APPRAISAL OF



LOCATED AT:

3057 Mildred Ct Marina, CA 93933

FOR:

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

BORROWER:

Catamount Properties 2018 LLC

AS OF:

July 25, 2022

BY:

Michelle Mayo

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

File Number: 33092883

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

3057 Mildred Ct Marina, CA 93933

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

In my opinion, the market value of the property as of July 25, 2022

is:

\$750,000 Seven Hundred Fifty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Michelle Mayo

Exterior-Only Inspection Residential Appraisal Rep

		Loan #50643
port	File No.	33092883

he purpose	e of this summ	ary appraisal r	report is to pro	ovide the lender/c	client with an a	accura	ate, and adequate	ly suppor	ted, opinion of the	market v	alue of the s	subject property.
Property A	Address 3057 Mi	Idred Ct				City	Marina		Sta	ate CA	Zip Code 9	3933
Borrower	Catamount Prop	erties 2018 LLC	2	Owner	of Public Recor	rd Osk	oorne Sarat O/Osbo	rne John L	_ Co	ounty Mor	nterey	
Legal Des	scription Mildred	mesa subd tr 50	08 lot 29									
Assessor's	s Parcel # 032-	361-020-000				Tax	Year 2021		R.	E. Taxes S	5,964	
Neighborh	nood Name Mar	ina				Мар	Reference 1095 C	-7	Се	ensus Trac	ct 0142.01	
Occupant	X Owner	Tenant	Vacant	Specia	al Assessments	\$ 0			PUD HOA\$0		per ye	ar per month
Property F	Rights Appraised	X Fee Sim	nple Lea	asehold Othe	er (describe)							
Assignme	nt Type Pu	urchase Transact	tion Refi	nance Transaction	X Other (des	scribe)	Servicing					
Lender/Cli	ient Wedgewood	d Inc					each Blvd Suite 100), Redondo	Beach, CA 90278			
			sale or has it be	een offered for sale i	in the twelve mo	nths p	rior to the effective d	ate of this	appraisal?	Yes X	No	
									or sold within the past			
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I did	did not and	alyze the contrac	ct for sale for the	e subject purchase tr	ransaction. Expl	lain the	e results of the analy	sis of the o	ontract for sale or why	the analy	vsis was not p	erformed.
Contract F			te of Contract				the owner of public			Data Sou		
	-		-		payment assista	ince, e	tc.) to be paid by any	y party on l	pehalf of the borrower	?	JYes ∟N	lo
If Yes, rep	ort the total dolla	r amount and de	escribe the item	s to be paid.								
Note: Rac	ce and the racia	l composition o	of the neighbor	rhood are not appra								
		od Characterist	tics		One-Unit I	Housi	ng Trends		One-Unit Hou	using	Preser	nt Land Use %
Location	Urban	X Suburban (Rural	Property Values	Increasing	<u>, </u>	Stable X	Declining	PRICE	AGE	One-Unit	70 %
Built-Up	X Over 75%	25-75%	Under 25%	Demand/Supply	X Shortage			Over Supp	oly \$(000)	(yrs)	2-4 Unit	10 %
Growth		X Stable	Slow	Marketing Time	X Under 3 m	nths		Over 6 mtl	* * *	<u> </u>	Multi-Family	
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4 -									ties. It is within 1 mile	HUIII SCh	uuis, päiks, s	nopping, and
public trar	isportation. High	iway i access is	S 1.42 MIIES, W	nich provides acces	ss to major emp	ooyme	ent centers within the	e county.				
							n "one unit housing tupporting data and		oresent an analysis of econciliation.	propertie	s that are cor	mpetitive with the
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_	oning Classificat				scription Single							
Zoning Co				ming (Grandfathered	d Use) 🔲 N	lo Zoni						
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is the nigh	iest and best use	e of the subject pr	roperty as impr	oved (or as propose	d per plans and		ing Illegal (defications) the present		X Yes No	If No, de	scribe. See A	Attached
Addendun		e of the subject pi	roperty as impr	oved (or as proposed	d per plans and		<u> </u>		X Yes No	If No, de	scribe. <u>See A</u>	Attached
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Exterior-Only Inspection Residential Appraisal Report File No. 33092883

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			fered for sale in the su		0 0	0 1			925,		
			ighborhood within the			ing in sale pr	ice from \$	655,000	to \$	899,000	
FEATURE		SUBJECT	COMPARAE	BLE SA	ALE NO. 1	CO	MPARABLE S	SALE NO. 2		COMPARABLE	SALE NO. 3
3057 Mildred Ct			3196 Crescent Aver	nue		3027 West	wood Court		3108	Redwood Circle	
Address Marina, CA 9393	33		Marina, CA 93933			Marina, CA				a, CA 93933	
Proximity to Subject			0.94 miles NW			0.24 miles			0.411	miles NW	
Sale Price	\$			\$	725,000		\$	855,000		\$	850,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 458.86 sq. ft.			\$ 491.	94 sq. ft.		\$	529.93 sq. ft.	
Data Source(s)			MLSListings #ML81	89528	1·DOM 18	MLSI istina	s #ML818965	585·DOM 33	MI SI	istings #ML81892	7711·DOM 7
					TI,DOW TO						.711,DOWL7
Verification Source(s)			Realquest Doc# 310			· ·	Doc#Too soo	n I		uest Doc# 29933	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment]	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth			ArmL	th	
Concessions			Conv;0			Unknown;0			Conv		
Date of Sale/Time			s07/22;c06/22		0	s07/22;c07	/22	0	s07/2	2;c06/22	0
Location	N;Res;		N;Res;			N;Res;			N;Re	S;	
Leasehold/Fee Simple	Fee Sim	nla	Fee Simple			Fee Simple			Fee S		
		ipic									
Site	7545 sf		7366 sf		0	6716 sf		0	7570		0
View	N;Res;		N;Res;			N;Res;			N;Re	S;	
Design (Style)	DT1;Ra	nch	DT1;Ranch			DT1;Ranch	1		DT1;F	Ranch	
Quality of Construction	Q4		Q4			Q4	<u> </u>		Q4		
Actual Age	55		56		0	38		-15,700	61		0
Condition	C4		C4		18,125	C3		-68,400	C3		-68,000
Above Grade	Total Bdr	rms. Baths	Total Bdrms. Baths			Total Bdrms.	Baths		1	Bdrms. Baths	
								10.000			7.500
Room Count	6 3	_	6 3 2.0			7 4	2.0	-10,000	6	3 2.1	-7,500
Gross Living Area 55		1,587 sq. ft.	1,580 s	q. ft.	0		1,738 sq. ft.	-8,300		1,604 sq. f	t. 0
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade											
•	 		_	+					 		
Functional Utility	Average	;	Average			Average			Avera		
Heating/Cooling	FWA no	ne	FWA none			FWA none			FWA	none	
Energy Efficient Items	DP Win	dows	DP Windows			DP Window	IS		DP W	/indows	
							13				
Garage/Carport	2ga2dw		2ga2dw			2ga2dw			2ga2d		
Porch/Patio/Deck	Patio/De	eck,Porch	Patio/deck,porch			Patio/Deck	,Porch		Patio/	deck,porch	
									Sunro	om	-10,000
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§											
									_		
Net Adjustment (Total)			[[X]+ []-	\$	18,125	[]+	X - \$	102,400	[]	+ X - \$	85,500
Adjusted Sale Price			Net Adj. 2.5%			Net Adj.	-12.0%		Net A	dj10.1%	
Augusteu Suie i nee			,		7.0.405	, ,		750 (00	1	,	7/4 500
of Comparables											
of Comparables			Gross Adj. 2.5%			Gross Adj.	12.0% \$	752,600	Gross	Adj. 10.1% \$	764,500
	search the	sale or transfer hi	Gross Adj. 2.5% istory of the subject pr					/52,600	Gross	Auj. 10.1% \$	704,500
	search the	sale or transfer hi						/52,600	Gross	Auj. 10.1% \$	704,300
	search the	sale or transfer hi						752,600	Gross	Auj. 10.1% \$	704,300
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Exterior-Only Inspection Residential Appraisal Report

Exterior-Only Inspection Res	sidential Appraisal Report File No. 33092883
Clarification of Intended Use and Intended User:	
The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evalua to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisa appraiser.	te the property that is the subject of this appraisal for a mortgage finance transaction, subject of the property form, and Definition of Market Value. No additional Intended Users are identified by the
	appraisal and no such party should use or rely on this appraisal for any purpose. Such parties appraisal for their own use. This appraisal report should not serve as the basis for any property erty.
At the request of the client, this appraisal report has been prepared in compliance with the Un appraiser to use standardized responses that include specific formats, definitions, abbreviatio In the normal course of business, the appraiser attempted to obtain an adequate amount of in	ns, and acronyms.
standardized responses, especially those in which the appraiser has not had the opportunity t data than is factually correct or typical in the normal course of business. Consequently, this in	o verify personally or measure, could mistakenly imply greater precision and reliability in the
Examples include condition and quality ratings, as well as comparable sales and listing data. generally obtained from third-party sources.	
In determining a final value estimate, the indicated adjustments were derived from research a discussions with market participants from within the subjects marketing area, as well as local extracted or supported by the available market data with a high degree of accuracy. Some ad applied based on prior observations of the reactions of typical/knowledgeable buyers' and sell appraisal industry when appraising atypical or complex properties; or where there is an extrer inconsistent with which to draw better supported adjustments and overall value conclusions.	real estate markets. Not all adjustments in the Sales Comparison Approach can be directly justments have an element of subjectivity and professional judgment which the appraiser has lers' in the marketplace. This method is a standard and well accepted practice within the me absence of like elements of comparison; or in instances where the market data is
A reasonable exposure time for the subject property developed independently from the stated	
I have performed no services, as an appraiser or in any other capacity, regarding the property acceptance of this assignment.	that is the subject of this report within the three-year period immediately preceding
AMC: ClearCapital.com, Inc: California #1256	
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est not given weight within the final value reconciliation.	
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall® Swift Local Building Exports	OPINION OF SITE VALUE = \$ 565,000
Source of cost data Marshall&Swift-Local Building Experts Quality rating from cost service AVERAGE Effective date of cost data 2022	Dwelling 1,587 Sq. Ft. @ \$ 225.00 = \$ 357,075 Sq. Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
The cost figures are from the Marshall&Swift Guidebook as well as from the consultation of local building experts.	Garage/Carport 478 Sq. Ft. @ \$ 60.00
The Extraction and Allocation method was used for site development. The Land to value ratio is typical and common within the subject area and favors the land on	Less 65 Physical Functional External Depreciation \$207,714 = \$(207,714)
percentage.	Depreciated Cost of Improvements = \$ 178,041 "As-is" Value of Site Improvements = \$ 10,000
Estimated Remaining Economic Life (HUD and VA only) 30 Years	INDICATED VALUE BY COST APPROACH = \$ 753,000 UE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM)	
	N FOR PUDs (if applicable)
	No Unit type(s) Detached Attached
Legal name of project	a sala and debugger property to air attached amoning affit.
Total number of phases Total number of units	Total number of units sold
Total number of units rented Total number of units for sale	Data source(s)
Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	No If Yes, date of conversion.
Are the units, common elements, and recreation facilities complete?	If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association?	o If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.	

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

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

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

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

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

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

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or 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 presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Exterior-Only Inspection Residential Appraisal Report

File No. 33092883

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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Exterior-Only Inspection Residential Appraisal Report

- 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Michelle Mayo	Signatura
Name Michelle Mayo	SignatureName
Company Name Mayo Real Estate Appraisals	Name Company Name
Company Address 1709 Independence Blvd. #102	Company Address
Salinas CA 02004	
Telephone Number (831) 809-0524	Telephone Number
Email Address mayo.michelle@rocketmail.com	Email Address
Date of Signature and Report 07/26/2022	Date of Signature
Effective Date of Appraisal 07/25/2022	State Certification #
State Certification #	or State License #
or State License # AL029031	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 05/28/2024	_
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
3057 Mildred Ct	Did not inspect exterior subject property
Marina, CA 93933	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 750,000	_
LENDER/CLIENT	COMPARABLE SALES
NI TO THE PARTY OF	
Name ClearCapital.com, Inc 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 90278	
Email Address	_

APPRAISER

Exterior-Only Inspection Residential Appraisal Report File No. 33092883

FEATURE		CLIPIEOT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6			
FEATURE		SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
3057 Mildred Ct		ļ	262 Cosky Dr	62 Cosky Dr		3051 Eddy Circle					
Address Marina, CA 9393	13	ļ	Marina, CA 93933		Marina, CA 93933						
Proximity to Subject			1.81 miles NW			0.17 miles N					
	\$		1.01 IIIIICS IVW	\$	730,000	0.17 111103 14	\$	849,000		\$	
Sale Price				_	730,000			049,000			
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 486.67 sq. ft.				2 sq. ft.		\$	sq. ft.	
Data Source(s)			MLSListings #ML81	89373	34;DOM 60	MLSListings	#ML818985	521;DOM 26			
Verification Source(s)			Realquest/ Retail lis	sting		Realquest/Re	etail listing				
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	Ĭ	+(-) \$ Adjustment	DESCRI		+(-) \$ Adjustment	П	ESCRIPTION	+(-) \$ Adjustment
	DL	SORII HON			+(-) \$ Aujustinent		1 11011	+(-) \$ Aujustinent		LOCKII HOW	+(-) \$ Adjustment
Sale or Financing			Listing			Listing					
Concessions			;0			;0					
Date of Sale/Time			Active			Active					
Location	N;Res;		N;Res;			N;Res;					
Leasehold/Fee Simple	Fee Sin	nle	Fee Simple			Fee Simple					
-		pie	· · · · · · · · · · · · · · · · · · ·		45.000						
Site	7545 sf		5000 sf		15,900	7536 sf		0			
View	N;Res;		N;Res;			N;Res;					
Design (Style)	DT1;Ra	nch	DT1;Ranch			DT1;Ranch					
Quality of Construction	Q4		Q4			Q4					
			55					0			
Actual Age	55					58		0			
Condition	C4		C4		18,250	C3		-67,920			
Above Grade	Total Bd	rms. Baths	Total Bdrms. Baths	<u>s_</u>		Total Bdrms.	Baths	<u></u>	Total I	Bdrms. Baths	
Room Count		3 2.0	5 3 2.0		0	6 3	2.0				
Gross Living Area 55	<u> </u>	1,587 sq. ft.	1,500 s	n ft	0		1,485 sq. ft.	5,600	 	sq. ft.	
	0-5	1,507 SQ. II.		y. II.	0		1,400 SQ. IL.	3,000	_	SQ. II.	
Basement & Finished	0sf	l	0sf			0sf					
Rooms Below Grade											
Functional Utility	Average	,	Average			Average					
Heating/Cooling	FWA no		FWA none			FWA none					
Energy Efficient Items	DP Win		Partial DP Windows	•	0	DP Windows	•	1			
Garage/Carport	2ga2dw		2ga2dw			2ga2dw					
Porch/Patio/Deck	Patio/D	eck,Porch	Patio/Deck,Porch			Patio/deck,po	orch				
_											
Net Adjustment (Total)			X +	\$	34,150	+ ()	X - \$	62,320	$ \bigcap$	+	
Adjusted Sale Price			Net Adj. 4.7%		0.1,1.00	Net Adj.	-7.3%		Net A		
			· ·	1				70/ /00		•	
			Gross Adj. 4.7%		7//150					A -I! O/ dr	
of Comparables					764,150		8.7% \$	786,680			
ITEM		SUI	BJECT		COMPARABLE SA			786,680 PARABLE SALE NO			E SALE NO. 6
		07/03/2008	BJECT					PARABLE SALE NO			E SALE NO. 6
ITEM Date of Prior Sale/Transfer		07/03/2008	BJECT	08/0	COMPARABLE SA		COM 09/29/202	PARABLE SALE NO			E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer		07/03/2008 \$0	BJECT	08/09	COMPARABLE SA 9/1994		COM 09/29/202 \$653,000	PARABLE SALE NO			E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		07/03/2008 \$0 Realquest	BJECT	08/0° \$0 Real	COMPARABLE SA 9/1994 quest		COM 09/29/202 \$653,000 Realquest	PARABLE SALE NO.			E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/03/2008 \$0 Realquest 07/15/2022	BJECT	08/0° \$0 Real	COMPARABLE SA 9/1994		COM 09/29/202 \$653,000	PARABLE SALE NO.			E SALE NO. 6
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Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- 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 residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- 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

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

File No. 33092883

Uniform Appraisal Dataset Definitions

Abbreviations Used in Data Standardization Text Full Name Appropriate Fields Abbrev. Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade Acres Adjacent to Park AdjPrk Landfill Lndfl Location Location AdjPwr Adjacent to Power Lines Location LtdSght Limited Sight View Adverse Listing Listing Sale or Financing Concessions Α Location & View ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) Attached Structure Mountain View ΑТ Design(Style) Mtn Rathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Garage/Carport В Open op BsyRd **Busy Road** Other Basement & Finished Rooms Below Grade Location Design(Style) Garage/Carport 0 Other Carport Ср Cash Cash Sale or Financing Concessions Prk Park View View Pstrl CtySky City View Skyline View View Pastoral View View City Street View Pwrl n CtyStr View Power Lines View Commercial Influence Location PubTrn **Public Transportation** Comm Location Contracted Date Date of Sale/Time Recreational (Rec) Room Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Sale or Financing Concessions Covered REO REO Sale Garage/Carport CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA DT **Detached Structure** Design(Style) Sale or Financing Concessions SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions FHA Federal Housing Authority Square Feet Area, Site, Basement Sale or Financing Concessions sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga Garage - Built-in VA Veterans Administration Sale or Financing Concessions gbi Garage/Carport Walk Out Basement Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport wo Design(Style) GR Garden Structure Walk Up Basement Basement & Finished Rooms Below Grade wu GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View HR High Rise Structure Design(Style) w Withdrawn Date Date of Sale/Time Ind Industrial Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No	.: 33092883	
Property Address: 3057 Mildred Ct	Case N	No.: Loan #50643	
City: Marina	State: CA	Zip: 93933	
Lender: Wedgewood Inc			

Per engagement letter, the borrower is Catamount Properties 2018 LLC. Per Realquest, the owner of tile are Osborne Sarat O/Osborne John L. The reason for the discrepancy is due to loan servicing

Highest and Best Use

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use.

Comments on Sales Comparison

The subject is a 3 bedroom/2 bath sfr located in the City of Marina. Based on market research/paired sales analysis, values appear to be declining (please refer to attached market analysis). All comparables utilized are the most competitive recent sales identified

Based on limited view from the street, the subject appears to be in overall average condition for it's age with no significant signs of recent updating. For purposes of this report it is assumed 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.

Although also classified as a C4, comps 1& 4 are deemed to be of slightly inferior condition. Per realtor & mls photos, comps 1& 4 are of mostly original condition. Condition adjustment at 2.5% based on current market research/paired sales analysis

Comps 2, 3, & 5 are of superior condition due to recent updating (roof, dual pane windows, interior/exterior paint, flooring, updated kitchen, updated bathrooms, light fixtures, etc). Condition adjustment at 8% based on current market research/paired sales analysis

Comps 4 & 5 are current listings

Although comp 4 is located outside of the preferable 1 mile radius, it is located within the subject's market area. No adjustments supported for differences in subdivisions. Comp 4 longer than typical dom due to original list price of \$750,000

Gla adjustment outside of 100 sf at 55/sf; garage adjustment at \$5,000/cell; bedroom adjustment at \$10,000; 1/2 bath adjustment at \$7,500; age adjustment outside of 8 years from subject at \$925/yr; lot size adjustment outside of 2,000 sf from subject at 6.25/sf; and condition adjustments based on market research/paired sales analysis. Differences in energy efficient items taken into consideration in the condition adjustment.

Greatest weight given to comp 1 due to overall similarities, with some influence from comp 2 to date of contract

The subject's final opinion of value falls below the predominate one-unit housing price due to it's condition. The subject is not considered to be an under-improvement

Market Conditions Addendum to the Appraisal Report File No. 33092883

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cond	ditions prevalent in t	he subj	ject neighborho	od. T	his is a required
addendum for all appraisal reports with an effective date on or all Property Address 3057 Mildred Ct	fter April 1, 2009.	City Marina			State CA	A Zip Code	939	33
Borrower Catamount Properties 2018 LLC		City Marina			nate Cr	A Zip Code	737	33
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must provi	de support for those	conclu	isions, regardin	g hoi	using trends and
overall market conditions as reported in the Neighborhood section								
analysis as indicated below. If any required data is unavailable				-				
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident			-					-
that would be used by a prospective buyer of the subject prope	,	•		•				, ,
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		٥١	verall Trend		
Total # of Comparable Sales (Settled)	15	8	10	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	2.50	2.67	3.33	Increasing		Stable Stable		Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	0.40	0.75	6 1.80	Declining Declining		Stable Stable	X	Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			verall Trend		morodanig
Median Comparable Sale Price	770,000	851,040	810,000	Increasing		Stable	X	Declining
Median Comparable Sales Days on Market	13	15	15	Declining		Stable		Increasing
Median Comparable List Price	829,999	837,500	824,000	Increasing Declining		Stable Stable		Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	50 100.00%	36 100.00%	33 99.26%	Increasing		Stable Stable		Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	77.2070	Declining	_	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5%, increas	sing use of buydown			o fee	s, options, etc.).
All types of financing are typical with minimal seller concession	ns noted							
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings ar	nd sales of foreclose	ed prope	erties).		
Of the 33 properties settled within the subject's general market		-	=			· 		
0 (0%) of the 9 current total active/pending listings are a forecl	osure, reo or short-sa	le per mls						
Cite data sources for above information. Regional MLS								
Summarize the above information as support for your conclusion.	-			-	itional i	information, su	ıch a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana	tion and support for you	ır conclusions.			ıch a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate Although the 1004MC was included to establish an overall trer	e your conclusions, prond, it may be slightly s	ovide both an explana	tion and support for you sales activity and diffe	ır conclusions.			ich a	s an analysis of
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File	No.: 33092883
Property Address: 3057 Mildred Ct	Cas	SE No.: Loan #50643
City: Marina	State: ca	Zip: 93933
Londor: Wadaawaad lac		•



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: July 25, 2022 Appraised Value: \$ 750,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC
Property Address: 3057 Mildred Ct
City: Marina
Lender: Wedgewood Inc



COMPARABLE SALE #1

3196 Crescent Avenue Marina, CA 93933 Sale Date: s07/22;c06/22 Sale Price: \$ 725,000



COMPARABLE SALE #2

3027 Westwood Court Marina, CA 93933 Sale Date: s07/22;c07/22 Sale Price: \$ 855,000



COMPARABLE SALE #3

3108 Redwood Circle Marina, CA 93933 Sale Date: s07/22;c06/22 Sale Price: \$ 850,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC		File No.: 33092883
Property Address: 3057 Mildred Ct		Case No.: Loan #50643
City: Marina	State: ca	Zip: 93933
Lender: Wedgewood Inc		-



COMPARABLE SALE #4

262 Cosky Dr Marina, CA 93933 Sale Date: Active Sale Price: \$ 730,000



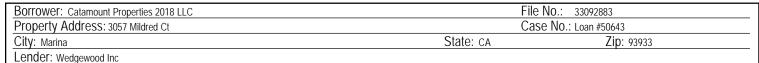
COMPARABLE SALE #5

3051 Eddy Circle Marina, CA 93933 Sale Date: Active Sale Price: \$ 849,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$

FLOOD MAP



Elementary School Subject 3057 MILDRED CT MARINA, CA 93933

FLOOD INFORMATION

Community: CITY OF MARINA

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06053C0191H

Panel: 06053C0191

Zone: X

Coople

Map Date: 06-21-2017

FIPS: 06053

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

Abrama Dr

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

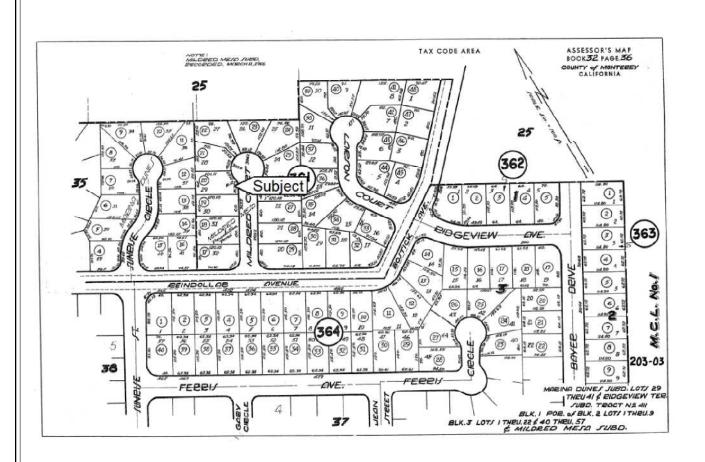
Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location.

No liability is accepted to any third party for any use or misuse of this flood map or its data.

PLAT MAP

Borrower: Catamount Properties 2018 LLC		File No.: 33092883
Property Address: 3057 Mildred Ct		Case No.: Loan #50643
City: Marina	State: ca	Zip: 93933
Lender: Wedgewood Inc		·



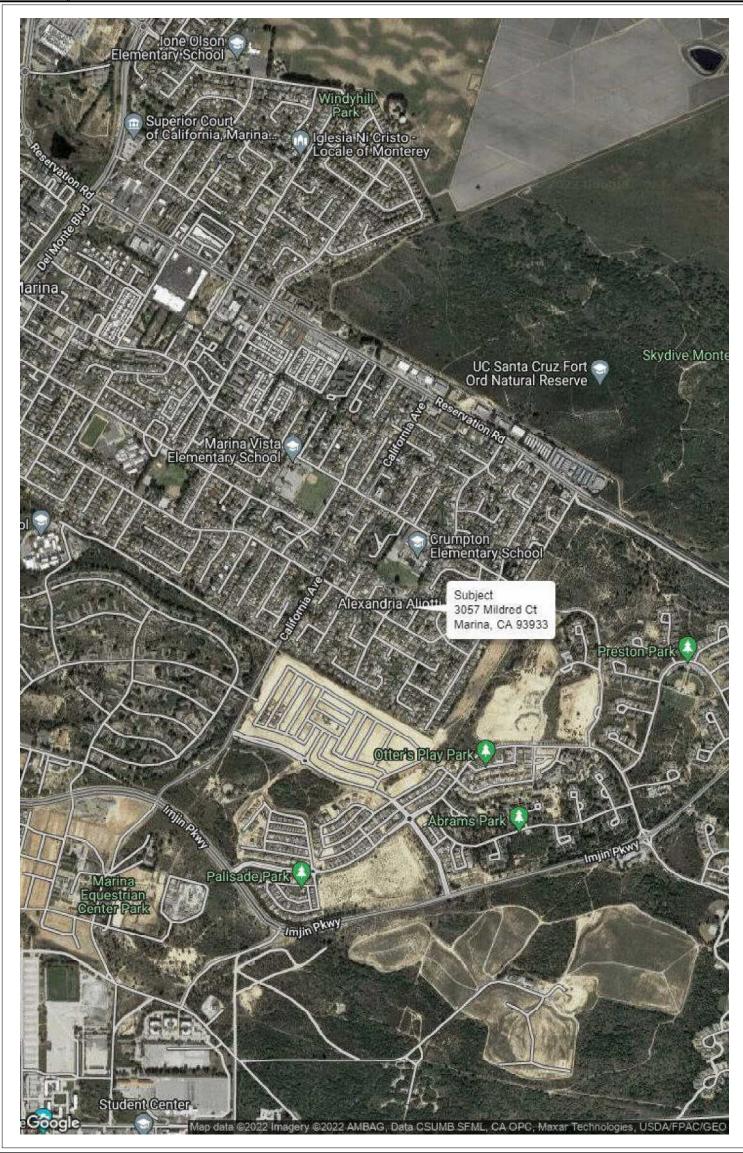
AERIAL MAP

 Borrower: Catamount Properties 2018 LLC
 File No.: 33092883

 Property Address: 3057 Mildred Ct
 Case No.: Loan #50643

 City: Marina
 State: CA
 Zip: 93933

Lender: Wedgewood Inc



LOCATION MAP

Borrower: Catamount Properties 2018 LLC File No.: 33092883 Property Address: 3057 Mildred Ct Case No.: Loan #50643 City: Marina State: ca Zip: 93933 Lender: Wedgewood Inc Comparable Sale 6 129 Lakewood Dr Marina, CA 93933 ina Dunes 2.08 miles NW reserve Comparable Sale 7 Marina Dunes RV Park 262 Cosky Dr Marina, CA 93933 1.81 miles NW Comparable Sale 5 3267 Begonia Circle Marina, CA 93933 1.54 miles NW JOHN HOO Beach Rd lone Olson Elementary School Seaside Cir Windyhill Comparable Sale 1 Superior Court 3196 Crescent Avenue of California, Marina... Reservation Rd Marina, CA 93933 0.94 miles NW Marina car Tours 🤨 Comparable Sale 3 3108 Redwood Circle Marina, CA 93933 0.41 miles NW UC Santa Cruz Fort Ord Natural Reserve Reservation Rd Comparable Sale 4 Marina Vista S Elementary School 3051 Eddy Circle Marina, CA 93933 Reservation Ru 0.17 miles NW Comparable Sale 2 Iarina High School Subject 3027 Westwood Court 3057 Mildred Ct Marina, CA 93933 Marina, CA 93933 School 0.24 miles NW Hayes Cit Alexandria Ariotti Catswell St Prest Lindseys Dendleton S Syelfih St Otter's Play Park Abrams Dr Map data @2022 **Coools**

Realquest

Borrower: Catamount Properties 2018 LLC		File No.: 33092883
Property Address: 3057 Mildred Ct		Case No.: Loan #50643
City: Marina	State: ca	Zip: 93933
		•

Lender: Wedgewood Inc



Owner Information					
Owner Name:		O SBORNE SARATO/O SBO	ORNE JOHN L		
Mailing Address:		3057 MILDRED CT, MARIN	A CA 93933-3716 C012	2	
esting Codes: MW // SE					
Location Information	187				
Legal Description:		MILDRED MESA SUBD TR	508 LOT 29		
County:	1	MONTEREY, CA	APN:		032-361-020-000
Census Tract / Block		142.01 / 2	Alternate APN:		
Township-Range-Sec	t		Subdivision:		MILDRED MESA SUB
Legal Book/Page:			Map Reference:		/
Legal Lot:	- 1	29	Tract #:		508
Legal Block:			School District		MONTEREY PENINSULAM
Market Area:		91	School District N	lame:	MONTEREY PENINSULAM
Neighbor Code:		D32A	Munic/Township:		
Owner Transfer Info	rmation				
Recording/Sale Date:		07/03/2008 /	Deed Type:		DEED (REG)
Sale Price:			1st Mtg Docume	nt #:	and the state of t
Document #.	-	43169	2000年2000年1月1日		
Last Market Sale Inf	ormation				
Recording/Sale Date:		06/03/1998 / 06/03/1998	1st Mtg Amount/	Type:	1
Sale Price:			1st Mtg Int. Rate		1
Sale Type:			1st Mtg Docume		
		35606	2nd Mtg Amount		F
The second secon		GRANT DEED	2nd Mtg Int. Rate		T
Transfer Document #:			Price Per SqFt:		
New Construction:	5		Multi/Split Sale:		
Title Company:	3	STEWART TITLE	The second second		
Lender:					
Seller Name:	1	HARPER CHARLES			
Prior Sale Information	on				
Prior Rec/Sale Date:		02/28/1997 /	Prior Lender:		LENDER SELLER
Prior Sale Price:		\$150,000	Prior 1st Mtg Am	nt/Type	\$145,000 / CONV
Prior Doc Number:		3487-814	Prior 1st Mtg Ra	The second secon	/ FIXED RATE LOAN
Prior Deed Type:		GRANT DEED	The formy No		The state of the s
Property Characteris	stics				
Gross Area:	000 (F. F.).	Parking Type:	GARAGE	Construction:	WOOD
Living Area:	1.587	Garage Area:	478	Heat Type:	CENTRAL
Tot Adi Area:	#5(5)	Garage Capacity:		Exterior wall:	STUCCO
Above Grade:		Parking Spaces:		Porch Type:	3.3.3.3.3.3.3.3.3.3.3.3.3.3.3.3.3.3.3.
Total Rooms	9	Basement Area:		Patio Type:	PATIO
Bedrooms:	3	Finish Bsmnt Area	r ·	Pool	
Bath(F/H):	2/	Basement Type:	•	Air Cond	
Year Built / Eff:	1967 / 1967	Roof Type:	GABLE	Style:	L-SHAPE
Fireplace:	Y / 1	Foundation:	CONCRETE	Quality:	FAIR
# of Stories:	1	Roof Material:	TAR & GRAVEL	Condition:	
Other Improvements:	7.11		Solvarie		
Site Information					
Zoning:		Acres:	0.17	County Use:	1 FAMILY RESID (1C)
Lot Area:	7,545	Lot Width/Depth:	×	State Use:	
Land Use:	SFR	Res/Comm Units:	ï	Water Type:	
Site Influence:	52000			Sewer Type:	
Tax Information					
Total Value:	\$499,144	Assessed Year.	2021	Property Tax:	\$5,963.86
Land Value:	\$249,572	Improved %:	50%	Tax Area:	012004
			0010		
Improvement Value:	\$249,572	Tax Year:	2021	Tax Exemption	T:

			Loan #50643 File No. 33092883
Darrawar O. J. D. J. 2010 I. C.	USPAP AD	DENDUM	
Borrower: Catamount Properties 2018 LLC Property Address: 3057 Mildred Ct			
City: Marina Lender: Wedgewood Inc	County: Monterey	State: CA	Zip Code: 93933
APPRAISAL AND REPORT IDEN	TIFICATION		
This report was prepared under th	e following USPAP reporting	option:	
X Appraisal Report	A written report prepared under Stan	dards Rule 2-2(a).	
Restricted Appraisal Report	A written report prepared under Stan	dards Rule 2-2(b).	
Reasonable Exposure Time			
My opinion of a reasonable exposure time	for the subject property at the market v	alue stated in this report is: $\frac{20-45}{}$	days
Exposure time is an opinion, based on supporting n consummation of a sale at market value on the effe	=	erty interest being appraised would hav	e been offered on the market prior to the hypothetical
Additional Certifications X I have performed NO services, as an		arding the property that is the sub	ject of this report within the three-year
period immediately preceding accepta	-		
	opraiser or in another capacity, regardir ance of this assignment. Those services		
Additional Comments			

APPRAISER: SUPERVISORY APPRAISER (only if required): Signature: Name: Michelle Mayo Name: Date Signed: 07/26/2022 State Certification #: Date Signed: State Certification #: _ or State License #: AL029031 or State License #: _ or Other (describe): State #: _ State: _ Expiration Date of Certification or License: Expiration Date of Certification or License: 05/28/2024 Supervisory Appraiser inspection of Subject Property: ☐ Did Not Effective Date of Appraisal: 07/25/2022 Exterior-only from street Interior and Exterior

Borrower: Catamount Properties 2018 LLC File No.: 33092883 Property Address: 3057 Mildred Ct City: Marina Lender: Wedgewood Inc Case No.: Loan #50643 Zip: 93933 State: ca



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

Michelle R. Mayo

REAL ESTATE APPRAISER LICENSE

has successfully met the requirements for a license as a residential real estate appraiser in the State of

California and is, therefore, entitled to use the title:

"Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER:

AL 029031

Date Expires: Effective Date:

May 29, 2022 May 28, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3063656

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

Borrower: Catamount Properties 2018 LLC File No.: 33092883 Property Address: 3057 Mildred Ct Case No.: Loan #50643 City: Marina State: ca Zip: 93933

Lender: Wedgewood Inc

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1005126 Renewal of:

1. Named Insured: Michelle R Mayo

Address: 1709 Independence Blvd, Apt 102

Salinas, CA 93906

3. Policy Period: From: November 11, 2021 To: November 11, 2022

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability

\$1,000,000 A.

B. \$1,000,000

D. \$1,000,000

Claims Expense Limit of

Liability C. \$1,000,000

Deductible (Inclusive of Claims Expenses):

\$ 500 Each Claim 5B. \$ 1,000 Aggregate

Policy Premium: State Taxes/Surcharges: 6. \$680.00 \$0.00

Retroactive Date: November 11, 2008

It 2. Jallog

Notice to Company: Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com On weekends or holidays: 866-546-3981 (Toll Free)

9. A. Program Administrator: Riverton Insurance Agency Corp.

OREP- Organization of Real Estate Professionals

Insurance Services B. Agent/Broker:

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President Secretary

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