales based on market extraction and neighborhood data from MLS data from the subject neighborhood over the past 2-years, with supplemental data from local sources such as Zillow, Trulia, and Realist (county records). No time adjustment was warranted for comps with contract dates within 6-months per paired sales. Sales concessions of 2% or less did not warrant adjustment. Site size adjustment based on \$10/sf for differences over 2000 sf. Total room and bedroom count did not warrant adjustment. Age did not warrant adjustment per paired sales. Single versus multi-level improvements did not warrant adjustment. Limited data required the use of comps with varying condition, amenities, and site size.

Comp 1 warranted adjustment for site size and solar. Location is backing a 4-lane arterial street, considered a comparable external obsolescence. View is comparable city skyline over residential and surrounding mountains. Condition was "C3" overall w/updates/older remodel plus older/original features per MLS.

Comp 2 warranted adjustment for site size and living area. Location was on a striped feeder street, considered a comparable external obsolescence. View is comparable city skyline over residential and surrounding mountains. Condition was "C3" overall w/updates/older remodel plus older/original features per MLS.

Comp 3 warranted adjustment for quality, condition, bath count, living area, and pool. Location is on the same striped feeder street with comparable external obsolescence. View is comparable city skyline over residential and surrounding mountains. Quality is superior, with high end materials and craftsmanship including quartz kitchen counters, high end stainless steel appliance, raised glass vessel sink(s) over quartz vanity(s), etc. Condition was "C2" restored/remodeled per online sources. This comp was not marketed via MLS, but was marketed online with full interior/exterior photos and commentary. Net adjustments exceed 10% guideline, but it was included for location, age, living area, view, site size, and sales date within 3-months

• Exterior-Only: Reconciliation and Final Value Conclusion

Comps used bracket as many parameters affecting value as possible. All comps weighted in the determination of market value via the Sales Comparison Approach, with special emphasis placed on comp 1: recent sale from the subject neighborhood with equal location, quality, marketable view, marketable room count, marketable living area, overall condition, and least gross/net adjustments. See page 3 for comments on Cost and Income approach to value.

Market value opinion is greater than the predominant, but is within the range and does not appear to be over-built for the neighborhood. Marketability is not adversely affected.

• Exterior-Only: Conditions of Appraisal

This report is based on the extraordinary assumption that the interior is commensurate with the exterior. If found to be untrue, may affect assignment results, as required by USPAP Standards Rule 2-2(a).

• APPRAISER GEOGRAPHIC COMPETENCE AND FEE DISCLOSURE

The appraiser is signing the report using the corporate address of the appraisal company. The appraiser is not based in the corporate office, but is based in La Mesa, CA. The appraiser is located within San Diego County and has over 17 years appraising in this market. The appraiser is an hourly employee of Clario Appraisal Network, Inc. and received no appraisal fee for the assignment. California State AMC Registration #1256. I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the 3-year period immediately preceding acceptance of this assignment. This report conforms to Appraiser Independence Requirements (A.I.R.). ANSI standards do not apply as this was an exterior only inspection.



Subject Photo Page

Borrower	Redwood Holdings, LLC							
Property Address	6124 Camino Rico							
City	San Diego	County	San Diego	State	CA	Zip Code	92120	
Lender/Client	Wedgewood Inc							



Subject Front

6124 Camino Rico

Sales Price

 Gross Living Area
 1,710

 Total Rooms
 7

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 A;BsyRd;

 View
 B;CtySky;Mtn

Site 12700 sf Quality Q4 Age 55

Subject Rear



Subject Street



Comparable Photo Page

Borrower	Redwood Holdings, LLC							
Property Address	6124 Camino Rico							
City	San Diego	County	San Diego	State	CA	Zip Code	92120	
Lender/Client	Wedgewood Inc							



Comparable 1

6030 Bernadette Ln

Prox. to Subject 0.46 miles S Sale Price 1,375,000 Gross Living Area 1,776 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location A;BsyRd; B;CtySky;Mtn View 9463 sf Site Q4 Quality Age 45



Comparable 2

5730 Lance St

Prox. to Subject 0.67 miles SW Sale Price 1,350,000 Gross Living Area 2,042 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.0 Location A;BsyRd; B;CtySky;Mtn View Site 9700 sf Quality Q4 Age 55



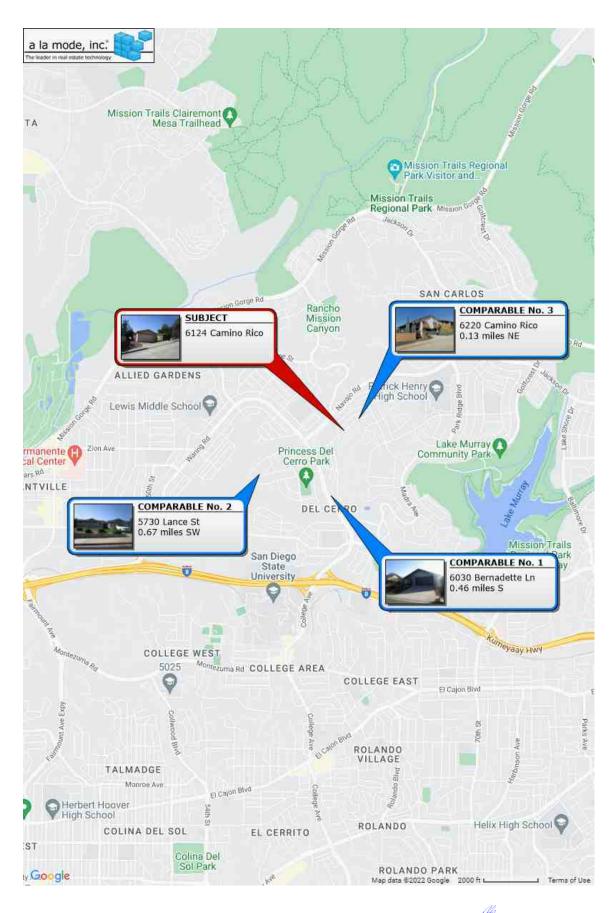
Comparable 3

6220 Camino Rico

0.13 miles NE Prox. to Subject Sale Price 1,725,000 Gross Living Area 2,021 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location A;BsyRd; B;CtySky;Mtn View Site 11200 sf Quality Q3 Age 53

Location Map

Borrower	Redwood Holdings, LLC							
Property Address	6124 Camino Rico							
City	San Diego	County	San Diego	State	CA	Zip Code	92120	
Lender/Client	Wedgewood Inc							



Aerial Map

Borrower	Redwood Holdings, LLC							
Property Address	6124 Camino Rico							
City	San Diego	County	San Diego	State	CA	Zip Code	92120	
Lender/Client	Wedgewood Inc.							



Market Conditions Addendum to the Appraisal Report

50123 File No. 32907915

The purpose of this addendum is to provide the lender/client with a c	loor and accurate understanding of	n uie market u	enus anu conunt	DIIS PIEVAIEIIL III LIIE SUDJECL						
		11.4 00000								
neighborhood. This is a required addendum for all appraisal reports v	with an effective date on or after Ap									
Property Address 6124 Camino Rico		Cit	y San Dieg	jo	S	ate CA		ZIP Code 921	20	
Borrower Redwood Holdings, LLC										
Instructions: The appraiser must use the information required on this	form as the basis for his/her cond	clusions, and r	must provide sup	port for those conclusions, regar	dina					
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housing trends and overall market conditions as reported in the Neigl					XIEIII					
it is available and reliable and must provide analysis as indicated belo	ow. If any required data is unavailal	ble or is consi	dered unreliable,	the appraiser must provide an						
explanation. It is recognized that not all data sources will be able to p	provide data for the shaded areas b	elow; if it is av	ailable, however,	the appraiser must include the o	lata					
in the analysis. If data sources provide the required information as an	a average instead of the median th	ne annraiser sh	ould report the a	vailable figure and identify it as a	n					
average. Sales and listings must be properties that compete with the					ule.					
subject property. The appraiser must explain any anomalies in the da	ta, such as seasonal markets, new	v construction,	foreclosures, etc	2.						
Inventory Analysis	Prior 7–12 Months	Prior 4-	-6 Months	Current – 3 Months			(Overall Trend		
Total # of Comparable Sales (Settled)				44		Increasing	т	Stable	Г	Declining
' '	8		9	11			F		⊬	, ,
Absorption Rate (Total Sales/Months)	1.33	3.	.00	3.67			L	Stable	L	Declining
Total # of Comparable Active Listings	8		8	10	X	Declining		Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.0	2	2.7	2.7		Declining	Ħ	Stable	ऻऻ	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		-6 Months	Current – 3 Months		_	-	Overall Trend	_	J -
, , ,	THO 7-12 WORLD	11101 4	o Montino	Outfort - O Months			·		_	
Median Comparable Sale Price	870,000	955	5,000	1,083,000		Increasing		Stable		Declining
Median Comparable Sales Days on Market	15	1	12	4		Declining	ľ	Stable		Increasing
Median Comparable List Price	890,000		0,000	1,000,000		Increasing	Ħ	Stable	F	Declining
Median Comparable Listings Days on Market				, ,		Declining	1	Stable	干	Increasing
	9		9	8		-			H	-
Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 months fees, options, etc.). An analysis was perfor reported to have seller concessions. This a	95		98	105	\bot X	Increasing	L	Stable	L	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No				Declining	Г	Stable	Г	Increasing
Explain in detail the seller concessions trends for the past 12 months			5%, increasing u	se of buydowns, closing costs	condo		<u></u>		-	
			-	-				· = 00′		
fees, options, etc.). An analysis was perfor					ose sa	ues, a tota	ıı of	5.6% wer	е	
reported to have seller concessions. This a	analysis shows a char	nge of 2.	8% per mo	nth.						
Are foreclosure sales (REO sales) a factor in the market?	Yes X No	If yes, ex	xplain (including t	the trends in listings and sales of	foreclose	ed properties).				
An analysis was performed on 28 competing							rtos	l to be Dr	$\overline{}$	
An analysis was penomied on 20 competit	ng sales over the pas	L IZ IIION	u15. FUI (∏	ose sales, a lotal of	U.1 70	were repo	ııeC	i to be KE	J.	
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	_	Tredwood Floidings, LLC		
	y A	Address 6124 Camino Rico		
City		San Diego	^{County} San Diego	State CA Zip Code 92120
Lender		Wedgewood Inc.		
lг	- L.:		CDAD reporting antique	
		is report was prepared under the following U	SPAP reporting option.	
	X	Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(a).	
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L		Restricted Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b)	
▎┕				
Ιг.	_			
		asonable Exposure Time		
N	/ly (opinion of a reasonable exposure time for the subj	ect property at the market value stated in this report is:	
ΙL				
lг		ditional Contitiontions		
		ditional Certifications		
'	cer	ertify that, to the best of my knowledge and belief:		
ΙIs	X	I have NOT performed services, as an appraiser	or in any other capacity, regarding the property that is the subject of this repo	rt within the
"		three-year period immediately preceding accepta		
		, , , , , , , , , , , , , , ,		
ΙΙг		I HAVE performed services, as an appraiser or in	another capacity, regarding the property that is the subject of this report with	nin the three-year
╽╽┕	_	<u> Л</u>	assignment. Those services are described in the comments below.	
	Τ.			
		he statements of fact contained in this report		
			ons are limited only by the reported assumptions and limiting condition	ns and are my personal, impartial, and unbiased
p	rot	ofessional analyses, opinions, and conclusions		
-	Ur	nless otherwise indicated, I have no present of	or prospective interest in the property that is the subject of this report	and no personal interest with respect to the parties
l lir	างด	rolved.		
l I -	۱h	have no bias with respect to the property that	is the subject of this report or the parties involved with this assignm	ent
			ntingent upon developing or reporting predetermined results.	
				mined value or direction in value that favore the serves of
			ent is not contingent upon the development or reporting of a predeter	l l
		· · · · · · · · · · · · · · · · · · ·	tainment of a stipulated result, or the occurrence of a subsequent eve	
-	M	ly analyses, opinions, and conclusions were o	developed, and this report has been prepared, in conformity with the	Uniform Standards of Professional Appraisal Practice that
l۷	ver	re in effect at the time this report was prepared	i.	
-	Ur	inless otherwise indicated, I have made a pers	sonal inspection of the property that is the subject of this report.	
-	Ur	inless otherwise indicated, no one provided si	gnificant real property appraisal assistance to the person(s) signing t	his certification (if there are exceptions, the name of each
			aisal assistance is stated elsewhere in this report).	,
"	٠	mada promang organicant roal property appro	non accordance to caree common in and report,	
▎┕				
	de	ditional Comments		
"	ıuc	ullorial Comments		
		esign.alamode.com/\	verify Serial:0CC9337C	
ΙL				
AP	PF	RAISER:	SUPERVISORY APPR	AISER: (only if required)
		VVV_{2}		
		X X X X X X X X X X X X X X X X X X X		
Sigr			Signature:	
Nan	ne:	Kerby Lampton	Name:	
Date	e Si	Signed: 06/13/2022	Date Signed:	
Stat	e C	Certification #: AR034628	State Certification #:	
ı		te License #:	or State License #:	
Ι.			State:	
Stat				ar Lianna.
			4/2022 Expiration Date of Certification	
Effe	ctiv	ve Date of Appraisal: 06/09/2022	Supervisory Appraiser Inspect	216
			Did Not Ex	erior-only from Street or



Business, Consumer Services & Housing Agency

REAL ESTATE APPRAISER LICENSE **BUREAU OF REAL ESTATE APPRAISERS**

Kerby L. Lampton

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER:

Certification Law.

AR 034628

Date Expires: Effective Date:

September 15, 2020 September 14, 2022

Loretta Dillon, Deputy Bureau Chief, BREA

3053579

Serial# 0CC9337C esign.alamode.com/verify

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1	-	_			

Assurance, a Marsh & McLennan Agency LLC company

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). CONTACT NAME: Fiona Chen PHONE 312-625-

Assurance, a Marsh & McLennan Agency LLC company 20 N Martingale Road Suite 100 Schaumburg IL 60173				PHONE FAX (AC, No): (847) 440-9123			
				INS	NAIC#		
				INSURER A : AXA Insi			31127
INSURED CLEAHOL-02 ClearCapital.com, Inc. ClearCapital Holdings, Inc. 300 E 2nd Street Suite 1405 Reno NV 89501				INSURER B:			
				INSURER C:			
				INSURER D:			
				INSURER E :			
				INSURER F:			
COV	ERAGES CERT	TIEIC/	ATE NUMBER: 667417962	INSURER F :		REVISION NUMBER:	
TH INI CE EX	IS IS TO CERTIFY THAT THE POLICIES DICATED. NOTWITHSTANDING ANY RE- RTIFICATE MAY BE ISSUED OR MAY F CLUSIONS AND CONDITIONS OF SUCH F	OF IN: QUIRE PERTAI POLICI	SURANCE LISTED BELOW HAY MENT, TERM OR CONDITION IN, THE INSURANCE AFFORDI ES. LIMITS SHOWN MAY HAVE	OF ANY CONTRACT ED BY THE POLICIE BEEN REDUCED BY	OR OTHER IS OR OTHER IS DESCRIBED PAID CLAIMS.	D NAMED ABOVE FOR TH DOCUMENT WITH RESPEC D HEREIN IS SUBJECT TO	OT TO WHICH THIS DIED ALL THE TERMS,
NSR LTR	TYPE OF INSURANCE	ADDL SI	WVD POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	(MM/DD/YYYY)	LIMIT	\$
	COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE DAMAGE TO RENTED	\$
	CLAIMS-MADE OCCUR					PREMISES (Ea occurrence)	\$
		- 1				MED EXP (Any one person)	\$
						PERSONAL & ADV INJURY	\$
-	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$
İ	POLICY PRO- JECT LOC			1		PRODUCTS - COMP/OP AGG	\$
İ	OTHER:						\$
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$
1	ANY AUTO	-				BODILY INJURY (Per person)	\$
Ì	OWNED SCHEDULED			4		BODILY INJURY (Per accident)	\$
1	AUTOS ONLY AUTOS NON-OWNED					PROPERTY DAMAGE (Per accident)	\$
ł	AUTOS ONLY AUTOS ONLY	1				,	\$
$\overline{}$	UMBRELLA LIAB OCCUR	-+				EACH OCCURRENCE	\$
1						AGGREGATE	S
-	- J J J J J J J J J J J J J J J J J J J	- 1					S
	DED RETENTION \$ WORKERS COMPENSATION	-				PER OTH-	
	AND EMPLOYERS' LIABILITY VIN					E.L. EACH ACCIDENT	s
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A				E.L. DISEASE - EA EMPLOYEE	\$
- 1	(Mandatory in NH)					E.L. DISEASE - POLICY LIMIT	\$
	If yes, describe under DESCRIPTION OF OPERATIONS below	-		40/49/2021	10/18/2022	Claim/Aggregate	\$5,000,000
A	Professional Liability		MPP9044163	10/18/2021	10/16/2022	Oldin Proggiogatio	Tate 200
RE:	RIPTION OF OPERATIONS / LOCATIONS / VEHICL PROOF OF INSURANCE agreed that the following is an Additional						
-	TIFICATE HOLDER			CANCELLATION			
Clario Appraisal Network, Inc. PROOF OF INSURANCE				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE HOLD TO LIGHT TO LIGHT THE POLICY PROVISIONS.			

ACORD 25 (2016/03)

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