### **APPRAISAL OF REAL PROPERTY**



### LOCATED AT

5253 Countryside Dr San Diego, CA 92115 LOT 49 TR 4813

### FOR

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

### **OPINION OF VALUE**

1,118,000

### AS OF

09/08/2022

### BY

Kerby Lampton
Clario Appraisal Network, Inc.
300 E 2nd St Ste 1405
Reno, NV 89501-1508
619-701-2965
Kerby.Lampton@clarioappraisal.com



### **Exterior-Only Inspection Residential Appraisal Report**

51061 File# 33275422

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The purp	ose of	this sum	nmary appra	raisal report	t is to pro	ovide the	lender/client	with an	accurate,	and adequa	itely s	supported,	opinion	n of th	ie mark	ket value	of the	subject p	roperty.
Property Ad	ddress	5253	Country	reide Dr					City	San Dieg	10				State	CA	Zip Code	92115	
Borrower							Owner of Publi	lio Dooord										32113	
		wood H	oldings, l	LLC			JWINEL OF PUDI	ic necolu	Re	dwood Ho	lding	s LLC			County	San I	Diego		
Legal Desc	cription	LOT	49 TR 4	1813															
Assessor's	s Parcel #	46	6-021-0	6-00					Tax Y	ear 2021					R.E. Tax	xes\$ :	3,368		
Neighborho										Reference	04.5				Census	`			
			an Diego						iviap i	1616161166	61-E	רכ	_			mace (	0028.03		
Occupant 0		Owner	Tenant	✓ Vacar	nt	8	Special Assess	sments \$	0				PUD	HOA \$	0		per year	per	month
Property Ri	Rights Appra	aised	X Fee :	Simple	Leaseholo	d 🗍	Other (descri	ibe)											
Assignmen			urchase Trans		Refina	ance Transactio	on `	Other (	(deccribe)	0									
		'	urchase mark			IIICC ITAIISACIIC				Servicin									
Lender/Clie	ent	Wedge	wood Ind	C.			Address	2015	Manha	ttan Beach	Blvd	d Suite	100, I	Redon	do Be	ach, CA	4 90278	}	
Is the subje	ect propert	y currently o	ffered for sale	e or has it ber	en offered for sale	e in the twelve	months prior	to the effect	tive date of th	is appraisal?						X	Yes	No	
			ing price(s), a									2010010	2000 (	0000				004000	
			• • • • •							ed for sale				or \$998	9,000,	per IVIL	.5 #220	0219368	νU
The lis	ting is	now cla	ssified a	is closed	l with an M	ILS sale	date of 0	)9/07/20	22 and	sale price	of \$1	1,000,0	000.						
I die	id 🔽	did not analy	ze the contra	ct for sale for	the subject purc	hase transacti	on. Explain th	ie results of t	the analysis o	of the contract fo	r sale or	r why the a	analysis w	as not					
performed.					, , , , , , , , , , , , , , , , , , , ,				, , , , , , , , , , , , , , , , , , , ,			,	,						
perioritica.																			
<del>,,</del>																			
Contract Pr	rice \$		D	ate of Contrac	ct		Is the proper	rty seller the	owner of pul	olic record?			Yes	No	Data Sour	rce(s)			
le there any	v financial	accietanea (	loan charace	calo concoci	sions, gift or dow	innavment acc	ictanco ata )	to be paid by	v any narty o	n hohalf of the h	orrowor	<u>-</u>	<u> </u>				Г	Yes	No
0			-		-	iipayiiidii aaa	13101100, 010.)	to be paid by	y arry party o	ii beliali di tile b	UIIUWUI						L	103	
If Yes, repo	ort the total	l dollar amou	ınt and descri	ibe the items t	to be paid.														
Note: Race	e and the	racial comp	osition of the	e neighborho	ood are not appr	aisal factors.													
		Noighborh	ood Characte	orietice				Ono-I	Jnit Housing	Trande				Ono	Unit Hou	icina	Dro	sent Land Us	0.0/
		Neighborn						Olle-0	Jilit Housing	Helius					Offic Flou		FIE	Senii Lanu US	C /0
Location	Ur	ban	Suburb	an 🗌	Rural	Property Vali	ues	Increasing		Stable		Declining		PRICE		AGE	One-Unit		65 %
Built-Up	X 0v	er 75%	25-75%	, <u> </u>	Under 25%	Demand/Sup	only 🔽	Shortage		1 In Balance	$\overline{\Box}$	Over Supp	olv	\$ (000)		(yrs)	2-4 Unit		5 %
									-41						Leon	. ,		76 .	
Growth		apid	<b>Stable</b>		Slow	Marketing Ti	ille 🔀	Under 3 m	IUIS	3-6 mths	'	Over 6 mth	IIS	890	Low	25	Multi-Fam	-	15 %
<b>₽</b> Neighborho	ood Bound	aries	North	h- I-8 Fw	/y., East- 7	'0th St	South- C	A 94 Fw	vv and V	Vest- 54th	St.		- 13	2,150	High	90	Commerc	ial	15 %
<u> </u>					j., _ust- 1	J J, C			. , ۷	. 55. 5741					Pred.		Other		
<b>#</b>														1,350	ı ıvu.	75	Ouici		0 %
Neighborho	ood Descri	ption	See	attached	d addenda.														
Z																			
Market Cor	nditions (in	cluding sup	ort for the ab	bove conclusion	ons)		See atta	iched ac	ddenda.										
Dimension	<sup>IS</sup> 62	x 177 +	/-				Area 11	1600 sf		Sha	ape p	Rectar	ngular			View N:	;Res;		
Specific 7o	oning Class		RS-1	1 7			Zoning Des		Danida	ntial							,,		
					-1	K-H III>			Reside		. \								
Zoning Cor	mpliance	$\boxtimes$ $^{\sqcup}$	egai	Legal Nonco	nforming (Grandf	ratnered Use)		No Zon	iing	Illegal (describe	3)								
Is the higher	est and be	st use of sub	ject property	as improved	(or as proposed	per plans and	specifications	s) the presen	it use?				X	es 🗆	No	If No, descr	ribe g	See atta	ched
															_			ooo alla	Jiiou
adden	da.																		
Utilities	Pu	blic Ot	her (describe)	1			Public	Other (d	describe)			Off-site In	mproveme	nts - Type			Publ	ic Priv	ate
			ner (describe)	1		Water		Other (d	describe)			Chront	mproveme						ate
Utilities Electricity		<b>X</b> [	her (describe)				X	Other (d	describe)			Street	mprovemen Aspha				Publ		ate
Utilities Electricity Gas		<b>X</b> [	her (describe)			Sanitary Sewer	r 🛚 🗡	Other (d				Street Alley	mprovemen Aspha None				×		ate
Utilities Electricity Gas		<b>X</b> [	her (describe)		(		r X	Other (d	describe) FEMA N	Map # 06		Street	mprovemen Aspha None		FI	EMA Map Di			]
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

51061 File# 33275422

There are 4 comparable	properti	ies curr	rently of	ffered f	or sale	in t	he subject neighborh	od rang	jing in	price	from \$ 1,149,000	)	t	0 \$	2,14	19,000	
There are 19 comparable			subject	neighbo			he past twelve mont	ns rangi	-		ce from \$ 890,00	0		to \$	_ '	,720,0	
FEATURE		SUBJECT					LE SALE # 1				LE SALE # 2			COMP	ARABL	E SALE #	3
Address 5253 Countryside						-	rdens Ct	1	Madis			4861					
San Diego, CA 9	2115					CA 9	2115		Diego,		2115	San				2115	
Proximity to Subject Sale Price	\$			0.24	miles	NW	le 4.045.00		miles	SE	\$ 1300,000	0.80	mile	s SE		\$	4 050 000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ #	590.48	n sn ft	\$ 1,315,00		421.80	sn ft	\$ 1,300,000		E02	.73		φ	1,350,000
Data Source(s)			oq.it.	-			1 310;DOM 1				5SD;DOM 0					45;DO	M 12
Verification Source(s)						29/Re			#2200 #3140			Doc					IVI IZ
VALUE ADJUSTMENTS	D	ESCRIPTION	ON		SCRIPTION		+ (-) \$ Adjustment		ESCRIPTION		+(-) \$ Adjustment		ESCRI		7110		\$ Adjustment
Sales or Financing				ArmL	th			Arml	_th			Arml	Lth				
Concessions				Conv	;0			Conv	/;1500(	0	0	Conv	v;0				
Date of Sale/Time				s05/2	2;c04	/22		s08/2	22;c06	/22	0	s07/2	22;c(	06/22	2		0
Location	N;Re			N;Re	s;			N;Re	es;			N;Re					
Leasehold/Fee Simple		Simple	9		Simple	)			Simple	:		Fee	•				
Site View	1160			12900				8000			0	3410					-225,000
Design (Style)	N;Re			B;Cn			-50,00					B;Cn			_		-50,000
Quality of Construction	Q3	Conte	шр	Q3	Conte	пр		Q3	Conte	пр		DT1; Q3	CON	item	ט		0
Actual Age	62			60				0 81			0	67					0
Condition	C4			C3			-150,00	_			-150,000						
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths	22,200	Total	Bdrm	ns. B	aths		
Room Count	8	5	3.1	8	4	3.0	+10,00	8 (	4	3.0	+10,000	8	4	3	3.0		+10,000
Gross Living Area		2,767	7 sq.ft.		2,227	sq.ft.	+81,00		3,082	sq.ft.	-47,300		2,6	80	sq.ft.		0
Basement & Finished	0sf			0sf				0sf				0sf					
Rooms Below Grade								<b> </b>									
Functional Utility Heating/Cooling	Aded	•		Adeq					quate		.5.000	Adec					
Energy Efficient Items	None	VCAC		FWA.	CAC ed Sol	ar	-15,00	_	NoAC		+5,000	None		·U			
Garage/Carport	2ga2			2ga2		aı	-15,00	2gd2			0	2ga2					
Porch/Patio/Deck		Deck	(s)		/Deck	(s)			Deck	(s)		Patio		ck(s)	)		
Pool Features	NoPo		.(5)	Pool	200.0	(5)	-25,00			(5)		NoPo		5.1(5)			
Fireplaces	1FP			1FP			,,,,,	1FP				1FP					
Exterior Features	None	9		None				None				None	Э				
Net Adjustment (Total)						<b>X</b> -	\$ -149,00			₹ -	\$ -182,300		+	X		\$	-265,000
Adjusted Sale Price				Net Adj.	a:	11.3 %	\$ 1.166.00	Net Adj.		14.0 <sup>%</sup> 16.3 <sup>%</sup>		Net Adj.		19.	.6 %		
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of Comparables	cale or tra	nefor hiet	ony of the			25.2 %	1,100,00	J GIUSS P	iuj.	10.5 ~	\$ 1,117,700	uiuss A	Auj.	21.	.1 %	\$	1,085,000
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INCOME 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)  immediate neighborhood over the past 2-years per MLS records). Land to not adversely affect marketability or market value opinion. A very high land to not adversely affect marketability or market value opinion. A very high land to not adversely affect marketability or market value opinion. A very high land to not adversely affect marketability or market value opinion. A very high land to not adversely affect marketability or market value opinion. A very high land to not adversely affect marketability or market value opinion. A very high land to not adversely affect market advantage of cost data  Guality rating from cost service  Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost Approach not developed due to age of improvements. Remaining economic life = 40 yrs.  Estimated Remaining Economic Life (HUD and VA only)  40 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) Income improvements in this market area.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Income improvements in this market area.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Income of phases  Total number of phases  Total number of units rented  Total number of units for sale  Was the project contain any multi-dwelling units? Yes No Data Source(s)  Are the units, common elements, and recreation facilities complete?	Sirvalue ratio greater than 30 d to value ratio was determ d to value ratio was determ  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  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$ e approach not included du  FOR PUDS (if applicable)  No Unit type(s) Detached y is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion	9% is commonined by mark Sq.R. @ \$ Sq.R. @ \$ Sq.R. @ \$ Functional  Let to predomined t	Section   Sect	500,000  500,000  0  by Income Approach
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INCOME	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)  immediate neighborhood over the past 2-years per MLS records). Land to not adversely affect marketability or market value opinion. A very high land to not adversely affect marketability or market value opinion. A very high land to not adversely affect marketability or market value opinion. A very high land to not adversely affect marketability or market value opinion. A very high land to not adversely affect marketability or market value opinion. A very high land to not adversely affect marketability or market value opinion. A very high land to not adversely affect market advantage of cost data  Guality rating from cost service  Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost Approach not developed due to age of improvements. Remaining economic life = 40 yrs.  Estimated Remaining Economic Life (HUD and VA only)  40 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) Income improvements in this market area.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Income improvements in this market area.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Income of phases  Total number of phases  Total number of units rented  Total number of units for sale  Was the project contain any multi-dwelling units? Yes No Data Source(s)  Are the units, common elements, and recreation facilities complete?	Sirvalue ratio greater than 30 d to value ratio was determ d to value ratio was determ 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  INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae)  = \$ exapproach not included du  FOR PUDs (if applicable) No Unit type(s) Detached y is an attached dwelling unit.  Total number of units sold Data source(s)  No If Yes, date of conversion  If No, describe the status of completion.	9% is commonined by mark Sq.R. @ \$ Sq.R. @ \$ Sq.R. @ \$ Functional  Let to predomined t	Section   Sect	500,000  500,000  0  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 user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraisal assignment. Modifications or deletions to this appraisal research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

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

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

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

DEFINITION OF MARKET VALUE:

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

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

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

The appraiser's certification in this report is subject

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

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

- · · · · - Form 2055 March 2005

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

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

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Extends only mopeonion	File # 33275422
20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra laws and regulations. Further, I am also subject to the provision that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or m	er, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part ore of these parties.
defined in applicable federal and/or state laws (excluding audio-appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I. I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraiser	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
·······································	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	= //
APPRAISER /////	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Kerby Lampton	Name
Company Name         Clario Appraisal Network, Inc.           Company Address         300 F 2nd St Ste 1405	Company Name Company Address
200 E 2nd St Ste 1405  Reno, NV 89501-1508	Outipaily Address
Telephone Number 619-701-2965	Telephone Number
Email Address Kerby.Lampton@clarioappraisal.com	Email Address
Date of Signature and Report 09/14/2022	Date of Signature
Effective Date of Appraisal 09/08/2022	State Certification #  or State License #
State Certification # AR034628 or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 09/14/2022	SUBJECT PROPERTY  Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
5253 Countryside Dr San Diego, CA 92115	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,118,000	
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

**Supplemental Addendum** 

						00210	722	
Borrower	Redwood Holdings, LLC							
Property Address	5253 Countryside Dr							
City	San Diego	County	San Diego	State	CA	Zip Code	92115	
Lender/Client	Wedgewood Inc.							

File No. 33275422

### • Exterior-Only: Neighborhood - Description

Predominately single family homes w/some multi-family and commercial. Proximity to residential services including employment, shopping & schools is 1-5 miles. Freeway access is 1 mile northwest via I-8 Fwy. and no adverse conditions affecting marketability were noted at the time of inspection. Employment appears stable & marketability appears typical.

### Exterior-Only: Neighborhood - Market Conditions

General market conditions are stable at present with pocket areas and certain products contributing to greater demand associated with lower inventories. Foreclosures and lender negotiated "short sales" are minimal factors in the current market, but are marketed through MLS w/reasonable exposure times. The appraiser's opinion of reasonable exposure time for the subject property developed independently from the stated marketing time, which is 0-3 months. A reasonable exposure time for the subject property developed independently from the stated marketing time is also 0-3 months.

### • Exterior-Only: Site - Highest and Best Use

The highest and best use is residential based on the following: It is legally permissible, financially feasible, physically possible, and maximally productive.

### • Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

Comps are located in the subject neighborhood and feature equal style, marketable age, and marketable room count. Adjustments are lump sum historical paired sales based on market extraction and neighborhood data from MLS data from the subject neighborhood over the past 2-years, with supplemental data from local sources such as Zillow, Trulia, and Realist (county records). No time adjustment was warranted for comps with contract dates within 6-months per paired sales. Sales concessions of 2% or less did not warrant adjustment. Site size adjustment based on \$10/sf for differences over 5000 sf. Total room and bedroom count did not warrant adjustment. Age did not warrant adjustment per paired sales. Limited data required the use of comps with varying condition and site size. Bath count was not able to be bracked, but was based on paired sales.

Comp 1 warranted adjustment for view, condition, bath count, living area, solar, and pool. View was canyon over residential, considered a premium in this market area. Condition was "C3" overall, with updates/older remodel plus older/original features per MLS. Line adjustment for condition and gross adjustments exceed guidelines, but this comp was included for location, age, quality, and sales date within 6-months.

Comp 2 warranted adjustment for condition, bath count, living area, and HVAC. Condition was "C3" overall, with updates/older remodel plus older/original features per MLS. Line adjustment for condition exceeds 10% guideline, but this comp was considered for lot size, location, age, living area, and close date within 3-months.

Comp 3 warranted adjustment for site size, view, and bath count. Condition was "C4" overall w/few updates and predominately older/original features per MLS. Line adjustment for site size and net adjustments exceed guidelines, but this comp was considered for location, age, living area, condition, and close date within 3-months.

### • Exterior-Only: Reconciliation and Final Value Conclusion

Comps used bracket as many parameters affecting value as possible. All comps weighted in the determination of market value via the Sales Comparison Approach, with special emphasis placed on comp 2: recent sale from the subject neighborhood with quality, marketable room count, and least gross adjustments. See page 3 for comments on Cost and Income approach to value.

Market value opinion is less than the predominant, but is within the range and does not appear to be over-built for the neighborhood. Marketability is not adversely affected.

Market value opinion is greater than the recent sales price, but reflects seller motivation in a stabilizing market and is supported by the comparable sales data.

### • Exterior-Only: Conditions of Appraisal

This report is based on the extraordinary assumption that the interior is commensurate with the exterior. If found to be untrue, may affect assignment results, as required by USPAP Standards Rule 2-2(a).

### • APPRAISER GEOGRAPHIC COMPETENCE AND FEE DISCLOSURE

The appraiser is signing the report using the corporate address of the appraisal company. The appraiser is not based in the corporate office, but is based in La Mesa, CA. The appraiser is located within San Diego County and has over 17 years appraising in this market. The appraiser is an hourly employee of Clario Appraisal Network, Inc. and received no appraisal fee for the assignment. California State AMC Registration #1256. I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the 3-year period immediately preceding acceptance of this assignment. This report conforms to Appraiser Independence Requirements (A.I.R.). ANSI standards do not apply as this was an exterior only inspection.



### **Exterior-Only Inspection Residential Appraisal Report**

51061 File# 33275422

	FEATURE		SUBJEC	CT		CC	MPARABI	LE SALE #	4		CO	MPARABL	E SALE #	5		CO	MPARABL	E SALE #	i
	Address 5253 Countryside	Dr			4781	Cam	panile	Dr											
	San Diego, CA 92	2115	<u> </u>		San	Diego	, CA 9	2115											
	Proximity to Subject				0.72	miles	SE												
		\$						\$	950,000				\$					\$	
	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	378.4	.9 sq.ft.			\$		sq.ft.			\$		sq.ft.		
	Data Source(s)				MLS	#210	02699	0;DOM	13										
	Verification Source(s)				Doc	#7246	313/Re	ealist											
	VALUE ADJUSTMENTS		DESCRIPT	TION	D	ESCRIPT	ION	+(-)\$	Adjustment	D	ESCRIPT	ION	+(-) \$ Ac	djustment	D	ESCRIPTI	ON	+(-) \$ Ad	justment
ı	Sales or Financing				Shor	t			(										
	Concessions				Cash					1									
ı	Date of Sale/Time					21;c1(	7/21		+98,960	_									
ı	Location	N;R	P8.		N;Re		J/ Z I		. 50,500										
ı	Leasehold/Fee Simple		Simp	ما		Simpl													
5	Site		00 sf	10	1490					1									
Ø.	View	N;R			N;Re					_									
SALES COMPARISON APPROACH	Design (Style)																		
<b>₹</b>	Quality of Construction		2;Cont	emp		Conte	emp			-									
200		Q3			Q3					_									
Š.	-	62			57				C	)									
ฐี เ	Condition	C4	1	1	C4	T	1			<b>-</b>	1	1				T	T =		
ñ	Above Grade	Total			Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
į	Room Count	8	5	3.1	9	4	2.1		+20,000										
ı	Gross Living Area		2,76	57 sq.ft.		2,51	O sq.ft.		+38,600			sq.ft.					sq.ft.		
١		0sf			0sf														
	Rooms Below Grade																		
	Functional Utility	Ade	quate		Aded	quate													
	Heating/Cooling		A/CAC			/NoA	С		+2,500										
	Energy Efficient Items	Non			None														
١	Garage/Carport		2dw		2ga2														
١	Porch/Patio/Deck		o/Dec	k(s)		Decl	(s)												
١	Pool Features	NoF		· · /	NoP		` '												
١	Fireplaces	1FP			1FP														
j	Exterior Features	Non			None														
	Net Adjustment (Total)	, 101	.5			<u> </u>	-	\$	160,060		] +	<b>-</b>	\$		Г	] + [	T -	\$	
ı	Adjusted Sale Price				Net Adj.		16.8 %		100,000	Net Adj.		<u> </u>			Net Adj.	J L			
	of Comparables				Gross A		16.8 %	\$	1,110,060	1 '		%	\$		Gross A		%	\$	
5	Report the results of the research and analy	vsis of	the prior s	sale or trans		•	10.0 /0	1.7	1 110 060	1 - 200 /	-1-	70	1.7			-1.	/4	l *	
							SUDJECT Dro	operty and co	omparable sales	(report a	dditional i	orior sales	on page 3)						
J	<u> </u>	,0.0 0.	-			.,	subject pro	operty and c	omparable sales	(report a	dditional p			SALF# -			CUMDVI	RARIFSAIF#	6
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	ITEM  Date of Prior Sale/Transfer	,0.0 0.		s //2022				operty and co CO 10/19/2	omparable sales MPARABLE SAI <b>021</b>	(report a	dditional p			ESALE# E	5		COMPA	RABLE SALE #	6
	ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer	,0.0 0.	\$1,00	\$ 7/2022 0,000				00 00 10/19/2 \$935,50	omparable sales MPARABLE SAI <b>021</b>	(report a	dditional p			E SALE# E	5		COMPA	RABLE SALE #	6
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TSI OK	ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)		\$1,00 Realis 09/12	\$ 7/2022 0,000 st 1/2022	UBJECT			00 00 10/19/2 \$935,50	omparable sales MPARABLE SAI 021 00	(report a	dditional <sub>I</sub>		COMPARABLE						
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Fannie Mae Form 2055 March 2005

### **Subject Photo Page**

Borrower	Redwood Holdings, LLC							
Property Address	5253 Countryside Dr							
City	San Diego	County	San Diego	State	CA	Zip Code	92115	
Lender/Client	Wedgewood Inc							



### **Subject Front**

5253 Countryside Dr

Sales Price

 Gross Living Area
 2,767

 Total Rooms
 8

 Total Bedrooms
 5

 Total Bathrooms
 3.1

 Location
 N;Res;

 View
 N;Res;

 Site
 11600 sf

 Quality
 Q3

 Age
 62

**Subject Rear** 



**Subject Street** 



### **Comparable Photo Page**

Borrower	Redwood Holdings, LLC							
Property Address	5253 Countryside Dr							
City	San Diego	County	San Diego	State	CA	Zip Code	92115	
Lender/Client	Wedgewood Inc							



### Comparable 1

5109 College Gardens Ct Prox. to Subject 0.24 miles NW Sale Price 1,315,000 Gross Living Area 2,227 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; B;Cnyn; View 12900 sf Site Q3 Quality Age 60



### Comparable 2

5645 Madison Ave

Prox. to Subject 0.84 miles SE Sale Price 1,300,000 3,082 Gross Living Area Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View 8000 sf Quality Q3 Age 81



### Comparable 3

4861 Barbarossa Pl

0.80 miles SE Prox. to Subject Sale Price 1,350,000 2,680 Gross Living Area Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; B;Cnyn; View Site 34100 sf Quality Q3 Age 67

### **Comparable Photo Page**

Borrower	Redwood Holdings, LLC							
Property Address	5253 Countryside Dr							
City	San Diego	County	San Diego	State	CA	Zip Code	92115	
Lender/Client	Wedgewood Inc							



### Comparable 4

4781 Campanile Dr

Prox. to Subject 0.72 miles SE Sale Price 950,000 Gross Living Area 2,510 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; 14900 sf Site Q3 Quality Age 57

### Comparable 5

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

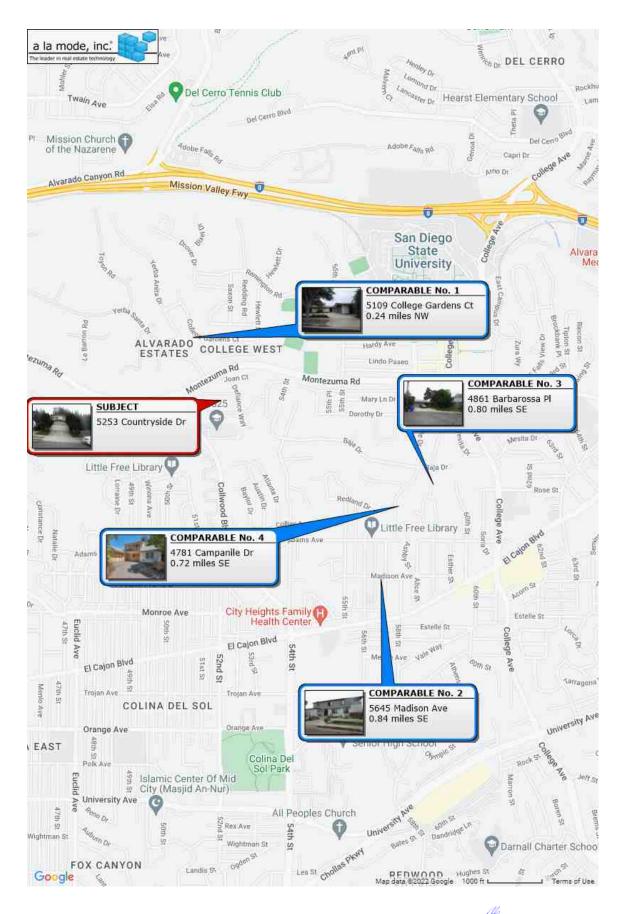
### Comparable 6

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



### **Location Map**

Borrower	Redwood Holdings, LLC							
Property Address	5253 Countryside Dr							
City	San Diego	County	San Diego	Stat	CA	Zip Code	92115	
Lender/Client	Wedgewood Inc							



### **Aerial Map**

Borrower	Redwood Holdings, LLC							
Property Address	5253 Countryside Dr							
City	San Diego	County	San Diego	State	CA	Zip Code	92115	
Lender/Client	Wedgewood Inc.							



### Market Conditions Addendum to the Appraisal Report

51061 File No. 33275422

			ends and conditi	ons prevalent in the subject					
neighborhood. This is a required addendum for all appraisal reports w	ith an effective date on or after A	·					7ID Code		
Property Address 5253 Countryside Dr  Borrower Redwood Holdings LLC		City	y San Dieg	0	51	ite CA	ZIP Code 92	115	
Redwood Holdings, LLC Instructions: The appraiser must use the information required on this	form as the hasis for his/her con	nclusions and n	must nrovide sun	nort for those conclusions, regarding	1				
housing trends and overall market conditions as reported in the Neigh				·					
it is available and reliable and must provide analysis as indicated belo									
explanation. It is recognized that not all data sources will be able to pr									
in the analysis. If data sources provide the required information as an	average instead of the median, t	he appraiser sh	ould report the a	vailable figure and identify it as an					
average. Sales and listings must be properties that compete with the	subject property, determined by a	applying the crit	teria that would b	e used by a prospective buyer of the	;				
subject property. The appraiser must explain any anomalies in the dat	a, such as seasonal markets, ne	w construction,	foreclosures, et	).					
Inventory Analysis	Prior 7–12 Months	Prior 4–	6 Months	Current – 3 Months			Overall Trend		
Total # of Comparable Sales (Settled)	15	1	16	16		Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	2.50	5.	.33	5.33	X	Increasing	Stable		Declining
Total # of Comparable Active Listings	18	1	19	22	Ш	Declining	Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	7.2		.6	4.1	Ш	Declining	Stable		Increasing
Median Sale & List Price, DOM, Sale/List %  Median Comparable Sale Price	Prior 7–12 Months		6 Months	Current – 3 Months	$\vdash$	Ingrassing	Overall Trend	П	Dealining
Median Comparable Sales Days on Market	1,250,000		5,000	1,350,000	H	Increasing Declining	Stable Stable	卄	Declining Increasing
Median Comparable Sates Bays on Market  Median Comparable List Price	15		12 5 000	14	H	Increasing	Stable Stable	H	Declining
Median Comparable Listings Days on Market	1,270,000 19		<u>5,000</u> 19	1,325,000 18	H	Declining	Stable	H	Increasing
Median Sale Price as % of List Price	105		98	100	H	Increasing	▼ Stable	H	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	□ No	70	100	Ħ	Declining	Stable	Ħ	Increasing
Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increas	sed from 3% to	5%, increasing u	se of buydowns, closing costs, con	do				
fees, options, etc.). An analysis was perform	med on 19 competin	a sales o	ver the pa	st 12 months. For those	e sa	les. a tota	l of 5.6% we	re	
reported to have seller concessions. This a		-							
Are foreclosure sales (REO sales) a factor in the market?	Yes X No	If yes, ex	cplain (including	he trends in listings and sales of for	eclose	d properties).			
An analysis was performed on 57 competing	g sales over the pas	st 12 mon	ths. For th	ose sales, a total of 0.7	7% ۱	vere repoi	ted to be RE	0.	
Cite data sources for above information.	-4:	OD:	- 141 0	(i <b>64</b> :	-1 - 4	6 00 /4 0	(0000)	4:1:_	
IIIIOIIII				em (using an effective					ed to
arrive at the results noted on this addendur	n. Any percent chan	ge results	s noted in i	nese comments are ba	sec	on simple	e regression.		
Summarize the above information as support for your conclusions in	the Neighborhood section of the	appraisal report	t form. If you use	d any additional information, such a	S				
an analysis of pending sales and/or expired and withdrawn listings, to									
An analysis was performed on 19 competing	g sales over the pas	st 12 mon	ths. The s	ales within this group h	ad a	median s	sale price of	\$840	0000.
This analysis shows a change of +2.8% pe	•								
change of -0.5% per month. These sales ha	ad a median DOM o	f 4. This a	analysis sh	ows a change of -0.8%	, ре	r month.			
If the subject is a unit in a condominium or cooperative project complete	to the following:			Droiget Marri	ο.				
If the subject is a unit in a condominium or cooperative project, comple		Prior ∕I	6 Months	Project Nam	e:		Overall Trend		
Subject Project Data	te the following: Prior 7–12 Months	Prior 4-	6 Months	Project Nam Current – 3 Months	e:	Increasing	Overall Trend		Declining
Subject Project Data Total # of Comparable Sales (Settled)		Prior 4–	6 Months		e:	Increasing Increasing	Stable		Declining Declinina
Subject Project Data		Prior 4-	6 Months		e:	Increasing Increasing Declining			Declining Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings		Prior 4-	6 Months		e:	Increasing Declining	Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)						Increasing Declining Declining	Stable Stable Stable Stable		Declining
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)	Prior 7–12 Months			Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7–12 Months			Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7–12 Months			Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7–12 Months			Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7–12 Months			Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7–12 Months			Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months  Yes No			Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7–12 Months  Yes No			Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months  Yes No			Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months  Yes No			Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months  Yes No	If yes, in		Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.  Summarize the above trends and address the impact on the subject u	Prior 7–12 Months  Yes No	If yes, in		Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.  Summarize the above trends and address the impact on the subject u	Prior 7–12 Months  Yes No	If yes, in		Current – 3 Months		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
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Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.  Summarize the above trends and address the impact on the subject uses a sign alamode com/verify.  Signature	Prior 7–12 Months  Yes No	If yes, in	dicate the numb	Current – 3 Months  r of REO listings and explain the trei		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab.Rate)  Are foreclosure sales (REO sales) a factor in the project?  foreclosed properties.  Summarize the above trends and address the impact on the subject uses the sales of the	Prior 7–12 Months  Yes No  No  No  No  No  No  No  No  No  No	If yes, in	dicate the numbri	Current – 3 Months  or of REO listings and explain the tree		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.  Summarize the above trends and address the impact on the subject uses a sign alamode com/verify  signature Appraiser Name Rerby Lampton Company Name Clario Appraisal Network, 1	Prior 7–12 Months  Yes No  No  No  No  No  No  No  No  No  No	If yes, in	dicate the number of the numbe	Current – 3 Months  or of REO listings and explain the tree		Increasing Declining Declining	Stable Stable Stable Stable		Declining Increasing
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Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.  Summarize the above trends and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses a single sales and address the impact on the subject uses and address the impact on the impact on the subject uses and addre	Prior 7-12 Months  Yes No  No  No  No  No  No  No  No  No  No	If yes, in	Signature Supervisory Apt Company Name Company Addre	Current – 3 Months  or of REO listings and explain the tree  oraiser Name		Increasing Declining Declining	Stable Stable Stable Stable Stable Stable		Declining Increasing

Freddie Mac Form 71 March 2009

Page 1 of 1

Fannia Man Farm 4004MC March 2009

51061 File No. 33275422

Borrower	Dadamad Haldinas II O				3273422	-	
	Redwood Holdings, LLC						
Property Address	5253 Countryside Dr						
City	San Diego	County San D	Diego State	CA	Zip Code	92115	
_ender	Wedgewood Inc.		.,				
	wedgewood inc.						
This report wa	s prepared under the following	ISPAP reporting option:					
		service reperting options					
Appraisal	Report	This report was prepared in accordance with USI	PAP Standards Rule 2-2(a).				
1-							
Restricted	Appraisal Report	This report was prepared in accordance with USI	PAP Standards Rule 2-2(b).				
Reasonable Ex	oposure Time						
	•	pject property at the market value stated in this repo	ort is:				
IVIY OPINION OF A	reasonable exposure and for the sur	not proporty at the market value stated in the rope					
Additional Cer	tifications						
I certify that, to t	he best of my knowledge and belief:						
L bassa NOT		ar in any other consists, recording the arrange, the	and in the curbines of this semant within the				
		or in any other capacity, regarding the property the	iat is the subject of this report within the				
three-year	period immediately preceding accep	tance of this assignment.					
☐ I HAVE per	formed services, as an appraiser or i	n another capacity, regarding the property that is the	he subject of this report within the three-year				
		s assignment. Those services are described in the					
period irriir	lediately preceding acceptance of thi	s assignment. Those services are described in the	COMMENTS DEIOW.				
- The statemer	nts of fact contained in this repo	rt are true and correct					
			tions and limiting conditions and are my pare	onal impa	tial and w	nhianad	
	•	ions are limited only by the reported assumpti	dons and limiting conditions and are my pers	ionai, impar	uai, and ui	idiased	
professional ar	nalyses, opinions, and conclusion	S.					
- Unless other	vise indicated. I have no present	or prospective interest in the property that is	the subject of this report and no inersonal in	terest with	respect to	the narties	
	wise indicated, i have no present	or prospective interest in the property that is	the subject of this report and no personal in	torost with	ιοσμούι το	uic partics	
involved.							
- I have no bia	s with respect to the property that	at is the subject of this report or the parties in	volved with this assignment.				
			<u> </u>				
- iviy erigagerii	ent in this assignment was not c	ontingent upon developing or reporting prede	eterminea resuits.				
- My compens	ation for completing this assignn	nent is not contingent upon the development o	or reporting of a predetermined value or dire	ction in valu	ue that favo	ors the cause of	
the client the	amount of the value oninion, the	attainment of a stipulated result, or the occurre	ence of a subsequent event directly related to	the intende	ad use of th	nie annraieal	
	· ·	•	, ,				
- IVIy analyses	opinions, and conclusions were	developed, and this report has been prepared	a, in conformity with the Uniform Standards	ot Protessio	onai Apprai	sai Practice that	
were in effect a	at the time this report was prepare	ed.					
			ubject of this report				
		rsonal inspection of the property that is the su					
<ul> <li>Unless other</li> </ul>	wise indicated, no one provided s	significant real property appraisal assistance t	to the person(s) signing this certification (if t	here are ex	ceptions, th	ne name of each	
individual prov	iding significant real property ann	raisal assistance is stated elsewhere in this re	anort)				
iliulviduai prov	iding significant roat property app	Taisai assistance is stated disconnere in this re	sport).				
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APPRAISER:	$A \cap A$		SUPERVISORY APPRAISER: (only if re	quired)			
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	VVV						
2: .	NAT!						
Signature:	<u>((7</u> )		Signature:				
Name: Kerby	Lampton		Name:				
Ttorby							
	9/14/2022		Date Signed:				
State Certification #:	AR034628		State Certification #:				
or State License #:	711 100 1020		or State License #:				
State: CA			State:				
	rtification or License:	14/2022	Expiration Date of Certification or License:				
		TILULL					
checave hate of App	09/08/2022			126			
	piration Date of Certification or License: 09/14/2022 Expiration Date of Certification or License: Supervisory Appraiser Inspection of Subject Property:  Did Not Exterior-only from Street or						



## Business, Consumer Services & Housing Agency

# BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

### Kerby L. Lampton

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 034628

Effective Date:

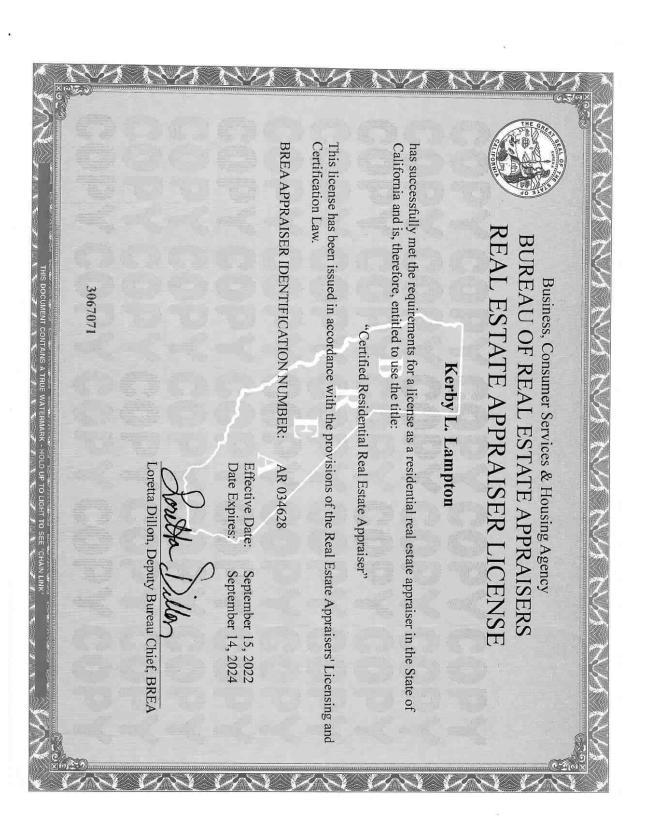
September 15, 2020 September 14, 2022

Date Expires: Septem

s: september 14, 2022

Loretta Dillon, Deputy Bureau Chief, BREA

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### CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/11/2021

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

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

\*\*RODUCER\*\*
ASSURANCE, a Marsh & McLennan Agency LLC company
20 N Martingale Road

\*\*Final Chen Phone P

	UCER		0	NAME: Fiona Che	n	www			
Assurance, a Marsh & McLennan Agency LLC company 20 N Martingale Road Suite 100 Schaumburg IL 60173				PHONE (A/C. No. Ext): 312-625-5592 (A/C. No.): (8				0-9123	
				E-MAIL ADDRESS: fchen@assuranceagency.com					
				INSURER(S) AFFORDING COVERAGE				NAIC#	
			I	INSURER A : AXA Ins				31127	
INSU	RED		CLEAHOL-02	INSURER B :	arance comp	uny			
ClearCapital.com, Inc.				Manufacture and the second					
	arCapital Holdings, Inc.			INSURER C:					
300 E 2nd Street Suite 1405 Reno NV 89501				INSURER D :					
				INSURER E :					
1101				INSURER F:					
			ATE NUMBER: 667417962			REVISION NUMBER:			
IN	IIS IS TO CERTIFY THAT THE POLICIES DICATED. NOTWITHSTANDING ANY RE ERTIFICATE MAY BE ISSUED OR MAY I ICLUSIONS AND CONDITIONS OF SUCH	QUIRE PERTAI	MENT, TERM OR CONDITION IN, THE INSURANCE AFFORDS	OF ANY CONTRACT ED BY THE POLICIE BEEN REDUCED BY	OR OTHER I S DESCRIBEI PAID CLAIMS.	DOCUMENT WITH RESPE D HEREIN IS SUBJECT T	CT TO W	HICH THIS	
NSR	TYPE OF INSURANCE	ADDL SI	UBR POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMI	rs		
TR	COMMERCIAL GENERAL LIABILITY	INSE V	VVD POLIOT NOMBER	(MINIODI) TTT	(MINESSO, 1717)	EACH OCCURRENCE	s		
						DAMAGE TO RENTED	s		
	CLAIMS-MADE OCCUR					PREMISES (Ea occurrence)			
			8			MED EXP (Any one person)	\$		
						PERSONAL & ADV INJURY	\$		
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$		
	POLICY PRO- JECT LOC				7	PRODUCTS - COMP/OP AGG	\$		
	OTHER:						\$		
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$		
	ANY AUTO				8	BODILY INJURY (Per person)	\$		
	OWNED SCHEDULED			4		BODILY INJURY (Per accident)	\$		
	AUTOS ONLY AUTOS NON-OWNED				1	PROPERTY DAMAGE (Per accident)	\$		
	AUTOS ONLY AUTOS ONLY	1				(Fei acuident)	\$		
_						EACH OCCURRENCE	\$		
	UMBRELLA LIAB OCCUR		-				s		
	EXCESS LIAB CLAIMS-MADE					AGGREGATE	100		
	DED RETENTION \$					PER OTH-	s		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY V/N	1				PER STATUTE ER			
	ANYPROPRIETOR/PARTNER/EXECUTIVE	N/A		6		E.L. EACH ACCIDENT	\$		
	OFFICER/MEMBEREXCLUDED? (Mandatory in NH)	N/A				E.L. DISEASE - EA EMPLOYER	E \$		
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT		- 18100	
A	Professional Liability		MPP9044163	10/18/2021	10/18/2022	Claim/Aggregate	\$5,000	,000	
RE	CRIPTION OF OPERATIONS / LOCATIONS / VEHICL PROOF OF INSURANCE agreed that the following is an Addition								
CE	RTIFICATE HOLDER			CANCELLATION					
Clario Appraisal Network, Inc.				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
PROOF OF INSURANCE				AUTHORIZED REPRESENTATIVE  HOUSE HOU					

ACORD 25 (2016/03)

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