## **APPRAISAL OF**



## LOCATED AT:

2028 Touraine Ln Half Moon Bay, CA 94019

FOR:

Wedgewood Inc

## **BORROWER:**

Wall Thomas M / Wall Mary Stuart

AS OF:

August 25, 2022

BY:

Robert Ahern

## Exterior-Only Inspection Residential Appraisal Report File No. 2028 touraine

Th	e purpose of this summary appraisal report is t	to provide the lender/	client with an a		supported			
ı	Property Address 2028 Touraine Ln Borrower Wall Thomas M / Wall Mary S	Stuart Owns	r of Dublic Docore	City Half Moon Bay	Vall Mar		CA Zip Code	
	Legal Description Lot 42 Frenchmans Cree		I OI PUDIIC RECOIL	ı vvali illomas ivi / v	vali iviai	y Stuart Count	y San Malec	)
	Assessor's Parcel # 048-381-420	<u> </u>		Tax Year 2022		R.E. T	axes \$ 10,99	4
L	Neighborhood Name Frenchmans Creek			Map Reference Exterior			us Tract <b>6135.</b> 0	
ЭEC	Occupant X Owner Tenant Vacant	Speci	al Assessments \$	0	☐ F	PUD HOA \$ 0		year per month
SUBJEC	Property Rights Appraised X Fee Simple	Leasehold Oth	er (describe)				·	
S	Assignment Type Purchase Transaction	Refinance Transaction						
	Lender/Client Wedgewood Inc			hattan Beach Suite				
	Is the subject property currently offered for sale or has							
	Report data source(s) used, offering price(s), and date						s listed 8/19/	/2022 for
	\$1,172,000 selling off market 8/19/22							
	I did did not analyze the contract for sale f	or the subject purchase	transaction. Expla	in the results of the analysis	of the contr	act for sale or why the	e analysis was no	ot performed.
CONTRAC	Contract Price \$ Date of Contr	ract	Is the property	seller the owner of public rec	ord?	Yes No Da	ta Source(s)	
Į.	Is there any financial assistance (loan charges, sale c							]No
ģ	If Yes, report the total dollar amount and describe the	-	ipayment assistar	ice, etc.) to be paid by any pe	irty on bene	ill of the borrower:		١٧٥
	in rest, report the total dollar amount and describe the	nems to be paid.						
í	Note: Race and the racial composition of the neig	jhborhood are not app	raisal factors.					
١	Neighborhood Characteristics			lousing Trends		One-Unit Housin	ng Pres	sent Land Use %
	Location Urban X Suburban Rural	Property Values	Increasing		clining	PRICE A	GE One-Uni	t 100 %
أم	Built-Up X Over 75% 25-75% Under				er Supply		rs) 2-4 Unit	0 %
<b>GHBORHOOD</b>	Growth Rapid X Stable Slow		X Under 3 mi		er 6 mths	975 Low	1 Multi-Far	
Ĭ	Neighborhood Boundaries consist of Highwa			a to the north, Open	space	3,500 High	70 Commer	
<u>8</u>	Preserve to the east and the Pacific C		t.			<b>1,800</b> Pred.	25 Other	0 %
B	Neighborhood Description See Attached Add	dendum						
N N								
ŀ	Mandrat Conditions (in distinct or many the state of the		ashad Adday	a du usa				
	Market Conditions (including support for the above co	onclusions) See Att	ached Adder	ndum				
-								
	Dimensions Refer to preliminary report	Area <b>76</b> 3	36 sf	Shape Rec	tangular	· V	iew N;Res;	
	Specific Zoning Classification RH1			e Family Dwelling	tarigalar	V	icw rv,rvcs,	
	Zoning Compliance X Legal Legal Nonco			o Zoning Illegal (desc	ribe)			
	Is the highest and best use of the subject property as			<del></del>		Yes No If I	No, describe.	
	3	h h . h h						
					_	J. 100 10 1.	No, describe.	
	Utilities Public Other (describe)		Public	: Other (describe)		Off-site Improvem	_	Public Private
Ш	Electricity X	Water	X	: Other (describe)			_	Public Private
SITE	Electricity X Gas X Gas	Sanitary Se	wer X			Off-site Improvem Street Asphalt Alley none	ents—Type	X D
SITE	Electricity X Gas X Y Yes X N	Sanitary Se No FEMA Flood Zone	wer X	FEMA Map # 060	81c025	Off-site Improvem Street Asphalt Alley none	_	X D
SITE	Electricity X Gas X Y Yes X N FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the state of the state	Sanitary Se No FEMA Flood Zone he market area?	wer X  X  Yes No	FEMA Map # 060	81c025	Off-site Improvem Street Asphalt Alley none 2f FEMA	nents—Type  Map Date <b>08/0</b> 2	X D
SITE	Electricity X Gas X Y Yes X N	Sanitary Se No FEMA Flood Zone he market area?	wer X  X  Yes No	FEMA Map # 060	81c025	Off-site Improvem Street Asphalt Alley none 2f FEMA	ents—Type	X D
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SITE	Electricity X Gas X Y Yes X N FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the state of the state	Sanitary Se No FEMA Flood Zone he market area?	wer X  X  Yes No	FEMA Map # 060	81c025	Off-site Improvem Street Asphalt Alley none 2f FEMA	nents—Type  Map Date <b>08/0</b>	X D
SITE	Electricity X Gas X Y Yes X N  FEMA Special Flood Hazard Area Yes X N  Are the utilities and off-site improvements typical for the state of the stat	Sanitary Se  No FEMA Flood Zone he market area?  The provided in the provided	wer X  X  X  X  Yes No  hments, environn	FEMA Map # 060 If No, describe. nental conditions, land uses,	81c025:	Off-site Improvem Street Asphalt Alley none 2f FEMA  Yes X No	Map Date <b>08/0</b> : If Yes, describe.	2/2017
SITE	Electricity X Gas X Y Yes X N FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the state of the state	Sanitary Se  No FEMA Flood Zone he market area?  The provided in the provided	wer X  X  X  X  Yes No  hments, environn	FEMA Map # 060	etc.)?	Off-site Improvem Street Asphalt Alley none 2f FEMA  Yes X No	Map Date <b>08/0</b> 2  If Yes, describe.  Property Owne	2/2017
SITE	Electricity X Gas X Y Yes X N FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors.  Source(s) Used for Physical Characteristics of Proper	Sanitary Se  No FEMA Flood Zone he market area?  The provided in the provided	wer X  wer X  x  Yes No  chments, environn  es X MLS	FEMA Map # 060  If No, describe.  mental conditions, land uses,  X Assessment and Tax Rec  Data Source(s) for Gross  Heating / Cooling	etc.)?	Off-site Improvem Street Asphalt Alley none 2f FEMA  Yes X No	Map Date 08/0:  If Yes, describe.  Property Owner	2/2017
SITE	Electricity X Gas X Y Yes X N FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors.  Source(s) Used for Physical Characteristics of Proper Other (describe)	Sanitary Se No FEMA Flood Zone he market area?  The proof (easements, encroade  The proof (easements) Appraisal File  GENERAL DES	wer X  wer X  x  Yes No  chments, environn  es X MLS	FEMA Map # 060  If No, describe.  nental conditions, land uses,  X Assessment and Tax Rec  Data Source(s) for Gross	etc.)?	Off-site Improvem Street Asphalt Alley none 2f FEMA  Yes X No  Prior Inspection public records, Amenities place(s) # 1	Map Date 08/0:  If Yes, describe.  Property Owner /MLS  Car  None	2/2017
SITE	Electricity X Gas X Section Special Flood Hazard Area Yes X No Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors.  Source(s) Used for Physical Characteristics of Proper Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit # of Stories 2	Sanitary Se No FEMA Flood Zone he market area?  Ty  Ty  Appraisal Fil  GENERAL DES  Concrete Slab  Full Basement	wer X  wer X  X  Yes No  hments, environn  ES X MLS  CRIPTION  CRIPTION  Thished	FEMA Map # 060  If No, describe.  nental conditions, land uses,  X Assessment and Tax Rec  Data Source(s) for Gross  Heating / Cooling  X FWA HWBB  Radiant	etc.)?	Off-site Improvem Street Asphalt Alley none 2f FEMA  Yes X No  Prior Inspection public records. Amenities place(s) # 1  additional public indicates and indicates are additional public indicates and indicate	Map Date 08/0:  If Yes, describe.  Property Owne /MLS Car None X Driveway	2/2017  er Storage # of Cars 2
SITE	Electricity X  Gas  FEMA Special Flood Hazard Area  Yes X  Are the utilities and off-site improvements typical for the there any adverse site conditions or external factors.  Source(s) Used for Physical Characteristics of Proper  Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 2  Type X Det. Att. S-Det./End Unit	Sanitary Se No FEMA Flood Zone he market area?  Ty ors (easements, encroad  Ty Appraisal Fil  GENERAL DES  Concrete Slab  Full Basement  Partial Basement	wer X  wer X  X  Yes No  hments, environn  ES X MLS  CRIPTION  CRIPTION  CRIPTION  Finished  Finished	FEMA Map # 060  If No, describe.  nental conditions, land uses,  X Assessment and Tax Rec  Data Source(s) for Gross  Heating / Cooling  X FWA HWBB  Radiant  Other	etc.)?  ords Living Area  X Fire Woo X Pati	Off-site Improvem Street Asphalt Alley none 2f FEMA  Yes X No  Prior Inspection public records Amenities place(s) # 1 odStove(s) # 0 o/Deck Patio	Map Date 08/0.  If Yes, describe.  Property Owner /MLS Car None X Driveway Driveway Surface	2/2017  er Storage # of Cars 2 eConcrete
SITE	Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the there any adverse site conditions or external factors.  Source(s) Used for Physical Characteristics of Proper Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit # of Stories 2  Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const.	Sanitary Se No FEMA Flood Zone he market area?  Ty ors (easements, encroad  Ty Appraisal Fil  GENERAL DES  Concrete Slab Full Basement Partial Basement Exterior Walls Stucce	wer X  wer X  X  Yes No  chments, environn  es X MLS  CRIPTION  X Crawl Space  Finished  Finished  Finished	FEMA Map # 060  If No, describe.  nental conditions, land uses,  X Assessment and Tax Rec Data Source(s) for Gross Heating / Cooling X FWA HWBB Radiant Other Fuel Gas	etc.)?  ords Living Area  X Fire  Woo X Pati	Off-site Improvem Street Asphalt Alley none 2f FEMA  Yes X No  Prior Inspection public records Amenities place(s) # 1 odStove(s) # 0 o/Deck Patio ch None	Map Date 08/0:  If Yes, describe.  Property Owner /MLS  Car  None  X) Driveway Driveway Surface X Garage	2/2017  2/2017  Storage  # of Cars 2 eConcrete # of Cars 2
SITE	Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors.  Source(s) Used for Physical Characteristics of Proper Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit # of Stories 2  Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const.  Design (Style) Elev. Ranch	Sanitary Se No FEMA Flood Zone he market area?  Ty ors (easements, encroad  Ty Appraisal Fil  GENERAL DES  Concrete Slab Full Basement Partial Basement Exterior Walls Stucc Roof Surface Comp	wer X  wer X  Yes No  chments, environn  es X MLS  CRIPTION  X Crawl Space  Finished  Finished  So  Shingle	FEMA Map # 060  If No, describe.  nental conditions, land uses,  X Assessment and Tax Rec Data Source(s) for Gross Heating / Cooling X FWA HWBB Radiant Other Fuel Gas Central Air Conditioning	etc.)?  ords Living Area  X Fire  Woo X Pati Pord Poo	Off-site Improvem Street Asphalt Alley none 2f FEMA  Yes X No  Prior Inspection public records Amenities place(s) # 1 pdStove(s) # 0 o/Deck Patio ch None I None	Map Date 08/0.  If Yes, describe.  Property Owner /MLS  Car  None  X) Driveway Surface X Garage Carport	Z/2017  2/2017  Storage  # of Cars 2 eConcrete # of Cars 2 # of Cars 2 # of Cars 0
SITE	Electricity X  Gas  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors.  Source(s) Used for Physical Characteristics of Proper Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit # of Stories 2  Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const.  Design (Style) Elev. Ranch  Year Built 1975	Sanitary Se No FEMA Flood Zone he market area?  Try Appraisal Fil  GENERAL DES Concrete Slab Full Basement Partial Basement Exterior Walls Stucc Roof Surface Comp Gutters & Downspouts	wer X  wer X  Yes No  chments, environn  es X MLS  CRIPTION  X Crawl Space Finished Finished  So  Shingle  Metal	FEMA Map # 060  If No, describe.  nental conditions, land uses,  X Assessment and Tax Rec Data Source(s) for Gross Heating / Cooling X FWA HWBB Radiant Other Fuel Gas Central Air Conditioning	etc.)?  ords Living Area  X Fire Woo X Pati Pord Poo X Fen	Off-site Improvem Street Asphalt Alley none 2f FEMA  Yes X No  Prior Inspection public records Amenities place(s) # 1  odStove(s) # 0  ofDeck Patio ch None I None ce Redwood	Map Date 08/0:  If Yes, describe.  Property Owner /MLS  Car  None  X Driveway Driveway Surface X Garage Carport X Attached	2/2017  2/2017  Storage  # of Cars 2 eConcrete # of Cars 2
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S	Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the there any adverse site conditions or external factors.  Source(s) Used for Physical Characteristics of Proper Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit # of Stories 2  Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const.  Design (Style) Elev. Ranch  Year Built 1975  Effective Age (Yrs) 35  Appliances P Refrigerator X Range/Oven  Finished area above grade contains:	Sanitary Se No FEMA Flood Zone he market area?  Try Appraisal Fil  GENERAL DES  Concrete Slab  Full Basement  Exterior Walls Stucc Roof Surface Comp  Gutters & Downspouts  Window Type Vinyl  X Dishwasher X  8 Rooms	wer X  wer X  Yes No  hments, environn  ES X MLS  CRIPTION  X Crawl Space Finished Finished Co.Shingle  Metal  Wood  Disposal X  4 Bedr	FEMA Map # 060  If No, describe.  nental conditions, land uses,  X Assessment and Tax Rec Data Source(s) for Gross Heating / Cooling X FWA HWBB Radiant Other Fuel Gas Central Air Conditioning Individual X Other none Microwave Washer/Drooms 3.0 B	etc.)?  ords Living Area  X Fire  Woo X Pati Poro Q Poo X Fen Other	Off-site Improvem Street Asphalt Alley none 2f FEMA  Prior Inspection public records, Amenities place(s) # 1 adStove(s) # 0 o/Deck Patio ch None I None ce Redwood er None ther (describe)	Map Date 08/0:  If Yes, describe.  Property Owne /MLS  Car  None  X Driveway  Driveway Surface X Garage Carport X Attached Built-in	Z/2017  2/2017  Storage  # of Cars 2 eConcrete # of Cars 2 # of Cars 2 # of Cars 0
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S	Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors.  Source(s) Used for Physical Characteristics of Proper Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit # of Stories 2  Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const.  Design (Style) Elev. Ranch  Year Built 1975  Effective Age (Yrs) 35  Appliances P Refrigerator X Range/Oven  Finished area above grade contains:  Additional features (special energy efficient items, etc.)	Sanitary Se No FEMA Flood Zone he market area?  Ty ors (easements, encroad  Ty Appraisal Fil  GENERAL DES Concrete Slab Full Basement Partial Basement Exterior Walls Stucc Roof Surface Comp Gutters & Downspouts Window Type Vinyl, X Dishwasher X 8 Rooms Exity Minimal spece  (e(s) (including apparent good overall livak	wer X  wer X  wer X  X  Wer X  X  Yes No  chments, environn  es X MLS  ES X MLS  CRIPTION  X Crawl Space  Finished  Finished  CO  Shingle  Metal  Wood  Disposal X  4 Bedr  ial energy ef  needed repairs, co  iility. It is ass	FEMA Map # 060  If No, describe.  nental conditions, land uses,  Assessment and Tax Rec Data Source(s) for Gross Heating / Cooling  X FWA HWBB Radiant Other Fuel Gas Central Air Conditioning Individual X Other none Microwave Washer/Drooms 3.0 B.  ficient items noted.	etc.)?  ords Living Area  X Fire Woo X Pati Poro Q Poo X Fen Othe yer O ath(s)	Off-site Improvem  Street Asphalt  Alley none  2f FEMA  Yes X No  Prior Inspection  public records  Amenities  place(s) # 1  odStove(s) # 0  o/Deck Patio  ch None  I None  ce Redwood  er None  ther (describe)  2,430 Square F  oathroom are in	Map Date 08/0:  If Yes, describe.  Property Owner /MLS  Car  None  X) Driveway Driveway Surface X) Garage Carport X) Attached Built-in  Geet of Gross Living ubjects floored average con	2/2017  2/2017
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## $\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textbf{File No. 2028 touraine}$

There are 11 compar	rable properties	currently off	fered for sa	le in the sub	ject neighborhood rar	ging in price fro	om \$ 1,39	95,000 to \$	2,400,	000 .	
There are 30 compar	rable sales in the	e subject ne	iahborhood	within the p	past twelve months rai	ging in sale pri	ice from \$	1,172,000		035,000	
FEATURE	SUBJE				E SALE NO. 1		MPARABLE S			OMPARABLE S	SALE NO. 3
2028 Touraine Ln	00000	.01		ouraine l			Mans Way		<del>                                     </del>	ach Ave	SALE IVO. U
Address Half Moon B	20V CA 040	110			CA 94019	<b>I</b>	on Bay, C		1	oon Bay, C	Λ 04010
	bay, CA 940	719			CA 94019			A 94019			A 34013
Proximity to Subject			0.07 m			0.23 mile		4.050.000	0.51 mi		4.075.000
Sale Price	\$				\$ 2,120,000		\$	1,953,000		\$	1,875,000
Sale Price/Gross Liv. Area	\$ 0.		\$1,029.			\$ 803.7			\$ 951.		
Data Source(s)			MLS #N	ML81888	327;DOM 7	MLS #M	L8187309	95;DOM 10	MLS #N	JL818927	28;DOM 6
Verification Source(s)			Metros	can/Publ	lic Records	Metrosca	an/Public	Records	Metros	can/Public	Records
VALUE ADJUSTMENTS	DESCRIP	PTION		CRIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment	1	RIPTION	+(-) \$ Adjustment
Sale or Financing	BEGGIA	TION	ArmLth		r() \$ ridgestillerit	ArmLth	11011	r() \$ riajustinent	ArmLth		r() # rajusanen
•											
Concessions			Conv;0			Conv;0			Conv;0		
Date of Sale/Time			s05/22;	;c05/22		s03/22;c	:02/22		s06/22;	c05/22	
Location	N;Res;		N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	ie	Fee Sir	mple		Fee Sim	ple		Fee Sir	nple	
Site	7636 sf		8748 sf			7380 sf	•	0	7620 sf		0
View	N;Res;		N;Res;			N;Res;			N;Res;		
	DT2;Elev.	Donoh	DT1;Ra	noh		DT2;Ele	v Donoh		DT1;Ra	noh	0
Design (Style)		Kanch	-	ancn			v. Kanch			ancn	U
Quality of Construction	Q4		Q4			Q4			Q4		
Actual Age	47		49		(			0	50		0
Condition	C4		C3		-20,000	C3		-20,000	C3		-20,000
Above Grade	Total Bdrms.	Baths	Total Bdrms	s. Baths	(	Total Bdrms.	Baths	·	Total Bdrms	s. Baths	
Room Count	8 4	3.0	8 4	2.0	20,000		3.0		8 4	2.0	20,000
Gross Living Area 85		130 sq. ft.		<b>2,060</b> sq.	. ft. 31,450		,430 sq. ft.			1,970 sq. ft.	39,100
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade											
Functional Utility	Average		Averag	e		Average			Averag	e	
Heating/Cooling	FWA/None	_	FWA/N			FWA/No			FWA/N		
3									<b>+</b>		
Energy Efficient Items	None Note	<del>J</del> U	None N			None No	nea		None N		
Garage/Carport	2ga2dw		3ga3dv			2ga2dw			2ga2dv	V	
Porch/Patio/Deck	Patio/deck	(	Similar		(	Similar		0	Similar		0
	Fireplace		Firepla	ce		Fireplace	е		Firepla	ce	
						•					
Average Kitchen	and Bathro	oom	Remod	l. Kit/Bat	h -80 000	Remod I	Kit/Rath	-80,000	Remod	. Kit/Bath	-80,000
	and Datine	JOITI									•
Net Adjustment (Total)			+		\$ 73,550	_		100,000	+		40,900
Adjusted Sale Price			Net Adj.	-3.5%		, ,	-5.1%		Net Adj.	-2.2%	
			Gross Adj.	8.3%	\$ 2,046,450	Cross Adi	5.1% \$	1,853,000	Gross Adj.	8.5% \$	1,834,100
of Comparables			Gross Auj.	0.0%	<b>₹ 2,0+0,+3</b> 0	/ Giuss Auj.	<b>Ο</b> /0 φ	1,000,000		<b>0.0</b> /0 ψ	1,001,100
	l search the sale o	or transfer hi			perty and comparable			1,000,000	,	<b>0.0</b> / 0   ψ	1,001,100
	search the sale c	or transfer hi						1,000,000		3.370   ¢	1,001,100
	search the sale c	or transfer hi						1,000,000	,	<b>3.3</b> 76   \$	1,001,100
I X did did not res			istory of the	subject pro	perty and comparable	sales. If not, ex	xplain			<b>0.0</b> %   <b>4</b>	1,001,100
I X did did not res	did not reveal a	any prior sale	istory of the	subject pro		sales. If not, ex	xplain			0.0 %   <b>V</b>	1,001,100
My research X did Data source(s) MLS/Po	did not reveal a	any prior sale	es or transf	subject pro	perty and comparable	sales. If not, ex	xplain	tive date of this appr	aisal.	3.0%   <del>*</del>	1,001,100
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## Exterior-Only Inspection Residential Appraisal Report File No. 2028 touraine

Clarification of Intended Use and Intended User:	
The Intended User of this appraisal report is the Lender/Client No	additional Intended Users are identified by the appraiser.
EXPOSURE TIME:	
	being appraised would have been offered on the market prior to the
hypothetical consummation of a sale at market value on the effective	ve date of the appraisal."
Exposure time is always presumed to precede the effective date of	
have been offered on the market, prior to the hypothetical sale, at the retrospective estimate based on an analysis of past events assuming	
sufficient and reasonable time, but adequate, sufficient and reasonable	
following:	
Statistical information about DOM (most commonly obtained fro	m the local MLS).
Information gathered through sales verification.     Interviews with market participants.	
Based upon historical market conditions, reasonable exposure time	e for the subject property would have been approximately to days.
This is based on the analysis of current market trends within the su	
the size, condition and price range of the subject property and surro	
appraised value. It also assumes professional (proactive) marketing	g by reputable local real estate offices.
I have performed no services, as an appraiser or in any other capac	city, regarding the property that is the subject of the work under
review within the three-year period immediately preceding acceptan	
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculate the below cost figure	
Support for the opinion of site value (summary of comparable land sales or other methods for est	timating site value)
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data	OPINION OF SITE VALUE         = \$           Dwelling         Sq. Ft. @ \$         = \$
Quality rating from cost service Effective date of cost data	Sq. Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	·
	Garage/Carport
	Total Estimate of Cost-New = \$  Less 50 Physical Functional External
	Less 50 Physical Functional External  Depreciation = \$( )
	Depreciated Cost of Improvements
	"As-is" Value of Site Improvements = \$
Estimated Remaining Economic Life (HUD and VA only) 15 Years	INDICATED VALUE BY COST APPROACH
	UE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = :	\$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)	
PROJECT INFORMATIO	N FOR PUDs (if applicable)
Is the developer/builder in control of the Homeowners' Association (HOA)?	No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	and the subject property is an attached dwelling unit.
Legal name of project Total number of phases Total number of units	
	Total number of units sold
Total number of units rented Total number of units for sale	Total number of units sold Data source(s)
Total number of units rented  Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD?  Yes	
Total number of units rented  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)	Data source(s)  No If Yes, date of conversion.
Total number of units rented  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)	Data source(s)
Total number of units rented  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)	Data source(s)  No If Yes, date of conversion.
Total number of units rented  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)	Data source(s)  No If Yes, date of conversion.  If No, describe the status of completion.

## Exterior-Only Inspection Residential Appraisal Report

File No. 2028 touraine

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**

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).

File No. 2028 touraine

## Exterior-Only Inspection Residential Appraisal Report

- File No. 2028 touraine
- 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 seg., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

#### **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Konst Signature\_ Name Robert Ahern Company Name Bay City Appraisals Company Name Company Address 2301 Hale Drive Company Address Burlingame, CA 94010 Telephone Number \_ Telephone Number <u>650-400-6100</u> Email Address Email Address baycityappraisals@comcast.net Date of Signature and Report 08/30/2022 Date of Signature State Certification # \_ Effective Date of Appraisal 08/25/2022 State Certification # AR015793 or State License # or State License # State or Other (describe) Expiration Date of Certification or License State # State CA Expiration Date of Certification or License 05/15/2023 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY Did not inspect exterior subject property 2028 Touraine Ln Half Moon Bay, CA 94019 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,850,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital Company Name Wedgewood Inc Did inspect exterior of comparable sales from street Company Address , 2015 Manhattan Beach Suite 100 Date of Inspection Renondo Beach, CA 90278 Email Address

## Exterior-Only Inspection Residential Appraisal Report File No. 2028 touraine

				•							
FEATURE	S	SUBJECT			SALE NO. 4			SALE NO. 5		MPARABLE	
2028 Touraine Ln			1515 Spinnak				uraine Li		1		ancais Ave
Address Half Moon E	Bay, CA	94019	Half Moon Ba		A 94019			CA 94019	Half Mo	on Bay, C	CA 94019
Proximity to Subject			0.36 miles SE	Ξ		0.04 mile			0.10 mi		
Sale Price	\$			\$	1,610,000		\$	1,699,000		\$	1,995,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$1,025.48 sq. f	ft.		\$ 949.1	16 sq. ft.		\$ 666.	11 sq. ft.	
Data Source(s)			MLS #ML818		33;DOM 0			64;DOM 40			51;DOM 11
Verification Source(s)			Metro Scan/P					ic Records			c Records
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment
Sale or Financing	DE	JOINI HON	ArmLth	v	+(-) \$ Aujustment	Listing	VII TION	+(-) \$ Aujustinent	Listing	IXII TION	+(-) \$ Aujustinent
•			Conv;0			Listing			Listing		
Concessions			,	<u> </u>		A ative			A ative		
Date of Sale/Time	NI D		s04/22;c04/22			Active			Active		
Location	N;Res	<u>,                                      </u>	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee S		Fee Simple			Fee Sim	ıple		Fee Sin		
Site	7636 s		6500 sf		0	6975 sf		0	7680 sf		0
View	N;Res	;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT2;E	lev. Ranch	DT1;Ranch		0	DT1;Rar	nch	0	DT1;Ra	nch	0
Quality of Construction	Q4		Q4			Q4			Q4		
Actual Age	47		47			47			47		
Condition	C4		C3		-20,000			-20,000			-20,000
Above Grade					-20,000		D. II	-20,000		D.11	-20,000
	Total Bdrr		Total Bdrms. Batt		20.000	Total Bdrms.	Baths	20,000	Total Bdrms		
Room Count	8 4		7 4 2.0		20,000		2.0	20,000		3.0	
Gross Living Area 85		<b>2,430</b> sq. ft.	1,570	sq. ft.	73,100		,790 sq. ff	54,400		2,995 sq. ft.	-48,025
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade											
Functional Utility	Avera	ge	Average			Average			Average	 e	
Heating/Cooling	FWA/I		FWA/None			FWA/No			FWA/N		
Energy Efficient Items	None		None Noted			None No			None N		
	2ga2d		2ga2dw			3ga3dw		-25,000			+
Garage/Carport											
Porch/Patio/Deck	Patio/		Similar		0	Similar		0	Similar		0
	Firepla	ace	Fireplace			Fireplac	<u>e                                      </u>		Fireplac	e	
Average Kitchen	and B	athroom	Remod. Kit/B	ath	-80,000	Remod.	Kit/Bath	-80,000	Remod.	. Kit/Bath	-80,000
Net Adjustment (Total)			+ X	\$	6,900	<b></b> +	X - \$	50,600	+	X - \$	148,025
Net Adjustment (Total)  Adjusted Sale Price of Comparables  ITEM			Net Adj0.49	_	•	Net Adj.	-3.0%	,	Net Adj.	-7.4%	,
of Comparables			Gross Adj. 12.09		1,603,100			1,648,400			1,846,975
ITEM		CII	BJECT	1	COMPARABLE SA			IPARABLE SALE NO			BLE SALE NO. 6
I I EIVI		08/19/2022	DJECT	40		LE NO. 4	COIV	FARABLE SALE NO	. 0	COMPARAL	DLE SALE NO. 0
a no correct					/ <u>^</u>						
Date of Prior Sale/Transfer				12	/31/1998		00		00		
Drice of Drier Sale/Transfer	-	\$1,350,000		\$4	65,000		\$0		\$0		
Drice of Drier Sale/Transfer	-	\$1,350,000 MLS/Public		\$4 ML	65,000 S/Public Reco	ords	MLS/P	ublic Records	ML	S/Public	Records
Drice of Drier Sale/Transfer	ce(s)	\$1,350,000 MLS/Public 01/01/2022		\$4 ML	65,000	ords			ML		Records
Drice of Drier Sale/Transfer	ce(s)	\$1,350,000 MLS/Public 01/01/2022		\$4 ML	65,000 S/Public Reco	ords	MLS/P		ML	S/Public	Records
Drice of Drier Sale/Transfer	ce(s)	\$1,350,000 MLS/Public 01/01/2022		\$4 ML	65,000 S/Public Reco	ords	MLS/P		ML	S/Public	Records
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Drice of Drier Sale/Transfer	ce(s)	\$1,350,000 MLS/Public 01/01/2022		\$4 ML	65,000 S/Public Reco	ords	MLS/P		ML	S/Public	Records
Drice of Drier Sale/Transfer	ce(s)	\$1,350,000 MLS/Public 01/01/2022		\$4 ML	65,000 S/Public Reco	ords	MLS/P		ML	S/Public	Records
Price of Prior Sale/Transfer Data Source(s)  Effective Date of Data Sour	ce(s)	\$1,350,000 MLS/Public 01/01/2022		\$4 ML	65,000 S/Public Reco	ords	MLS/P		ML	S/Public	Records
Drice of Drier Sale/Transfer	ce(s)	\$1,350,000 MLS/Public 01/01/2022		\$4 ML	65,000 S/Public Reco	ords	MLS/P		ML	S/Public	Records
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Drice of Drier Sale/Transfer	ce(s)	\$1,350,000 MLS/Public 01/01/2022		\$4 ML	65,000 S/Public Reco	ords	MLS/P		ML	S/Public	Records
Drice of Drier Sale/Transfer	ce(s)	\$1,350,000 MLS/Public 01/01/2022		\$4 ML	65,000 S/Public Reco	ords	MLS/P		ML	S/Public	Records

### **Uniform Appraisal Dataset Definitions**

File No. 2028 touraine

## 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.

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.

## Uniform Appraisal Dataset Definitions

File No. 2028 touraine

ww. evial	ions Used in Data Sta		I		
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
C	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Gra
djPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
djPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
IJPWI	=		-	· ·	
	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
mLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
-	Attached Structure	Design(Style)	Mtn	Mountain View	View
l	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
	Beneficial	Location & View	ор	Open	Garage/Carport
Б.				·	
yRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Gr
	Carport	Garage/Carport	0	Other	Design(Style)
ash	Cash	Sale or Financing Concessions	Prk	Park View	View
		_			
ySky	City View Skyline View	View	Pstrl	Pastoral View	View
yStr	City Street View	View	PwrLn	Power Lines	View
mm	Commercial Influence	Location	PubTrn	Public Transportation	Location
	Contracted Date	Date of Sale/Time		·	Basement & Finished Rooms Below Gr
			r	Recreational (Rec) Room	
nv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
tOrd	Court Ordered Sale		Res	Residential	Location & View
tOrd		Sale or Financing Concessions			
MC	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
ı	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
	•	= '			= -
tate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
Α	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
r/\				· ·	
	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
i	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
	_				=
	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Gr
?	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Gr
Cse	Golf Course	Location	WtrFr	Water Frontage	Location
fvw	Golf Course View	View	Wtr	Water View	View
7	High Dico Structuro	5 1 (0:1)			D L CC L IT'
	nigii kise siluciule	Design(Style)	W	Withdrawn Date	Date of Sale/Time
ther App	High Rise Structure Industrial  praiser-Defined Abbre Full Name	Location & View	W Woods  Abbrev.	Withdrawn Date Woods View Full Name	View
ther App	Industrial oraiser-Defined Abbre	Location & View	Woods	Woods View	
ther App	Industrial oraiser-Defined Abbre	Location & View	Woods	Woods View	View
ther App	Industrial oraiser-Defined Abbre	Location & View	Woods	Woods View	View
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#### **ADDENDUM**

Borrower: Wall Thomas M / Wall Mary Stuart File No.: 2028 touraine		
Property Address: 2028 Touraine Ln	Cas	se No.:
City: Half Moon Bay	State: CA	Zip: 94019
Lender: Wedgewood Inc		

#### **Neighborhood Description**

The Subject is located within the Frenchmen's Creek neighborhood. This charming neighborhood is centrally located on the Coast even though it is in the city of Half Moon Bay. There is a small neighborhood park, quite an enjoyable stop for the younger set. The level lots are set around several streets with the French theme... Ruisseau Francais, Bordeaux, Le Mans, Touraine, and others.

Homes are generally ranch style dwellings with open floor plans, some with three car garages, some with beautiful remodels and upgrades. Across the highway is a path that takes you either to Sweetwood Group Camp, a part of the Francis Beach Campground where reservations can be made for reunions, birthday parties, campouts, and other gatherings. You can also get to the Coastal Trail easily.

Shopping is available within Half Moon Bay, Schools are within a short drive, Public transportation runs along Highway One

#### **Neighborhood Market Conditions**

Conventional financing is readily available at rates borrowers consider attractive. Current fixed rate mortgages are obtainable from 5 to 9 percent. There is currently limited evidence of interest buydowns, loan discounts or sales concessions in the subjects marketing area. Typical marketing time is less than 60 days with properties generally selling within 10% of the list price. Housing prices have been stabilize to improving over the last 6 months.

### **Final Reconciliation**

The primary consideration is given to the sales comparison approach to value as this approach is deemed to be the most accurate indicator of market activity. The income approach is not considered as properties of this type are usually not purchased for their income producing capabilities.

Personal property is not included in the estimated market value.

At the time of inspection, there was no noticeable damage to the subject property due to any recent weather related disasters, floods or fires. There has been no effect on value or marketability of the subject.

# $\label{thm:market conditions Addendum to the Appraisal Report \qquad \textit{File No. 2028 touraine}$

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cond	ditions prevalent in	the subject neighbo	11100a. I	Tilis is a required
addendum for all appraisal reports with an effective date on or all Property Address 2028 Touraine Ln	ner April 1, 2009.	City Half	Moon Bay		State <b>CA</b> Zip Co	ode <b>94</b>	019
Borrower Wall Thomas M / Wall Mary Stuart		ony rian			Zip Ot		
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	lusions, and must provi	de support for thos	e conclusions, regar	ding ho	using trends and
overall market conditions as reported in the Neighborhood section	on of the appraisal repo	ort form. The appraise	r must fill in all the infor	mation to the exten	nt it is available and r	eliable a	and must provide
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 proper Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	s seasonai markeis	S, new construction,  Overall Trend	iorecios	sures, etc.
Total # of Comparable Sales (Settled)	3	17	10	Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	0.50	5.67	3.33	Increasing	X Stable		Declining
Total # of Comparable Active Listings	7	5	11	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	14.00	0.90	3.30	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		
Median Comparable Sale Price	\$1,550,000	\$1,610,000	\$1,980,250	Increasing	X Stable	_ _	Declining
Median Comparable Sales Days on Market  Median Comparable List Price	8 #4 200 000	9	12	Declining	X Stable X Stable	_	Increasing Declining
Median Comparable List Price  Median Comparable Listings Days on Market	\$1,399,000 9	\$1,748,000 5	\$1,699,000 39	Increasing Declining	X Stable		Increasing
Median Sale Price as % of List Price	107%	109%	98%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	0070	Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m			from 3% to 5%, increas			ndo fee	, u
Are foreclosure sales (REO sales) a factor in the market?  See the additional market conditions addended and the sales of	a.		the trends in listings an	nd sales of foreclos	sed properties).		
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate See the additional market conditions addended	e your conclusions, pro				ditional information	, such a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro				ditional information	, such a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana		r conclusions.	ditional information	, such a	s an analysis of
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pending sales and/or expired and withdrawn listings, to formulate See the additional market conditions addended and the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)	e your conclusions, pro a. re project , comple	ovide both an explana	tion and support for you	Project Increasing	ct Name: Overall Trend Stable		Declining
pending sales and/or expired and withdrawn listings, to formulate See the additional market conditions addended and the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)	e your conclusions, pro a. re project , comple	ovide both an explana	tion and support for you	Project Increasing Increasing	ct Name: Overall Trend Stable Stable		Declining Declining
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pending sales and/or expired and withdrawn listings, to formulate See the additional market conditions addendated and the subject is a unit in a condominium or cooperative. Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	e your conclusions, pro  a.  re project , comple  Prior 7-12 Months	te the following: Prior 4-6 Months	tion and support for you	Project Increasing Increasing Declining Declining	ct Name: Overall Trend Stable Stable Stable Stable Stable		Declining Declining Increasing Increasing
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## SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Wall Thomas M / Wall Mary Stuart
Property Address: 2028 Touraine Ln
City: Half Moon Bay
Lender: Wedgewood Inc



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 25, 2022 Appraised Value: \$ 1,850,000



## REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Wall Thomas M / Wall Mary Stuart	File N	0.: 2028 touraine
Property Address: 2028 Touraine Ln	Case	No.:
City: Half Moon Bay	State: CA	Zip: 94019
Lender: Wedgewood Inc		·



## COMPARABLE SALE #1

2033 Touraine Ln Half Moon Bay, CA 94019 Sale Date: s05/22;c05/22 Sale Price: \$ 2,120,000



## COMPARABLE SALE #2

752 Le Mans Way Half Moon Bay, CA 94019 Sale Date: s03/22;c02/22 Sale Price: \$ 1,953,000



## COMPARABLE SALE #3

419 Beach Ave Half Moon Bay, CA 94019 Sale Date: s06/22;c05/22 Sale Price: \$ 1,875,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Wall Thomas M / Wall Mary Stuart	File No	D.: 2028 touraine
Property Address: 2028 Touraine Ln	Case N	No.:
City: Half Moon Bay	State: CA	Zip: 94019
Lender: Wedgewood Inc		



## COMPARABLE SALE #4

1515 Spinnaker Ln Half Moon Bay, CA 94019 Sale Date: s04/22;c04/22 Sale Price: \$ 1,610,000



### **COMPARABLE SALE #5**

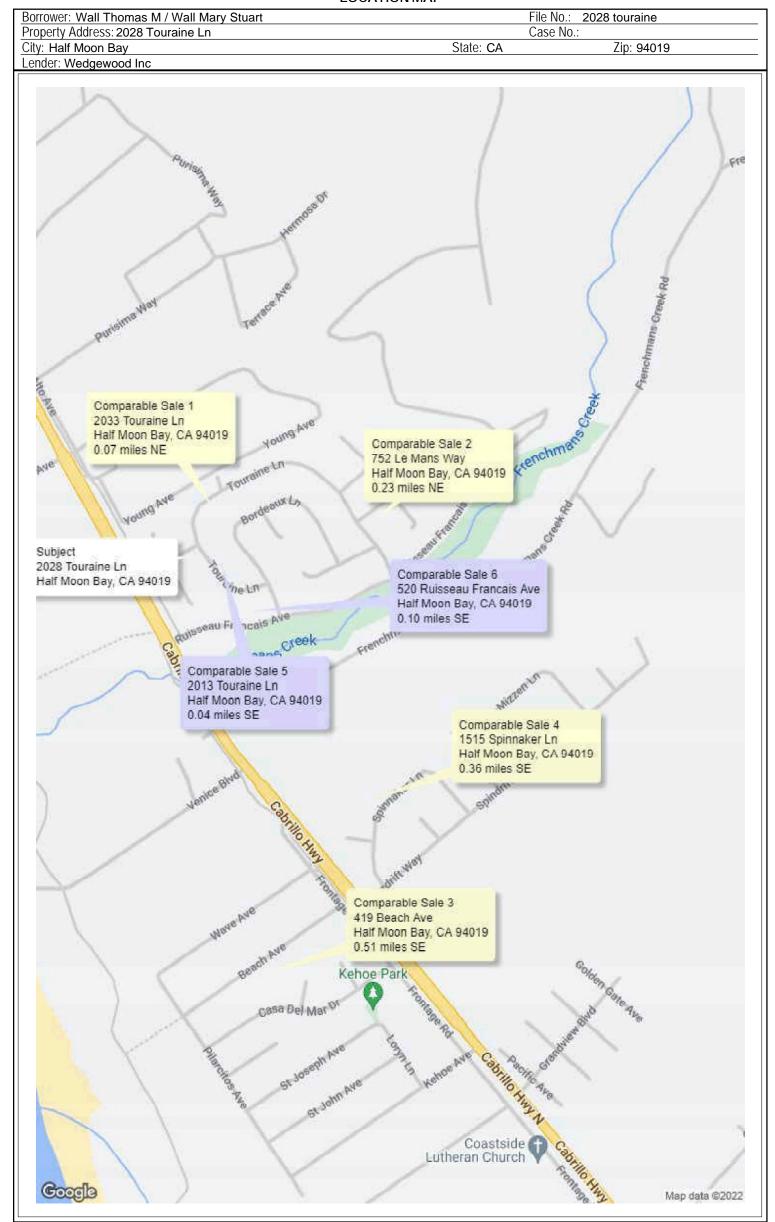
2013 Touraine Ln Half Moon Bay, CA 94019 Sale Date: Active Sale Price: \$ 1,699,000



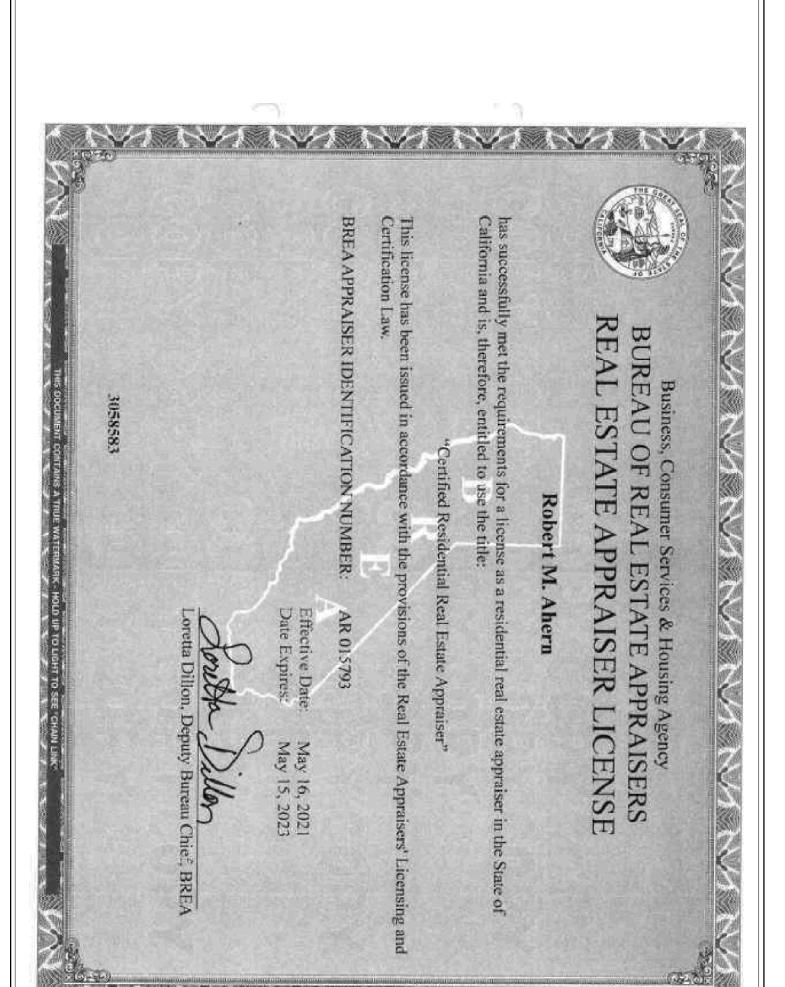
## COMPARABLE SALE #6

520 Ruisseau Francais Ave Half Moon Bay, CA 94019 Sale Date: Active Sale Price: \$ 1,995,000

### **LOCATION MAP**



Borrower: Wall Thomas M / Wall Mary Stuart	File	No.: 2028 touraine
Property Address: 2028 Touraine Ln	Cas	e No.:
City: Half Moon Bay	State: CA	Zip: 94019
London Madanus ad Inc		



Borrower: Wall Thomas M / Wall Mary Stuart	File N	0.: 2028 touraine
Property Address: 2028 Touraine Ln	Case	No.:
City: Half Moon Bay	State: CA	Zip: 94019

Lender: Wedgewood Inc





## APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

### ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company berein called the "Company") 175 Capitol Blvd. Suite 100 Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number	
04/15/2022	AAI000509-08	AAI000509-07	

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

#### Item

1. Customer ID: 103465 Named Insured: BAY CITY APPRAISALS Robert Ahern 2301 Hale Drive Burlingame, CA 94010

- Policy Period: From: 05/08/2022 To: 05/08/2023
   12:01 A.M. Standard Time at the address stated in 1 above
- 3. Deductible: \$1,000 Each Claim
- 4. Retroactive Date: 05/08/1996
- 5. Inception Date: 05/08/2015
- 6. Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate
- Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 534-0652; Fax: (805) 962-0652.
- 8. Annual Premium: \$861.00
- 9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA020 (10/14)

the Policy shall constitute the contract between	the Named Insured and the Company
04/15/2022	By Klick-
Date	Authorized Signature

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and

LIA-001 (12/14)

Aspen American Insurance Company

# Modified Set of Instructions, Scope of Work, Statement of Assumptions and Limiting Conditions, and Certification for Appraisals with Exterior-only Inspection

File No.2028 touraine

#### **EXTERIOR**

This modified set of instructions, Scope of Work Statement of Assumptions and Limiting Conditions, and Certification replaces and supersedes the corresponding sections of the appraisal report to which this language is attached as an addendum. It is authorized and used with the express permission of Fannie Mae and Freddie Mac as of March 23, 2020. Any signatures attached to the original appraisal report and certifications are incorporated and apply to these revised sections.

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, or definition of market value 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. Additional modifications or deletions to this revised set of 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, including the condominium or cooperative project, if applicable (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.

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. If the appraiser has included a floor plan in this appraisal report, it shows the approximate dimensions of the improvements. If included, the floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data.
- 4. 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.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) 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.
- 6. 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.

#### 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 personal visual inspection of the exterior of the subject property, from the street, as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third-party data sources. I 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 or cooperative interest (where applicable) 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. [RESERVED]
- 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.

# Modified Set of Instructions, Scope of Work, Statement of Assumptions and Limiting Conditions, and Certification for Appraisals with Exterior-only Inspection

File No.2028 touraine

#### APPRAISER'S CERTIFICATION: (continued)

- 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, including the subject project (where applicable), 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 or cooperative interest (where applicable) that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgage or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

Departs Address 2000 Towns La		.: 2028 touraine
Property Address: 2028 Touraine Ln	Case N	710: 04040
City: Half Moon Bay	State: CA	Zip: 94019
Lender: Wedgewood Inc		
MARKET CONDITIONS COMMENTS		
INTERCONDITIONS CONTINENTS		
Seller Concessions Comment:		
An analysis was performed on 30 competing sales over the past 12 mo	nths For those sales a total	of 0.0% were reported to have
seller concessions.	inno. i oi niose sales, a iolai	o. 5.570 word reported to flave
Solice Solicocolorio.		
Foreclosure Sales Comment:		
An analysis was performed on 30 competing sales over the past 12 mo	nths For those sales a total	of 0.0% were reported to be
REO.	Titris. I of those sales, a total	of 0.070 were reported to be
REO.		
Data Source Comment:		
Information reported in the MLSListings system (using an effective date	of 08/25/2022) was utilized	to arrive at the results noted on
this addendum. Any percent change results noted in these comments a	ne based on simple regression	ווו.
Summary Commant:		
Summary Comment:	nthe. The color within this ar	roum had a madian cale price of
An analysis was performed on 30 competing sales over the past 12 mo	inths. The sales within this gr	oup had a median sale price of
\$1,700,220. This analysis shows a change of +4.5% per month.		
Based on all sales in this same group, there is a 4.4 month supply. This		f +155% per month.
These sales had a median DOM of 9. This analysis shows a change of	-6.7% per month.	
Appraise Su	pervisory Appraiser:	
F -	·	
Name: Na	me:	

Borrower: Wall Thomas M / Wall Mary Stuart		2028 touraine
Property Address: 2028 Touraine Ln	Case No.:	7' 0.10.10
City: Half Moon Bay	State: CA	Zip: 94019
Lender: Wedgewood Inc		
Clarifications:8/8/22 Site		
It appears the subject is in close proximity to rail road tracks. Please	provide a sale with similar externa	alities to support adjustments.
or lack thereof, expanding search back in time to 36 months and into		
extent of your search, market reaction, and how this was determined		ROAD WAS ABANDONED
YEARS AGO AND IN NOW UTILIZED AS THE PARTRIDGE WALK	ING TRAIL.	
Addendum: Photos		
The following required subject photos are missing: Front and rear (if	can access)	
Provide a photo of the subject's street, as required by the letter of er		
Supporting Documents	-/-/	
Please provide a copy of your current E&O insurance as expired on Provide a copy of your appraiser license as one in report expired on		9
Provide a copy of your appraiser license as one in report expired on	5/15/2021 CORRECTED 5/15/202	3
	Company days and A	
Appraiser:	Supervisory Appraiser:	
Name:	Name:	

## **AERIAL MAP**

Borrower: Wall Thomas M / Wall Mary Stuart
Property Address: 2028 Touraine Ln
City: Half Moon Bay
Lender: Wedgewood Inc File No.: 2028 touraine Case No.:

State: CA Zip: 94019

