APPRAISAL OF REAL PROPERTY



LOCATED AT

21511 Cazadero Pl Diamond Bar, CA 91765 TRACT NO 26681 LOT 112

FOR

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

OPINION OF VALUE

1,075,000

AS OF

09/15/2022

BY

Thomas J. Burns Clario Appraisal Network

626-991-1493 tom.burns@clario.appraisal.com Clario Appraisal Network

Exterior–Only Inspection Residential Appraisal Report	File # 332874
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	rt is to provide the lender/client with an		pported, opir		
Property Address 21511 Cazadero PI		City Diamond Bar			Zip Code 91765
Borrower Redwood Holdings LLC	Owner of Public Recor	d Choi Gi Up		County Los A	Angeles
Legal Description TRACT NO 26681 LC	OT 112	T V C C C C C C C C C C			
Assessor's Parcel # 8292-008-020		Tax Year 2021		R.E. Taxes \$ 7	
Neighborhood Name Diamond Bar Occupant 🗙 Owner 🗌 Tenant 🗌 Vaca	ant Special Assessments \$	Map Reference 31084	4	Census Tract 4	
Property Rights Appraised X Fee Simple	Leasehold Other (describe)	6 0			_ per year per month
Assignment Type Purchase Transaction	Refinance Transaction X Other (describe) Servicing			
Lender/Client Wedgewood Inc		Manhattan Beach Blvd	Suite 100	Redondo Beach CA	A 90278
Is the subject property currently offered for sale of					Yes 🗙 No
Report data source(s) used, offering price(s), and		no known listings of th			
I did did not analyze the contract for a performed.	sale for the subject purchase transaction. Expla	in the results of the analysis of	the contract	for sale or why the analysis	was not
Contract Price \$ Date of Con		the owner of public record?	Yes	No Data Source(s)	
Is there any financial assistance (loan charges, sa If Yes, report the total dollar amount and describe		e, etc.) to be paid by any party	on behalt of	the borrower?	Yes No
Note: Race and the racial composition of the	neighborhood are not appraisal factors.				
Neighborhood Characteristics		t Housing Trends		One-Unit Housing	Present Land Use %
Location 🗌 Urban 🔀 Suburban 🗌	Rural Property Values Increasing		eclining	PRICE AGE	One-Unit 75 %
Built-Up 🗙 Over 75% 🗌 25-75% 🗌	Under 25% Demand/Supply Shortage		ver Supply	\$ (000) (yrs)	2-4 Unit %
Growth 🗌 Rapid 🗙 Stable 🗌	Slow Marketing Time 🔀 Under 3 r	nths 🗌 3-6 mths 🗌 Ov	ver 6 mths	729 Low 3	Multi-Family 10 %
	o the north, the Foothills to the east	; The Diamond Bar city	limits	1,800 High 60	Commercial 15 %
to the south; and the Orange Freewa	-			1,050 Pred. 59	Other %
	area consists of primarily average			ulti-Family and Comm	nercial use. The
area has good access to support ser	vices, employment, recreational fac	ilities, and public transp	ortation		
Market Conditions (including support for the above		ant market conditions	proportivity	aluaa haya haan atak	ala aver the next 6
months. At the present time adequat	, ,	ent market conditions, p	property v	alues have been stat	ble over the past o
	.				
Dimensions See Attached Plat Map	Area 11750 sf	Shape Irr		View N;	;Res;
Specific Zoning Classification LCR108		Single Family Residen	tial		
	conforming (Grandfathered Use) No Zor		57	<u> </u>	
Is the highest and best use of subject property as	improved (or as proposed per plans and speci	fications) the present use?	X	Yes No If No, des	scribe
Utilities Public Other (describe)	Public Other (describe) 0)ff_eito Impro	vomente - Tyne	Public Private
Utilities Public Other (describe)		/		vements - Type	Public Private
Electricity	Water 🔀 🗌	S	Street Asph	nalt	Public Private
Electricity X 5 Gas X	Water 🔀 🗌 Sanitary Sewer 🗙 🗌	S	Street Asph Alley None	nalt	
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Exterior-Only Inspection Residential Appraisal Report File # 33287444

There are 3 comparable	properties currently	offered for sale in	the subject neighborho	od ranging in p	rice from \$ 1,050,000	to \$ 1.1	. 000
					le price from \$ 970,00		1,200,000
FEATURE	SUBJECT		BLE SALE # 1		RABLE SALE # 2		LE SALE # 3
Address 21511 Cazadero	PI	21504 Cazadero		1472 Spruce		2141 Tierra Lom	a Dr
Diamond Bar, CA		Diamond Bar, C		Diamond Bar		Diamond Bar, CA	
Proximity to Subject	01100	0.04 miles SW		1.32 miles NI		0.17 miles SE	
Sale Price	\$		\$ 1,075,000		\$ 1,135,000		\$ 1,050,000
	\$ sq.ft.	\$ 518.82 sq.ft		\$ 463.83		\$ 480.33 sq.ft.	1,000,000
Data Source(s)		CRMLS #WS22			22147856;DOM 16	CRMLS #AR220	52033 DOM 5
Verification Source(s)		Realtors/MLS/R	· · · · · · · · · · · · · · · · · · ·	Doc #865967		Doc #353236/Re	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION		DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	52001111011	ArmLth		ArmLth		ArmLth	
Concessions		Cash;0		Conv;0		Cash;0	
Date of Sale/Time		s09/22;c08/22	0	s08/22;c08/2	2 0	s03/22;c03/22	0
Location	N;Res;	N;Res;	0	N;Res;	2 0	N;Res;	0
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	11750 sf	9515 sf	+2 500	6485 sf	+5 500	13935 sf	-2,000
View	N;Res;	N;Res;	12,000	B;City Lights		B;City Lights;	-20,000
Design (Style)	DT2;Traditional	DT1;Traditional	0	DT2;Traditior		DT2:Traditional	-20,000
Quality of Construction	Q4	Q4	0	Q4		Q4	
Actual Age	59	59		51	0	59	
Condition	59 C4	C3	-40,000			C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			aths	Total Bdrms. Baths	+3,000
Room Count	9 5 3.0	7 4 2.0	+ 10,000		3.0	7 4 2.1	+3,000
Gross Living Area	9 5 3.0 2,468 sq.ft.	2,072 sq.ft	-				+22,500
Basement & Finished	2,468 sq.n. 0sf	2,072 Sq.ii	<u>+31,500</u>	2,447 3 0sf		0sf	±22,300
Rooms Below Grade	031	031		031		031	
Functional Utility	Average	Average		Average		Average	
	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None	1	None		None	
Garage/Carport	2ga2dw	2ga2dw		3ga3dw	-5 000	2ga2dw	
Porch/Patio/Deck	Patio	Patio		Patio	0,000	Patio	
Pool Features	None	Pool & Spa	-20,000			Pool	-15,000
							- ,
Net Adjustment (Total)		□ + X -	\$ -16,000	□ + X	- \$ -19,500	□ + X -	\$ -11,500
Adjusted Sale Price		Net Adj. 1.5 %			.7 %	Net Adj. 1.1 %	
of Comparables		Gross Adj. 9.7 %	\$ 1,059,000	Gross Adj. 2	.7 % \$ 1,115,500	Gross Adj. 6.0 %	\$ 1,038,500
of Comparables	he sale or transfer histo		s 1,059,000 erty and comparable sale		.7 % \$ 1,115,500	Gross Adj. 6.0 %	\$ 1,038,500
of Comparables	he sale or transfer histo				.7 % \$ 1,115,500	Gross Adj. 6.0 %	\$ 1,038,500
		bry of the subject prop	erty and comparable sale	es. If not, explain			\$ 1,038,500
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Exterior-Only Inspection Residential Appraisal Report File # 33287444

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THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUB-	JECT TO THE STATED SCO	<u>DPE OF</u> WO	<u>ORK, PURPOSE</u> OF T	HE
APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REF				
REPORT.	,			
-AMC Registration # for ClearCapital.com, Inc: California #1256				
-The appraiser is a salaried employee and received no appraisal fee for the	ne assignment.			
-The appraiser is signing the report using the corporate address of the ap	praisal company. The appra	iser is base	ed in West Covina, CA	and not
the corporate office. The appraiser is located within 30 miles of the subject				
*On March 13, 2020, the United States Government declared a National E	Emergency Concerning the N	lovel Corne		10)
On March 13, 2020, the Onlied States Government declared a National E Outbreak. The effective date of this appraisal is after this declaration and				
active listing and pending sales in the appraiser conclusion. Due to the ra				
to property values (and valuation) is not currently known. The impact of the documented any known specific market conditions within the appraisal to	-			
	better inform the client and in	ntended us	ers of the conditions se	een at the
time of the preparation of the appraisal.				
time of the preparation of the appraisal.				
COST APPROACH TO VALUE	E (not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculatio	ns.			
Support for the opinion of site value (summary of comparable land sales or other methods for esti		Land Value	e was derived by the at	ostraction
method. The Land Value to Improvement Value ratio is typical for the are				
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ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		<u>^</u>	
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

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

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

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

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

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

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).

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 Thomas I. China	Signature
Name Thomas J. Burns	Name
Company Name Clario Appraisal Network	Company Name
Company Address 300 East 2nd Street, Suite 1405	Company Address
Reno, NV 89501	
Telephone Number <u>626-991-1493</u>	Telephone Number
Email Address tom.burns@clario.appraisal.com	Email Address
Date of Signature and Report 09/19/2022	Date of Signature
Effective Date of Appraisal 09/15/2022	State Certification #
State Certification # AR008807	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 04/12/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
21511 Cazadero Pl	Did inspect exterior of subject property from street
Diamond Bar, CA 91765	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,075,000	
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	

Freddie Mac Form 2055 March 2005

			the Appraisal R			3287444		
The purpose of this addendum is to provide the lender/cl neighborhood. This is a required addendum for all appra		-		ditions prevalent in the s	ubject			
Property Address 21511 Cazadero PI			mond Bar	State CA	Z	IP Code 917	65	
Borrower Redwood Holdings LLC								
Instructions: The appraiser must use the information rec housing trends and overall market conditions as reported				••				
it is available and reliable and must provide analysis as in	-							
explanation. It is recognized that not all data sources will								
in the analysis. If data sources provide the required infor average. Sales and listings must be properties that comp	-			-	-			
subject property. The appraiser must explain any anoma								
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months 13	Prior 4–6 Mon	ths Current – 3 Mo	nths 🔀 Increasing		verall Trend Stable		Declining
Absorption Rate (Total Sales/Months)	2.17	4	3.00	Increasing		Stable		Declining
Total # of Comparable Active Listings	1	4	3	Declining	X	Stable	ļ	Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	0.5 Prior 7–12 Months	3.0 Prior 4–6 Mon	ths Current – 3 Mo	Declining		Stable		Increasing
Median Comparable Sale Price	\$1,050,000	\$1,105,00			-	Stable		Declining
Median Comparable Sales Days on Market	11	9	12	Declining	_	Stable		Increasing
2 Median Comparable List Price Median Comparable Listings Days on Market	\$998,000 0	\$1,124,50 10	0 \$1,090,00	0 Increasing	-	Stable Stable		Declining Increasing
Median Sale Price as % of List Price	100%	106%	96%			Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance p				Declining		Stable		Increasing
Explain in detail the seller concessions trends for the past fees, options, etc.). An analysis was performed							oro	
reported to have seller concessions. This				or those sales, a t		<u>01 11.070 W</u>	ere	
Are foreclosure sales (REO sales) a factor in the market	? 🗌 Yes 🔀 No	o If yes, explair	(including the trends in listi	ngs and sales of foreclo	sed pro	operties).		
An analysis was performed on 26 competi	ng sales over the pa	st 12 months.	For those sales, a tot	al of 0.0% were re	porte	ed to be RE	ΞΟ.	
Cite data sources for above information.		000410						
the results noted on this addendum. Any p			em (using an effective se comments are bas				to ar	rrive at
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw	-			-		n, such as		
An analysis was performed on 26 competi						le price of		
\$1,071,000. This analysis shows a change								
analysis shows a change of +31.1% per m	ionth. These sales h	ad a median L	ON OF 12. This analy	sis snows a chang	le or	-4.2% per	mon	ith.
				No. to at Name				
If the subject is a unit in a condominium or cooperative p Subject Project Data	Prior 7–12 Months	Wing: Prior 4–6 Mon		Project Name:	0	verall Trend		
Total # of Comparable Sales (Settled)				Increasin		Stable	[Declining
Absorption Rate (Total Sales/Months)			_			Stable		Declining
Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)				Declining		Stable Stable		Increasing Increasing
Are foreclosure sales (REO sales) a factor in the project	? 🗌 Yes 🗌 No	o If yes, indicat	e the number of REO listings	and explain the trends i	n listin	gs and sales o	of	
foreclosed properties.								
Summarize the above trends and address the impact on	the subject unit and projec	t						
	a 1							
T. I	Burn	•						
Signature / Komme / Appraiser Name Thomas J. Burns	N • • •	Signa	ure visory Appraiser Name					
Appraiser Name Thomas J. Burns Company Name Clario Appraisal Network		Jouher						
Company Address 300 East 2nd Street, Su		Comp	any Name					
		89501 Comp	any Address					
State License/Certification # AR008807	State CA	89501 Comp State	any Address License/Certification #			State		
State License/Certification # AR008807 Email Address tom.burns@clario.appraisal. Freddie Mac Form 71 March 2009	State CA	89501 Comp State	any Address	Fannie Mae Foi	·m 10		roh	2000

Location Map

Borrower	Redwood Holdings LLC		
Property Address	21511 Cazadero Pl		
City	Diamond Bar	County Los Angeles State CA Zip Code	91765
Lender/Client	Wedgewood Inc		

Supplemental Addendum

Borrower	Redwood Holdings LLC						
Property Address	21511 Cazadero Pl						
City	Diamond Bar	County Los Angeles	State	CA	Zip Code	91765	
Lender/Client	Wedgewood Inc						

HIGHEST AND BEST USE COMMENTS

-The appraiser has concluded the highest and best use of the property, as improved, to be its current use. This opinion is supported by the fact that the improved property is physically possible (see improvements description and pictures), is a legal use (see site/zoning section), and if financially feasible (see sales comparison approach for sales of similar properties).

INTERIOR CONDITION STATEMENT

-The appraiser makes an extraordinary assumption that the interior condition of the improvements is similar to what was observed on exterior condition of the property unless otherwise noted in the report. If the assumptions are found to be incorrect it may alter the results of the report.

COMMENTS ON SALES COMPARISON APPROACH

Comparable Search Parameters

-The appraiser comparable search parameters utilized were 6 months from the effective date of appraisal, within a 1 mile radius, located in the same city, and SFR's within 20% of the subject's gross living area (GLA).

Every effort was made to utilize comparables that are similar in GLA, lot area, amenities, and condition levels. The comparables utilized are considered the best available with similar features that relatively balanced out the subjects property characteristics.

All adjustments are based upon a combination of paired sales analysis; market extraction; the appraisers knowledge of the market; and information supplied by local realtors.

GLA adjusted at 80. per sf differential; bathroom count adjusted at \$10,000 per full and \$3,000 per half differential. Lot area adjusted at approximately \$1.00 per sf of lots exceeding 2,000 sf differential.

Variation in bedroom count was reflected in the GLA adjustment.

Variation in age was reflected in the condition adjustment as indicated by the market data for the area. Typically older homes with good upkeep and upgrades are considered to be similar in condition to newer homes with similar upkeep in the area.

Comments on Comparable Sales

Sale-1 is a very recent transaction & is located on the same block. This property has an updated kitchen & newer bathrooms and appears superior in overall condition. Sale 1 was confirmed with the listing agent as it was to recent to confirm with title. Sale-2 is located over 1 mile from the subject and was utilized for being a recent transaction, most similar in GLA, and brackets the subject room count. This property is located across from a Middle School however this school does not appear to pose any adverse infuence on the property. Sale 2 has limited recent upgrades and is considered similar in condition. Sale-3 is an older transaction & was utilized to bracket the subject's lot area. This property has no recent upgrades and is considered similar in condition.

Most weight in deriving the final opinion of value was applied to sales #1 & #2 as they are very recent transactions.

FINAL RECONCILIATION

The Sales Comparison Approach is deemed to be the most reliable indicator of Value, as it best typifies the actions of buyers and sellers within the subject's market area. The Income Approach is not reliable for this area as Single Family Residences are typically purchased for owner occupancy. The Cost Approach was considered but deemed to be not applicable for this assignment due to the difficulty in estimating physical depreciation and lack of sufficient land sales.

USPAP ADDENDUM

E

File No. 33287444

approximation The report was prepared under the following USPAP (reporting option:					File No.	33287444
by Dumond Bar Curve, Control of the proof the proof of the proof o		Redwood Holdings LLC				
more Wedgewood Inc This report was propared under the following USPAP reporting option:						
This report was prepared under the following USPAP reporting option:	-		County Los Angeles	State	CA	Zip Code 91765
Agentaical Report This report was prepared in accordance with USPAP Standards Rule 2-2(a). This report was prepared in accordance with USPAP Standards Rule 2-2(b). Restorable Exposure Time Ny option of a reasonable exposure time for the subject property at the market value stated in this report is: 0 to 3 months Additional Certifications Lently that, to the best of my isovkedge and belief: With the VDF formed structure, an approach or in any other capacity, regarding the property that is the subject of this report within the There option approach or an exponence of this assignment. Heave to the compare of this assignment, Those services are described in the comments below. The topot of any acceptance of this assignment. Heave to the approach or the object or paperties retracts in the property that is the subject of this report within the there option approach or an object or approache retracts in the property that is the subject of this report within the three-year period immediately preacting acceptance of this assignment. Heave to the approach of the able of this export and the approach in the options and are my personal, impactoal, and are here option approaches. Heave to the approach is the subject of this report at the approach is assignment. Heave to the approach is assignment to an correct. Heave to the approach is assignment to an correct. Heave to the able option or approache retracts in the property that is the subject of neutroperture Heave to the approach is a subject of this report approach, incordance with to approach and integrate of neutroperture Heave to the approach is a subject of the approach or approach or approach is assignment. How to personal integrate the approach or approach oreapproach or approach or approach or approach		Wedgewood Inc				
	This report v	vas prepared under the fol	owing USPAP reporting option:			
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Expiration Date of Certification or License: 04/12/2023 Expiration Date of Certification or License: Effective Date of Appraisal: 09/15/2022 Supervisory Appraiser Inspection of Subject Property:					pronerty:	
		<u>00/10/2022</u>				Interior and Exterior

Subject Photo Page

Borrower	Redwood Holdings LLC					
Property Address	21511 Cazadero Pl					
City	Diamond Bar	County Los Angeles	State	CA	Zip Code	91765
Lender/Client	Wedgewood Inc					



Subject Front

21511 Cazadero Sales Price	PI
Gross Living Area	2,468
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	11750 sf
Quality	Q4
Age	59

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Redwood Holdings LLC					
Property Address	21511 Cazadero Pl					
City	Diamond Bar	County Los Angeles	State	CA	Zip Code	91765
Lender/Client	Wedgewood Inc					





Comparable 1

21504 Cazadero	PI
Prox. to Subject	0.04 miles SW
Sale Price	1,075,000
Gross Living Area	2,072
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	9515 sf
Quality	Q4
Age	59

Comparable 2

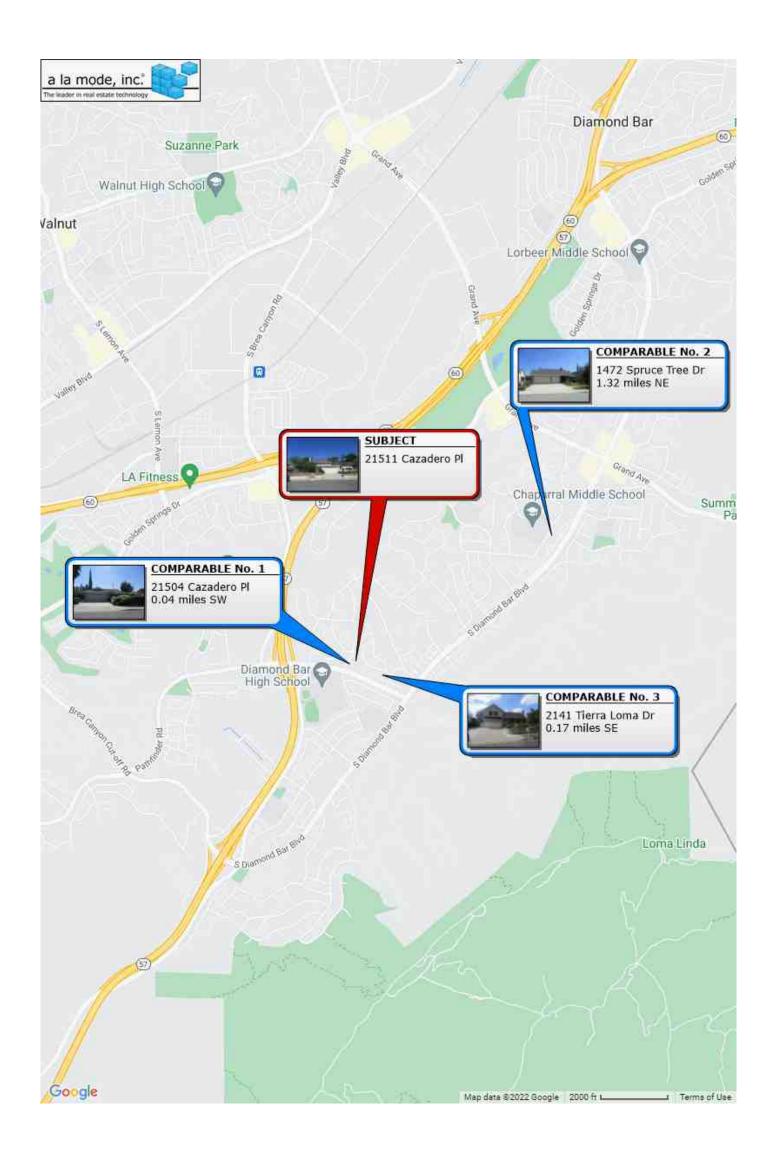
1472 Spruce Tre	e Dr
Prox. to Subject	1.32 miles NE
Sale Price	1,135,000
Gross Living Area	2,447
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	B;City Lights;
Site	6485 sf
Quality	Q4
Age	51

Comparable 3

-	
2141 Tierra Lom	a Dr
Prox. to Subject	0.17 miles SE
Sale Price	1,050,000
Gross Living Area	2,186
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	B;City Lights;
Site	13935 sf
Quality	Q4
Age	59

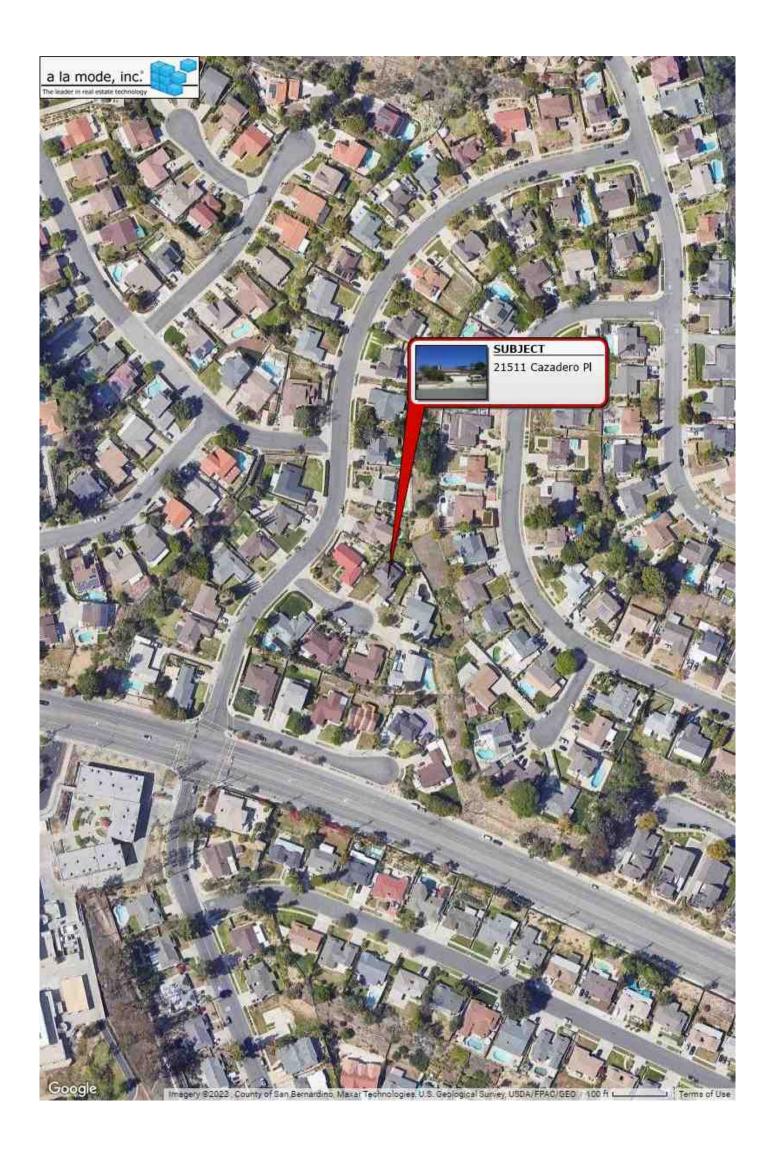
Location Map

Borrower	Redwood Holdings LLC						
Property Address	21511 Cazadero Pl						
City	Diamond Bar	County Los Angeles	State (CA	Zip Code	91765	
Lender/Client	Wedgewood Inc						



Aerial Map

Borrower	Redwood Holdings LLC				
Property Address	21511 Cazadero Pl				
City	Diamond Bar	County Los Angeles	State CA	Zip Code 91765	
Lender/Client	Wedgewood Inc				



Property Profile

			с	ounty Last Updated	1: 09/01/202
Property Location					
Address:	21511 CAZADERO PL	City:	DIAMOND BAR	Zip	91765-311
APN#:	8292-008-020 🐴	Use Code:	Single Family Residence		Los Angele
Tract:	26681	Census Tract:		. one:	LCR108
Map Page/Grid:	679/ J5		TRACT NO 26681 LO		LEKIUD
Total Assessed Value:	585,883	Tax Amount:			
Percent Improvement:		Tax Year / Assessor Year:	2021 / 2021		
Current Owner Infor	mation				
Current Owner:	CHOI,GI U	Owner Address:	21511 CAZADERO PL		
City, State, Zip:	DIAMOND BAR, CA, 91765-3110	Owner Occupied:			
Last Transaction:	07/05/2017	Deed Type:			
Amount:		Document:	0000746976		
Last Sale Informatio	n				
Transferred From:		Seller Address:			
Recording / Sale Date:	07/05/2017 / 10/06/2006	Prior Recording / Sale Date:	11/21/2006 /		
Most Recent Sale Price:		Prior Sale Price:	540,000		
Document Number:	0000746976	Prior Document No.:	0002583746		
Document Type:	grant deed/deed of trust	Prior Document Type:	grant deed/deed of tr	ust	
Lender Information					
Lender:	WASHINGTON MUTUAL FSB	Full/Partial:	F		
Loan Amount / 2nd Trust Deed:	417,000 / 68,946	Loan Type:	conventional variable		
Physical Information					
Building Area:	2,468	# of Bedrooms:	5	Lot Size Sqft / Acreage:	10,775 / 0.25
Additional:	0	# of Bathrooms:	3.00 Yea	ar Built / Effective:	1963 / 1963
Garage:	27.	# of Stories:	2	Heating:	
First Floor:		Total Rooms:	12	Cooling:	
Second Floor:	-	# of Units:	1	Roof Type:	
Third Floor:		Garage/Carport:	Garage Con	struction/Quality:	/0
Basement Finished:	-	Fireplaces:		Building Shape:	đ.
Basement Unfinished:	0	Pool/Spa:	No	View:	

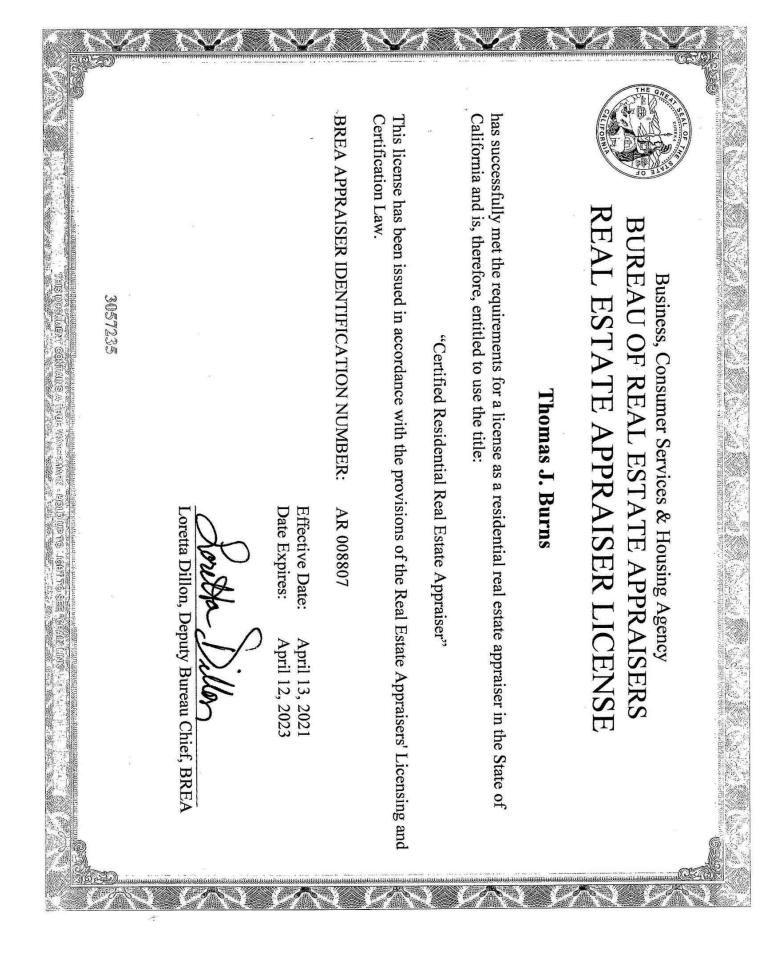
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1 of 1

Plat Map





E & O Insurance

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If SL	ORTANT: If the certificate holder JBROGATION IS WAIVED, subject certificate does not confer rights	t to t	he te	rms and conditions of th	e poli	cy, certain p	olicies may			
PRODUC				4 N	CONTA NAME:	CT CI				
Assur	ance, a Marsh & McLennan Age	ency	LLC	company				FAX	. (847) 4	40-9123
Suite	Martingale Road				E MAAII	ss: fchen@a			1.10.11	
	umburg IL 60173				ADDRE					NAIC #
	_				INSURF	RA: AXA Ins				31127
INSURE				CLEAHOL-02	INSURE					
Clear	Capital.com, Inc.				INSURE					
	Capital Holdings, Inc. 2nd Street				INSURE		194, 99990			
Suite	1405				INSURE		1222			
Reno	NV 89501				INSURE	ERF:				
COVE	RAGES CEF	RTIFI	CATE	E NUMBER: 667417962				REVISION NUMBER:		
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	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE DAMAGE TO RENTED	\$ \$	
-			1					PREMISES (Ea occurrence)	s	
-		1	1					MED EXP (Any one person) PERSONAL & ADV INJURY	\$	
6	 EN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	5	
	PRO-							PRODUCTS - COMP/OP AG		
1								FRODUCTS - COMPTOP AG	s	
A	UTOMOBILE LIABILITY	1						COMBINED SINGLE LIMIT	\$	
	ANY AUTO							(Ea accident) BODILY INJURY (Per person		
	OWNED SCHEDULED	-						BODILY INJURY (Per accide	-	0.02
-	AUTOS ONLY AUTOS HIRED NON-OWNED	1						PROPERTY DAMAGE	\$	
	AUTOS ONLY AUTOS ONLY							(Per accident)	\$	
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								EACH OCCURRENCE	\$	
		-						AGGREGATE	\$	
wo	DED RETENTION \$		-					PER OTH- STATUTE ER	\$	
	DEMPLOYERS' LIABILITY									10
OF	FICER/MEMBEREXCLUDED?	N/A						E.L. EACH ACCIDENT	\$	
lf y	andatory in NH)							E.L. DISEASE - EA EMPLOY		
	ofessional Liability			MPP9044163		10/18/2021	10/18/2022	E.L. DISEASE - POLICY LIMI Claim/Aggregate		00,000
				101 1 3044103		10/10/2021	10/10/2022	olanninggrogato		
	PTION OF OPERATIONS / LOCATIONS / VEHIC	LES (/	CORD	101, Additional Remarks Schedul	e, may b	e attached if more	e space is require	ed)		
RE: PI	ROOF OF INSURANCE									
It is ag	reed that the following is an Addition	al Ins	ured,	when required by written of	ontrac	t, on the Profe	essional Liabi	lity policy.		
CERT	FICATE HOLDER				CANC	ELLATION				
	Clario Appraisal Network,	Inc			THE	EXPIRATION	DATE THE	ESCRIBED POLICIES BE EREOF, NOTICE WILL Y PROVISIONS.		
	PROOF OF INSURANCE					RIZED REPRESE				
						ne F		<u></u>		
				101110 and 10		© 19	88-2015 AC	ORD CORPORATION	All right	nts reserved.

ACORD 25 (2016/03)

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

СЗ

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

acAcreAdjPrkAdjaAdjPwrAdjaAdjPwrAdjaArmLthArmATAttaBBenbaBattbrBedBsyRdBuscConCashCasConvConConvConCtySkyCityCtySkyCityCtyStrCityCvCovDOMDayDTDetadwDriveEstateFHAFedugaGaragbiBuiligdDetaGlfCseGolf	jacent to Park jacent to Power Lines ns Length Sale ached Structure neficial throom(s) droom sy Road ntracted Date sh mmercial Influence nventional rport urt Ordered Sale y View Skyline View y Street View vered ys On Market tached Structure veway biration Date tate Sale deral Housing Authority rage ached Garage itached Garage	Location & View Area, Site Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View View Garage/Carport Data Sources Design (Style) Garage/Carport Date of Sale/Time Sale or Financing Concessions Sale or Financing Concessions View View Sale or Financing Concessions View Sale or Financing Concessions View Sale or Financing Concessions Sale or Financing Conc
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