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	Is the subject pro	perty curr	ently offered for sa	ale or has	s it been o	offered for sale ir	n the t	twelve mor	nths pr	rior to the effectiv	ve d	late of this a	praisal?	X	Yes I	Vo		
			d, offering price(s)												495 000	Price	reduce	od to
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窋_	Contract Price \$			of Contra						the owner of pu			Yes	No		rce(s) N/		
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				ject neighborhood rang				1,450,	350,000	
There are 2 compare FEATURE		s in the subject he SUBJECT	ighborhood within the p	E SALE NO. 1		CE ITOM \$ MPARABLE S	1,200,000		OMPARABLE S	CALE NO. 2
19024 Fieldstone C		DODJECI	27582 Prestand		27104 Pi				Legends C	
Address Salinas, CA		-1558	Salinas, CA 939		I .	CA 9390	•		s, CA 9390	
Proximity to Subject	93900	-1336	1.34 miles NW	900	1.02 mile		<u> </u>		iles NW	5
Sale Price	\$		1.54 111165 1444	\$ 1,278,000	1.02 111116	\$	1,200,000	0.43 111	\$	1,350,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 334.73 sq. ft.	\$ 1,270,000	\$ 314.3		1,200,000	¢ 321	.43 sq. ft.	1,330,000
Data Source(s)	Φ	0.00 sq. ii.	ML81874920;D	OM 27	ML81857		13		36266;DON	M 33
Verification Source(s)			Doc #26108	OIVI ZI	Doc #634		vi 3	Doc #4		VI 33
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	() () A disenter and	DOC #632 DESCR		() © Adligator and		CRIPTION	() © A diverters and
	DE	SCRIPTION		+(-) \$ Adjustment		IPTION	+(-) \$ Adjustment			+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth			ArmLth		
Concessions			Conv;0		Conv;0	00/04	00.000	Conv;0		400,000
Date of Sale/Time	NiDas		s06/22;c04/22		s09/21;c	06/21	96,000	s06/21	,CU4/Z I	162,000
Location	N;Res		N;Res;		N;Res;	.1.		N;Res;	1	
Leasehold/Fee Simple	Fee S		Fee Simple		Fee Simp			Fee Sir		22.222
Site	18600		43016 sf	0		'	0	12197	Sī	22,000
View	N;Res		N;Res;		N;Res;			N;Res;		
Design (Style)		Contemp	DT2;Contemp		DT2;Con	itemp		DT2;C	ontemp	
Quality of Construction	Q3		Q3		Q3			Q3		
Actual Age	23		20	0			0	21		0
Condition	C3		C3		C3			C3		-175,500
Above Grade	Total Bdr		Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrm		
Room Count		5 4.0	8 5 4		8 5	4.0		8 5	3.1	15,000
Gross Living Area 150		3,774 sq. ft.	3,818 sq	ft. 0		,818 sq. ft.	0		4,200 sq. ft.	-64,000
Basement & Finished	0sf		0sf		0sf	·		0sf		
Rooms Below Grade										
Functional Utility	Avera	ge	Average		Average			Averag	e	
Heating/Cooling	FWA		FWA None	13,000		ne	13,000	FWA C		
Energy Efficient Items	None		None	10,000	None			None		
Garage/Carport	3gbi3	dw	3gbi3dw		3gbi3dw			3gbi3d	۸۸/	
Porch/Patio/Deck	Patio	avv	Patio		Patio				OtdrKit	-27,000
FUICI/Fallu/Deck	1 allo		1 allo		i allo			i alio o	Olum	-27,000
	Liotod	101 250 000	LD \$4 350 000		I D 64 22	0F 000	0	1064	1.40.000	
N	Listed	\$1,350,000	LP \$1,359,000 X +		LP \$1,22				140,000 X - \$	0
Net Adjustment (Total)				\$ 13,000		- \$	109,000	+		67,500
Adjusted Sale Price			Net Adj. 1.0% % Gross Adj. 1.0% %	\$ 1,291,000	Net Adj. 9.			Net Adj.	-5.0% 34.5% \$	1,282,500
of Comparables						.1% % \$	1,309,000	Gross ruj.	Ο 1.0 /0 ψ	, - ,
I X did did not res			istory of the subject pro	perty and comparable s	ales. If not, ex	plain			V1.070 \$, - ,
I X did did not res	did not r			perty and comparable s	ales. If not, ex	plain			V 1.0 / 0 4	
My research did X Data source(s) Realist	did not r	eveal any prior sal	istory of the subject pro	perty and comparable s	rales. If not, ex	rplain	ive date of this appr	aisal.	V 1.0% \$\psi\$	
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Freddie Mac Form 2055 March 2005

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File No. 33238476

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

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

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

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

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

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

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

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

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

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

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

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

File No. 33238476

- 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 Markey Dayou	Signature
Name Martha Renard	Name
Company Name Renard Appraisal Company	Company Name
Company Address 22082 Toro Views Drive	Company Address
Salinas, CA 93908	
Telephone Number 831-809-7081	Telephone Number
Email Address Renardappraisals@comcast.net	Email Address
Date of Signature and Report 09/05/2022	Date of Signature
Effective Date of Appraisal 09/01/2022	State Certification #
State Certification # AR006097	or State License #
or State License #	State
or State License # State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 05/24/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
19024 Fieldstone Court	Did not inspect exterior subject property
Salinas, CA 93908-1558	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,290,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc.	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd. Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

FEATURE		SORT	JECT			LE SALE NO. 4		MPARABLE S			COMPARAL		
19024 Fieldstone C						Valley Way	1	Cortina Wa	•	1	12 Garden		
Address Salinas, CA	93908	-15	58	Salinas,	CA 939	908	Salinas,	CA 9390	8		inas, CA 93		
Proximity to Subject				0.09 mil	es SE		1.07 mil	es NW		0.0	8 miles SW	/	
Sale Price	\$					\$ 1,120,000		\$	1,278,000			\$	1,450,000
Sale Price/Gross Liv. Area	\$	0	0.00 sq. ft.	\$ 307.2		, , , , , , , , , , , , , , , , , , , ,	\$ 334.7		, -,	\$;	397.81 sq. ft.	_	,,
Data Source(s)	<u> </u>		7100 Sq. It.	ML8182		OM 51		8692;DON	A 32		81902538;I		31
Verification Source(s)				Doc #27		OWIOT		ings.com	VI 02		SListings.c		01
	DE	CCDI	IDTION										()
VALUE ADJUSTMENTS	DE:	SCRI	IPTION		RIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		DESCRIPTION .		+(-) \$ Adjustment
Sale or Financing				ArmLth			Listing			List	ing		
Concessions				Conv;0			;0			;0			
Date of Sale/Time				s04/21;d	03/21	146,000				Act			
Location	N;Res	3;		N;Res;			N;Res;			N;R	les;		
Leasehold/Fee Simple	Fee S	imp	ole	Fee Sim	nple		Fee Sim	ple		Fee	Simple		
Site	18600) sf		11300 s	f.	0	21592 s	f	-64,000	116	644 sf		0
View	N;Res			N;Res;			N;Res;		- ,	N;R			
Design (Style)	DT2;C		temn	DT2;Co	ntemn		DT2;Coi	ntemn			2;Contemp		
Quality of Construction	Q3	JOI 11	temp	Q3	пспр		Q3	пспр		Q3	z,contemp		
				22		0			0				
Actual Age	23					0			0	_		_	
Condition	C3			C3			C3			C3			-145,000
Above Grade	Total Bdr		Baths	Total Bdrms.	Baths		Total Bdrms.	Baths			Bdrms. Baths		
Room Count	8	5	4.0	8 5		.0	8 5	4.0		8	5 3	3.1	15,000
Gross Living Area 150		3,	774 sq. ft.	3	3,645 sq	. ft. 19,000	3	3,818 sq. ft.	0		3,645 s	sq. ft.	19,000
Basement & Finished	0sf			0sf	1	,	0sf			0sf			, -
Rooms Below Grade			l							-			
Functional Utility	Avera	ne		Average	<u> </u>		Average			Δνα	erage	_	
-		_	ir			10.000			12.000	_			42.000
Heating/Cooling	FWA	U/A	al	FWA No	JI IE	13,000		лIE	13,000	_	A None		13,000
Energy Efficient Items	None			None			None			Nor			
Garage/Carport	3gbi3d	dw		3gbi3dw			3gbi3dw				i3dw		
Porch/Patio/Deck	Patio			Patio &	OtdrKit	-15,000	Patio& F	Fireplace	-13,000	Pat	io		
	Listed	\$1.	350,000	LP \$1,1	40.000	0	LP \$1,2	78.000	0	LP	\$1,450,000)	0
Net Adjustment (Total)	Liotod	Ψ.,	000,000	X +		\$ 163,000		X - \$	64,000)+ X-	\$	98,000
<u> </u>				Net Adj. 1	$\overline{}$	ÿ 100,000	Net Adj		04,000	-	Adj. -6.8% %	<u> </u>	30,000
Adjusted Sale Price						4 000 000			4 04 4 000	1	,		4 050 000
of Comparables				Gross Adj. 1	17.2%				1,214,000				1,352,000
				BJECT		COMPARABLE SA	I E NO 1	L COME				DARI F	SALE NO. 6
ITEM				DJECT			LL NO. 4		PARABLE SALE NO	. 5			
			/10/2002	DJEGI		10/23/2020	ILL NO. 4	03/02/20		. 5	04/09/199		
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Uniform Appraisal Dataset Definitions

File No. 33238476

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions File No. 33238476 Abbreviations Used in Data Standardization Text Full Name Appropriate Fields Abbrev. Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade Acres Adjacent to Park AdjPrk Landfill Lndfl Location Location AdjPwr Adjacent to Power Lines Location LtdSght Limited Sight View Adverse Listing Listing Sale or Financing Concessions Α Location & View ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) Attached Structure Mountain View ΑТ Design(Style) Mtn Bathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Garage/Carport В Open op BsyRd **Busy Road** Other Basement & Finished Rooms Below Grade Location Design(Style) Garage/Carport 0 Other Carport CD Cash Cash Sale or Financing Concessions Prk Park View View Pstrl CtySky City View Skyline View View Pastoral View View City Street View Pwrl n CtyStr View Power Lines View Commercial Influence Location PubTrn **Public Transportation** Comm Location Contracted Date Date of Sale/Time Recreational (Rec) Room Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Sale or Financing Concessions Covered REO REO Sale Garage/Carport CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA Sale or Financing Concessions DT **Detached Structure** Design(Style) SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions FHA Federal Housing Authority Square Feet Area, Site, Basement Sale or Financing Concessions sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga Garage - Built-in VA Veterans Administration Sale or Financing Concessions gbi Garage/Carport Walk Out Basement Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport wo Design(Style) Garden Structure GR Walk Up Basement Basement & Finished Rooms Below Grade WU GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View HR High Rise Structure Design(Style) w Withdrawn Date Date of Sale/Time Industrial Ind Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

ADDENDUM

Borrower: Redwood Holdings LLC	File No	o.: 33238476
Property Address: 19024 Fieldstone Court	Case N	No.:
City: Salinas	State: CA	Zip: 93908-1558
Lender: Wednewood Inc		

Legal Description

LAS PALMAS RANCH PHASE II UNIT VI VOL 19C&T PG47 TRACT NO 1283 LOT 57

LOT LINE CHG2004-05-05 09:09:14.403000000FOR 1998 139-012-014-000,139-012-047-000, 139-012-054-000, & POR OF 139-012-048-000 SP LIT TO139-391-001-000 THRU 051-000 & 139-392-001-000 THRU 029-0 00 & REM POR OF 048-000

Zoning Description

Medium Density Residential Allows one single family dwelling and guest house meeting development standards. B-6 indicates lot may not be further subdivided. D indicates Design Control and regulates the location, size, configuration, materials and colors of structures and fences.

Based on current zoning, currently exists, is legally permissible, physically possible, financially feasible and maximally productive, the highest and best use is as developed.

Site Comments

Subject's site is a corner lot, consisting of level terrain at the street and uphill slope at the rear of the site.

Las Palmas is a large gated community. Homeowners dues are \$252 monthly and cover road and security gates, clubhouse, pool and tennis courts maintenance. No homeowners agreements were reviewed. The assumption has been made that no adverse conditions exist with the homeowners or road agreements or insurance.

Comments on Sales Comparison

In searching for comparables, I looked for homes within the subject's immediate neighborhood, with similar quality, condition and square footage. Due to limited market data it was necessary to used dated sales, comparables located over one mile from the subject, but still within the gated community, comparables with over 15% difference in square footage and comparables requiring over 10% single line and 25% gross adjustments.

Sale 1 27582 Prestancia Cr. is the most recent sale and the only 2022 sale found with similar square footage. The only adjustment made was for no central air and this sale is given considerable weight.

Sale 2 27104 Prestancia Way is the next most recent sale. 1% per month adjusted for time.

Sale 3 26133 Legends Ct. adjusted 1% per month and \$3.4 per sf for smaller lot. Circular stairs are superior quality, marble and wood floor finishes, interior pillars, light fixtures, fireplace facings, kitchen counter tops, cabinets and finishes, primary bath counter tops, glass brick windows, flooring and finishes, are all superior to the subject, adjusted at 13% in condition. Outdoor kitchen, firepit, patio, benches and light posts adjusted at 2%.

Sale 4 19147 Garden Valley Way, is a dated sale, but closest in proximity to the subject. 1% per month adjusted for time. \$15,000 for outdoor kitchen. This sale previously transferred in the past 12 months for 5% less than the current sale. The agent did not return my call and I could not verify the circumstances of the previous transfer.

Comps 5 and 6 are active listings. Comp 5 27240 Cortina Way is adjusted \$3.4 per sf for larger lot and \$13,000 for outdoor fireplace.

Comp 6 19112 Garden Valley is also close to the subject. As with sale 3, interior finishes are superior, in the kitchen, flooring and baths. Because the difference is not as extent as with sale 3, a lesser 10% adjustment is made for superior condition.

Sale 1 is given consideration for sale date and least adjustments, 2 for next most recent sale, 4 for proximity to the subject. The other comparables are supportive.

Adjustments

Time adjustments made at 1% per month for sales up to April when prices remained stable.

Redfin and MLS data indicate prices increased over 2020 and 2021, through May 2022, at which time prices were stable. Redfin indicates July prices dropped 5.5%. MLS indicates prices increased in July and dropped in August. Due to the bulk data of ranging values in the above analysis, no time adjustments made after April, estimating a fairly stable market.

Lot size all the lots have some level area with the rear hillside. Adjustments are based on usable area. Sale 1 has a much larger lot, however based on listing photos and my personal observations, the usable area is the same as the subject's and the steep hillside area is not usable. Therefore no adjustment was made. Sales 2, 4 and comp 6 have smaller lots, but again with similar usable area. Sale 3 and comp 5 have superior usable area.

Adjustments for lot are based on pairing sale 2 with 27574 Prestancia Cr. 7/21 \$1,155,000. 3,818 sf. 18,843 sf lot. and supports \$3.40 per square foot.

Condition

Sales 4 and 27574 Prestancia Cr. 7/21 \$1,155,000. 3,818 sf. 18,843 sf lot were paired and support 13% for condition. Adjustments are based on the level of updating, and superior finishes.

Some comparables have the same condition rating as the subject. Some differences warrant an adjustment, but not significant enough to change the rating.

ADDENDUM

Borrower: Redwood Holdings LLC	File No	.: 33238476
Property Address: 19024 Fieldstone Court	Case N	No.:
City: Salinas	State: CA	Zip: 93908-1558
Lender: Wedgewood Inc		

Final Reconciliation

The Service Engagement letter states the borrower is Redwood Holdings LLC. Realist reports the owner as Fieldstone Prop Mgmt LLC.

The subject's opinion of the value is considered credible as of the effective date. The known effects of the COVID-19 public health emergency and actions of market participants as of the effective date have been included in my analysis and conclusions. Definitive future effects of the COVID-19 public health emergency of the subject's market are unknown at this time

The subject is not proximate to any of the fire complexes. Smoke or distance from the fires does not adversely affect the subject. There has been no observable damage or market impact in the subject's location or the surrounding areas.

Exposure Time

Exposure time is defined by USPAP as the "estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal." USPAP requires the reporting of the exposure time when exposure time is a component of the definition for the value opinion being developed. Based on the Opinion of Market Value, the appraiser's opinion of reasonable exposure time is 0 to 3 months.

I have performed no prior services as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

DRIVE-BY APPRAISAL REPORT SUPPLEMENT

SCOPE OF THE APPRAISAL

The procedures employed in arriving at the final estimate of market value include but are not limited to the following:

- After receiving the assignment I researched available resources to establish market trends, influences and other
 significant factors pertinent to the subject property. Typically, I use local multiple listing services, TRW microfiche,
 public records, my in-house files and other real estate professionals. Not all sources are necessarily used on every
 assignment.
- 2. A physical drive-by inspection of the property was performed. Although due diligence was exercised while at the subject property, I am NOT an expert in such matters as pest control, structural engineering, hazardous waste, or construction and no warranty is given or implied as to these or other elements outside of analysis of market data. Inspections by various professionals within these fields may be recommended with the final estimate of market value subject to their findings.
- 3. A more detailed review of the collected data was then performed with the relevant factors extracted and considered. Sales were examined and confirmed with parties involved with the transaction or public records. Market factors were weighted and their influence on the subject property was determined. The highest and best use and Market Value were then determined for the subject.
- 4. The drive-by appraisal report is then completed in accordance with standards indicated by the APPRAISAL FOUNDATION in the UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICES (USPAP). No interior inspection of the dwelling is made on a drive-by appraisal report and there is insufficient data to use the Cost Approach, or to establish a gross rent multiplier for the Income Approach.
- 5. If sufficient data is available, a rental survey is done. An anticipated rent is determined for the subject property based on the similarities and differences found in the rental data. A gross rent multiplier (GRM) is derived, by dividing the rent into the sales price, of similar sales found that are rented at the time of sale. This GRM is multiplied by the estimate of market rent for the subject property to arrive at an estimate of market value for the subject by the Income Approach.
- The appraisal report is then completed in accordance with standards dictated by the Appraisal Foundation in the Uniform Standards of Professional Appraisal Practice (USPAP).

SELF CONTAINMENT

This drive-by appraisal report is not intended to be a self contained document and cannot be properly understood without the additional information in the original appraisal and the workfile of the appraiser. Any third party studies provided to me, such as pest control, structural, soils or hazardous materials have been reviewed. If not included with the report, They are with my files and are available upon request by the client.

THREE APPROACHES TO VALUE

Unless otherwise noted in this report, the appraiser has made a reasonable effort to apply the three recognized approaches to value. The three approaches are the Sales Comparison Analysis, the Cost Approach and the Income Approach.

The Cost Approach is not applicable for this desktop appraisal as no interior inspection was made and information regarding quality, condition and amenities cannot be verified.

Most single family residences are purchased for owner occupancy and, as such, the Income Approach does not reflect the highest and best use of the property and is not a relevant indicator of market value. The use of the Income Approach to value will only be used at the request of the client, when sufficient market evidence exists in a neighborhood to indicate that rental properties or investor purchases are typical, measurable and their analysis adds to the relevancy and reliability of the appraisal process.

Market Conditions Addendum to the Appraisal Report File No. 33238476

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditions prevalent in th	ne subject neighborh	ood.	This is a required
addendum for all appraisal reports with an effective date on or af Property Address 19024 Fieldstone Court	ner April 1, 2009.	City Salin	as	c	tate CA Zip Code	ุ ดว	908-1558
Borrower Redwood Holdings LLC		City Gaill	<u></u>	3	Late OA Zip Coul	. 90	1000
Instructions: The appraiser must use the information require	ed on this form as the l	basis for his/her concl	usions, and must prov	ide support for those	conclusions, regardir	ng ho	using trends and
overall market conditions as reported in the Neighborhood sectio					_	-	-
analysis as indicated below. If any required data is unavailable							
provide data for the shaded areas below; if it is available, however	er, the appraiser must	include the data in the	analysis. If data source	ces provide the requir	ed information as an	avera	ge instead of the
median, the appraiser should report the available figure and ident		-					
that would be used by a prospective buyer of the subject proper				s seasonal markets,		eclos	sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend)
Total # of Comparable Sales (Settled)	2	1	1	Increasing	X Stable	╠	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	0.33	0.33	0.33	Increasing	Stable	-	Declining
Months of Housing Supply (Total Listings/Ab.Rate)			6.06	Declining Declining	Stable Stable	-	Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Deciming	Overall Trend		J increasing
Median Comparable Sale Price	1,177,500	1,120,000	1,278,000	X Increasing	Stable		Declining
Median Comparable Sales Days on Market	7	51	27	X Declining	Stable	╬	Increasing
Median Comparable List Price		0.1	1,360,000	Increasing	Stable	┢	Declining
Median Comparable Listings Days on Market			33	Declining	Stable	┢	Increasing
Median Sale Price as % of List Price	1.8%	1.8%	6.3%	X Increasing	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No		Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m	nonths (e.g., seller cor	ntributions increased f	rom 3% to 5%, increa	sing use of buydown:	s, closing costs, cond	lo fee	es, options, etc.).
Sales are conventional loans, with no buydov	-				- · · · · · · · · · · · · · · · · · · ·		·
	. .	2.2.2					
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	and sales of foreclose	d properties).		
Cite data sources for above information. www.mlslistings	s com						
Cite data sources for above information.	5.00111						
Redfin and MLS data indicate prices increase indicates July prices dropped 5.5%. According comparables more closely comparable to the with a decline in prices. Properties are still seconcessions.	ig to mls statisti subject, with li	cs prices increa mited data. Abo	sed in July and ve data indicate	dropped in Aues the number	gust. Above da of sales minima	ta a al bi	re for ut stable,
If the subject is a unit in a condominium or cooperativ	e project , comple	te the following:		Project	Name:		
Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	_	Overall Trend		
Total # of Comparable Sales (Settled)				Increasing	Stable		Declining
Absorption Rate (Total Sales/Months)				Increasing	Stable		Declining
Total # of Active Comparable Listings				Declining	Stable		Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				Declining	Stable		Increasing
Are foreclosure sales (REO sales) a factor in the project?	Yes No If	yes, indicate the numb	er of REO listings and	$explain \ the \ trends \ in$	listings and sales of f	orecl	osed properties.
Summarize the above trends and address the impact on the subj	iect unit and project						
Summanze the above tremas and address the impact on the subj	jeet unit und project.	-					
APPRAISER		SUP	ERVISORY API	PRAISER (ON	LY IF REQUIRI	ED)	
$m_{-\mu}$	ז						
Signature Martin Parant	<i>y</i>		ature				
Name Martha Renard			e				
Company Name Renard Appraisal Compan		Com	pany Name				
Company Address 22082 Toro Views Drive	Э	Com	pany Address _				
Salinas, CA 93908		-					
State License/Certification # AR006097	State CA		License/Certific	cation #		Stat	te
Email Address Renardappraisals@comcas	st.net	Emai	l Address				

SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 33238476

 Property Address: 19024 Fieldstone Court
 Case No.:

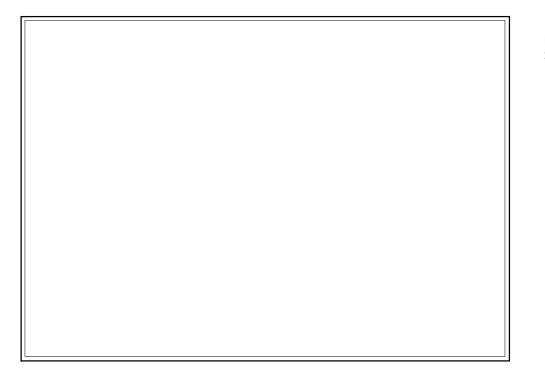
 City: Salinas
 State: CA
 Zip: 93908-1558

 Lender: Wedgewood Inc.
 Case No.:



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: September 1, 2022 Appraised Value: \$ 1,290,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Subject's 2022 mls photos

Borrower: Redwood Holdings LLC
Property Address: 19024 Fieldstone Court
City: Salinas
Lender: Wedgewood Inc.

File No.: 33238476

Case No.:

Zip: 93908-1558







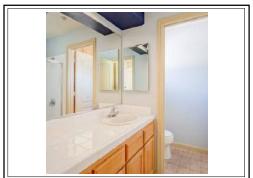
























COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 33238476

 Property Address: 19024 Fieldstone Court
 Case No.:

 City: Salinas
 State: CA
 Zip: 93908-1558

 Lender: Wedgewood Inc.
 Case No.:



COMPARABLE SALE #1

27582 Prestancia Circle Salinas, CA 93908 Sale Date: s06/22;c04/22 Sale Price: \$ 1,278,000



COMPARABLE SALE #2

27104 Prestancia Way Salinas, CA 93908 Sale Date: s09/21;c08/21 Sale Price: \$ 1,200,000



COMPARABLE SALE #3

26133 Legends Court Salinas, CA 93908 Sale Date: s06/21;c04/21 Sale Price: \$ 1,350,000

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 33238476

 Property Address: 19024 Fieldstone Court
 Case No.:

 City: Salinas
 State: CA
 Zip: 93908-1558

 Lender: Wedgewood Inc.
 Case No.:



COMPARABLE SALE #4

19147 Garden Valley Way Salinas, CA 93908 Sale Date: s04/21;c03/21 Sale Price: \$ 1,120,000



COMPARABLE SALE #5

27240 Cortina Way Salinas, CA 93908 Sale Date: Active Sale Price: \$ 1,278,000



COMPARABLE SALE #6

19112 Garden Valley Way Salinas, CA 93908 Sale Date: Active Sale Price: \$ 1,450,000

PLAT MAP

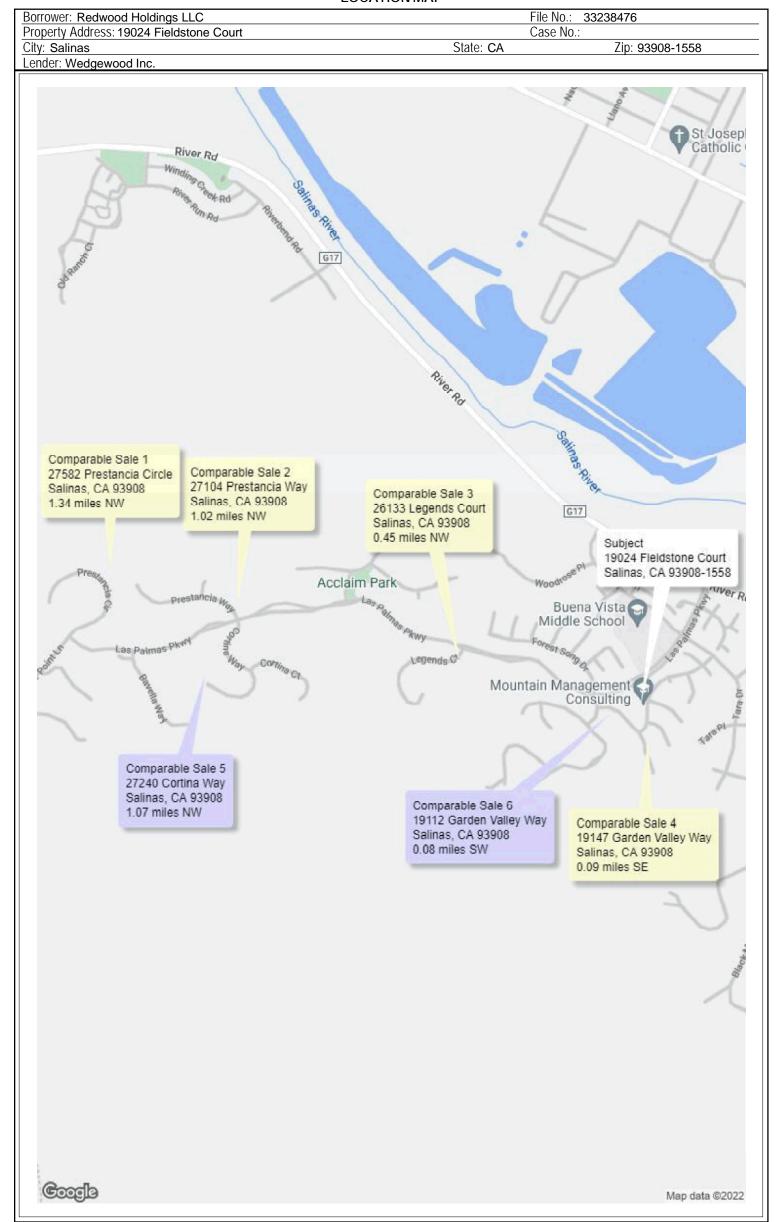
Borrower: Redwood Holdings LLC
Property Address: 19024 Fieldstone Court
City: Salinas
Lender: Wedgewood Inc.

File No.: 33238476
Case No.:

Case No.:

Zip: 93908-1558

LOCATION MAP



FLOOD MAP

Borrower: Redwood Holdings LLC
Property Address: 19024 Fieldstone Court
City: Salinas
Lender: Wedgewood Inc.

File No.: 33238476

Case No.:

Zip: 93908-1558

Subject 19024 FIELDSTONE CT SALINAS, CA 93908 Coople

FLOOD INFORMATION

Community: MONTEREY COUNTY

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06053C0360G

Panel: 06053C0360

Zone: X

Map Date: 04-02-2009

FIPS: 06053

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area - High Risk

Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

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

 $Red fin \ data \ in \ the \ subject's \ defined \ neighborhood \ of \ sales, \ listings \ and \ pending \ sales \ from \ 1/1/2021 \ forward.$

y Address: 19024 Fieldstone Court	State:	Case No.: CA Zip: 93	908-1558
Wedgewood Inc.			
29			
Median Sale Price	# of Homes Sold	Median Days on Mark	et
\$1,278,000	25	37	
+37.5% year-over-year	-44.4% year-over-year	+4 year-over-year	
			-
Single Family Homes ▼		1 year 3 years	5 years
			\$1.6M
			- DI.OW
		_	\$1.4M
			\$1.2M
	12:		
	/\	,	44 64 4
			\$1.0M
~~~			\$1.0M \$800k
~~~			
2020	2021	2022	
2020 Based on Redfin calculations of home da		2022	
Based on Redfin calculations of home da		2022	
Based on Redfin calculations of home da		2022	
Based on Redfin calculations of home da		Growth % YoY	
Based on Redfin calculations of home da	ita from MLS and/or public records. Data	Growth	
Based on Redfin calculations of home da	nta from MLS and/or public records. Data Jul 2022	Growth % YoY	
Based on Redfin calculations of home da	nta from MLS and/or public records. Data Jul 2022	Growth % YoY	
Based on Redfin calculations of home da	nta from MLS and/or public records. Data Jul 2022	Growth % YoY	
Based on Redfin calculations of home da	nta from MLS and/or public records. Data Jul 2022	Growth % YoY	
Based on Redfin calculations of home da	nta from MLS and/or public records. Data Jul 2022	Growth % YoY	
Based on Redfin calculations of home da	nta from MLS and/or public records. Data Jul 2022	Growth % YoY	

AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 19024 Fieldstone Court
City: Salinas
Lender: Wedgewood Inc. File No.: 33238476 Case No.:

State: CA Zip: 93908-1558

