Borrower	Redwood Holdings LLC			File I	No. 69276	
Property Address	17519 Septo St					
City	Northridge	County	Los Angeles	State CA	Zip Code	91325
Lender/Client	Wedgewood Inc					

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# **USPAP ADDENDUM**

Loan #50583

		001711 712521150111	FIIE NO. 69276
rrower	Redwood Holdings LLC		
operty Address	17519 Septo St		
y	Northridge	County Los Angeles	State CA Zip Code 91325
nder	Wedgewood Inc		
This report w	vas prepared under the following	USPAP reporting option:	
l '			0.0(4)
Appraisa Appraisa	и кероп	This report was prepared in accordance with USPAP Standards Rule	3 Z-Z(d).
Restricte	ed Appraisal Report	This report was prepared in accordance with USPAP Standards Rule	2-2(b).
See "Scop	e of Report" commentary	below.	
Reasonable	Exposure Time		
My opinion of	a reasonable exposure time for the si	bject property at the market value stated in this report is:	
	*** The A	ppraised Value is based on a reasonable Exposure	e Time of less than 30 days ***
Additional Co	ertifications		
I certify that, to	the best of my knowledge and belie	:	
I have NO	OT performed services, as an apprais	er or in any other capacity, regarding the property that is the subject of t	his report within the
	ar period immediately preceding acce		
	F 9		
		in another capacity, regarding the property that is the subject of this re	port within the three-year
period im	nmediately preceding acceptance of t	nis assignment. Those services are described in the comments below.	
Disclosure of	prior services is required by USPA	AP prior to acceptance of an appraisal assignment, or upon discov	ery during an assignment, as well as in the appraiser's
certification.			
The appraiser	r certifies and agrees that this appi	aisal was prepared in accordance with the requirements of Title XI	of the Financial Institutions, Reform, Recovery & Enforcement
ACT (FIRREA	) of 1989, as amended (12 U.S.C.	3331 et seq.), and any applicable implementing regulations in eff	ect at the time the appraiser signs the appraisal certification.
This Certificat	tion supplements existing Certifica	ions (on pages 5-6) that are required to be in this Appraisal Repo	rt. Nothing in this "Supplemental Certification" changes, deletes or
modifies the	existing Certifications.		
Additional Co	omments		
Scope of	Work: The "Scope of Wo	rk" decision is specific to the stated Intended U	se and was deemed appropriate for the
-	•	s). Use of this appraisal for a purpose other that	•••
•	•	pleted by the appraiser. Information communic	•
	_		ating the scope of work performed, may be
included	inroughout this report, ir	addition to the Scope of Work section.	
	B 4 <b>T</b>		design to Honan or estado D. L. O. (c). The
=		reported under the "Appraisal Report" option i	
	-	with the Intended Use of this appraisal and is b	
parties id	entified as Intended Use	(s). In addition to communicating the results of	this assignment, the Report includes
statement	ts indicating the essentia	I Assignment Elements used to identify the app	raisal problem being solved, summarizes the
Scope of	Work used to develop th	e appraisal, summarizes the information analyze	ed, the appraisal methods & techniques
employed	l, as well as the reasonin	g that supports the analyses, opinions, and con	clusions. In addition, the report includes a
		any assumptions & limiting conditions. Addeng	
_		understanding the appraisal report and identify	•
_		ages of the report. Readers of this report (othe	
	-	nd parts of the report without specialized UAD t	
	is Addendum included in		g. Heading and and otto the one
20		appraisal reports	
	1		
APPRAISER:		SUPERVISORY	APPRAISER: (only if required)
	K Not		
Sinnature:	D 11	Signature:	
Signature:		Signature:	
	n Mathews	Name:	
ate Signed:	07/25/2022	Date Signed:	
tate Certification #	711100-1100	State Certification #:	
r State License #:	:	or State License #:	
State: CA		State:	
xpiration Date of C	Certification or License: 05	27/2024 Expiration Date of Cer	rtification or License:
Effective Date of Ap			r Inspection of Subject Property:
	-	Did Not	Exterior-only from Street Interior and Exterior

Loan #50583

The purpos	ise of	this summa	ary appraisal repo	ort is to pro	ovide the I	lender/client wit	h an ao	ccurate,	and adequat	elv sur	oported, op	pinion of th	he mar	ket value	of the	subject p	property.
				11 13 to pit	OVIGE LITE I	ondor/onone wit	ii aii a				oportou, op	pillion of t					
Property Add	aress	17519	Septo St					City	Northridge	е			State	CA	Zip Code	91325	)
Borrower	Red	dwood Hole	dings LLC		0	wner of Public Re	cord	Red	dwood Hole	dings	LLC		County	Los A	Ingeles	i	
Legal Descri	iption	Tract #	#22182 Lot 74														
Assessor's F	Parcel #	<sup>#</sup> 273	4-019-005					Tax Ye	ear 2021				R.E. Ta	xes\$ 2	2,098		
Neighborhoo	od Nam	e Citv	of Los Angele	s (Northrid	de area)			Map F	Reference	N/A			Census	Tract 1	1113.02	2	
Occupant 0			Tenant Vac			pecial Assessmer	its \$	0		,	P	UD HOAS	0		per year		r month
Property Rig	ohts Apo	oraised	Fee Simple	Leasehol	d 🗆	Other (describe)							- 0				
Assignment			hase Transaction		ance Transactio	n 🖂	Other (desc	crihe)	0								
Lender/Clien		ш			21100 11411040410				Servicin		0 11 4					••	
		Wedgew			La Sandhar Assantia				tan Beach	Blvd.	, Suite 1	00, Redo	ndo B				
		• •	red for sale or has it b	een onered for sai	ie iii tiie tweive	monuis prior to ti	ie ellective t	uale oi iii	is appraisar?					$\bowtie$	Yes	] No	
Report data	source	s) used, offering	price(s), and date(s).		DOM	0;The data	source	is CF	RMLS.								
I did did performed.		did not analyze	the contract for sale f	or the subject purc	chase transactio	on. Explain the res	ults of the a	analysis o	f the contract for	sale or w	vhy the analy:	sis was not					
Contract Price	ce \$		Date of Contr	act		Is the property se	eller the own	ner of pub	lic record?		Yes	No No	Data Soul	rce(s)			
Is there any	financia	al assistance (loa	n charges, sale conce	ssions, gift or dow	vnpayment assi	stance, etc.) to be	paid by any	y party or	n behalf of the bo	rrower?						Yes	□ No
0		,	and describe the item	-		,,	,	,,,,,							ı		ш.
11 100, 10001	it the to	ai dollai airioani	una accombo uno nom	to bo paid.													
Note: Race	and the	e racial composi	ition of the neighborl	nood are not appi	raisal factors.												
		Neighborhoo	d Characteristics				One-Unit I	Housing	Trends			One-	-Unit Hou	sing	Pre	sent Land Us	se %
Location	П	Jrban 🗦	Suburban	Rural	Property Valu	ues 🔀 Inc	reasing		Stable	De	clining	PRICE		AGE	One-Unit		90 %
Built-Up	X.	Over 75%	25-75%	Under 25%	Demand/Sup	ply Sh	ortage		In Balance	Ov	er Supply	\$ (000)		(yrs)	2-4 Unit		5 %
Growth		Rapid 5	Stable	Slow	Marketing Tir		der 3 mths	H	3-6 mths		er 6 mths	725	Low	8	Multi-Fam	nilv	5 %
Neighborhoo		· <u> </u>	<u> </u>										High		Commerc	•	<u> </u>
<u>~</u>			Generally d				ne norti	n, Bai	poa Boule	vard to	o tne	1,650		70		ılaı .	
			o the south a									1,100	Pred.	60	Other		%
Neighborhoo	od Desc	ription	The subject	is located i	in the city	of Los Ang	jeles (N	lorthri	dge area).	The	neighbo	rhood is o	compr	ised of a	average	quality	
≥ SFR's t	hat a	re of simila	ar age, style a	nd overall a	appeal. M	/laintenance	e levels	vary	but are gei	nerally	y averag	ge. The n	eighb	orhood i	s conve	enient to	1
major s	ourc	es of empl	oyment, shop	oing facilitie	es, freewa	ay access a	nd all s	uppor	ting servic	es.							
Market Cond	ditions (	including suppor	t for the above conclu	sions)	,	Strong dem	and an	ıd a lir	nited supp	lv of r	esidentia	al propert	ies in	the area	a has al	lowed th	ne
market	to re	main verv	strong over th	e prior 7 ve						-							
			ave improved								•						
Dimensions		5 x 130	ave improved	, supply-one	airi issucc	Area 1105		ana v	Shar		ectangu		cu co		:Res:	Jana	
Specific Zon			DE44.4			Zoning Descripti		N ! - ! -						.,,			
Zoning Com		Lega	RE11-1	onforming (Grand	Ifathorad Llca		No Zoning	teside	ntial Estat		KS(11,	,000 Si ivii	riirriur	ii Sile A	rea)		
							•		ilicyai (ucscribe	)	K	7 1/	7 N.	K No. door	n		
is the nighes	st and d	est use of subjec	t property as improve	o (or as proposed	per pians and s	specifications) the	present use	e?				Yes	No	If No, descr	ide	See atta	ched
			& Best Use c	ommentary	,												
Utilities																	
	F	ublic Other	(describe)			Public	Other (desci	ribe)		0	ff-site Improv	vements - Type			Publ	ic Priv	/ate
Electricity	F	ublic Other	(describe)		Water	Public	Other (descr	eribe)				vements - Type phalt			Publ		/ate
	F		(describe)			$\boxtimes$	Other (descr	eribe)		Si		phalt					/ate
Electricity Gas			(describe)		Water		Other (descr	FEMA M	lap # 06	Si A	treet As	phalt	F	EMA Map Da			
Electricity Gas FEMA Specia	ial Flood	Hazard Area	]	No FE	Water Sanitary Sewer		Other (descr	FEMA M	lap # 06	Si A	treet As	phalt	F	EMA Map Da			
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Loan #50583 File # 69276

Th	ere are O comparable	properti	es current	tly of	ffered f	or sale	in t	ne subjec	neighborhoo	d rangi	ng in	price	from \$	0		to \$	0		
Th	ere are 48 comparable	sales	in the su	ubject	neighbo	rhood v	within t	ne past	twelve months	s rangin	g in s	ale pri	ce from	\$ 750,00	0		to\$ -	1,621,00	. 00
	FEATURE		SUBJECT	$\neg$		COI	MPARAB	LE SALE #			CON	ИРАRAВІ	LE SALE # 2	2	Ť	CO		LE SALE #	
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	Northridge, CA 9	1325				ridge,		1325			ridge,		1343			nridge		1325	
Pro	oximity to Subject				0.23 ו	miles I	N			0.92	miles S	SE			0.76	miles	E		
Sa	le Price	\$						\$	950,000				\$	750,000				\$	1,200,000
Sa	le Price/Gross Liv. Area	\$		sq.ft.	\$ 5	557.18	sq.ft.			\$ ,	125.17	sq.ft.			\$	519.2	sq.ft.		
Da	ta Source(s)							∟ 2.4776.Г	OM 0					2014.0				140650	DOM 5
	rification Source(s)							34776; <u>[</u>	JOINI 9				78279;[	JOINI U				)40658;	DOINI 5
		_				‡1870 <u>9</u>					<del>18953</del>					#6058			
	LUE ADJUSTMENTS	DE	ESCRIPTION		DE	SCRIPTIO	ON	+(-)\$	Adjustment	DE	SCRIPTIO	N	+(-)\$	Adjustment	D	ESCRIPTI	ON	+(-)\$	Adjustment
Sa	les or Financing				ArmL	th				ArmL	th				Arml	_th			
Co	ncessions				Conv	٠0				Conv	٠0				Conv	<b>/</b> ·0			
Da	te of Sale/Time					,	/21		+48.000			121		+60,000		,	/22		
	cation					1;c11/	/21		±46,000			21		+00,000			122		
	****	N;Re	-		N;Re					N;Re					N;Re				
_	asehold/Fee Simple	Fee S	Simple		Fee S	Simple	;			Fee S	Simple	!			Fee	Simple	)		
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_	ality of Construction		Nancii	$\rightarrow$		Valicii			F0 000		Valicii			. 05 000		Italici			400.000
_		Q4		$\rightarrow$	Q4				-50,000					+25,000					-100,000
	tual Age	62			62					61				0	57				0
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Ab	ove Grade	Total	Bdrms. E	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Rn	om Count	7		2.0	7	4	2.0			7	4	2.0			8	4	3.0		-10,000
	oss Living Area			sq.ft.															
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	ating/Cooling		/CAC	-	FWA					FWA						VCAC			
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9 🖽	ergy Efficient Items	None	:		None	!				None					None				
<b>Q</b> Ga	rage/Carport	2ga2	dw		2ga2	dw				2ga2	dw				2ga2	dw			
Po	rch/Patio/Deck	Patio	/Deck	ļ	Deck				0	Patio	/Deck				Deck	(			0
Ž Pr	ool/Spa	Pool			None				+40,000	None				+40,000	Pool	/Sna			-5,000
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¥ <u>0</u> t	her									12686	-024-0	07		0	2694	-800-	)15		0
OMPAR SV OF	ssessor's Parcel Number	APN:			2134	<u>-016-0</u>	_										_		
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LES COMPAR BY BY	ssessor's Parcel Number	APN:			Net Adj.		☑ -	\$			1	 18.7 <sup>%</sup>		140,000	Net Adj.		24.1 %	\$	-289,000
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Loan #50583

		FIR# 69276		
Clarification of Intended Use & Intended User(s): The Intended User of	f this appraisal report is the Lender	Client. No addit	ional Int	ended
Users are identified by the appraiser. The borrower is not an Intende				
User. The Intended Use is to evaluate the property that is the subject				
the stated scope of work, the reporting requirements of this appraisa				
report.	roport form, and the domination of the	arnot varao, mor	uuou	
Topora				
Note: the "Scope of Work" decision is specific to the stated Intended	Use and was deemed appropriate for	or the enecifically	, namod	
Intended User(s). Use of this appraisal for a purpose other than the s		•		
completed by the appraiser. Information communicating the scope of	i work performed, may be included	inroughout this i	eport, ii	ı
addition to the scope of work section.				
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Cost Approach Warning: The purpose of Cost Approach is to help e				
estimate the Replacement Cost of the subject improvements). Use of	· · · · · · · · · · · · · · · · · · ·			
by the appraiser. Nothing set forth in this appraisal report is intended				
type of insurance coverage to be placed on the subject property. If us			_	
does not guarantee that any insurable value estimate inferred from the				
any loss that may be sustained. The appraiser recommends that an in	-	-		
may not be a reliable indication of replacement cost new for any date			changin	ıg
costs of labor and materials, as well as changing building codes and	governmental regulations and requi	rements.		
The Appraised Value is based on a Reasonable Exposure Time of les	s than 30 days.			
* the overall demand for real property. The reader is cautioned, and i	eminded that the conclusions prese	nted in this appr	aisal rep	ort
apply only as of the Effective Date indicated. Future market condition	is and possible disruptions in the m	arket due to quic	kly char	nging
economic conditions are unpredictable. Based on a review of MLS da	ta and interviews with market partic	ipants (including	local a	gents,
buyers and sellers), list prices for available properties have continue	to increase. The number of active	listings in the ma	arket are	ea has
remained low and the sale-to-list-price ratio of closed sales has rema	ined higher than historic levels. Sell	er contributions	are not	
common and there appears to be no pressure toward increased cont	ributions by sellers under current m	arket conditions.		
Days-on-market (DOM) has remained consistent with or is lower than				r
cautioned that market conditions can be unpredictable after disruptive				
be negatively affected by interest rates returning to normal (higher) le				
may change suddenly and sale prices can change dramatically with I				
changes in value, including the potential for a decline in value, in any			,	
changes in value, including the potential for a decline in value, in any	decision related to this transaction.			
	(not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	: (not required by Fannie Mae)			
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraisal assignment. Modifications or deletions to this appraisal 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 exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

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

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

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

  Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Loan #50583

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

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

Loan #50583 File # 69276

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appraiaws and regulations. Further, I am also subject to the provint pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or m	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this inature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignmen analysis, opinions, statements, conclusions, and the appraise	· · · · · · · · · · · · · · · · · · ·
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,
··	ub-contractor or an employee of the supervisory appraiser (or the septable to perform this appraisal under the applicable state law.
<ol> <li>This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared.</li> </ol>	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
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 Freddie Mac Form 2055 March 2005
 UAD Version 9/2011
 Page 6 of 6
 Fannie Mae Form 2055 March 2005

Loan #50583 File # 69276

FEATURE		SUBJEC	T		COI	MPARABI	LE SALE #	4		COI	MPARABLI	E SALE #	5		CO	MPARABL	E SALE #	6
Address 17519 Septo St				1751	9 Sep	to St			1722	4 Sep	to St			1020	8 Alde	ea Ave		
Northridge, CA 9	1325				nridge,		1325				CA 9	1325				CA 9		
Proximity to Subject					miles				0.41						miles			
Sale Price	\$			1.55	50		\$	890,000				\$	1,100,000	1.55	55		\$	899,000
Sale Price/Gross Liv. Area	\$		sq.ft.	S	517.4	1 sq.ft.		230,000	\$ 6	375 69	8 sq.ft.		.,.55,000	\$	598.1	4 sq.ft.		220,000
Data Source(s)							⊥ 47872;С	OM 2			•	13962;□	OM 5				30762;D	OM 13
Verification Source(s)					#7326			JIVI Z			58/Rea		JIVI J	Real			JU1 UZ,D	OIVI 10
VALUE ADJUSTMENTS		DESCRIPT	ION		#1326 ESCRIPTI			Adjustment		SCRIPTION			Adjustment		<u>ist</u> Escripti	ON	+(-) \$ A	djustment
Sales or Financing			***	_			. () 4	-je-amont				. ( ) 4	-,				· ( ) Ψ Γ	.,
Concessions				ArmL					ArmL					Listir	ıg			
Date of Sale/Time				Cash		100	-		Conv		100		.00.00-	60.	20			
Location					22;c07	122			s04/2		122		+22,000					
	N;R			N;Re					N;Re					N;Re				
Leasehold/Fee Simple		Simple	e		Simple	<del>)</del>			Fee S		9			_	Simple	9		
Site		50 sf		1105					1003				+5,000	_				0
View	N;R			N;Re					N;Re					N;Re				
Design (Style)		;Ranc	h		Ranch	1			DT1;	Traditi	ional				Rancl	1		
Quality of Construction	Q4			Q4					Q3				-150,000	_				
Actual Age	62			62					64				0	65				0
Condition	C5			C5					C3				-150,000	C4				-50,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	7	4	2.0	7	4	2.0			7	4	2.0			6	3	2.0		0
Gross Living Area		1,72	O sq.ft.		1,720	sq.ft.				1,628	sq.ft.		+12,000		1,503	sq.ft.		+27,000
Basement & Finished	0sf	, -		0sf	, -				0sf				,	0sf	,			,
Rooms Below Grade																		
Functional Utility	Ave	rage		Aver	age				Avera	age				Aver	age			
Heating/Cooling		A/CAC	1		/CAC				FWA						/CAC			
Energy Efficient Items	Non			None			1		None						r (Lea:			0
Garage/Carport	2ga			2ga2			<u> </u>		2ga2					2ga2		Jeu)		0
Porch/Patio/Deck			,															0
, ,		o/Deck	`		/Deck				Deck					Deck				
Pool/Spa Other	Poo			Pool					None				+40,000					+40,000
Other	Non			None		20-			None		200		_	None		20.1		
Assessor's Parcel Number	APN	N:		2/34	-019-0		e		2694-			e			-004-0	_	¢	0
Net Adjustment (Total)				Nat 5.0	+ [	0/	\$	0	Mat A di			\$	-221,000	_	+	0/	\$	17,000
Adjusted Sale Price				Net Adj.	ar.	0.0 %			Net Adj.		20.1 %			Net Adj.		1.9 %	•	
of Comparables				Gross A	,	0.0 %		890,000			34.5 %		879,000	Gross A	dj.	13.0 %	\$	916,000
Report the results of the research and anal	ysis of	the prior sa			y of the s	ubject pro												
ITEM			SI	UBJECT			CON	MPARABLE SAL	# 4		(	COMPARAB	LE SALE #	5		COMPAR	ABLE SALE	<sup>#</sup> 6
Date of Prior Sale/Transfer		07/18/	2022				04/21/20	)22										
Price of Prior Sale/Transfer		\$890,0	000				\$725,00	0										
Data Source(s)		Realis	t / CRI	MLS			Realist /	CRMLS			Realis	st / CRIV	ILS		Real	ist / CF	RMLS	
Effective Date of Data Source(s)		07/22/					07/22/20				07/22/					2/2022		
Analysis of prior sale or transfer history of				mparable	sales				np. #4				erty. See	Subie				
analysis. No previous sale	e or s	signific	ant tra	nsfer	of con	nparat	oles #5 a											
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Analysis/Comments																		
r may stay community																		
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Sales Comparison Commentary [Multi-page]

			ou., [u.	pagej		03210		
Borrower	Redwood Holdings LLC							
Property Address	17519 Septo St							
City	Northridge	County	Los Angeles	State	CA	Zip Code	91325	
Lender/Client	Wedgewood Inc							

File No. COOZE

### Sales Comparison Analysis - Commentary

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

With the foregoing in mind, 5 closed comparable sales, and 1 pending sale were selected and were considered to represent the best available sales and listing data. While the data utilized includes comparable properties from adjacent neighborhoods, dated sales and properties with differences that required significant adjustments, the comparable sales/listings were considered to be the most relevant data for direct comparison to the subject property.

• <u>Comparable Search Summary</u>: The subject neighborhood (see Neighborhood Boundaries on page 1) was searched using the following parameters: detached SFR's between 1,500 sf and 2,400 sf, year built between 1950 and 1970, site area between 10,000 sf and 15,000 sf, sales from 7/22/2021 and 7/21/2022.

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

Although the market has stabilized in the area, older sales required adjustments for differences in market conditions based on 1%/month until April, 2022. No adjustments were made after that time. Site adjustments are based on \$5/sf for significant differences in site utility. No adjustments were applied for minor differences in site area as market participants do not typically recognize very small differences in site utility. Some comparable site sizes were obtained directly from County Assessor's maps and may vary slightly from the site sizes reported by data reporting services.

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

No adjustments were made for number of bedrooms, as all dwellings have similar functional utility and were compared on the basis of their overall gross living area (GLA). Bath adjustments are based on \$10,000/bath and GLA adjustments are based on \$125/SF (rounded). No adjustments were applied for minor differences in GLA as market participants do not typically recognize very small differences in living area.

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

While there is considerable weakness in the available market data, comparables #1-4 were deemed to be the best available closed sales and their use is considered to be reasonable and necessary in order to develop the sales comparison analysis.

### Supplemental Addendum

		- approment				03210		
Borrower	Redwood Holdings LLC							
Property Address	17519 Septo St							
City	Northridge	County	Los Angeles	State	CA	Zip Code	91325	
Lender/Client	Wedgewood Inc							

File No. 69276

Notification Regarding Appraiser's Employer, Company Address & Significant Real Property Appraisal Assistance: The appraiser signing the report is an employee of Clario Appraisal Network (CA AMC Registration #1256) and received no appraisal fee for the assignment. The appraiser is using the corporate address of the appraisal company. The appraiser is not based in the corporate office and is based in Thousand Oaks, CA. The appraiser is located roughly 19 miles from the subject property and has 40+ years appraising in the subject's market area.

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

### Site Comments

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

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

- <u>Highest & Best Use</u>: The stated conclusion that the "highest and best" use of the subject property (as improved) is considered to be its present use as a single-family residential dwelling, is consistent with allowable uses under the subject site's zoning designation (1-family residential dwelling), and is supported by the contributory value of the improvements coupled with the remaining economic life of the structure.
- <u>Effective Age</u>: In estimating the effective age the appraiser has considered any physical deterioration, functional obsolescence, and/or external obsolescence observed from off-site on the effective date. No functional or external obsolescence was noted from off-site. Thus, the effective age only reflects physical deterioration. The exterior appears to be adequately maintained and the effective age is estimated to be less than the actual age of 62 years.

### • Exterior-Only : Reconciliation

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

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

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

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

### Secure Signature

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

R. M.				
Signature			Signature	
Name Brian Mathews			Name	
Date Signed 07/25/2022			Date Signed	
State Certification # AR004130	State	CA	State Certification #	State
Or State License #	State		Or State License #	State

# Market Conditions Addendum to the Appraisal Report

File No.

Loan #50583 69276

The purpose of this addendum is to provide the lender/client with a cle			ciius aiiu cuiiuiu							
neighborhood. This is a required addendum for all appraisal reports with Property Address 17519 Septo St	null an effective date on or after Apri		y Northridg		S	tate CA		ZIP Code 913	25	
Borrower Redwood Holdings LLC						WW CA		211 0000 913	25	
<b>Instructions:</b> The appraiser must use the information required on this housing trends and overall market conditions as reported in the Neighl				-	-					
it is available and reliable and must provide analysis as indicated below	w. If any required data is unavailabl	le or is consi	dered unreliable,	the appraiser must provide an						
explanation. It is recognized that not all data sources will be able to pro-	ovide data for the shaded areas bel	low; if it is av	ailable, however,	the appraiser must include the	e data					
in the analysis. If data sources provide the required information as an	=			-						
average. Sales and listings must be properties that compete with the s					of the					
subject property. The appraiser must explain any anomalies in the data Inventory Analysis	a, such as seasonal markets, new o		6 Months	Current – 3 Months			(	Overall Trend		
Total # of Comparable Sales (Settled)	30		9	9		Increasing				Declining
Absorption Rate (Total Sales/Months)	5.00		.00	3.00		Increasing		Stable	Ħ	Declining
Total # of Comparable Active Listings	2		3	0	$\boxtimes$	Declining		Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.4		.0	0.0	$\boxtimes$	Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		6 Months	Current – 3 Months	_	1	_	Overall Trend	_	De ellete e
Median Comparable Sale Price  Median Comparable Sales Days on Market	\$1,287,000		00,000	\$1,200,000	<u> </u>  -	Increasing Declining	$\times$		H	Declining Increasing
Median Comparable List Price	9		00.000	9		Increasing	X		H	Declining
Median Comparable Listings Days on Market	\$1,149,500 1	. ,	00,000 16	N/A N/A		Declining			H	Increasing
Median Sale Price as % of List Price	104%		9%	100%	-	Increasing	Ħ	Stable	Ħ	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	⊠ No				Declining	$\boxtimes$	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increased	d from 3% to	5%, increasing u	se of buydowns, closing costs	s, condo					
fees, options, etc.). Seller contributions are										
There appears to be no pressure toward inc							oun	its, interes	t bu	ıy
downs and concessions have become more	e common under curre	ent marl	ket condition	ons but are not gen	erally p	orevalent.				
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, ex	cplain (including t	the trends in listings and sales	of foreclos	ed properties).				
Foreclosure sales have not been a major fa				-			<u>o</u> wa	ard increas	sed	
foreclosure or short sale activity. In the larg										ed
sales, pending sales, current listings and pu	ublic record reporting	of forecl	losure and	pre-foreclosure ac	tivity).					
Cita data courses for above information		·								
	ata sources relied upo				•					20
database. These sources appear to provid	e a comprehensive ar				•					ne
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Freddie Mac Form 71 March 2009

# **Subject Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	17519 Septo St							
City	Northridge	County	Los Angeles	State	CA	Zip Code	91325	
Lender/Client	Wedgewood Inc							



# **Subject Front**

17519 Septo St Sales Price

Gross Living Area 1,720 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 11050 sf Quality Q4 62 Age



### **Additional Front View**



# **Subject Street**

### **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	17519 Septo St							
City	Northridge	County	Los Angeles	State	CA	Zip Code	91325	
Lender/Client	Wedgewood Inc							



### Comparable 1

10120 Shoshone Ave

Prox. to Subject 0.23 miles N Sales Price 950,000 Gross Living Area 1,705 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 11063 sf Site Q4 Quality Age 62



### Comparable 2

16946 Rinzler St

Prox. to Subject 0.92 miles SE Sales Price 750,000 Gross Living Area 1,764 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 8142 sf Q5 Quality Age 61



# Comparable 3

17027 Septo St

Prox. to Subject 0.76 miles E Sales Price 1,200,000 Gross Living Area 2,311 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View 10990 sf Site Quality Q3 Age 57

### **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	17519 Septo St							
City	Northridge	County	Los Angeles	State	CA	Zip Code	91325	
Lender/Client	Wedgewood Inc							



# Comparable 4

17519 Septo St

Prox. to Subject 0.00 miles 890,000 Sales Price Gross Living Area 1,720 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 11050 sf Site Q4 Quality Age 62



### Comparable 5

17224 Septo St

Prox. to Subject 0.41 miles E Sales Price 1,100,000 Gross Living Area 1,628 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 10033 sf Quality Q3 Age 64



### Comparable 6

10208 Aldea Ave

Prox. to Subject 0.53 miles NE Sales Price 899,000 Gross Living Area 1,503 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View 11103 sf Site Quality Q4 Age 65

# 17519 Septo St, Northridge, CA 91325-1422, Los Angeles County APN: 2734-019-005 CLIP: 2766491761

Owner Name	Redwood Holdings LLC	Tax Billing Zip	90278
Owner Name 2		Tax Billing Zip+4	1230
Mail Owner Name	Redwood Holdings LLC	Owner Vesting	
Tax Billing Address	2015 Manhattan Beach Blvd #100	Owner Occupied	No
Tax Billing City & State	Redondo Beach, CA	No Mail Flag	
LOCATION INFORMATION			
	01005	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	
Zip Code	91325 C011	Location Influence TGNO	
Carrier Route Zoning	LARE11	Census Tract	1113.02
Tract Number	22182	Topography	Rolling/Hilly
School District	Los Angeles	Township Range Sect	Homigrimy
Comm College District Code	Los Angeles City	Neighborhood Code	
	sankation) X. Hitali V. Gilonii III III III	11713	
TAX INFORMATION			
APN	2734-019-005	Tax Appraisal Area	
Alternate APN		Lot	74
Exemption(s)		Block	
% Improved	74%	Water Tax Dist	Southern California
Tax Area	16	Fire Dept Tax Dist	
Legal Description	TRACT # 22182 LOT 74		
ASSESSMENT & TAX			
Assessment Year	2021	2020	2019
Assessed Value - Total	\$145,808	\$144,314	\$141,485
Assessed Value - Land	\$38,289	\$37,897	\$37,154
Assessed Value - Improved	\$107,519	\$106,417	\$104,331
OY Assessed Change (\$)	\$1,494	\$2,829	
OY Assessed Change (%)	1.04%	2%	
	1.04%	276	
Exempt Building Value Exempt Land Value			
Exempt Total Value			
ax Year	Total Tax	Change (\$)	Change (%)
2019	\$2,043		
2020	\$2,112	\$69	3.36%
2021	\$2,098	-\$13	-0.62%
Proofed Assessment		Tax Amount	
Special Assessment			
Safe Clean Water83		\$153.11	
aco Vectr Cntrl80		\$14.67	
City Lt Maint 21		\$90.21	
rauma/Emerg Srv86		\$72.92	
acity Park Dist21		\$20.80	
a Stormwater 21		\$38.24	
Rposd Measure A 83		\$29.24	
Flood Control 62		\$47.96	
Total Of Special Assessments		\$467.15	
CHARACTERISTICS			
County Land Use	Single Family Resid	Cooling Type	Evap Cooler
Universal Land Use	SFR	Patio Type	Covered Patio
Lot Frontage	85	Garage Type	Parking Avail
Lot Depth	130	Garage Sq Ft	3
Lot Acres	0.2538	Parking Type	On Site
Lot Area	11,054	Parking Spaces	2
Lot Shape	= 1 = 3	Roof Type	= 11-
Style	Modern	Roof Material	Gravel & Rock
Building Sq Ft	1,720	Roof Frame	
Gross Area		Roof Shape	Gable
2nd Floor Area		Construction Type	Frame
		CONTROL OF THE PERSON OF THE P	1.1341110

# Exhibit Tax Record - Page 2

Basement Sq Feet			Interior Wall		Plaster	
Stories	1		Exterior		Stucco	
Total Units	1		Floor Cover		Hardwo	od
Total Rooms	7		Flooring Material			W08-70
Bedrooms	4		Foundation		Raised	
Total Baths	2		Pool		Pool	
MLS Total Baths	2		Year Built		1960	
Full Baths	2		Effective Year Built		1961	
Half Baths			Other Impvs		Fence, I	Fenced Yard, Shed
Dining Rooms	1.		Equipment		Range (	Oven, Dishwasher
Family Rooms			Porch			
Other Rooms	Dining Ro	om	Patio/Deck 1 Area			
Fireplaces	1		Patio/Deck 2 Area			
Condo Amenities			Porch 1 Area			
Condition	Good		Porch Type			
Quality	Average		Building Type		Type Ur	known
Water			Bldg Class			
	Tuna Halo	NAME OF THE PROPERTY OF THE PR				
Sewer	Type Unkr Central	iowii	Building Comments		1	
Heat Type Heat Fuel Type	Central		# of Buildings			
ESTIMATED VALUE RealAVM™	\$977,500		Confidence Score		66	
RealAVM™ Range		\$1,089,400	Forecast Standard	Deviation	11	
			r orecast Standard	DOVIGION	18.5	
Value As Of	07/11/2022					
RealAVM™ is a CoreLogic® deri	ed value and should not be used in lie	su of an appraisal.				
			es support the property valuation analy	sis process. The confide	nce score rano	e is 50 - 100. Clear and
onsistent quality and quantity of de	ita drive higher confidence scores whi	roperty information, and comparable sale le lower confidence scores indicate diver	rsity in data, lower quality and quantity	of data, and/or limited si	imilarity of the	subject property to
omparable sales.	202 27					
) The FSD denotes confidence in a stimate will fall within, based on th	n AVM estimate and uses a consistent consistency of the information availa	scale and meaning to generate a standa ble to the AVM at the time of estimation.	rdized confidence metric. The FSD is a The FSD can be used to create confide	statistic that measures ince that the true value h	the likely range as a statistical	or dispersion an AVM degree of certainty.
LISTING INFORMATION						
MLS Listing Number	SR221478	72	Pending Date			
MLS Listing Number MLS Status	SR221478 Closed	72			07/18/20	)22
MLS Status	Closed		Closing Date			
MLS Status MLS Area	Closed NR - NOR	THRIDGE	Closing Date MLS Sale Price		\$890,00	0
MLS Status MLS Area MLS Status Change D	Closed NR - NOR' ate 07/18/2022	THRIDGE	Closing Date MLS Sale Price MLS Listing Agent		\$890,00 Sr19000	0 5899-Anthony T. Nguyen
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### **Exhibit Tax Record - Page 3**

Recording Date		03/05/1976	
Sale Date			
Sale Price		\$67,000	
Nominal			
Buyer Name		Aramaki Dennis N & Aramaki Nancy A	
Seller Name			
Document Number			
Document Type		Deed (Reg)	
MORTGAGE HISTORY			
Mortgage Date	04/21/2022	03/05/1976	-
Mortgage Amount	\$550,000	\$47,000	
Mortgage Lender	Huntington Tr		
Mortgage Code	Conventional	Conventional	

### **Plat Map**

Borrower	Redwood Holdings LLC							
Property Address	17519 Septo St							
City	Northridge	County	Los Angeles	State	CA	Zip Code	91325	
Lender/Client	Wedgewood Inc							



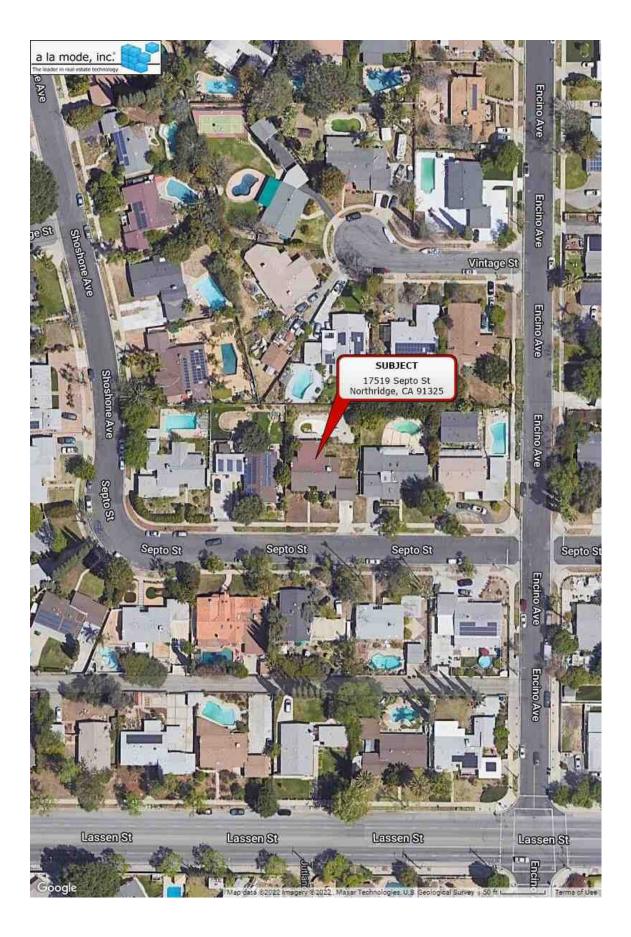
### **Location Map**

Borrower	Redwood Holdings LLC							
Property Address	17519 Septo St							
City	Northridge	County	Los Angeles	State	CA	Zip Code	91325	
Lender/Client	Wedgewood Inc							



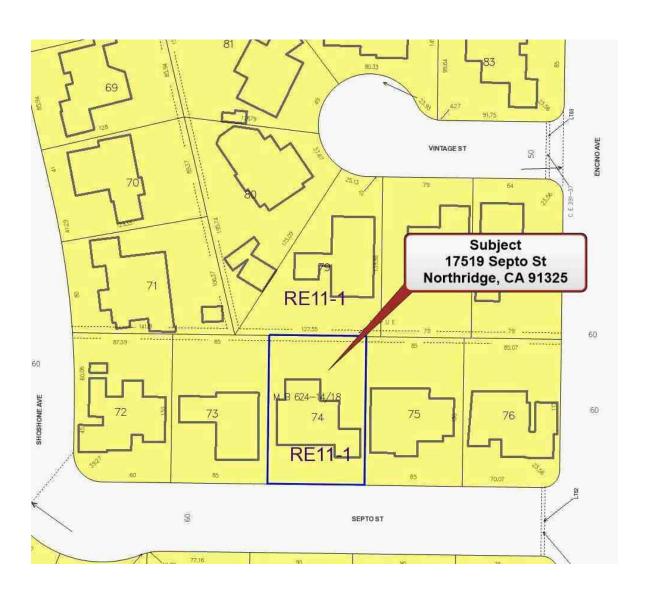
### **Aerial Map**

Borrower	Redwood Holdings LLC							
Property Address	17519 Septo St							
City	Northridge	County	Los Angeles	State	CA	Zip Code	91325	
Lender/Client	Wedgewood Inc							



# **Zoning Map**

Borrower	Redwood Holdings LLC							
Property Address	17519 Septo St							
City	Northridge	County	Los Angeles	State	CA	Zip Code	91325	
Lender/Client	Wedgewood Inc							



Loan #50583 ile No. 69276

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

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

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

C5

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

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

C6

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

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

### **Quality Ratings and Definitions**

Q1

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

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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

Ω4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

### Not Updated

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

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

### Updated

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

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

### Remodeled

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

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

### Explanation of Bathroom Count

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

### Example:

3.2 indicates three full baths and two half baths.

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM		Data Sources
	Days On Market	
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	
		Design (Style) View
Mtn	Mountain View	
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
	Square Meters	Area, Site
sqm	<u> </u>	
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
	Water View	View
Wtr	Water Frontage	Location
WtrFr	Water Frentage	
	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr wu	Walk Up Basement Additional Abbreviations	
WtrFr wu GLA	Walk Up Basement  Additional Abbreviations  Gross Living Area	Sales Comparison Commentary
WtrFr wu GLA MLS	Walk Up Basement  Additional Abbreviations  Gross Living Area  Multiple Listing Service	Sales Comparison Commentary Listing History, Contract Analysis & Sales Comparison Commentary
WtrFr wu GLA	Walk Up Basement  Additional Abbreviations  Gross Living Area	Sales Comparison Commentary

UAD Version 9/2011 (Updated 1/2014)

### License



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

# Brian S. Mathews

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER:

AR 004130

Effective Date:
Date Expires:

May 28, 2022

May 27, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3064268

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



### CERTIFICATE OF LIABILITY INSURANCE

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

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

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

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A	Professional Liability		MPP9044	163		10/18/2021	10/18/2022	Claim/Aggregate		0,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) RE: PROOF OF INSURANCE  It is agreed that the following is an Additional Insured, when required by written contract, on the Professional Liability policy.										
CEF	TIFICATE HOLDER				CANC	ELLATION				
	Clario Appraisal Network,		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IF ACCORDANCE WITH THE POLICY PROVISIONS.							
	PROOF OF INSURANCE	n-vored			Lie	ne to	High			

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