# **APPRAISAL OF REAL PROPERTY**



### LOCATED AT

32443 Rosa Ct Temecula, CA 92592 .14 Acres In Lot 48 Mb 294/043 Tr 24187-2

FOR

Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA 92078

### **OPINION OF VALUE**

940,000

### AS OF

07/01/2022

### BY

Manuel Castaneda Clario Appraisal Network 300 E 2nd St Ste 1405 Reno, NV 89501 530-550-2500 manuel.castaneda@clarioappraisal.com

#### Clario Appraisal Network

50188

	EALOI		•	esidential Appra	inour riopon	File	# 330120	076	
The purpose of this summary appraisal report	t is to provi	de the lender/client	with an	accurate, and adequate	ly supported, o	opinion of the m	narket value	of the subje	ct property.
Property Address 32443 Rosa Ct				<sup>City</sup> Temecula		State	CA	Zip Code 92	592
Borrower Redwood Holdings LLC		Owner of Public	c Record	Kim Danny & I	H Living True	st Cour	ty Rivers	side	
Legal Description .14 Acres In Lot 48 M	lb 294/043 1	Fr 24187-2							
Assessor's Parcel # 955-442-028				<sup>Tax Year</sup> 2021		R.E.	Taxes \$5	,340	
Neighborhood Name Temecula				Map Reference 2	40140		sus Tract 0	432.65	
Occupant 🗙 Owner 🗌 Tenant 🗌 Vacar		Special Assess		0	X	PUD HOA\$ 1	02	per year 🔰 📐	per month
Property Rights Appraised Fee Simple	Leasehold	Other (describ	,	26 - 3					
Assignment Type Purchase Transaction	Refinanc	e Transaction Address	Other (de	e er mennig	g/Market Val				
Is the subject property currently offered for sale or has it bee	n offered for cale i			Anhattan Beach	Blvd Suite 1	00, Redondo E	/	<u>. 92078</u> Yes 🗙 No	
Report data source(s) used, offering price(s), and date(s).				st 12 months as o	of the offectiv	vo dato			
······································		No prior sales	in the pa						
I did did not analyze the contract for sale for	the subject purcha	se transaction. Explain the	results of the	analysis of the contract for	sale or why the anal	ysis was not			
performed.									
Contract Price \$ Date of Contract Is there any financial assistance (loan charges, sale concess If Yes, report the total dollar amount and describe the items t	rt	Is the propert	y seller the ov	vner of public record?	Ye	es 🔄 No Data S	ource(s)		
Is there any financial assistance (loan charges, sale concess		ayment assistance, etc.) t	o be paid by a	ny party on behalf of the bor	rower?			Ye	s 🗌 No
If Yes, report the total dollar amount and describe the items t	to be paid.								
Note: Deep and the second compactifies of the second state	od or	al fastarc							
Note: Race and the racial composition of the neighborho	od are not apprai	sai factors.	0	Housing Trends		A. 11-21-21	lousir -	Description	and lies 0/
Neighborhood Characteristics	Dural			t Housing Trends	Destinio	One-Unit H	-	Present La	
			Increasing	Stable	Declining	PRICE \$ (000)	AGE	One-Unit 2-4 Unit	85 %
		Demand/Supply	Shortage Under 3 mth	In Balance	Over Supply Over 6 mths	\$ (000) 800 Low	(yrs)	2-4 Unit Multi-Family	5 %
						000	<u> </u>	Commercial	<u>5 %</u> 0 %
the East, Ynez Road to the West, and	-			to the North, Anz		1,000 High 925 Pred	10	Other	5 %
				employment cent	ers schools	520	20		
competing neighborhoods, with adequ									
place is average.		oo to nourby mg	mayoa			e eubjeet neigi	bonnood		
Market Conditions (including support for the above conclusion	ons)	Market co	onditions	in this area are g	ood, there is	s slightly increa	asing value	es in this are	ea of
San Bernardino County. An increase	of 50% fron	n March 2021. B	ecause o	of the slight increa	sing market	values in this	area, a tin	ne/market	
adjustment was warranted									
Dimensions slightly Irregular (see Plat M	/lap)		98 sf	Shap	rtootange	ular	<sup>View</sup> N;	Res;	
Specific Zoning Classification R1		Zoning Desc		Residential Single	e Family				
	nforming (Grandfat	·	No Zonin	, , ,					
Is the highest and best use of subject property as improved	(or as proposed pe	r plans and specifications)	the present i						
				Se?		🗙 Yes 🗌 No	lf No, descri	De	
		Public					II NO, DESCII		Private
Utilities Public Other (describe)	Wa	Public ter <b>X</b>	Other (des		Off-site Impro	ovements - Type	II NO, descri	Public	Private
Utilities Public Other (describe)	Wa	ter 🗙			Off-site Impro	ovements - Type Sphalt	II NO, descri		Private
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# Exterior-Only Inspection Residential Appraisal Report

50188

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There are 12 comparable	properties currently of	ffered for sale in	the subject neighborhoo	d ranging in	price	<sup>from \$</sup> 750,000	to \$	875,000
There are 11 comparable	sales in the subject		the past twelve months		sale pric	000,00		1,000,000
FEATURE	SUBJECT	COMPARA	BLE SALE # 1	COI	MPARABL	LE SALE # 2	COMPA	ARABLE SALE # 3
Address 32443 Rosa Ct		32081 Calle Cat	oallos	43895 Cala	a Sand	lor	42222 Harwic	k Ln
Temecula, CA 92	592	Temecula, CA 9	2592	Temecula,	CA 92	2592	Temecula, CA	A 92592
Proximity to Subject		0.94 miles SW	-	0.90 miles	W		0.72 miles NE	
Sale Price	\$		\$ 960,000			\$ 909,000		\$ 900,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 288.55 sq.ft		\$ 278.66	3 sq.ft.		<sup>\$</sup> 269.38	sq.ft.
Data Source(s)		MLS #SW22072	2942;DOM 15	MLS #SW2	20803	358;DOM 5	MLS #SW220	91698;DOM 4
Verification Source(s)		Doc #238416/Re	ealist	Realist			Doc #256367	/Realist
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIC	DN	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmLth	
Concessions		Conv;0		Conv;0			Conv;0	
Date of Sale/Time		s05/22;c05/22	0	s05/22;c05/	/22	0	s06/22;c06/22	2 0
Location	N;Res;	N;Res;		N;Res;			N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	•		Fee Simple	
Site	6098 sf	7405 sf	0	6534 sf		0	10890 sf	-4,700
View	N;Res;	N;Res;		N;Res;			N;Res;	
Design (Style)	DT2;Contmpry	DT2;Contmpry		DT2;Contm	npry		DT2;Contmpr	у
Quality of Construction	Q4	Q4		Q4			Q4	
Actual Age	21	19	0	18		0	18	0
Condition	C3	C3		C3			C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms. Ba	aths
Room Count	10 5 3.0	9 4 3.0	0	8 4	2.1	+4,000	10 5 3	.0
Gross Living Area	3,259 sq.ft.	3,327 sq.ft	. 0	3,262	sq.ft.	0	3,341	sq.ft. O
Basement & Finished	0sf	0sf		0sf			0sf	
Rooms Below Grade								
Functional Utility	Avg	Avg		Avg			Avg	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			FWA/CAC	
Energy Efficient Items	None	None		None			None	
Garage/Carport	3gbi3dw	2ga2dw	+6,000	3gbi3dw			3gbi3dw	
Porch/Patio/Deck	Patio	Patio		Patio			Patio	
Fireplace	1 FP	1 FP		1 FP			1 FP	
Pool/Spa	None	None		None			None	
Net Adjustment (Total)		X + 🗌 -	\$ 6,000	<b>X</b> +	-	\$ 4,000	□ + X	- \$ -4,700
Adjusted Sale Price		Net Adj. 0.6 %	1	Net Adj.	0.4 %			5 %
of Comparables		Gross Adj. 0.6 %	\$ 966,000	Gross Adj.	0.4 %	\$ 913,000	Gross Adj. 0.	5 % \$ 895,300
I 🗙 did 🗌 did not research the s	ale or transfer history of the					,		
My research 🔀 did 🗌 did n	ot reveal any prior sales or t	ansfers of the subject prope	erty for the three years prior to	the effective date of	of this app	oraisal.		
Data Source(s) Realist								
My research 🗌 did 🗙 did n	ot reveal any prior sales or t	ansfers of the comparable s	sales for the year prior to the c	ate of sale of the c	omparable	e sale.		
Data Source(s) Realist								
Report the results of the research and anal	ysis of the prior sale or tran	sfer history of the subject pr	operty and comparable sales	(report additional pr	rior sales o	on page 3).		
ITEM	S	UBJECT	COMPARABLE SA	LE #1		COMPARABLE SALE #2	C	OMPARABLE SALE #3
Date of Prior Sale/Transfer	02/09/2022							
Price of Prior Sale/Transfer	\$0							
Data Source(s)	Realist		Realist		Realis	st	Realist	
Effective Date of Data Source(s)	07/04/2022		07/04/2022		07/04/	/2022	07/04/2	022
Analysis of prior sale or transfer history of	the subject property and co	mparable sales		subject has	s trans	sferred in the past	36 months, a	nd the
comparables have sold/tra	insferred in the pa	ast 12 months as	of the acceptance	of this assig	gnmen	t. (see property hi	story)	
Summary of Sales Comparison Approach	A sear	ch of the local ma	ark for recent sales	of propertie	es wer	e considered to c	ompete with th	e subject. The
sales used are reflective o								
Adjustments are as follows	s: GLA \$40 per so	uare foot over 10	0 sf difference. Ba	throoms \$8	K, Lot	size \$.50 per sf o	ver 2500 sf dit	ference, Garage
\$6K per car. Carport \$100								
	,,							
Indicated Value by Sales Comparison Appr	roach \$ 9	40,000						
Indicated Value by: Sales Comparison A			Cost Approach (if developed	i) \$		Income Approa	ch (if developed) \$	
All approaches considered			e emploved in this	report. Mar	ket an	proach emphasiz	ed as most rer	presentative of
the current market.		et approacties al		. oport. Ividi	αρ			
canon manot.								
This appraisal is made 🛛 🗙 "as is	, subject to	completion per plans	and specifications on	the basis o	of a h	ypothetical condition th	at the improvemer	nts have been
	following repairs or					airs or alterations have		
following required inspection based	d on the extraordinar	/ assumption that th	e condition or deficien	cy does not	require	alteration or repair:		
Based on a visual inspection	of the exterior an	eas of the subject	property from at lea	ast the street,	, define	ed scope of work,	statement of as	sumptions and limiting
	fightion	minion of the second	kat value 1.4					
conditions, and appraiser's cert \$ 940,000 , as of	ification, my (our) 07/01/2022	opinion of the mar , which is	ket value, as defined the date of inspect	, of the rea	al prop	erty that is the s	ubject of this	

Exterior–Only Inspection Residential Appraisal	Report
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	1 53012070	
AMC Registration number for Clear Capital.com, Inc: California #1256		
The appraiser is a salaried employee and received no appraisal fee for the	assignment	
LIDAD: Onland Commentions Analysis Commence of Onland Commentions And	h	
URAR: Sales Comparison Analysis - Summary of Sales Comparison App		
A search was performed on for comparable sales with the following parar	eters: Sold within the past 180 days, within 1 mile, 25% of the subject's	S
GLA (range: 2600-4000 square feet). Using comps in the same neighborh	bod	
All applied adjustments were based on the "paired sales" theory when pos	sible. It is noted that in certain circumstances, it is not possible to	
adhere to this basic theory. In such cases, the expert opinion based on ex	perience of the appraiser must be utilized and relied on.	
;;;;;;		
Sales used were the best available and have been considered in final value	ation with heaviest weight placed 50% on comp 1 & 2 these were the	
best for the area. Both were weighted 50%. These bracketed most of the	rid.	
04 0000 000 / 400 000		
C1 \$966,000 / 483,000		
C2 \$913,000 / 456,500 for a total of 939,500 = Value: \$940,000		
9	· · · · · · · · · · · · · · · · · · ·	
It an extra ordinary assumption that the subject does have CO/Smoke det	ectors, and a property strapped water Heater. The interior is in similar	
condition as the exterior.		
It an extra ordinary assumption that the subject does have CO/Smoke det condition as the exterior.		
COST APPROACH TO VALU	(not required by Fannie Mae)	
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)	
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File #

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to 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 comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the prosence 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 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 a newformental 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.

File #

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Contanted a	Signature
Name Manuel Castaneda	Name
Company Name Clario Appraisal Network	Company Name
Company Address 300 E 2nd St Ste 1405	Company Address
Reno, NV 89501	
Telephone Number 530-550-2500	Telephone Number
Email Address manuel.castaneda@clarioappraisal.com	Email Address
Date of Signature and Report 07/05/2022	Date of Signature
Effective Date of Appraisal 07/01/2022	State Certification #
State Certification #	or State License #
or State License # AL037307	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 05/24/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
32443 Rosa Ct	Did inspect exterior of subject property from street
Temecula. CA 92592	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 940.000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 92078	·····
Email Address	

### Exterior-Only Inspection Residential Appraisal Report

50188

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FEATURE		SUBJECT	ſ		CON	IPARAB	LE SALE #	4		COMPAR	RABLE S	ALE # 5		COMPARABL	E SALE # 6
Address 32443 Rosa Ct				4225	5 Wya	ndott	te St								
Temecula, CA 92	2592				ecula,										
Proximity to Subject					miles l										
Sale Price	\$			0.00			\$	875,000			\$				\$
Sale Price/Gross Liv. Area	\$		sq.ft.	s -	284.92	sq.ft.		010,000	s	s	q.ft.		s	sq.ft.	
Data Source(s)							317;DOM	13							
Verification Source(s)								15							
VALUE ADJUSTMENTS		DESCRIPTI			#2113			djustment	DESC	RIPTION		+(-) \$ Adjustment	DE	SCRIPTION	+ (-) \$ Adjustment
Sales or Financing		DESCRIPTI				//14	τ(-) φ A	ujustinent	DLGG	NIF HUN		τ(-) φ Aujustinent		Sonir How	+ (-) & Aujustinent
Concessions				ArmL	.th										
				VA;0											
Date of Sale/Time				s05/2	22;c05	22		0							
Location	N;R	es;		N;Re	s;										
Leasehold/Fee Simple	Fee	Simple	э	Fee S	Simple										
Site	609	8 sf		9148	sf			-3,000							
View	N;R			N;Re	s:			,							
Design (Style)		;Contn			-, Contm	nrv									
Quality of Construction	Q4	.,001101	ipiy	Q4	oonan										
Actual Age								0							
Condition	21			18			+	0			+				
Above Grade	C3	D.t.	pe	C3	D.4	D-"	+		Total C.	lama la la			T-4-1	Delema D. II	
	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total Bd	Irms. Ba	uiS		Total	Bdrms. Baths	
Room Count	10		3.0	10	5	3.0					_				
Gross Living Area		3,259	g sq.ft.		3,071	sq.ft	· [	+9,400		S	q.ft.			sq.ft.	
Basement & Finished	0sf			0sf											
Rooms Below Grade			l												
Functional Utility	Avg			Avg											
Heating/Cooling		A/CAC			/CAC		1								
Energy Efficient Items	Non			None			1								
Garage/Carport							-						-		
Porch/Patio/Deck		i3dw		3gbi3							_		<u> </u>		
	Pati			Patio			+						<u> </u>		
Fireplace	1 FF			1 FP											
Pool/Spa	Non	e		None	•										
Net Adjustment (Total)					+ [	-	\$	6,400	+		- \$			+ 🗌 -	\$
Adjusted Sale Price				Net Adj.		0.7 %			Net Adj.		%		Net Adj.	%	
of Comparables				Gross A	dj.	1.4 %	\$	881,400	Gross Adj.		%\$		Gross Ac	lj. %	\$
				for histor											
Report the results of the research and anal	lysis of	the prior sa	ale or trans		y of the su	ibject pr		parable sales	(report addition	onal prior s	ales on p	page 3).			
Report the results of the research and anal ITEM	lysis of	the prior sa			y of the su	ibject pr	operty and com	parable sales		onal prior s			5	COMPAR	ABLE SALE # 6
ITEM			Sl	UBJECT	y of the su	ibject pr	operty and com	parable sales PARABLE SAL	·	onal prior s			5	COMPAF	RABLE SALE # 6
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Total # of Active Comparable Listings	Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, t The current market continues to be increas If the subject is a unit in a condominium or cooperative project, compl Subject Project Data	the Neighborhood section of the a to formulate your conclusions, prosing, the subject prop	vide both an explanation and su verty is located in an	port for your conclusions. increasing market.	ame:	-	
Months of Unit Supply (Total Listings/Ab.Rate)	Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, t The current market continues to be increas If the subject is a unit in a condominium or cooperative project, compl Subject Project Data Total # of Comparable Sales (Settled)	the Neighborhood section of the a to formulate your conclusions, prosing, the subject prop	vide both an explanation and su verty is located in an	port for your conclusions. increasing market.	ame:	Stable	
Are foreclosure sales (REO sales) a factor in the project?       Yes       No       If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.         foreclosure sales (REO sales) a factor in the project?       Yes       No       If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.         Summarize the above trends and address the impact on the subject unit and project.       Summarize the above trends and address the impact on the subject unit and project.         Signature       Signature       Signature         Appraiser Name       Manuel Castaneda       Signature         Company Name       Clario Appraisal Network       Company Name         Company Natres       300 E 2nd St Ste 1405, Reno, NV 89501       Company Address         State License/Certification #       AL037307       State	Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, t The current market continues to be increas If the subject is a unit in a condominium or cooperative project, compl Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	the Neighborhood section of the a to formulate your conclusions, prosing, the subject prop	vide both an explanation and su verty is located in an	port for your conclusions. increasing market.	ame:	Stable Stable	Declining
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Company Address         300 E 2nd St Ste 1405, Reno, NV 89501         Company Address           State License/Certification #         AL037307         State         CA         State License/Certification #         State	Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, t The current market continues to be increased in the subject is a unit in a condominium or cooperative project, comp Subject Project Data Total # of 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.	i the Neighborhood section of the a to formulate your conclusions, pro sing, the subject prop lete the following: Prior 7–12 Months Yes No Unit and project.	vide both an explanation and su erty is located in an Prior 4–6 Months If yes, indicate the numbe	pport for your conclusions. increasing market. Project Na Current – 3 Months r of REO listings and explain the t	ame: Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing
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Freddie Mac Form 71 March 2009

Fannie Mae Form 1004MC March 2009

### **Plat Map**

Borrower	Redwood Holdings LLC							
Property Address	32443 Rosa Ct							
City	Temecula	County	Riverside	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc							



### Supplemental Addendum

Borrower	Redwood Holdings LLC								
Property Address	32443 Rosa Ct								
City	Temecula	County	Riverside	Sta	te	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc								

# Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	32443 Rosa Ct							
City	Temecula	County	Riverside	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc							



# Subject Front

32443 Rosa Ct	
Sales Price	
Gross Living Area	3,259
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	6098 sf
Quality	Q4
Age	21

- - - - - -



Subject Street

**Front Side** 

# Subject Photo Page

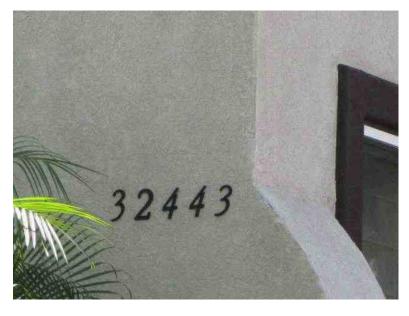
Borrower	Redwood Holdings LLC						
Property Address	32443 Rosa Ct						
City	Temecula	County	Riverside	State	CA	Zip Code	92592
Lender/Client	Wedgewood Inc						



### Front Side

32443 Rosa Ct	
Sales Price	
Gross Living Area	3,259
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	6098 sf
Quality	Q4
Age	21





Side

**Address Verification** 

# **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	32443 Rosa Ct							
City	Temecula	County	Riverside	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc							



# Comparable 1

32081 Calle Caba	allos
Prox. to Subject	0.94 miles SW
Sale Price	960,000
Gross Living Area	3,327
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	7405 sf
Quality	Q4
Age	19



# Comparable 2

43895 Cala Sand	or
Prox. to Subject	0.90 miles W
Sale Price	909,000
Gross Living Area	3,262
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	6534 sf
Quality	Q4
Age	18



# Comparable 3

42222 Harwick Lr	ו
Prox. to Subject	0.72 miles NE
Sale Price	900,000
Gross Living Area	3,341
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	10890 sf
Quality	Q4
Age	18

### **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	32443 Rosa Ct							
City	Temecula	County	Riverside	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc							



# **Comparable 4**

42255 Wyandotte	St
Prox. to Subject	0.88 miles NE
Sale Price	875,000
Gross Living Area	3,071
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	9148 sf
Quality	Q4
Age	18

### **Comparable 5**

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Location View Site Quality Age

### **Comparable 6**

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Location View Site Quality Age

#### 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.

#### UAD Version 9/2011 (Updated 4/2012)

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

#### Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

#### Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

#### Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

#### Q6

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

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

#### Updated

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

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

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

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

#### Explanation of Bathroom Count

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.

UAD Version 9/2011 (Updated 4/2012)

### 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
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
Ν	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
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
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbrevietien	Full Name	Fields Mikeys This Akkysvistics May Append
Abbreviation	Full Name	Fields Where This Abbreviation May Appear

UAD Version 9/2011 (Updated 4/2012)

### **Supplemental Addendum**

File No. 33012076 Borrower Redwood Holdings LLC Property Address 32443 Rosa Ct County Riverside State CA City Zip Code 92592 Temecula Lender/Client Wedgewood Inc

\* SUBJECT 36-MONTH PRIOR TRANSFER HISTORY \*

32443 Rosa Ct

-Transferred on 02/09/2022 for \$0. It transferred from Kim Danny C & Haejin E to Kim Danny & H Living Trust and was a Quit Claim Deed (Document #68151).

\* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY \* (may include properties that were considered but not utilized as comparables)

32081 Calle Caballos -No transfer history.

43895 Cala Sandor -No transfer history.

42222 Harwick Ln -No transfer history.

42255 Wyandotte St -No transfer history.

Form TADD\_LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

### **Aerial View**

Borrower	Redwood Holdings LLC							
Property Address	32443 Rosa Ct							
City	Temecula	County	Riverside	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc							



# Tax Card - Page 1

Borrower	Redwood Holdings LLC							
Property Address	32443 Rosa Ct							
City	Temecula	County	Riverside	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc							

# 32443 Rosa Ct, Temecula, CA 92592-6601, Riverside County APN: 955-442-028 CLIP: 5161188453

Kim Danny & H Living Trust	Tax Billing Zip	92592
	Tax Billing Zip+4	6601
Kim Danny & H Living Trust	Owner Vesting	
32443 Rosa Ct	Owner Occupied	Yes
Temecula, CA	No Mail Flag	
92592	Location Influence	
		432.65
24187-2		
Temecula Vly		
Mt Jacinto	Neighborhood Code	
055 440 000	Tax Associated Assoc	
		40
		48
		Rancho Calif Div Ran
	The Dept Tax Dist	
TR 24187-2		
2021	2020	2019
\$450,085	\$445,471	\$436,738
\$95,523	\$94,544	\$92,691
\$354,562	\$350,927	\$344,047
\$4,614	\$8,733	
1.04%	2%	
Total Tax	Change (\$)	Change (%)
\$5,200		
	\$80	1.54%
		1.13%
	Tax Amount	
	\$286.57	
	\$3.36	
	\$74.44	
	\$25.68	
	\$311.72	
	TATE OF A DESCRIPTION O	
	2 6 6	
		Central
SFR		
		Attached Garage
		593
		Attached Garage
0,098	17 August and States	
		Clata
2 050		Slate
3,259	Roof Frame	
3,852	Roof Shape	
	Kim Danny & H Living Trust         32443 Rosa Ct         Temecula, CA         92592         R076         24187-2         Temecula Viy         Mt Jacinto         955-442-028         955-442-028         955-442-028         955-442-028         955-442-028         955-442-028         97%         013039         14 ACRES IN LOT 48 MB 294/043         TR 24187-2         2021         \$450,085         \$95,523         \$354,562         \$4,614         1.04%         Total Tax         \$5,200         \$5,280         \$5,340         Single Family Dwelling         SFR         0.14         6,098	Kim Danny & H Living TrustTax Billing Zip+432443 Rosa CtOwner Vesting32443 Rosa CtOwner Vesting92592Location InfluenceR076TGNO24187-2TopographyTemecula VlyTownship Range SectMt JacintoNeighborhood Code955-442-028Tax Appraisal Area955-442-028Tax Appraisal Area955-442-028Lot955-442-028Tax Appraisal Area955-442-028Lot955-442-028Tax Appraisal Area955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock955-442-028Stock956-442-028Stock957Stock957Stock958Stock959Stock959Stock959Stock959Stock959Stock959Stock959Stock959Stock959Stock959Stock959Stock950Stock950

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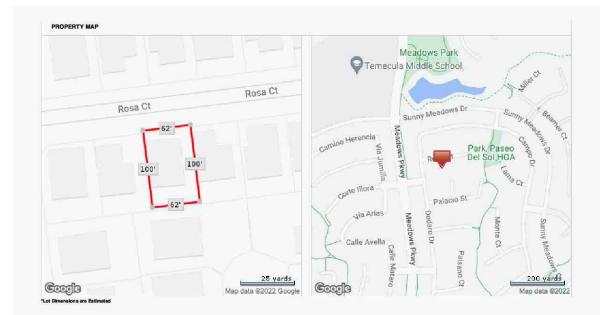
		Tax C	Card - Page 2					
Borrower	Redwood Holdings LLC							
Property Address	32443 Rosa Ct							
City	Temecula	County	Riverside	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc							

Basement Sq Feet					
Stories	2		Exterior		
Total Units			Floor Cover		
Fotal Rooms			Flooring Material		
Bedrooms	5		Foundation		
fotal Baths	3		Pool		
ALS Total Baths			Year Built		2001
Full Baths	3		Effective Year Bui	ilt	
lalf Baths			Other Impvs		Yes
Dining Rooms			Equipment		
Family Rooms			Porch		
Other Rooms			Patio/Deck 1 Area	1	
Fireplaces	1		Patio/Deck 2 Area	1	
Condo Amenities			Porch 1 Area		
Condition			Porch Type		
Quality			Building Type		
Vater	Type Un	known	Bldg Class		
Sewer	Type Un	known	Building Commen	ts	
leat Type	Central		# of Buildings		1
leat Fuel Type					
SELL SCORE					
Rating	Low		Value As Of		2022-06-26 03:59:44
Sell Score	466				
			Confidence P		
RealAVM™ Ranga			Confidence Score Forecast Standard		
RealAVM™ Range			Porecast Standard	Deviation	
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wala VM <sup>14</sup> is a CoreLogicB deriv to Confidence Score is a messure stem quality and quantity of data ambbe sales. the FSD denotes confidence in an <b>AST MARKET SALE &amp; S/</b> Recording Date Sale Date Sale Date Sale Date Confidence Number Socording Date the Price Per Square Feet Auti/Split Sale Document Number Socording Date the Price Socording Date Socording Dat	e of the actent to which sales data a drive higher confidence access AVM estimate and uses a consist consistency of the information av ALLES HISTORY 12/07/20 10/01/20 \$330,000 \$101.26 610301 05/14/2021 \$79,600 Third Fed'I S&L Conventional 03/06/2	property information, and comparable sales into lower confidence scores indicate divers and scale and meaning to generate a standard likele to the AVM at the time of estimation. T 01 01 01 02/09/2022 01/29/2022 9 9 7 Kim Danny & H Living T Kim Danny C & Haejin E 68151 Quit Cleim Deed 05/11/2020 \$395,000 Provident Fndg Assoc s Lp Conventional	trad confidence metric. The FBD is he FBD can be used to create confid Deed Type Deed Type Owner Name 2 Seller vare 2 Seller 04/16/2019 \$405,000 Hsbc Bk Usa Na Va 03/06/2003	a statistic that measures i dence that the true value h 12/07/2001 10/01/2001 \$330,000 Kim Danny ( Continental 610301 Grant Deed 09/13/2013 \$272,700 Bank Of Ame	he lively range or dispersion an AVM as a statistical degree of certainty. Full Grant Deed Kim Danny & H Living Trust Continental Residential Inc Continental Residential Inc C & Haejin E Residential Inc 09/29/2004 \$150,000 erica First Horizon Hm Ln C p al Conventional
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wala VM <sup>14</sup> is a CoreLogicB deriv to Confidence Score is a messure stem quality and quantity of data ambbe sales. the FSD denotes confidence in an <b>AST MARKET SALE &amp; S/</b> Recording Date Sale Date Sale Date Sale Date Confidence Number Socording Date the Price Per Square Feet Auti/Split Sale Document Number Socording Date the Price Socording Date Socording Dat	e of the actant to which sales data a drive higher confidence across is AVM estimate and uses a consist consistency of the Information av ALLES HISTORY 12/07/20 10/01/20 \$330,000 \$101.26 610301 05/14/2021 \$79,600 Third Fed'I S&L Conventional 03/06/2 \$46,000	property information, and comparable sales into lower confidence scores indicate diverse and scale and meaning to generate a standard likele to the AVM at the time of estimation. T 01 01 01 01 01 01 01 01 01 01 01 01 01	trad confidence metric. The FBD is he FBD can be used to create confid Deed Type Deed Type Owner Name 2 Seller vare 2 Seller 04/16/2019 \$405,000 Hsbc Bk Usa Na Va 03/06/2003	a statistic that measures i dence that the true value h 12/07/2001 10/01/2001 \$330,000 Kim Danny ( Continental 610301 Grant Deed 09/13/2013 \$272,700 Bank Of Ame	he lively range or dispersion an AVM as a statistical degree of carialniy. Full Grant Deed Kim Danny & H Living Trust Continental Residential Inc Continental Residential Inc C & Haejin E Residential Inc 09/29/2004 \$150,000 arica First Horizon Hm Ln C p al Conventional

Property Details Courtesy of MANUEL CASTANEDA, CASTANEDA, APPRAISAL SERVICE, California Regional MLS Generated on: 06/30/22 The data within this report is completed by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The socurcey of the data contained herein can be Page 2/3 independently verified by the recipient of this report with the applicable county or municipality.

<b>Tax Card - Page 3</b>	Tax	Card	-	Page	3
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Borrower	Redwood Holdings LLC							
Property Address	32443 Rosa Ct							
City	Temecula	County	Riverside	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc							

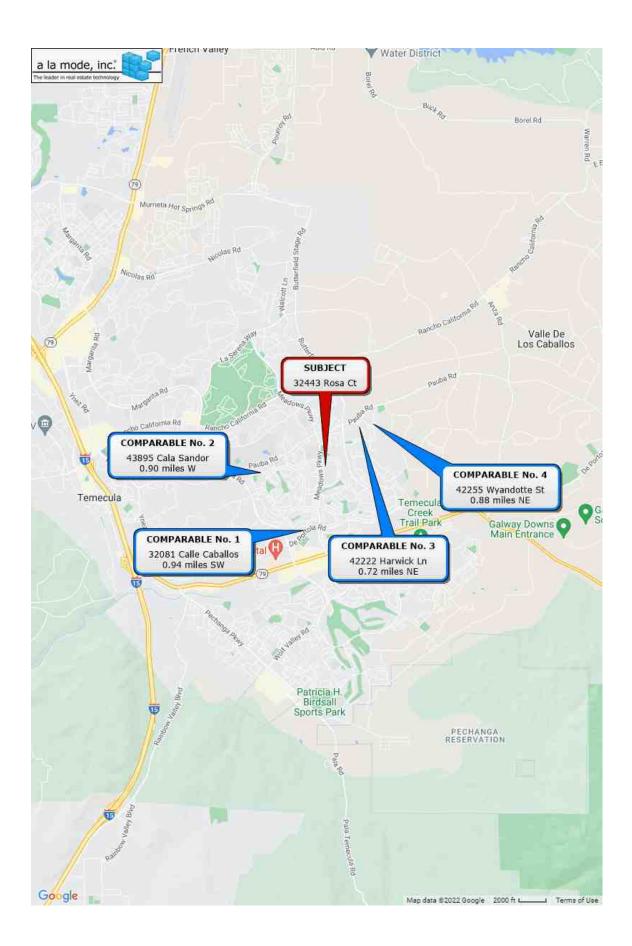


Property Details Courtesy of MANUEL CASTANEDA, CASTANEDA APPRAISAL SERVICE, California Regional MLS The data within this report is complied by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The socuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Generated on: 06/30/22 Page 3/3

Location	Мар
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Borrower	Redwood Holdings LLC								
Property Address	32443 Rosa Ct								
City	Temecula	County	Riverside	:	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc								



			License					
Borrower	Redwood Holdings LLC							
Property Address	32443 Rosa Ct							
City	Temecula	County	Riverside	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc							

105 DOUMENT FOR THE WITTENANT, THE DOUMENT FOR THE WITTENANT, THE	BREA APPRAISER IDENTIFICATION NUMBER: AL 037307 Effective Date: May 25, 2021 Date Expires: May 24, 2023	"Residential Real Estate Appraiser" This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.	al real estate appraiser in the State of	Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISERS LICENSE Manuel Castaneda	
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Borrower	Redwood Holdings LLC							
Property Address	32443 Rosa Ct							
City	Temecula	County	Riverside	State	CA	Zip Code	92592	
Lender/Client	Wedgewood Inc							

E & O

ACORD C	ERTIF	ICATE OF LIA	BILITY INS	URANC	E [	DATE (MM/DD/YYYY) 10/11/2021
THIS CERTIFICATE IS ISSUED AS A CERTIFICATE DOES NOT AFFIRMAT BELOW. THIS CERTIFICATE OF IN REPRESENTATIVE OR PRODUCER, A	IVELY OF SURANCE ND THE C	R NEGATIVELY AMEND, DOES NOT CONSTITU ERTIFICATE HOLDER.	EXTEND OR ALT TE A CONTRACT	ER THE CO BETWEEN T	VERAGE AFFORDED E HE ISSUING INSURER	E HOLDER. THIS Y THE POLICIES S), AUTHORIZED
IMPORTANT: If the certificate holder If SUBROGATION IS WAIVED, subjec this certificate does not confer rights	to the te	rms and conditions of th	ne policy, certain p	olicies may i		
PRODUCER			CONTACT NAME: Fiona Che	n		
Assurance, a Marsh & McLennan Age 20 N Martingale Road	ncy LLC	company	PHONE (A/C, No. Ext): 312-62	5-5592	FAX (A/C. No):	(847) 440-9123
Suite 100			E-MAIL ADDRESS: fchen@a	ssuranceage	ncy.com	
Schaumburg IL 60173					DING COVERAGE	NAIC #
			INSURER A : AXA Ins	urance Comp	any	31127
		CLEAHOL-02	INSURER B :			
ClearCapital.com, Inc. ClearCapital Holdings, Inc.			INSURER C :			
00 E 2nd Street			INSURER D :			
Suite 1405 Reno NV 89501			INSURER E :			
			INSURER F:			
		E NUMBER: 667417962			REVISION NUMBER:	
THIS IS TO CERTIFY THAT THE POLICIE: INDICATED. NOTWITHSTANDING ANY R CERTIFICATE MAY BE ISSUED OR MAY EXCLUSIONS AND CONDITIONS OF SUCH	EQUIREME PERTAIN,	NT, TERM OR CONDITION THE INSURANCE AFFORD	OF ANY CONTRACT ED BY THE POLICIE	OR OTHER D	OCUMENT WITH RESPE	CT TO WHICH THIS
SR	ADDL SUBR		POLICY EFF	POLICY EXP	LIMIT	e
TYPE OF INSURANCE	INSD WVD	POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/YYYY)	EACH OCCURRENCE	s
CLAIMS-MADE OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$
					MED EXP (Any one person)	\$
				2	PERSONAL & ADV INJURY	\$
GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	s
POLICY PRO-					PRODUCTS - COMP/OP AGG	s
OTHER:					TRODUCTO - COMPTON HOG	\$
AUTOMOBILE LIABILITY			1		COMBINED SINGLE LIMIT (Ea accident)	\$
ANY AUTO					BODILY INJURY (Per person)	\$
OWNED AUTOS ONLY SCHEDULED					BODILY INJURY (Per accident)	\$
AUTOS ONLY AUTOS HIRED NON-OWNED AUTOS ONLY AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$
					(i ci bootcii)	\$
UMBRELLA LIAB OCCUR					EACH OCCURRENCE	\$
EXCESS LIAB CLAIMS-MAD					AGGREGATE	\$
DED RETENTION \$						\$
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER OTH- STATUTE ER	
ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBEREXCLUDED?	N/A				E.L. EACH ACCIDENT	\$
(Mandatory In NH)					E.L. DISEASE - EA EMPLOYEE	\$
If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	\$
Professional Liability		MPP9044163	10/18/2021	10/18/2022	Claim/Aggregate	\$5,000,000
ESCRIPTION OF OPERATIONS / LOCATIONS / VEHIC ESCRIPTION OF OPERATIONS / LOCATIONS / VEHIC ESCRIPTION OF INSURANCE t is agreed that the following is an Addition	10 R 50					
CERTIFICATE HOLDER			CANCELLATION			
Clario Appraisal Network, PROOF OF INSURANCE	Inc.			N DATE THE TH THE POLIC	ESCRIBED POLICIES BE C. REOF, NOTICE WILL I Y PROVISIONS.	
ACORD 25 (2016/03)	The A	CORD name and logo a			ORD CORPORATION.	All rights reserve