# **APPRAISAL OF REAL PROPERTY**



# LOCATED AT

5505 Paseo Joaquin Yorba Linda, CA 92886 N-TRACT: 9717 BLOCK: LOT: 56

FOR

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

## **OPINION OF VALUE**

1,575,000

# AS OF

08/10/2022

## BY

Suzanne Goldsmith Clario Appraisal Network

(951)264-4510 suzanne.goldsmith@clarioappraisal.com

Borrower	Redwood Holdings LLC	File No. 33159160
Property Address	5505 Paseo Joaquin	
City Lender/Client	Yorba Linda Wedgewood Inc	County Orange State CA Zip Code 92886
	×	
АРРКАІ	SAL AND REPORT IDENTIF	CATION
This Report is	s <u>one</u> of the following types:	
Appraisal	Report (A written report prepared under	Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Appraisal	· · · · ·	Standards Rule $2-2(b)$ , pursuant to the Scope of Work, as disclosed elsewhere in this report, se only by the specified client and any other named intended user(s).)
Comme	nts on Standards Rule 2-3	
	the best of my knowledge and belief:	
	ts of fact contained in this report are true and corre- analyses, opinions, and conclusions are limited only	u. By the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional
	ons, and conclusions.	
	,	t in the property that is the subject of this report and no personal interest with respect to the parties involved. praiser or in any other capacity, regarding the property that is the subject of this report within the three-year
	tely preceding acceptance of this assignment.	
	with respect to the property that is the subject of the ent in this assignment was not contingent upon deve	s report or the parties involved with this assignment.
		upon the development or reporting of a predetermined value or direction in value that favors the cause of the
		result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
	opinions, and conclusions were developed, and this t the time this report was prepared.	eport has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
- Unless otherw	vise indicated, I have made a personal inspection of	
	vise indicated, no one provided significant real prope ding significant real property appraisal assistance is s	ty appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each
	ang signineant real property appraisal assistance is a	
Dessent		
		defines Exposure Time as the estimated length of time that the property interest being onsummation of a sale at market value on the effective date of the appraisal.)
	Reasonable Exposure Time for the subject property	
	nts on Appraisal and Repo	
Note any U	SPAP-related issues requiring disclos	ure and any state mandated requirements:
APPRAISER:		SUPERVISORY or CO-APPRAISER (if applicable):
	a. Magal	ىر _
Signature:		Signature:
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Name: Suza	nne Goldsmith	Name:
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Name: <u>Suza</u> State Certification # or State License #:		Name:           State Certification #:           or State License #:
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Form ID20E - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

## Clario Appraisal Network

# Exterior-Only Inspection Residential Appraisal Report

			EX	terior-Only	/ Inspectio	п ке	sidential Appr	aisai ii	eport		File #	33159	160		
The purpose	of this s	summary appraisal rep	ort is to p	rovide the len	der/client with	an a	ccurate, and adequa	tely supp	orted, opi	nion of th	e marke	t value	of the	subject p	property.
Property Addre	ess 550	05 Paseo Joaquir	1				<sup>City</sup> Yorba Lir	nda			State	CA	Zip Code	92886	6
Borrower F		Holdings LLC		Owr	ner of Public Record	t	Own Capital I	LC			County	Orang	ge		
Legal Descripti		TRACT: 9717 BL	OCK: LOT	: 56									1		
Assessor's Par	rcel #	349-531-23					Tax Year 2021				R.E. Taxe	s\$ 1	0,785		
Neighborhood	Name	East Lake Village					Map Reference	11244			Census T	ract C	218.29		
A Occupant	X Owner	Tenant Vac	cant	Spe	cial Assessments \$		0		X PU	D HOA\$	104		per year	X pe	r month
Property Rights	s Appraised	Fee Simple	Leaseho	old 🗌 Oti	her (describe)								_		
Assignment Ty	/pe	Purchase Transaction	Refir	nance Transaction	🗙 Oth	er (des	<sup>cribe)</sup> Servicin	a							
Lender/Client	Wedd	gewood Inc			Address 20	15 M	lanhattan Beach	u	uite 100	). Redon	do Bea	nch. CA	90278		
Is the subject p		y offered for sale or has it b	een offered for s	ale in the twelve m						,			Yes 🗙	No	
Report data so	ource(s) used, of	fering price(s), and date(s).		Per CR	MLS, there	are n	o known listings	s of the	subiect	property	in the	prior 1	2 month	IS.	
					,										
I did	did not ar	nalyze the contract for sale f	ior the subject pu	rchase transaction.	. Explain the results	of the a	analysis of the contract for	r sale or why	y the analysi	is was not					
performed.															
Contract Price	\$	Date of Cont	ract	ls	the property seller	the own	ner of public record?		Yes	No [	Data Sourc	e(s)			
Is there any fin	nancial assistanc	e (loan charges, sale conce	essions, gift or do	wnpayment assista	ance, etc.) to be pai	d by an	y party on behalf of the b	orrower?					Γ	Yes	No
B If Yes, report th	he total dollar an	nount and describe the item	s to be paid.										-		
Note: Race an	nd the racial co	mposition of the neighbor	hood are not ap	praisal factors.											
		orhood Characteristics			On	e-Unit	Housing Trends			One-	Unit Hous	ing	Pres	ent Land U	se %
Location	Urban	Suburban	Rural	Property Values			Stable	Decli	inina	PRICE		AGE	One-Unit		80 %
	Ver 75%	25-75%	Under 25%	Demand/Supply		-	In Balance		Supply	\$ (000)		(yrs)	2-4 Unit		<u>80 %</u> 0 %
Growth	Rapid	Stable	Slow	Marketing Time		•	3-6 mths		6 mths		Low	. ,	Multi-Fami	lv	
Neighborhood										720	High	18	Commerci	,	5 %
¥						Nort	th, Yorba Ranch	Ra to t	ne	3,725	Pred.	63	Other	u	10 %
Neighborhood		ay to the South, a								1,350		41			5 %
Π	-						size/age confor								
		al and profession				Maj	or freeways whi	cn cove	er most	of the col	unty er	npioym	ient cen	ters are	;
		nity. Other land u upport for the above conclu													
			,				e relatively stab	le, aπer	a prior	period of	Increa	ising va	alues. 3	supply a	and
demand	are currer	itly in balance, an	id typical m	harketing tim	nes are unde	er 3 r	nonths.								
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	80x100				0000 31			1.00	ctangula				Res;		
Zoning Complia	g Classification		conforming (Gran		Coning Description	Zoning	Single Family Re		al/ Plan	ned Deve	elopme	nt			
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Are there any a	Public Public Public Public Public Plood Hazard Ar a and off-site imp daverse site con d for Physical C scribe) General De One Q One Q Det Att. Propose Tra 198 (Yrs) 20 Refrigeral above grade con ures (special en ondition of the p bject is as apparent physica	Other (describe)  Other (describe)  Construction  Other (describe)  Construction  Cons	No F Inarket area? assements, encro assements, encro Concrete Full Bass Partial B Exterior Walls Roof Surface Gutters & Doo Window Type Q Booms (including appare verage to c	d per plans and spi Water Sanitary Sewer EMA Flood Zone achments, environn achments, environn Appraisal Fil General Descrip e Slab C ement C asement S s Dual pane ant needed repairs, good condition	ecifications) the pre Public Oth  Public Oth  X  X  Yes mental conditions, I  rawl Space Finished Finished Finished Finished Crawl Space Finished Finished Finished Voco Frame Fisposal F 4 Bedrooms Windows, fin deterioration, renov on with stan	er (desc er (desc ) ) N N N N N N N N N N N N N N N N N N	e?  FEMA Map # 06 o If No, describe is, etc.)?  Assessment and Ta Data Source for Gross Li Heating/Cooling FWA HWBB Radiant Other I Gas Central Air Conditioning Individual Other Vve Washer/Dr 4.0 Bath(s) nce remodeling, etc.). features, as per	Off- Stre Alle i059C00 x Records ving Area	site Improve set Ash y Nor 068J Firepla Woods Patio/I Porch Porch Porch Porch Porch 0ther 0ther 0ther 3,17	ments - Type palt palt Prior Insp Realist Amenities ce(s) # block None lescribe f6 Square F	FEI Yes C ection 1 [ 0 C C C C C C C C C C C C C C C C C C C	MA Map Da None None Oriveway St Garagra Carpor Attach Built-ir St Living A s is a d	Public Public If Yes, desc roperty Owr Car St roperty Owr Car St roperty Owr Car St roperty Owr roperty Owr Car St roperty	Prive     Prive     Prive     [	vate
addenda.         utilities         Electricity         Gas         FEMA Special I         Are the utilities         Are the utilities         Are the utilities         Are the utilities         Other (de         Units       C         # of Stories         Type       C         Effective Age (f         Appliances         Finished area e         Additional feature         Describe the cr         only.         Surfaces         If Yes, describe	Public  Public  Public  Public  Plood Hazard Ar  flood Hazard Ar  flood Hazard Ar  flood Hazard Ar  flood Hazard Ar  d for Physical C  condition  d for Physical C  Propose  2  Propose  Propose  Propose  Propose  Propose  Propose  population  popu	Other (describe)  Other (describe)  Construction  Other (describe)  Construction  Cons	No F harket area? harket area? harke	d per plans and spi Water Sanitary Sewer EMA Flood Zone achments, environn achments, environn achments, environn general Descrip 2 Slab C General Descrip 2 Slab C ement asement 3 St S Dual pane ant needed repairs, good condition ct the livability, sou	ecifications) the pre	er (desc er (desc N N N N N N N N N N N N N	e?  FEMA Map # 06 o If No, describe is, etc.)?  Assessment and Ta Data Source for Gross Li Heating/Cooling FWA HWBB Radiant Other I Gas Central Air Conditioning Individual Other Vve Washer/Dr 4.0 Bath(s) nce remodeling, etc.). features, as per	Off- Stre Alle i059C00 x Records ving Area	site Improve set Ash y Nor 068J Firepla Woods Patio/( Porch Pool Force Other Other Other other other other Conspective Other	ments - Type palt palt perior Insp Realist Amenities ce(s) # block parch w/spa block None lescribe) f6 Square F	FEI Yes 2 ection 1 [ 0 2 C 1 [ 1 ] C 2 ] C 3 ; Thi: roperty	MA Map Dz No P None Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged S is a d Caraged S is a d Caraged Caraged Caraged Caraged Caraged S is a construction Caraged Cara	Public Public If Yes, desc roperty Owr Car St roperty Owr Car St roperty Owr Car St roperty Owr roperty Owr Car St roperty	Prive     Prive     Prive     [	vate
addenda.         utilities         Electricity         Gas         FEMA Special I         Are the utilities         Are the utilities         Are the utilities         Are the utilities         Other (de         Units       C         # of Stories         Type       C         Effective Age (f         Appliances         Finished area e         Additional feature         Describe the cr         only.         Surfaces         If Yes, describe	Public  Public  Public  Public  Plood Hazard Ar  flood Hazard Ar  flood Hazard Ar  flood Hazard Ar  flood Hazard Ar  d for Physical C  condition  d for Physical C  Propose  2  Propose  Propose  Propose  Propose  Propose  Propose  population  popu	Other (describe)  Other (describe)  Construction  Other (describe)  Construction  Cons	No F harket area? harket area? harke	d per plans and spi Water Sanitary Sewer EMA Flood Zone achments, environn achments, environn achments, environn general Descrip 2 Slab C General Descrip 2 Slab C ement asement 3 St S Dual pane ant needed repairs, good condition ct the livability, sou	ecifications) the pre	er (desc er (desc N N N N N N N N N N N N N	e?  FEMA Map # 06 o If No, describe is, etc.)?  Assessment and Ta Data Source for Gross Li Heating/Cooling FWA HWBB Radiant Other I Gas Central Air Conditioning Individual Other Vve Washer/Dr 4.0 Bath(s) nce remodeling, etc.). features, as per	Off- Stre Alle i059C00 x Records ving Area	site Improve set Ash y Nor 068J Firepla Woods Patio/I Porch Porch Porch Porch Porch 0ther 0ther 0ther 3,17	ments - Type palt palt perior Insp Realist Amenities ce(s) # block parch w/spa block None lescribe) f6 Square F	FEI Yes 2 ection 1 [ 0 2 C 1 [ 1 ] C 2 ] C 3 ; Thi: roperty	MA Map Da None None Oriveway St Garagra Carpor Attach Built-ir St Living A s is a d	Public Public If Yes, desc roperty Owr Car St roperty Owr Car St roperty Owr Car St roperty Owr roperty Owr Car St roperty	Prive     Prive     Prive     [	vate
addenda.         utilities         Electricity         Gas         FEMA Special I         Are the utilities         Are the utilities         Are the utilities         Are the utilities         Other (de         Units       C         # of Stories         Type       C         # of Stories         Type       C         Pesign (Style)         Year Built         Effective Age (         Additional feature         Describe the cr         only.         Are there any a         If Yes, describe	Public  Public  Public  Public  Plood Hazard Ar  flood Hazard Ar  flood Hazard Ar  flood Hazard Ar  flood Hazard Ar  d for Physical C  condition  d for Physical C  Propose  2  Propose  Propose  Propose  Propose  Propose  Propose  population  popu	Other (describe)  Other (describe)  Construction  Other (describe)  Construction  Cons	No F harket area? harket area? harke	d per plans and spi Water Sanitary Sewer EMA Flood Zone achments, environn achments, environn achments, environn general Descrip 2 Slab C General Descrip 2 Slab C ement asement 3 St S Dual pane ant needed repairs, good condition ct the livability, sou	ecifications) the pre	er (desc er (desc N N N N N N N N N N N N N	e?  FEMA Map # 06 o If No, describe is, etc.)?  Assessment and Ta Data Source for Gross Li Heating/Cooling FWA HWBB Radiant Other I Gas Central Air Conditioning Individual Other Vve Washer/Dr 4.0 Bath(s) nce remodeling, etc.). features, as per	Off- Stre Alle i059C00 x Records ving Area	site Improve set Ash y Nor 068J Firepla Woods Patio/( Porch Pool Force Other Other Other other other other Conspective Other	ments - Type palt palt perior Insp Realist Amenities ce(s) # block parch w/spa block None lescribe) f6 Square F	FEI Yes 2 ection 1 [ 0 2 C 1 [ 1 ] C 2 ] C 3 ; Thi: roperty	MA Map Dz No P None Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged Caraged S is a d Caraged S is a d Caraged Caraged Caraged Caraged Caraged S is a construction Caraged Cara	Public Public If Yes, desc roperty Owr Car St roperty Owr Car St roperty Owr Car St roperty Owr roperty Owr Car St roperty	Prive     Prive     Prive     [	vate

Freddie Mac Form 2055 March 2005

# Exterior-Only Inspection Residential Appraisal Report

File # 33159160

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  |   |   |   | •••  
                          |   |  | File #        | 3315  | 0160   | 0  
   |   |
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--
There are 6 comparable
   
   | properti   |   |  
  |  | for sa  |   
  | the   | subject neighborho  |   | -  
                          |   | from \$ 1,350,000  |               | to S  | -  | -  
   | 8,000   |
| There are 61 comparable<br>FEATURE   
   
   |  | in the<br>SUBJECT   | subject  
  | neighbo  |   | within<br>COMPARA   
  | the<br>ABLE S   | past twelve month<br>ALE # 1  | s rangir  | -  
                          |   | <sup>ce from \$</sup> 1,025,0<br>LE SALE # 2   | 000           | C   | to \$<br>DMPAF   |  
   | 100,000 · · · · · · · · · · · · · · · · ·   |
| Address 5505 Paseo Joa   
   
   |  | 0000201   |  
  | 5875   |   | a Del   
  |   |   | 5375  | Via S  
                          |   |  | 5164          | -   | -  |  
   |   |
| Yorba Linda, CA  
   
   |  | 3   |  
  |  |   | da, C/  
  |   | 887   |   |  
                          |   | 92886  | Yorba         |   | •  |  
   |   |
| Proximity to Subject   
   
   |  |   | | | |
  | 0.71   |   |   
  |   |   | 0.53 miles E  |  
                          |   | _  | 0.36 miles NE |   |  |  
   |   |
| Sale Price   
   
   | \$   |   | |
  |  |   |   
  | \$  | 1,600,000   |   |  
                          |   | \$ 1,602,000   |               |   |  | _  
   | 1,400,000   |
| Sale Price/Gross Liv. Area   
   
   | \$   |   | sq.ft.   
  | · ·  |   | 09 sq.1   
  |   |   |   | 497.36   
                          |   |  |               | 184.4   |  |  
   |   |
| Data Source(s)<br>Verification Source(s)   
   
   |  |   | | | |
  |  |   |   
  |   | 682;DOM 6   |   |  
                          |   | 096389;DOM 6   |               |   |  |  
   | 36415;DOM 0   |
| VALUE ADJUSTMENTS  
   
   | DI   | ESCRIPTIC   | ٦N   
  |  | #242:<br>Escript  | 582/R   
  | Reali   | st<br>+(-) \$ Adjustment  |   | #2429<br>Escriptic   
                          |   | + (-) \$ Adjustment  | Doc #         | #1595<br>Script   |  | Rea  
   | + (-) \$ Adjustment   |
| Sales or Financing   
   
   |  | 2001111110  | | | |
  | ArmL   |   |   
  | -   | () ¢ hajaotinone  | ArmL  |  
                          |   | r ( ) ¢ ridjuotinioni  | ArmL          |   |  |  
   | () ¢ Adjaotinone  |
| Concessions  
   
   |  |   | | | |
  | Conv   |   |   
  |   |   | Conv  |  
                          |   |  | Conv          |   |  |  
   |   |
| Date of Sale/Time  
   
   |  |   |  
  | s07/2  |   | 6/22  
  |   |   |   | 22;c05   
                          | /22   |  | s04/2         | ,   | 1/22   |  
   |   |
| Location   
   
   | N;Re   | s;  | | | |
  | N;Bs   | yRd;  |   
  |   | C   | N;Re  |  
                          |   |  | N;Re          | s;  |  |  
   |   |
| Leasehold/Fee Simple   
   
   | Fee S  | Simple  | )  
  | Fee S  | Simp  | le  
  |   |   |   | Simple   
                          | •   |  | Fee S         |   | е  |  
   |   |
| Site   
   
   | 8000   |   | | | |
  | 1700   |   |   
  | _   | -27,000   |   |  
                          |   | 0  | 7650          |   |  |  
   | C   |
| View<br>Design (Style)   
   
   | N;Re   |   | | | |
  | B;Cty  |   |   
  | <u> </u>  | -75,000   | -   |  
                          |   |  | N;Re          |   |  |  
   |   |
| Quality of Construction  
   
   | Q4   | Traditi   | ional  
  |  | Iradi   | itional   
  |   |   |   | Traditi  
                          | onal  |  | DT2;<br>Q4    | Iradi   | tiona  | al   
   |   |
| Actual Age   
   
   | 41   |   | | | |
  | Q4<br>31   |   |   
  | +   |   | Q4<br>35  |  
                          |   | 0  | 43            |   |  |  
   | C   |
| Condition  
   
   | C3   |   | |
  | C3   |   |   
  | +   |   | C3  |  
                          |   | 0  | 43<br>C3      |   |  | +  
   | L. L.   |
| Above Grade  
   
   | Total  | Bdrms.  | Baths  
  | Total  | Bdrms   | . Baths   
  | IS  |   | Total   | Bdrms.   
                          | Baths   |  | Total         | Bdrms.  | Bati   | hs   
   |   |
| Room Count   
   
   | 9  | 4   | 4.0  
  | 8  | 4   | 3.0   
  | )   | +20,000   | 9   | 4  
                          | 3.0   | +20,000  | 8             | 4   | 3.   | 0  
   | +20,000   |
| Gross Living Area  
   
   |  | 3,176   | sq.ft.   
  |  | 2,97  | 79 sq.t   
  | .ft.  | +19,500   |   | 3,221  
                          | sq.ft.  | 0  |               | 2,89  | 0 so   | q.ft.  
   | +28,500   |
| Basement & Finished  
   
   | 0sf  |   | | | |
  | 0sf  |   |   
  |   |   | 0sf   |  
                          |   |  | 0sf           |   |  |  
   |   |
| Rooms Below Grade  
   
   | +  |   | | | |
  |  |   |   
  | _   |   |   |  
                          |   |  |               |   |  |  
   |   |
| Functional Utility<br>Heating/Cooling  
   
   | Avera  |   |  
  | Avera  |   |   
  | +   |   | Avera   | 0  
                          |   |  | Avera         |   |  | _  
   |   |
| Energy Efficient Items   
   
   |  | /CAC  |  
  | FWA  |   | ;   
  | _   |   |   | /CAC   
                          |   |  | FWA           |   | ;  |  
   |   |
| Garage/Carport   
   
   | None<br>3ga3   |   | | | |
  | None<br>3ga3   |   |   
  | _   |   | None<br>3ga3  |  
                          |   |  | None<br>3ga3  |   |  |  
   |   |
| Porch/Patio/Deck   
   
   |  | h/Patic   |  
  | Porch  |   | tio   
  | -   |   |   | n/Patic  
                          | <b>`</b>  |  | Porch         |   | 0  |  
   |   |
| Pool/Spa   
   
   | Pool/  |   | <u> </u>   
  | None   |   | | | |
  |   | +40,000   |   |  
                          | <u> </u>  |  | Spa           | <u>1/1 at</u>   | 0  |  
   | +30,000   |
|  
   
   |  |   | | | |
  |  |   |   
  |   | -,  |   |  
                          |   |  |               |   |  |  
   |   |
|  
   
   |  |   | | | |
  |  |   |   
  |   |   |   |  
                          |   |  |               |   |  |  
   |   |
| Net Adjustment (Total)   
   
   |  |   |  
  |  | +   | Χ.  
  | \$  | -22,500   |   | +  
                          | -   | \$ 20,000  |               | +   | -  | . (  
   | 5 78,500  |
|  
   
   |  |   | | | |
  | Net Adj.   |   |   
  |   |   |   |  
                          | 40%   |  |               |   |  |  
   |   |
| Adjusted Sale Price  
   
   |  |   |  
  | C  | ۱   | 1.4 %   
  |   |   | Net Adj.  |  
                          | 1.2 %   |  | Net Adj.      |   | 5.6  |  
   |   |
| of Comparables   
   
   | cale or tra  | unefor hiete  | ony of the   
  | Gross A  |   | 11.3 5  
  | %\$   | 1,577,500   |   | dj.  
                          | 1.2 <sup>%</sup>  | \$ 1,622,000   |               | dj.   | 5.6<br>5.6   |  
   | \$ 1,478,500  |
| of Comparables   
   
   | sale or tra  | insfer histo  | ory of the   
  |  |   | 11.3 5  
  | %\$   |   |   | dj.  
                          |   | \$ 1,622,000   |               | dj.   |  |  
   | 1,478,500   |
| of Comparables   
   
   | sale or tra  | insfer histo  | ory of the   
  |  |   | 11.3 5  
  | %\$   | 1,577,500   |   | dj.  
                          |   | \$ 1,622,000   |               | dj.   |  |  
   | 1,478,500   |
| of Comparables   
   
   |  |   |  
  | subject p  | property  | 11.3 <sup>s</sup><br>and com  
  | % \$<br>nparable  | 1,577,500   | Gross A   |  
                          | 1.2 %   |  |               | dj  |  |  
   | \$ 1,478,500  |
| of Comparables   
   
   |  |   |  
  | subject p  | property  | 11.3 <sup>s</sup><br>and com  
  | % \$<br>nparable  | 1,577,500<br>e sales. If not, explain   | Gross A   |  
                          | 1.2 %   |  |               | ij.   |  |  
   | 5 1,478,500   |
| of Comparables       I     Mid     did not research the       My research     Mid     did       Data Source(s)     Realist   
   
   | not reveal a   | any prior s   | sales or tr  
  | subject p  | f the sul   | 11.3 <sup>5</sup><br>and com<br>bject prop  
  | % \$<br>nparable  | 1,577,500<br>e sales. If not, explain   | Gross A   | tive date c  
                          | 1.2 <sup>%</sup>  | praisal.   |               | ij.   |  |  
   | 5 1,478,500   |
| of Comparables       I     Image: Comparables       I     Image: Comparables       Image: Comparables     Image: Comparables       My research     Image: Comparables       Image: Comparables     <   
   
   | not reveal a<br>not reveal a   | any prior s<br>any prior s  | sales or tr  
  | ransfers o   | f the sul   | 11.3 <sup>s</sup><br>and com<br>bject prop  
  | % \$<br>nparable<br>operty fo<br>e sales  | 1,577,500<br>e sales. If not, explain<br>or the three years prior t<br>for the year prior to the  | Gross A   | tive date of  | 1.2 <sup>%</sup>   
  | oraisal.<br>e sale.  |               | ij.   |  |  | \$ 1,478,500  
   |
| of Comparables          I       Mid       did not research the         My research       Mid       did       did not research the         My research       Mid       did did r       did did r         Data Source(s)       Realist       did did r       did r         Data Source(s)       Realist       Report the results of the research and and   
   
   | not reveal a<br>not reveal a   | any prior s<br>any prior s  | sales or tr<br>sales or tr<br>le or trans  
  | ransfers o<br>ransfers o<br>ransfers o   | f the sul   | 11.3 <sup>s</sup><br>and com<br>bject prop  
  | % \$<br>nparable<br>operty fo<br>e sales  | 1,577,500<br>e sales. If not, explain<br>or the three years prior t<br>for the year prior to the<br>y and comparable sales  | Gross A<br>o the effec<br>date of sa<br>(report ac  | tive date of   
                          | 1.2 <sup>%</sup>  | oraisal.<br>e sale.<br>on page 3).   |               | Jj.   | 5.6  | ; %  
   | 1,470,000   |
| of Comparables          I       Image: Comparable in the image: C  
   
   | not reveal a<br>not reveal a<br>alysis of th   | any prior s<br>any prior s<br>ne prior sal  | sales or tr<br>sales or tr<br>le or trans<br>Si  
  | ransfers o   | f the sul   | 11.3 <sup>s</sup><br>and com<br>bject prop   | % \$<br>nparable<br>operty fo<br>e sales   
  | 1,577,500<br>e sales. If not, explain<br>or the three years prior t<br>for the year prior to the  | Gross A<br>o the effec<br>date of sa<br>(report ac  | tive date of  | 1.2 <sup>%</sup>   
  | oraisal.<br>e sale.  |               | Jj.   | 5.6  | ; %  | \$ 1,478,500  |
| of Comparables          I       Image: Comparable in the image: C  
   
   | not reveal a<br>not reveal a<br>alysis of th   | any prior s<br>any prior s<br>ne prior sal<br>D7/15/2   | sales or tr<br>sales or tr<br>le or trans<br>SI<br>2022  
  | ransfers o<br>ransfers o<br>ransfers o   | f the sul   | 11.3 <sup>s</sup><br>and com<br>bject prop   | % \$<br>nparable<br>operty fo<br>e sales   
  | 1,577,500<br>e sales. If not, explain<br>or the three years prior t<br>for the year prior to the<br>y and comparable sales  | Gross A<br>o the effec<br>date of sa<br>(report ac  | tive date of  | 1.2 <sup>%</sup>   
  | oraisal.<br>e sale.<br>on page 3).   |               | ij.   | 5.6  | ; %  | 1,470,000   |
| of Comparables          I       Image: Comparable in the image: C  
   
   | not reveal a<br>not reveal a<br>alysis of th<br>C  | any prior s<br>any prior s<br>le prior sal<br>D7/15/2<br>\$50,00  | sales or tr<br>sales or tr<br>le or trans<br>SI<br>2022<br>IO  
  | ransfers o<br>ransfers o<br>ransfers o   | f the sul   | 11.3 <sup>s</sup><br>and com<br>bject prop   | % \$ nparable operty fo e sales propert  
  | 1,577,500<br>e sales. If not, explain<br>or the three years prior t<br>for the year prior to the<br>y and comparable sales<br>COMPARABLE SA   | Gross A<br>o the effec<br>date of sa<br>(report ac  | tive date of the co   | 1.2 <sup>%</sup><br>of this app<br>omparable   
  | oraisal.<br>e sale.<br>on page 3).<br>COMPARABLE SALE #2   |               |   | 5.6  | ; %  | 1,470,000   |
| of Comparables          I       Image: Comparable in the image: C  
   
   | not reveal a<br>not reveal a<br>alysis of th<br>C<br>S<br>F  | any prior s<br>any prior s<br>ne prior sal<br>07/15/2<br>\$50,00<br>Realist   | sales or tr<br>sales or tr<br>sales or trans<br>SI<br>2022<br>0<br>t   
  | ransfers o<br>ransfers o<br>ransfers o   | f the sul   | 11.3 <sup>s</sup><br>and com<br>bject prop   | % \$<br>mparable<br>e sales<br>propert   
  | 1,577,500<br>e sales. If not, explain<br>or the three years prior t<br>for the year prior to the<br>y and comparable sales<br>COMPARABLE SJ<br>alist  | Gross A<br>o the effec<br>date of sa<br>(report ac  | tive date of the co   | 1.2 <sup>%</sup><br>of this app<br>omparable<br>rior sales<br><b>Realis</b>  
  | oraisal.<br>e sale.<br>on page 3).<br>COMPARABLE SALE #2<br>St   |               | Real  | 5.6<br>  | 3% §   | 1,470,000   |
| of Comparables          I       did       did not research the         My research       did       did       did research the         My research       did       did did research the         Data Source(s)       Realist         My research       did did x       did research and and         Data Source(s)       Realist         Report the results of the research and and       IFEM         Date of Prior Sale/Transfer       Price of Prior Sale/Transfer         Data Source(s)       Source(s)  
   
   | not reveal a<br>not reveal a<br>alysis of th<br>C<br>S<br>F<br>C   | any prior s<br>any prior s<br>ne prior sal<br>07/15/2<br>\$50,00<br>Realist<br>08/09/2  | sales or tr<br>sales or tr<br>sales or trans<br>SI<br>2022<br>10<br>t<br>2022  
  | ransfers o<br>ransfers o<br>sfer histor,<br>UBJECT   | f the sul   | 11.3 <sup>s</sup><br>and com<br>bject prop<br>mparable  
  | % \$<br>mparable<br>e sales<br>propert  | 1,577,500<br>e sales. If not, explain<br>or the three years prior t<br>for the year prior to the<br>y and comparable sales<br>COMPARABLE S/<br>allist<br>/09/2022   | date of sa<br>(report ac  | tive date of the co  
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  | % \$<br>property for<br>e sales<br>property<br>Re<br>08,<br>12 n<br>12 n<br>idere<br>iiit w<br>i is o<br>cks tu<br>rencoded for   | 1,577,500<br>e sales. If not, explain<br>or the three years prior t<br>for the year prior to the<br>y and comparable sales<br>COMPARABLE S.<br>allist<br>/09/2022<br>Sul<br>11/24/21 and i<br>nonths.<br>ed the best ava<br>ithin 15 years of<br>ver 6 months c<br>o traffic, while 0<br>es greater than<br>r at \$100 per s  | Gross A<br>b the effect<br>date of sa<br>(report ac<br>(report ac))))))))))))))))))))))))))))))))))))   | Iditional print of the creater of th  | 1.2 %<br>of this app<br>omparabilities of this app<br>omp   | oraisal.<br>e sale.<br>on page 3).<br>COMPARABLE SALE #2<br>st<br>/2022<br>ed in the past 36 r<br>/ere vesting chang<br>of inspection. Con<br>veight is being pla<br>included to brack<br>a school; however<br>sted for at \$3 per<br>any differences in   | Gross Ar      | Real<br>08/0<br>s, as<br>ly, wi<br>n con<br>n cou<br>ket is<br>arket<br>pom co  | 5.6<br>con<br>list<br>9/20<br>note<br>th no<br>note<br>note<br>does<br>punt,  
  | MPAF   | This is not a<br>onetary<br>properties<br>ich are all<br>ustments<br>sently<br>ot show any<br>iile  |
| of Comparables          I       did       did not research the         My research       did       did not research the         Data Source(s)       Realist         My research       did       did research and ana         Data Source(s)       Realist         Report the results of the research and ana       ITEM         Date of Prior Sale/Transfer       Price of Prior Sale/Transfer         Data Source(s)       Effective Date of Data Source(s)         Effective Date of Data Source(s)       Analysis of prior sale or transfer history of full value transfer. There         value.       Comps have no pr         Summary of Sales Comparison Approach       within 1 mile with gla rangg         located within subject's Pl       were determined through         showing any location adju       age adjustments warranted         differences in bath count value above the predominant value value.       Value   
   
   | not reveal alusis of the subject of  | any prior s<br>any prior s<br>perform sale<br>D7/15/2<br>D7/15/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2<br>B8/09/2   | sales or trans<br>sales or trans<br>Signature<br>2022<br>0<br>i<br>2022<br>y and cor<br>ant de<br>nsfers<br>00-40(0<br>ket fe<br>analys<br>rantee<br>xes in<br>d for a<br>arger t  
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Comps have no pr         Summary of Sales Comparison Approach       within 1 mile with gla rang         located within subject's PI       were determined through         showing any location adju       age adjustments warranted         differences in bath count validicated Value by Sales Comparison Approach       Most weight was placed co         income approaches were       Sumprison Approaches were   | not reveal alysis of the subject of  | any prior sa<br>any prior sa<br>p7/15/2/<br>\$50,00<br>Realistt<br>also gra<br>also g   | sales or trans<br>sales or trans<br>Si<br>2022<br>0<br>t<br>2022<br>y and cor<br>ant de<br>nsfers<br>2022<br>y and cor<br>ant de<br>nsfers<br>2022<br>y and cor<br>ant de<br>nsfers<br>2022<br>y and cor<br>si<br>2022<br>y and cor<br>si<br>2024<br>y and cor<br>si<br>2022<br>y and cor<br>si<br>2024<br>y and cor<br>si<br>and cor<br>si<br>cor<br>si<br>cor<br>si<br>cor<br>si<br>cor<br>si<br>cor<br>si<br>cor<br>si<br>cor<br>si<br>cor<br>si<br>cor<br>si   | subject p<br>ansfers o<br>sefer histor<br>mparable<br>eeds w<br>is in the<br>sused<br>200sf at<br>aturess<br>sis. 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If not, explain<br>or the three years prior t<br>for the year prior to the<br>y and comparable sales<br>COMPARABLE Sy<br>allist<br>109/2022<br>Sul<br>11/24/21 and the<br>nonths.<br>ed the best ava<br>ithin 15 years of<br>ver 6 months co<br>the sagreater than<br>r at \$100 per s<br>omps 1 and 3-4<br>a and pool/spa<br>Approach (if develope<br>e this best repri-   | date of sa<br>date of sa  | tive date c<br>le of the cr<br>ditional pr<br>ditional pr<br>as tran<br>21 - th<br>21 - th<br>21 - th<br>21 - th<br>21 - th<br>4 back<br>5 werver<br>4 back<br>5 werver<br>4 back<br>5 merce<br>h inclu<br>adjust<br>e is non   | 1.2 %<br>ord this app<br>omparable<br>ior sales<br>Realis<br>08/09,<br>nsferr<br>ese w<br>time o<br>qual v<br>, was<br>time o<br>qual v<br>, was<br>time o<br>qual v<br>, was<br>time o<br>qual v<br>, was<br>time o<br>qual v<br>, to<br>so to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>to<br>a<br>la<br>so<br>to<br>to<br>a<br>la<br>so<br>to<br>to<br>a<br>la<br>so<br>to<br>a<br>la<br>so<br>to<br>to<br>to<br>a<br>la<br>so<br>to<br>to<br>la<br>so<br>to<br>to<br>to<br>to<br>to<br>la<br>s<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to  | oraisal.<br>e sale.<br>on page 3).<br>COMPARABLE SALE #2<br>st<br>/2022<br>ed in the past 36 r<br>vere vesting change<br>of inspection. Con<br>veight is being pla<br>included to brack<br>a school; however<br>sted for at \$3 per<br>any differences in<br>r not having a poo<br>verimprovement.<br>Income Approx<br>buyers and sellers  | Gross A       | Real<br>08/0<br>s, as<br>ly, wi<br>n con<br>n cou<br>ket is<br>arket<br>pm co<br>pr spa   | 5.6<br>COU<br>Vist<br>9/20<br>note<br>th no<br>note<br>th no<br>note<br>th no<br>os<br>x ket.  | MPAF<br>022<br>ed.<br>o m<br>des<br>wh<br>Adju<br>pre<br>s nc<br>, wh<br>ubje  | This is not a<br>onetary<br>properties<br>ich are all<br>ustments<br>sently<br>t show any<br>ille<br>ect is valued<br>e cost and  |
| of Comparables          I       did       did not research the         I       did       did not research the         My research       did       did research the         Data Source(s)       Realist         My research       did did x         Data Source(s)       Realist         Report the results of the research and and       ITEM         Date of Prior Sale/Transfer       Price of Prior Sale/Transfer         Price of Prior Sale/Transfer       Data Source(s)         Effective Date of Data Source(s)       Analysis of prior sale or transfer history of full value transfer. There         value.       Comps have no pr         Summary of Sales Comparison Approach       within 1 mile with gla range         located within subject's PI       were determined through         showing any location adju       age adjustments warrante         differences in bath count to       above the predominant vac         Indicated Value by Sales Comparison Approach       Most weight was placed co         income approaches were       provide a credible estimation  
   
   | not reveal a<br>alysis of th<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C<br>C  | any prior s<br>e prior sal<br>277/15/2/25<br>250,00<br>Realist<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/09/2<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00<br>208/00  | sales or trans<br>sales or trans<br>Siz0222<br>00<br>t<br>20222<br>y and corr<br>sant de<br>nsfers<br>20222<br>y and corr<br>sant de<br>nsfers<br>comps<br>comps<br>comps<br>differs<br>analys<br>rrantee<br>ces
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Freddie Mac Form 2055 March 2005

# Exterior-Only Inspection Residential Appraisal Report

ile #	33159160

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FEATURE		SUBJECT		COMPARA	BLE SALE # 4	CC	OMPARABLE	E SALE # 5		COMPARABL	E SALE # 6
Address 5505 Paseo Joac	quin		5549 F	Paseo Gi	berto						
Yorba Linda, CA	9288	6	Yorba	Linda, C	A 92886						
Proximity to Subject			0.07 m	niles SW							
Sale Price	\$				\$ 1,550,000			\$			\$
Sale Price/Gross Liv. Area	\$	sq.ft.	\$ 40	03.65 <sup>sq.</sup>		s	sq.ft.		s	sq.ft.	
Data Source(s)					1197655;DOM 5	1					
Verification Source(s)				618787/F							
VALUE ADJUSTMENTS		DESCRIPTION		CRIPTION	+ (-) \$ Adjustment	DESCRIPT	ION	+ (-) \$ Adjustment	DE	ESCRIPTION	+(-) \$ Adjustment
Sales or Financing			ArmLt		(),		-	()			()
Concessions											
Date of Sale/Time			Conv;(								
Location				;c09/21							
	N;R		N;Sch		C						
Leasehold/Fee Simple		Simple	Fee Si	-							
Site	800		15040		-21,000						
View	N;R		N;Res								
Design (Style)		;Traditional	DT2;T	raditiona	1						
Quality of Construction	Q4		Q4								
Actual Age	41		43		C						
Condition	C3		C3								
Above Grade	Total	Bdrms. Baths	Total E	Bdrms. Bath:	3	Total Bdrms.	Baths		Total	Bdrms. Baths	
Room Count	9	4 4.0	10	5 4.0	) ()						
Gross Living Area	-	3,176 sq.ft.		3,840 <sup>sq.</sup>			sq.ft.			sq.ft.	
Basement & Finished	0sf	·, · -	0sf	,							
Rooms Below Grade	0.01		0001								
Functional Utility	Δνα	rage	Avera								
Heating/Cooling		rage A/CAC							-		
Energy Efficient Items			FWA/0	JAU							
Garage/Carport	Non		None								
Porch/Patio/Deck	3ga		3ga3d								
		ch/Patio	Porch/	Patio							
Pool/Spa	Poo	l/Spa	None		+40,000						
Net Adjustment (Total)				+ 🗙 ·	\$ -47,500			\$		+ -	\$
Adjusted Sale Price			Net Adj.	3.1	%	Net Adj.	%		Net Adj.	%	
of Comparables			Gross Adj.	8.2	<sup>%</sup> \$ 1,502,500	Gross Adj.	%	\$	Gross A	dj. %	\$
Report the results of the research and ana	lysis of t	the prior sale or trans	sfer history o			(report additional p	prior sales o	on page 3).			
ITEM	-	S	UBJECT		COMPARABLE SAL	.E# 4	(		5	COMPAF	RABLE SALE # 6
			UBJECT		COMPARABLE SAI	E#4	(		5	COMPAR	RABLE SALE # 6
ITEM		07/15/2022	UBJECT		COMPARABLE SAI	E# 4	(		5	COMPAF	RABLE SALE # 6
ITEM Date of Prior Sale/Transfer		07/15/2022 \$50,000	UBJECT			E# 4	(		5	COMPAF	RABLE SALE # 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		07/15/2022 \$50,000 Realist	UBJECT		Realist	E# 4			5	COMPAF	RABLE SALE # 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		07/15/2022 \$50,000 Realist 08/09/2022		les		E#4			5	COMPAF	RABLE SALE # 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		07/15/2022 \$50,000 Realist 08/09/2022		les	Realist	E#4			5	COMPAP	RABLE SALE # 6
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		07/15/2022 \$50,000 Realist 08/09/2022		les	Realist	E#4			5	COMPAF	RABLE SALE # 6
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		07/15/2022 \$50,000 Realist 08/09/2022		les	Realist	E# 4			5	COMPAF	RABLE SALE # 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of		07/15/2022 \$50,000 Realist 08/09/2022		les	Realist	E# 4			5	COMPAF	RABLE SALE # 6
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of		07/15/2022 \$50,000 Realist 08/09/2022		les	Realist	E # 4			5	COMPAF	RABLE SALE # 6
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of Analysis/Comments		07/15/2022 \$50,000 Realist 08/09/2022		les	Realist	E # 4			5	COMPAF	RABLE SALE #         6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of Analysis/Comments		07/15/2022 \$50,000 Realist 08/09/2022		les	Realist	E # 4			5	COMPAF	AABLE SALE # 6
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Freddie Mac Form 2055 March 2005

	See attached addenda.					
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ADDITIONAL COMMENTS						
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	COST APPROACH TO VALUE	(not required by Fannie Mae)				
	COST APPROACH TO VALUE Provide adequate information for the lender/client to renlicate the below cost figures and calculations	(not required by Fannie Mae)				
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.					
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	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) lack of recent land sales and insufficient cost data to make this approach re ESTIMATED	The second secon	Sq.Fl. @ \$ Sq.Fl. @ \$ Sq.Fl. @ \$ Functional e for predom	External	======================================	by Income Approach
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COST	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) lack of recent land sales and insufficient cost data to make this approach re ESTIMATED	The second secon	Sq.Fl. @ \$ Sq.Fl. @ \$ Sq.Fl. @ \$ Functional e for predom	External	======================================	by Income Approach
	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) lack of recent land sales and insufficient cost data to make this approach re ESTIMATED	The second secon	Sq.Fl. @ \$ Sq.Fl. @ \$ Sq.Fl. @ \$ Functional e for predom	External	======================================	by Income Approach
	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) lack of recent land sales and insufficient cost data to make this approach re ESTIMATED	The second secon	Sq.Fl. @ \$ Sq.Fl. @ \$ Sq.Fl. @ \$ Functional	External	======================================	by Income Approach
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	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Iack of recent land sales and insufficient cost data to make this approach re ESTIMATED	OPINION OF SITE VALUE         OPINION OF SITE VALUE         DWELLING         Garage/Carport         Total Estimate of Cost-New         Less       Physical         Depreciation         Depreciated Cost of Improvements         "As-is" Value of Site Improvements         "NDICATED VALUE BY COST APPROACH         E (not required by Fannie Mae)         = \$         a approach is not applicable         No       Unit type(s)         Cata number of units sold         Data source(s)         No       If Yes, date of conversion         If No, describe the status of completion.	Sq.Fl. @ \$ Sq.Fl. @ \$ Sq.Fl. @ \$ Functional	External	======================================	by Income Approach
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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 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

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 approximate the market's judgment.

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

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

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

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

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the prosence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as a newformental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Suzanne Goldsmith	Name
Company Name Clario Appraisal Network	Company Name
Company Address 300 E 2nd St Ste 1405	Company Address
Reno, NV 89501	
Telephone Number (951)264-4510	Telephone Number
Email Address suzanne.goldsmith@clarioappraisal.com	Email Address
Date of Signature and Report 08/10/2022	Date of Signature
Effective Date of Appraisal 08/10/2022	State Certification #
State Certification # AR028062	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 04/10/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
5505 Paseo Joaquin	Did inspect exterior of subject property from street
Yorba Linda, CA 92886	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,575,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	<ul> <li>Did inspect exterior of comparable sales from street</li> </ul>
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Freddie Mac Form 2055 March 2005

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Fannie Mae Form 2055 March 2005

Borrower	Redwood Holdings LLC							
Property Address	5505 Paseo Joaquin							
City	Yorba Linda	County	Orange	State	CA	Zip Code	92886	
Lender/Client	Wedgewood Inc							

# Exterior-Only: Site - Highest and Best Use

The legal use of the site allows for single family residences, which is what the subject is. The current improvements conform to the neighborhood and can be rebuilt if destroyed. There is demand for such residential properties in this market as evidenced by the recent sales activity and the comparable sales used in this appraisal report. New homes are being built and older homes are being renovated validating it's financially feasible to do so. There is not competing use for the site. The highest and best use as vacant is to build a single family residential improvement. The current improvements contribute value to the side. Since the property, as developed, is worth more than if vacant and ready for development, the highest and best use as improved is the subject property's current use.

#### Hidden Defects:

It is assumed that there are no defects hidden by floor or wall coverings or any other hidden or unapparent conditions of the property; that all mechanical equipment and appliances are in good working order, and that all electrical components and the roofing are in good condition. If the client has any questions regarding these items, it is the clients responsibility to order the appropriate inspections. The appraiser assumes no responsibility for these items.

## Clarification of Certification #23:

The intended user of the report is the lender/client. The intended use is to evaluate the property that is subject of this appraisal for servicing purposes, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.

#### FIRREA Certification Statement:

The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification. Report is AIR compliant.

Note: appraiser address noted is employer's corporate offices. Appraiser resides in the local market area, in Corona, CA, and possesses the appropriate geographic competence to complete appraisal assignments within the market area of the subject property.

The appraiser is an hourly employee of Clario Appraisal Network and received no appraisal fee for the assignment.

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal.

## Appraisal AMC# - California

AMC Registration # for ClearCapital.com, Inc: California #1256

# Market Conditions Addendum to the Appraisal Report

File No. 33159160

neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.	
Property Address 5505 Paseo Joaquin City Yorha Linda State CA ZIP Code 92886	
Borrower Redwood Holdings LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding	
housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent	
It is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an	
explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data	
in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an	
average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the	
subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.	
Inventory Analysis Prior 7–12 Months Prior 4–6 Months Current – 3 Months Overall Trend	
	Declining
	Declining
Takel # of Oceanomic Astron Lindered	Increasing
	Increasing
Months of Housing Supply (I dtal Listings/Ab.Rate)         0.0         0.5         1.3         Declining         Stable         X         I           Median Sale & List Price, DOM, Sale/List %         Prior 7–12 Months         Prior 4–6 Months         Current – 3 Months         Overall Trend	Increasing
	Declining
	Increasing
	Declining
	-
	Increasing
Median Sale Price as % of List Price 102% 103% 100% Increasing X Stable I and Stable View Increasing X Stable I and Stable	Declining
	Increasing
Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo	
tess, options, etc.). An analysis was performed on 61 competing sales over the past 12 months. For those sales, a total of 21.3% were	
reported to have seller concessions. This analysis shows a change of +23.2% per month.	
Are foreclosure sales (REO sales) a factor in the market? 🗌 Yes 🔀 No If yes, explain (including the trends in listings and sales of foreclosed properties).	
An analysis was performed on 61 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.	
Cite data sources for above information. Information reported in the CRMLS system (using an effective date of 08/10/2022) was utilized to arr	rive at
the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.	
Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as	
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Freddie Mac Form 71 March 2009

# Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	5505 Paseo Joaquin							
City	Yorba Linda	County	Orange	Stat	te CA	A Zip Code	92886	
Lender/Client	Wedgewood Inc							



# Subject Front

5505 Paseo Joa	5505 Paseo Joaquin									
Sales Price										
Gross Living Area	3,176									
Total Rooms	9									
Total Bedrooms	4									
Total Bathrooms	4.0									
Location	N;Res;									
View	N;Res;									
Site	8000 sf									
Quality	Q4									
Age	41									

\_ \_ \_ \_

Subject Rear



# Subject Street

# **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	5505 Paseo Joaquin							
City	Yorba Linda	County	Orange	State	CA	Zip Code	92886	
Lender/Client	Wedgewood Inc							



# **Comparable 1**

**Comparable 2** 

0.53 miles E

1,602,000 3,221

9

4

3.0

Q4

35

N;Res; N;Res;

7500 sf

**Comparable 3** 

5375 Via Santander

Prox. to Subject Sale Price

Gross Living Area Total Rooms

Total Bedrooms

Total Bathrooms

Location

View Site

Quality

Age

5875 Vista Del I	Mar
Prox. to Subject	0.71 miles SE
Sale Price	1,600,000
Gross Living Area	2,979
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;BsyRd;
View	B;CtySky;Mtn
Site	17000 sf
Quality	Q4
Age	31



# 5164 Prox. tc Sale Pr



#### 5164 Via Angelina Prox. to Subject 0.36 miles NE Sale Price 1,400,000 2,890 Gross Living Area Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View 7650 sf Site Quality Q4 Age 43

# **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	5505 Paseo Joaquin							
City	Yorba Linda	County	Orange	State	CA	Zip Code	92886	
Lender/Client	Wedgewood Inc							



# **Comparable 4**

5549 Paseo Gilbe	erto
Prox. to Subject	0.07 miles SW
Sale Price	1,550,000
Gross Living Area	3,840
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	4.0
Location	N;School;
View	N;Res;
Site	15040 sf
Quality	Q4
Age	43

# **Comparable 5**

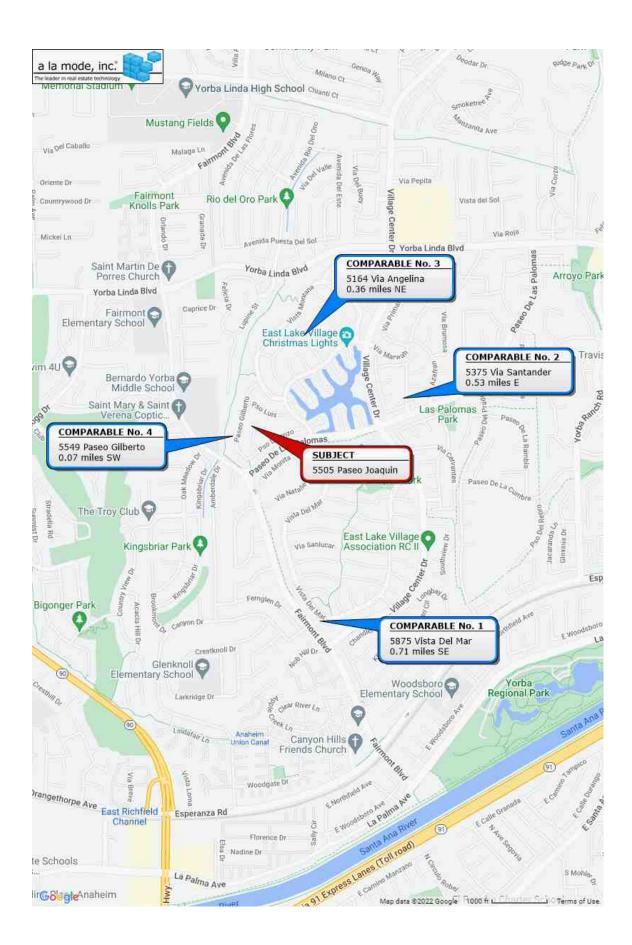
Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Location View Site Quality Age

# **Comparable 6**

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

# **Location Map**

Borrower	Redwood Holdings LLC							
Property Address	5505 Paseo Joaquin							
City	Yorba Linda	County	Orange	State	CA	Zip Code	92886	
Lender/Client	Wedgewood Inc							



# **Tax Record**

Borrower	Redwood Holdings LLC								
Property Address	5505 Paseo Joaquin								
City	Yorba Linda	County	Orange	Sta	e C	A	Zip Code	92886	
Lender/Client	Wedgewood Inc								

# 5505 Paseo Joaquin, Yorba Linda, CA 92886-5713, Orange County Bank Owned APN: 349-531-23 CLIP: 9335460268

OWNER INFORMATION			
Owner Name	Own Capital LLC	Tax Billing Zip	92886
Mail Owner Name	Own Capital LLC	Tax Billing Zip+4	5713
Tax Billing Address	5505 Paseo Joaquin	Owner Occupied	Yes
Tax Billing City & State	Yorba Linda, CA		
LOCATION INFORMATION			
Zip Code	92886	School District	Placentia
Carrier Route	C020	Comm College District Code	N Orange Co Jt
Tract Number	9717	Census Tract	218.29
TAX INFORMATION			
APN	349-531-23	Lot	56
% Improved	33%	Water Tax Dist	Orange Co
Tax Area	25050		
Legal Description	N-TRACT: 9717 BLOCK: LOT: 56		
ASSESSMENT & TAX			
CONTRACTOR CONTRACTOR	2021	2020	2019
lssessment Year	2021 \$870,298	2020 \$861,375	2019 \$844,486
Assessment Year Assessed Value - Total		57270-0.00	
Assessment Year Assessed Value - Total Assessed Value - Land	\$870,298	\$861,375	\$844,486
ASSESSMENT & TAX Assessment Year Assessed Value - Total Assessed Value - Land Assessed Value - Improved (OY Assessed Change (\$)	\$870,298 \$584,646	\$861,375 \$578,652	\$844,486 \$567,306
Assessment Year Assessed Value - Total Assessed Value - Land Assessed Value - Improved /OY Assessed Change (\$)	\$870,298 \$584,646 \$285,652	\$861,375 \$578,652 \$282,723	\$844,486 \$567,306
Assessment Year Assessed Value - Total Assessed Value - Land Assessed Value - Improved	\$870,298 \$584,646 \$285,652 \$8,923	\$861,375 \$578,652 \$282,723 \$16,889	\$844,486 \$567,306
Assessment Year Assessed Value - Total Assessed Value - Land Assessed Value - Improved (OY Assessed Change (%) (OY Assessed Change (%)	\$870,298 \$584,646 \$285,652 \$8,923 1.04%	\$861,375 \$578,652 \$282,723 \$16,889 2%	\$844,486 \$567,306 \$277,180
Assessment Year Assessed Value - Totai Assessed Value - Land Assessed Value - Improved (OY Assessed Change (%) (OY Assessed Change (%) (OX Assessed Change (%)	\$870,298 \$584,646 \$285,652 \$8,923 1.04% Total Tax	\$861,375 \$578,652 \$282,723 \$16,889 2%	\$844,486 \$567,306 \$277,180

# **Plat Map**

Borrower	Redwood Holdings LLC							
Property Address	5505 Paseo Joaquin							
City	Yorba Linda	County	Orange	State	CA	Zip Code	92886	
Lender/Client	Wedgewood Inc							



## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Condition Ratings and Definitions

## C1

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

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

#### C2

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

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

#### C3

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

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

#### C4

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

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

## C5

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

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

## C6

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

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

#### Quality Ratings and Definitions

## Q1

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

## Q2

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

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

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

## Q3

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

## Q4

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

## Q5

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

## Q6

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

## Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

## Updated

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

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

#### Remodeled

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

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

## Explanation of Bathroom Count

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

## Example: 3.2 indicates three full baths and two half baths.

UAD Version 9/2011 (Updated 4/2012)

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

## Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
Ν	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbrevietien	Full Name	Fields Where This Abbreviation May Appear
Abbreviation	Full Name	Fields Where This Abbreviation May Appear

UAD Version 9/2011 (Updated 4/2012)

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