# **APPRAISAL OF**



# LOCATED AT:

5310 W GOLDENWOOD DR INGLEWOOD, CA 90302

# FOR:

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

# **BORROWER:**

REDWOOD HOLDINGS LLC

# AS OF:

October 10, 2022

BY:

DAVID G. GRANT

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

File Number: 33420490

In accordance with your request, I have appraised the real property at:

5310 W GOLDENWOOD DR INGLEWOOD, CA 90302

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of October 10, 2022

is:

\$1,475,000 One Million Four Hundred Seventy-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

DAVID G. GRANT

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Address INGLEWOC	D, CA	90302		od, CA 9	0302		od, CA 90	302		geles, CA	90056
Proximity to Subject			0.05 mil			0.07 mi			0.31 mi		
Sale Price	\$			\$	1,520,000		\$	1,250,000		\$	1,450,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 811.9			\$ 561.			\$ 616.		
Data Source(s)					1912;DOM 8		#2172033				1912;DOM 8
Verification Source(s)				T DOC#	18671	REALIS	ST DOC#9	67755		ST DOC#5	18671
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCF	RIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment	DESC	CRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			CrtOrd			ArmLth	1	
Concessions			Conv;0			Conv;0			Conv;0		
Date of Sale/Time			s05/22;c			s06/21;	c04/21		s09/22;	;c08/22	
Location	N;Re	s;	A;Scho	ol;	30,400	A;School	l;BsyRd	125,000	A;BsyF	Rd;	145,000
Leasehold/Fee Simple	FEE S	SIMPLE	FEE SIN	ИPLE		FEE SI	MPLE		FEE SI	MPLE	
Site	5307	sf	8295 sf		-30,000	4988 sf		0	11815 9	sf	-65,000
View	N;Re		N;Res;			N;Res;			N;Res;		,
Design (Style)	-	RAFTSMAN	DT1;RA	NCH	0		AFTSMAN		DT1;RA		0
Quality of Construction	Q3		Q3			Q3			Q3		
Actual Age	36		37		0	36			49		0
Condition	C4		C2		-152,000	C4			C3		-72,500
Above Grade	Total Bdr	ms. Baths	Total Bdrms.	Baths	102,000	Total Bdrms.	Baths		Total Bdrms	s. Baths	25,000
Room Count	8 4		6 3	2.1	0	8 4	2.1		7 4	2.0	25,000
	0 1 2	2,238 sq. ft.						0			-11,500
Gross Living Area 100	Oct	<b>∠,∠30</b> Sq. ft.		1,872 sq. ft	30,600		2,226 sq. ft.	U		<b>2,353</b> sq. ft.	-11,500
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade						A >					
Functional Utility	AVER		AVERA			AVERA			AVERA		
Heating/Cooling	FAU/N		FAU/CE	NT	-3,000	FAU/CE	-NT	-3,000	FAU/CE	ENT	-3,000
Energy Efficient Items	NONE		NONE			NONE			NONE		
Garage/Carport	2ga2d	wk	2ga2dw			2ga2dw	1		3ga3dv	V	-50,000
Porch/Patio/Deck	PATIC	D/PORCH	PATIO/F	PORCH		PATIO/	PORCH		PATIO/	PORCH	
EXTRAS	NONE		NONE			NONE			NONE		
CLOSING DATE	PEND	ING SALE	05/12/20	022	0	06/18/2	021	0	09/02/2	2022	0
LAST LIST PRICE	\$1,39	9.000	\$1,299,9	900	0	\$1,250,	000	0	\$1,595,	.000	0
Net Adjustment (Total)	<del>+ 1,00</del>		+	X - \$	118,000	X +	- \$	122,000	+	X- \$	32,000
· · · · · · · · · · · · · · · · · · ·			Net Adj.	-7.8%	110,000	Net Adj.	9.8%	122,000	Net Adj.	-2.2%	02,000
M Adjusted Sale Price			liver Auj.	7.070		i NCt Auj.	3.0 /0		i Not Auj.		
Adjusted Sale Price			Cross Adi	16 6%	1 402 000	Croce Adi	10.2%	1 372 000	Crocc Adi		1 /12 000
of Comparables	search the	e sale or transfer h		16.6% \$ subject prope	1,402,000 rty and comparable s		10.2% \$ explain	1,372,000	Gross Adj.	25.7% \$	1,418,000
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of Comparables  I X did did not res  My research X did Data source(s) REALIS  My research X did Data source(s) REALIS	did not ro ST did not ro	eveal any prior sal	les or transfe	rs of the sub	rty and comparable s ect property for the th parable sales for the	ales. If not, e	explainior to the effect	ive date of this appr e of the comparable	aisal. sale.	25.7% \$	1,418,000
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011

FEE PAID TO APPRAISER IS \$215				
THE ESTIMATED REMAINING ECONOMIC LIFE OF THE SUBJECT	CT PROPERTY IS 40 YEARS.			
COST APPROACH TO VALU	E (not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculating the second for the provide adequate information for the lender/client to replicate the below cost figures and calculating the second for the provide adequate information for the lender/client to replicate the below cost figures and calculating the second for the lender/client to replicate the below cost figures and calculating the second for the lender/client to replicate the below cost figures and calculating the second for the lender/client to replicate the below cost figures and calculating the second for the lender/client to replicate the below cost figures and calculating the second for the lender/client to replicate the below cost figures and calculating the second for the lender/client to replicate the below cost figures and calculating the second for the lender/client to replicate the below cost figures and calculating the second for the lender/client to replicate the below cost figures and calculating the second for the lender to the l				
Support for the opinion of site value (summary of comparable land sales or other methods for est ABSTRACTION METHOD. THE SITE VALUE IS GREATER THAN				
WHICH IS TYPICAL FOR THE AREA AND THERE IS NO IMPACT				
FOTIMATED DESCRIPTION OF DESCRIPTION OF A SERVICE.	0000000 05 075 VALUE			
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data	OPINION OF SITE VALUE       = \$ 1,200,000         Dwelling       2,238 Sq. Ft. @ \$ = \$ 0			
Quality rating from cost service Effective date of cost data	Sq. Ft. @ \$ = \$			
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				
COST APPROACH WAS NOT DEVELOPED DUE TO A TYPICAL	Garage/Carport   Sq. Ft. @ \$   = \$     Total Estimate of Cost-New   = \$   0			
PURCHASER WOULD NOT CONSIDER A NEW CONSTRUCTION ALTERNATIVE IN THEIR BUYING DECISION	Total Estimate of Cost-New			
AND DUE TO THE DIFFICULTY IN DETERMINING	Depreciation = \$ ( 0)			
DEPRECIATION FOR THE SUBJECT'S OLDER	Depreciated Cost of Improvements = \$ 0			
IMPROVEMENTS	"As-is" Value of Site Improvements			
Estimated Remaining Economic Life (HUD and VA only)  Years	INDICATED VALUE BY COST APPROACH = \$			
	UE (not required by Fannie Mae)			
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$	Indicated Value by Income Approach			
Summary of Income Approach (including support for market rent and GRM)				
PROJECT INFORMATION	N FOR PUDs (if applicable)			
Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes XI				
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	and the subject property is an attached dwelling unit.			
Legal name of project  Total number of phases  Total number of units	Total number of units sold			
Total number of units rented Total number of units for sale	Data source(s)			
Was the project created by the conversion of an existing building(s) into a PUD?	No If Yes, date of conversion.			
Does the project contain any multi-dwelling units? Yes No Data source(s)  Are the units, common elements, and recreation facilities complete? Yes No I	If No. describe the status of completion			
Are the units, common elements, and recreation facilities complete?	If No, describe the status of completion.			
Are the common elements leased to or by the Homeowners' Association?				
·	o If Yes, describe the rental terms and options.			
Describe common elements and recreational facilities.	o If Yes, describe the rental terms and options.			

File No. 33420490

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.

File No. 33420490

# 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).

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- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seg., or similar state laws.

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

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

#### **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Da Signature\_ Name DAVID G. GRANT Company Name DGG APPRAISALS Company Name Company Address 28030 BRAIDWOOD DR, RPV, CA Company Address RANCHO PALOS VERDES, CA 90275 Telephone Number \_ Telephone Number <u>310-936-5534</u> Email Address DGGAPPRAISALS@OUTLOOK.COM Email Address Date of Signature and Report 10/10/2022 Date of Signature Effective Date of Appraisal 10/10/2022 State Certification # State Certification # AR006971 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 02/04/2023 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 5310 W GOLDENWOOD DR Did not inspect exterior subject property INGLEWOOD, CA 90302 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,475,000 LENDER/CLIENT COMPARABLE SALES Name CLEAR CAPITOL Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street Company Name Wedgewood Inc Company Address 2015 Manhattan Beach Blvd Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address

FEATURE SUBJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARA  5310 W GOLDENWOOD DR 6038 S Chariton Ave 6724 Wooster Ave 6021 S Sherb	ABLE SALE NO. 6
10000 3 Chanton Ave 10724 Wooster Ave 10071 3 Shert	
Address INGLEWOOD, CA 90302 Los Angeles, CA 90056 Los Angeles, CA 90056 Los Angeles,	
Proximity to Subject 0.13 miles NE 0.69 miles SW 0.37 miles NV	
Sale Price         \$ 1,414,500         \$ 1,775,000	\$ 1,649,000
Sale Price/Gross Liv. Area \$ 0.00 sq. ft. \$ 618.23 sq. ft. \$ 629.43 sq. ft. \$ 694.02 sq. ft.	ft.
Data Source(s) CRMLS #22182651;DOM 11 CRMLS#22166457;DOM 12 CRMLS #221	183081;DOM 10
Verification Source(s) REALIST DOC#910979 REALIST DOC#750280 REALIST	,
VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment DESCRIPTION	N +(-) \$ Adjustment
	+(-) \$ Adjustment
Sale or Financing ArmLth ArmLth Listing	
Concessions Conv;0 ;0	
Date of Sale/Time s09/22;c08/22 s07/22;c06/22 c10/22	
Location N;Res; N;Res; N;FtsHow; 0 N;Res;	
Leasehold/Fee Simple FEE SIMPLE FEE SIMPLE FEE SIMPLE FEE SIMPLE FEE SIMPLE	
Site 5307 sf 9544 sf -40,000 9667 sf -40,000 8257 sf	-30,000
	-30,000
View N;Res; N;Res; N;Res; N;Res;	
Design (Style) DT2;CRAFTSMAN DT1;RANCH 0 DT1;RANCH 0 DT1;RANCH	0
Quality of Construction Q3 Q3 Q3	
Actual Age 36 67 0 59 0 67	0
Condition C4 C4 C3 -88,750 C3	-82,450
Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths -25,000 Total Bdrms. Bath	
Room Count 8 4 2.1 7 3 2.1 0 9 4 3.0 7 3 2.	
Gross Living Area 100 2,238 sq. ft. 2,288 sq. ft5,000 2,820 sq. ft58,200 2,376	sq. ft13,800
Basement & Finished Osf Osf Osf Osf	
Rooms Below Grade	
Functional Utility AVERAGE AVERAGE AVERAGE AVERAGE AVERAGE	
	0.000
Heating/Cooling FAU/NONE FAU/NONE FAU/NONE FAU/CENT	-3,000
Energy Efficient Items NONE NONE NONE NONE	
Garage/Carport 2ga2dw 2ga2dw 3ga3dw -50,000 2ga2dw	
Porch/Patio/Deck PATIO/PORCH PATIO/PORCH PATIO/PORCH PATIO/PORCH PATIO/PORCH	CH
EXTRAS NONE NONE POOL-5%	-82,450
CLOSING DATE PENDING SALE 09/16/2022 0 07/22/2022 0 PENDING SA	
LAST LIST PRICE \$1,399,000 \$1,549,000 0 \$1,699,999 0 \$1,659,000	0
Net Adjustment (Total) + X - \$ 45,000	\$ 211,700
Net Adjustment (Total)	%
of Comparables   Gross Adj.   3.2%   \$ 1,369,500   Gross Adj.   14.8%   \$ 1,513,050   Gross Adj.   12.89	
ITEM SUBJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMP	PARABLE SALE NO. 6
ITEM SUBJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMP Date of Prior Sale/Transfer 10/06/2022	THATBLE SALE NO. 0
The of the Sale Hanse	
Data Source(s) REALIST REALIST REALIST REALIST	
Effective Date of Data Source(s) 10/10/2022 10/10/2022 10/09/2022 10/10/20	022
Summary of Sales Comparison Approach COMPARABLES 4-6 ARE ADDED TO SUPPORT MARKET VALUE ESTIMATE	

# **Uniform Appraisal Dataset Definitions**

File No. 33420490

#### Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

# **Quality Ratings and Definitions**

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

# Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

#### Updated

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

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

# Remodeled

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

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

# **Explanation of Bathroom Count**

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

**Uniform Appraisal Dataset Definitions** File No. 33420490 **Abbreviations Used in Data Standardization Text** Full Name Appropriate Fields Abbrev. Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade Acres Adjacent to Park AdjPrk Landfill Lndfl Location Location AdjPwr Adjacent to Power Lines Location LtdSght Limited Sight View Adverse Listing Listing Sale or Financing Concessions Α Location & View ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) Attached Structure Mountain View ΑТ Design(Style) Mtn Bathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Garage/Carport В Open op BsyRd **Busy Road** Other Basement & Finished Rooms Below Grade Location Design(Style) Garage/Carport 0 Other Carport Ср Cash Cash Sale or Financing Concessions Prk Park View View Pstrl CtySky City View Skyline View View Pastoral View View City Street View Pwrl n CtyStr View Power Lines View Commercial Influence Location PubTrn **Public Transportation** Comm Location Contracted Date Date of Sale/Time Recreational (Rec) Room Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Sale or Financing Concessions Covered REO REO Sale Garage/Carport CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA Sale or Financing Concessions DT **Detached Structure** Design(Style) SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions FHA Federal Housing Authority Square Feet Area, Site, Basement Sale or Financing Concessions sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga Garage - Built-in VA Veterans Administration Sale or Financing Concessions gbi Garage/Carport Walk Out Basement Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport wo Design(Style) Garden Structure GR Walk Up Basement Basement & Finished Rooms Below Grade WU GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View HR High Rise Structure Design(Style) w Withdrawn Date Date of Sale/Time Industrial Ind Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

#### **ADDENDUM**

Borrower: REDWOOD HOLDINGS LLC		File No.: 33420490
Property Address: 5310 W GOLDENWOOD DR		Case No.:
City: INGLEWOOD	State: CA	Zip: 90302
Lender: Wedgewood Inc		

AMC REGISTRATION # FOR CLEARCAPITAL.COM, INC: CALIFORNIA 1256

FIRREA CERTIFICATION STATEMENT: THE APPRAISER CERTIFIES AND AGREES THAT THIS APPRAISAL WAS PREPARED IN ACCORDANCE WITH THE REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS, REFORM, RECOVERY, AND ENFORCEMENT ACT (FIRREA) OF 1989, AS AMENDED (12 U.S.C. 3331 ET SEQ.), AND ANY APPLICABLE IMPLEMENTING REGULATIONS IN EFFECT AT THE TIME THE APPRAISER SIGNS THE APPRAISAL CERTIFICATION

THIS REPORT IS AIR COMPLIANT

THE FEE TO THE APPRAISER IS \$215

#### **Intended User Comment**

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR SERVICING A LOAN. SUBJECT TO THE STATE SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND THE DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE INTENDED BY THE APPRAISER.

#### **Neighborhood Description**

THE SUBJECT PROPERTY IS LOCATED IN A POCKET TRACT OF DETACHED PLANNED UNIT DEVELOPMENT BUILT IN THE 1980'S.

THERE IS A MIX OF COMMERCIAL PROPERTIES ON THE TRAFFIC STREETS IN THE AREA..

THE MULTI-UNIT AND 2-4 UNITS PROPERTIES ARE LOCATED IN POCKETS THROUGHOUT THE NEIGHBORHOOD.

THE QUALITY OF HOMES IN THE NEIGHBORHOOD ARE RATED AS AVERAGE BASED ON MARSHALL AND SWIFT COST HANDBOOK.

PROPERTIES IN THE AREA ARE MOSTLY RATED AS AVERAGE TO GOOD CONDITION.

THE SUBJECT PROPERTY NEIGHBORHOOD IS CENTRALLY LOCATED TO ALL COMMUNITY SERVICES OF: FIRE AND POLICE SERVICES, SCHOOLS AND PARKS

#### **MARKET CONDITIONS:**

PER 1004MC MARKET CONDITIONS ADDENDUM INCLUDED IN THIS APPRAISAL THE AREA IS EXPERIENCING STABLE REAL ESTATE VALUES.

IT SHOULD BE NOTED THAT 'OPEN HOUSES' ARE NO LONGER RESTRICTED DUE TO PRIOR "COVID-19" MANDATES, AND THERE IS NO STATISTICAL EVIDENCE THAT THE PANDEMIC HAS ANY IMPACT UPON CURRENT MARKET TRENDS OR IS EVEN A MARKET CONSIDERATION UNDER PREVAILING MARKET CONDITIONS.

#### **Highest and Best Use**

A MARKET VALUE A REQUIRED LAND USE ANALYSIS. THE CONCLUSION OF MAXIMUM PRODUCTIVITY IS BASED ON THE LAND "AS IF VACANT" AND "AS IMPROVED" BEING ANALYZED FOR IT PHYSICAL, LEGAL AND ECONOMIC USES. GIVEN THE SUBJECT'S PHYSICAL CHARACTERISTICS, SURROUNDING LAND USES AND LEGAL ZONING, THE SUBJECT IS IN THE HIGHEST AND BEST USE AS REPORTED. PRESENT USE CONSIDERED HIGHEST AND BEST USE (PER FANNIE MAE GUIDELINES) AS THE IMPROVEMENTS ARE CONFORMING, CONTRIBUTE TO THE OVERALL VALUE AND NO ALTERNATIVE USE WOULD RESULT IN A BETTER USE OF THE PROPERTY.

# **Condition of the Property**

THE APPRAISER IS MAKING THE EXTRAORDINARY ASSUMPTION THAT, BASED ON EXTERIOR INSPECTION, SUBJECT PROPERTY APPEARS TO BE IN OVERALL AVERAGE (C4) CONDITION AND NOT IN NEED OF IMMEDIATE REPAIRS. IF THIS IS FOUND NOT TO BE TRUE WITH EITHER THE SUBJECT TO BE IN SUPERIOR OR INFERIOR CONDITION, THE APPRAISED VALUE WOULD BE AFFECTED DEPENDENT ON MARKET AND ACTUAL CONDITION

# **Comments on Sales Comparison**

THE APPRAISER'S COMPARABLE SEARCH PARAMETERS BEGAN WITH A LOCAL MLS SEARCH FOR SINGLE FAMILY HOMES THAT SOLD WITHIN THE PRIOR 3 MONTHS, LOCATED WITHIN A 1/2 MILE FROM THE SUBJECT PROPERTY BUILT BETWEEN 1950 AND 2000 AND CONTAINING 1800 TO 3000 SQ. FT. OF LIVING AREA. DUE TO THE LACK OF RECENT SALES ACTIVITY, THE COMPARABLES SEARCH PARAMETERS WERE EXTENDED TO 1 MILE AND TWENTY FOUR MONTHS FROM THE EFFECTIVE DATE OF THE APPRAISAL. THE COMPARABLE SALES USED IN THIS APPRAISAL WERE THE MOST RECENT AND OVERALL SIMILAR SALES WITHIN 1 MILE OF THE SUBJECT PROPERTY.

THE RESULTS OF THE SEARCH WERE 15 CLOSED SALES,3 LISTINGS AND 4 PENDING SALES.

3 OF THE 5 CLOSED SALES COMPARABLES USED IN THIS APPRAISAL SOLD OVER 90 DAYS PRIOR FROM THE EFFECTIVE DATE OF THIS APPRAISAL, BUT COMPARABLES ARE CONSIDERED APPROPRIATE AND SIMILAR IN A MARKET EVALUATION OF THE SUBJECT PROPERTY.

#### **ADDENDUM**

Borrower: REDWOOD HOLDINGS LLC	File No.:	33420490
Property Address: 5310 W GOLDENWOOD DR	Case No.	<u>:</u>
City: INGLEWOOD	State: CA	Zip: 90302
Lender: Wedgewood Inc		<u> </u>

COMPARABLE 6 A PENDING SALE IS ADDED TO SUPPORT MARKET VALUE ESTIMATE USING CLOSED SALES 1-5.

A "0" ON THE MARKET GRID INDICATES THAT THERE IS A DIFFERENCE ON THE MARKET GRID, BUT MARKET DATA INDICATES THAT NO ADJUSTMENT IS WARRANTED.

MOST WEIGHT IS GIVEN TO COMPARABLES 1 AND 2 DUE TO BEING LOCATED IN THE IMMEDIATE AREA AND BEING LOCATED IN THE SUBJECT PROPERTY'S PLANNED UNIT DEVELOPMENT.

THE APPRAISER ADJUSTED \$100 PER LIVING SQ. FT., \$25,000 PER 1/2 BATHROOM, \$50,000 PER GARAGE SPACE AND \$10 PER SQ. FT. OF LOT.\*(FOR OVER 1000 SQ. FT. DIFFERENCE)

COMPARABLE 1 SIDES A SCHOOL (+2% ADJUSTMENT)THE ADJUSTMENT IS BASED ON MATCHED PAIR'S ANALYSIS WITH COMPARABLE 4.THE COMPARABLE IS INFERIOR BY MORE THAN 15% IN LIVING SQ. FT., BUT THE COMPARABLE WAS USED DUE TO BEING LOCATED IN THE IMMEDIATE AREA. COMPARABLE IS SUPERIOR IN CONDITION (-10% ADJUSTMENT)THE ADJUSTMENT IS BASED ON MATCHED PAIR'S ANALYSIS WITH COMPARABLES 2 AND 4.

COMPARABLE 2 IS A DATED SALE OVER A YEAR IN TIME, BUT WAS USED DUE TO BEING LOCATED IN THE IMMEDIATE AREA AND IN SIMILAR CONDITION. COMPARABLE SIDES TO A SCHOOL AND IS LOCATED IN THE PICKUP AND DROP PATTERN FOR THE STUDENTS (+10% ADJUSTMENT)THE ADJUSTMENT IS BASED ON MATCHED PAIR'S ANALYSIS WITH COMPARABLE 4.

COMPARABLE 3 FRONTS A 4 LANE MAJOR TRAFFIC STREET (+10% ADJUSTMENT)THE ADJUSTMENT IS BASED ON MATCHED PAIR'S ANALYSIS WITH COMPARABLE 4. COMPARABLE IS SUPERIOR IN CONDITION (-5% ADJUSTMENT)THE ADJUSTMENT IS BASED ON MATCHED PAIR'S ANALYSIS WITH COMPARABLES 2 AND 4.

COMPARABLE 5 SUPERIOR BY MORE THAN 15% IN LIVING SQ. FT. SUPERIOR IN CONDITION (-5% ADJUSTMENT)THE ADJUSTMENT IS BASED ON MATCHED PAIR'S ANALYSIS WITH COMPARABLES 2 AND 4. COMPARABLE FRONTS TO A HOUSE OF WORSHIP, NO ADJUSTMENT IS WARRANTED PER MARCHED PAIR'S ANALYSIS WITH THE OTHER COMPARABLES.

COMPARABLE 6 SUPERIOR IN CONDITION (-5% ADJUSTMENT)THE ADJUSTMENT IS BASED ON MATCHED PAIR'S ANALYSIS WITH COMPARABLES 2 AND 4

COMPARABLES 3-6 ARE NOT WITHIN 10 YEARS OF AGE OF THE SUBJECT PROPERTY AND ARE LOCATED IN A ADJOINING SIMILAR CITY. THE COMPARABLES WERE USED DUE TO THE LACK OF SALES/LISTINGS IN THE IMMEDIATE AREA.

ADJUSTMENTS WERE BASED ON CONVERSATIONS WITH LOCAL REALTORS AND PAIRED ANALYSIS. DOLLAR ADJUSTMENTS FOR FEATURE DIFFERENCES WERE DERIVED FROM MARKET EXTRACTION AND APPEAR REASONABLE AS SUPPORTED BY THE TIGHT RANGE OF ADJUSTED VALUES OF COMPARABLE DATA.

ADJUSTMENTS WERE BASED ON CONVERSATIONS WITH LOCAL REALTORS AND PAIRED ANALYSIS. DOLLAR ADJUSTMENTS FOR FEATURE DIFFERENCES WERE DERIVED FROM MARKET EXTRACTION AND APPEAR REASONABLE AS SUPPORTED BY THE TIGHT RANGE OF ADJUSTED VALUES OF COMPARABLE DATA.

THE DIFFERENCE IN ADJUSTMENTS FOR SIMILAR FEATURES OF THE COMPARABLES (CONDITION AND LOCATION) IS DUE TO THE ADJUSTMENTS ARE MADE BY A % AMOUNT OF THE SALE'S PRICE OR LISTING PRICE. IT IS COMMON AND APPROPRIATE FOR PERCENTAGE ADJUSTMENTS RATHER THAN LUMP SUM ADJUSTMENT TO BE USED FOR THESE SUBJECTIVE FEATURES.

ALL COMPARABLES ARE CONSIDERED TO BE THE MOST SIMILAR AND APPROPRIATE IN DEVELOPING A MARKET VALUE FOR THE SUBJECT PROPERTY, BASED ON LOCATION, SIMILAR APPEAL AND SIMILAR COMMUNITY SERVICES.

THE SUBJECT PROPERTY WAS VALUED GREATER THAN THE MOST RECENT SALE PER MLS SERVICE DUE TO THE MOTIVATIONS OF THE SELLER (IN FORECLOSURE)

THE SUBJECT PROPERTY WAS VALUED GREATER THAN THE PREVIOUS SALE IN 2006 DUE TO THE APPRECIATION OF REAL ESTATE VALUES IN THE AREA SINCE THE SALE.

THE SUBJECT PROPERTY WAS VALUED GREATER THAN THE PREDOMINATE VALUE IN THE NEIGHBORHOOD DUE TO HAVING LARGER LIVING SQ. FT. FOR THE AREA AND BEING A NEWER PROPERTY.

# SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: REDWOOD HOLDINGS LLC	File No.: 33420490		
Property Address: 5310 W GOLDENWOOD DR	Case	No.:	
City: INGLEWOOD	State: CA	Zip: 90302	
Lender: Wedgewood Inc		·	



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: October 10, 2022 Appraised Value: \$ 1,475,000



STREET SCENE

# COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: REDWOOD HOLDINGS LLC
 File No.: 33420490

 Property Address: 5310 W GOLDENWOOD DR
 Case No.:

 City: INGLEWOOD
 State: CA
 Zip: 90302

 Lender: Wedgewood Inc
 Tender: Wedgewood Inc



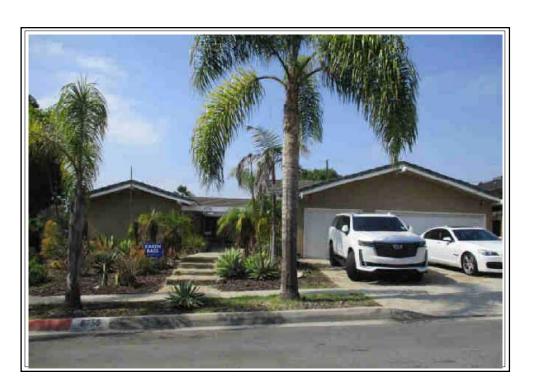
# COMPARABLE SALE #1

5323 W Goldenwood Dr Inglewood, CA 90302 Sale Date: s05/22;c04/22 Sale Price: \$ 1,520,000



# **COMPARABLE SALE #2**

5318 W 64th St Inglewood, CA 90302 Sale Date: s06/21;c04/21 Sale Price: \$ 1,250,000



# COMPARABLE SALE #3

6755 Garth Ave Los Angeles, CA 90056 Sale Date: s09/22;c08/22 Sale Price: \$ 1,450,000

# COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: REDWOOD HOLDINGS LLC
 File No.: 33420490

 Property Address: 5310 W GOLDENWOOD DR
 Case No.:

 City: INGLEWOOD
 State: CA
 Zip: 90302

 Lender: Wedgewood Inc
 Tender: Wedgewood Inc



# COMPARABLE SALE #4

6038 S Chariton Ave Los Angeles, CA 90056 Sale Date: s09/22;c08/22 Sale Price: \$ 1,414,500



# **COMPARABLE SALE #5**

6724 Wooster Ave Los Angeles, CA 90056 Sale Date: s07/22;c06/22 Sale Price: \$ 1,775,000

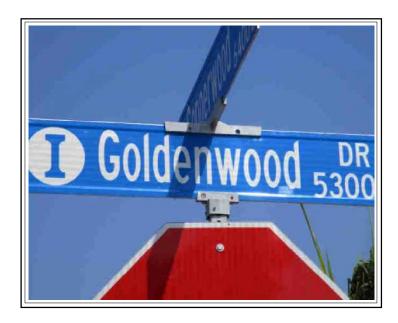


# COMPARABLE SALE #6

6021 S Sherbourne Dr Los Angeles, CA 90056 Sale Date: c10/22 Sale Price: \$ 1,649,000

# SUBJECT PHOTOS

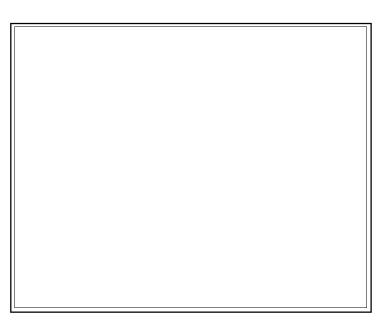
Borrower: REDWOOD HOLDINGS LLC	File N	lo.: 33420490
Property Address: 5310 W GOLDENWOOD DR	Case	No.:
City: INGLEWOOD	State: CA	Zip: 90302
Lender: Wedgewood Inc		•



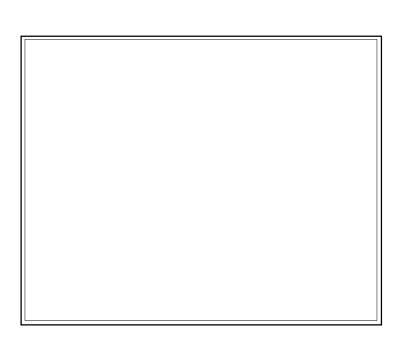


STREET SIGN STREET ADDRESS





# OPPOSITE STREET SCENE



# MLS PHOTOGRAPHS

Borrower: REDWOOD HOLDINGS LLC	File N	lo.: 33420490
Property Address: 5310 W GOLDENWOOD DR	Case	No.:
City: INGLEWOOD	State: CA	Zip: 90302
Lender: Wedgewood Inc		•





SUBJECT PROPERTY SUBJECT PROPERTY





SUBJECT PROPERTY SUBJECT PROPERTY

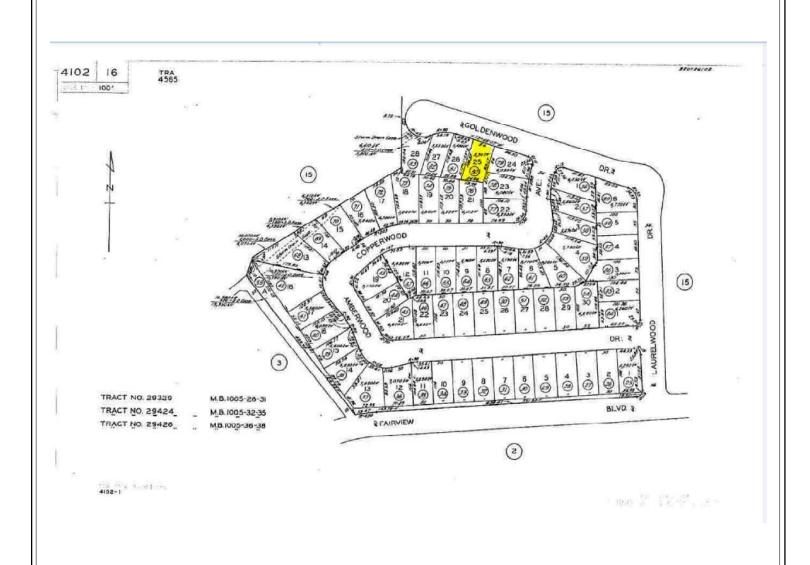




SUBJECT PROPERTY SUBJECT PROPERTY

# **PLAT MAP**

Borrower: REDWOOD HOLDINGS LLC	File N	0.: 33420490	
Property Address: 5310 W GOLDENWOOD DR	Case	No.:	
City: INGLEWOOD	State: CA	Zip: 90302	
Lender: Wedgewood Inc			



#### **LOCATION MAP**

File No.: 33420490 Borrower: REDWOOD HOLDINGS LLC Property Address: 5310 W GOLDENWOOD DR Case No.: City: INGLEWOOD State: CA Zip: 90302 Lender: Wedgewood Inc Baldwin Hills Northgate St. BLANCO CULVER CREST Baldwin Kindred Hospital Los Angeles Comparable Sale 2 5318 W 64th St stauson Ave Inglewood, CA 90302 lve Comparable Sale 4 0.07 miles NW Marina Fwy Lad 6038 S Chariton Ave Los Angeles, CA 90056 Blvd Comparable Sale 6 0.13 miles NE 6021 S Sherbourne Dr Los Angeles, CA 90058 0.37 miles NW FUA THELD Frank D. Parent Elementary School Fox Hills Park Doverwood Dr. La Tijera HEIGHTS Elementary School AT LADERA Comparable Sale 1 Weenes 5323 W Goldenwood Dr W Fairview Blvd Inglewood, CA 90302 0.05 miles NW W Centinela Ave W Hillsdale St. Centinela Ave W Centinela Ave W Centinela Ave Subject 5310 W GOLDENWOOD DR Comparable Sale 5 6724 Wooster Ave INGLEWOOD, CA 90302 Los Angeles, CA 90056 BA 0.69 miles SW W-75th 54 Comparable Sale 3 will the 6755 Garth Ave Los Angeles, CA 90056 0.31 miles SW girl Pile Pil V 79th St Rog Open Magnet Charter School Westport Heights W-78th PV Elementary School Carqusel Preschool W Florence Ave and Infant Center S. la libera dive W 82rd (2) W 83mf-St bid-65 W 83/d St W/83rd-PI W Queen St LAPD Ahmanson Coopele Recruit Training Center Map data @2022 Google

#### Market Conditions Addendum to the Appraisal Report File No. 33420490

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 5310 W GOLDENWOOD DR City INGLEWOOD State CA Zip Code 90302 Borrower REDWOOD HOLDINGS LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** X Stable Total # of Comparable Sales (Settled) 4 Increasing Declining 10 1 Absorption Rate (Total Sales/Months) 0.33 1.33 Increasing X Stable Declining 1.67 Declining X Stable Increasing Total # of Comparable Active Listings 8 1 5 Months of Housing Supply (Total Listings/Ab.Rate) 4.79 3.00 3.75 Declining X Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price \$1,690,000 \$1,760,000 \$1,612,500 Increasing X Stable Increasing Median Comparable Sales Days on Market 12 Declining X Stable 16 10 Increasing X Stable Median Comparable List Price \$1,695,000 \$1,595,000 \$1,998,000 Declining Median Comparable Listings Days on Market Declining X Stable Increasing 35 38 27 Median Sale Price as % of List Price Increasing Declining 105.96% 95.14% 97.86% X Stable Declining Seller-(developer, builder, etc.)paid financial assistance prevalent? \_\_\_\_ Yes X No X Stable Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). THE CRMLS MLS INDICATES THERE WERE 15 CLOSED SALES DURING THE PAST 12 MONTHS AND 1 OF THOSE SALES CONTAINED SELLER CONCESSIONS WHICH IS 7% OF THE TOTAL TRANSACTIONS IN THIS MARKET AREA. PRIOR MONTHS 7-12: 10 SALES; 1 WITH CONCESSIONS; 10% OF SALES FOR THIS PERIOD. 4-6: 1 SALES; 0 WITH CONCESSIONS; 0% OF SALES FOR THIS PERIOD. 0-3: 4 SALES; 0 WITH CONCESSIONS; 0% OF SALES FOR THIS PERIOD. THE CONCESSIONS RANGED BETWEEN 5 AND 5. THE MEDIAN CONCESSION AMOUNT IS 5. Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). THE CRMLS MLS INDICATES THERE WERE 15 CLOSED SALES DURING THE PAST 12 MONTHS AND 1 OF THOSE SALES WERE EITHER FORECLOSURES OR SHORT SALES WHICH IS 7% OF THE TOTAL TRANSACTIONS IN THIS MARKET AREA. PRIOR MONTHS 7-12: 10 SALES; 1 FORECLOSURES OR SHORT SALES; 10% OF SALES FOR THIS PERIOD. 4-6: 1 SALES; 0 FORECLOSURES OR SHORT SALES; 0% OF SALES FOR THIS PERIOD. 0-3: 4 SALES; 0 FORECLOSURES OR SHORT SALES; 0% OF SALES FOR THIS PERIOD. Cite data sources for above information. THE CRMLS MLS WAS THE DATA SOURCE USED TO COMPLETE THE MARKET CONDITIONS ADDENDUM. EFFECTIVE DATE: SUNDAY, OCTOBER 09, 2022 Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. ABOVE SURVEY SHOWS, VALUES STABLE, DAYS ON MARKET STABLE, LIST PRICES STABLE. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months Prior 4-6 Months Subject Project Data Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declining Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature Name DAVID G. GRANT Name Company Name DGG APPRAISALS Company Name Company Address 28030 BRAIDWOOD DR, RPV, CA Company Address \_ RANCHO PALOS VERDES, CA 90275 State License/Certification #\_ State License/Certification # AR006971 State CA State Email Address DGGAPPRAISALS@OUTLOOK.COM Email Address

# USPAP ADDENDUM

File No. 33420490

	USPAP F	ADDENDO	IVI	
Borrower: REDWOOD HOLDINGS L	I.C.			
Property Address: 5310 W GOLDENW				
City: INGLEWOOD	County: LOS ANGEL	.ES	State: CA	Zip Code: 90302
Lender: Wedgewood Inc				
APPRAISAL AND REPORT IDEN	TIFICATION			
This report was prepared under the		na ontion:		
<u> </u>		•	2(-)	
X Appraisal Report	A written report prepared under S		, ,	
Restricted Appraisal Report	A written report prepared under S	Standards Rule 2	?-2(b).	
Reasonable Exposure Time				
My opinion of a reasonable exposure time	for the subject property at the mark	at value stated i	n this ranart is: UNI	DER 30 DAYS
my opinion of a reasonable exposure time	for the subject property at the mark	ct value stateu i	ir tilis report is. <u>———</u>	
DEFINITION OF EXPOSURE TIME:				
				LUE ESTIMATE TO HOW LONG THE
IS DISTINCT FROM EXPOSURE TIL				MARKET VALUE. MARKETING TIME VE DATE I OOKING FORWARD IN
				ORDER TO FIND A BUYER, UNDER
EITHER TYPICAL OR PRESCRIBED	) CIRCUMSTANCES			
A 1 1111 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Additional Certifications				
		regarding the pr	operty that is the sul	pject of this report within the three-year
period immediately preceding accepta	ance of this assignment.			
I HAVE performed services, as an a	opraiser or in another capacity, rega	arding the prope	rty that is the subject	t of this report within the three-year
period immediately preceding accepta				
A L IIII				
Additional Comments				
APPRAISER:		SUPERVIS	ORY APPRAISER	(only if required):
				• • •
Signature: Dand J. Trans	<del></del>	6:		
Signature: David C. Shaw Name: DAVID G. GRANT		9		
Name: DAVID G. GRANT  Date Signed: 10/10/2022				
State Certification #: AR006971				
or State License #:				
or Other (describe):	State #:			
State: CA Expiration Date of Certification or License	02/04/2023			or License:
Expiration Date of Certification or License Fffective Date of Appraisal: 10/10/2022	<u> </u>			on of Subject Property:

# PROPERTY DATA

Borrower: REDWOOD HOLDINGS LLC File No.: 33420490

Property Address: 5310 W GOLDENWOOD DR Case No.:

City: INGLEWOOD State: CA Zip: 90302

Lender: Wedgewood Inc

#### APN: 4102-016-080 CLIP: 8310486487

ESTE WEST	a -M

MLS Beds

MLS Full Baths 3

Half Baths N/A

MLS List Price \$1,399,000

Sale Date

Lot Sq Ft

Yr Built

06/13/2006

MLS Sq Ft 2,238

5,298

1986

Type SFR

OWNER INFORMATION

Owner Name Mail Owner Name Tax Billing Address Tax Billing City & State Hom Benita L (Te) Hom Benita L (Te) 5310 W Goldenwood Dr Inglewood, CA

Tax Billing Zip Tax Billing Zip+4 Owner Vesting Owner Occupied

90302 1038 Single Woman

Yes

LOCATION INFORMATION

Zip Code Carrier Route Zoning Tract Number 90302 C008 LCR1 29424 School District Comm College District Code Census Tract

Inglewood El Camino 7030.02

TAX INFORMATION

Exemption(s) % Improved Tax Area

4102-016-080 Homeowner 21% 4565

TR=29424 LOT 25

Water Tax Dist Fire Dept Tax Dist Central And W Basin Consolidated Co

Legal Description ASSESSMENT & TAX

Assessment Year Assessed Value - Total Assessed Value - Land Assessed Value - Improved YOY Assessed Change (\$)

2022 \$1,138,774 \$903,954 \$234,820 \$22,328

\$15,158

2021 \$1,116,446 \$886,230 \$230,216 \$11,447 1.04%

Change (\$)

Tax Amount

\$1,104,999 \$877,143 \$227,856

4.85%

2020

YOY Assessed Change (%) Tax Year Total Tax 2019 \$14,044 2020 \$14,457

\$412 \$702

Change (%) 2.93%

Special Assessment Safe Clean Water83 Light District 86 Wb Mwd Stdby Chg80 Cnty San Dist 0556 Trauma/Emerg Srv86

Total Of Special Assessments

2021

\$24.00 \$167.00 \$94.89 \$38.04 \$11.65

\$55.25

\$133.92

\$23.04 \$547.79

CHARACTERISTICS County Land Use

Rposd Measure A 83

La West Mosq Ab 31

Flood Control 62

Universal Land Use Lot Acres Style Building Sq Ft Stories Total Units

Total Rooms

Bedrooms

Single Family Resid SFR 0.1216 5,298

Conventional 2,238 2 1

Quality Water Sewer Heat Type Garage Type Parking Type Parking Spaces **Roof Material** 

Construction Type

Exterior

Average Public **Public Service** Central Attached Garage Attached Garage Wood Shake Frame

Stucco

Property Details | Courtesy of David Grant, CoreLogic Valuation Solutions, California Regional MLS

7

4

Generated on: 10/09/22

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The independently verified by the recipient of this report with the applicable county or municipality.

# PROPERTY DATA

Borrower: REDWOOD HOLDINGS LLC
Property Address: 5310 W GOLDENWOOD DR
City: INGLEWOOD
Lender: Wedgewood Inc

Total Baths	3	Year Built	1986
MLS Total Baths	3	Effective Year Built	1986
Full Baths	3	Equipment	Range Oven, Dishwasher, Disposa
Fireplaces	1	Building Type	Type Unknown
Condition	Excellent	# of Buildings	1
ESTIMATED VALUE			
RealAVM™	\$1,425,900	Confidence Score	84
HealAVM™ Hange	\$1,228,300 - \$1,623,600	Forecast Standard Deviation	14
Value As Of	09/19/2022		

(1) RealAVM \*\* is a CoreLogio® derived value and should not be used in lieu of an appraisal.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will full within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LAST MARKET SALE & S	SALES HISTORY						
Recording Date	07/25/2006		Sale Type	Full	Full		
Sale Date	06/13/2006		Deed Type	Gran	Grant Deed		
Sale Price	\$902,000		Owner Name	Horn	n Benita L (Te)		
Price Per Square Feet	\$403.04		Seller	Wile	y Marcellus V		
Document Number	1640487						
Recording Date	08/14/2020	07/25/2006	01/06/2006 06/10/2005		04/30/2003		
Sale Date	05/24/2020	06/13/2006	12/27/2005	06/02/2005	04/03/2003		
Sale Price		\$902,000			\$585,000		
Nominal	Y		Y	Υ			
Buyer Name	Hom Family Trust	Horn Benita L	Wiley Marcellus Wiley Marcell		rust Wiley Marcellus		
Seller Name	Hom Benita L & Edna B	Wiley Marcellus V	Wiley Marcellus V Trus	Wiley Marcellus	Pough Benjamin A & D enise C		
Document Number	946276	1640487	34675	1365312	1221593		
Document Type	Trustee's Deed(Transfe	Grant Deed	Grant Deed Trustee's Deed(Transfe		nsfe Grant Deed		
Sale Date Sale Price			02/19/1999 \$355,000	03/23/1999			
Recording Date 08/27/1999			03/30/1999	03/30/1999			
			CONTROL OF		E REPORT		
Nominal	Y						
Buyer Name	Pough Be	njamin A & Denise C	Pough Benjamin	Pough	Benjamin		
Seller Name	Pough B		Pro Value Properties	Pro Value Properties			
Document Number	1624751		540999	540998			
Document Type	Grant Dee	d	Grant Deed	Quit Claim Deed			
MORTGAGE HISTORY							
Mortgage Date	07/25/2006	07/25/2006	01/06/2006	04/30/2003	01/13/2003		
Mortgage Amount	\$650,000	\$252,000	\$505,000	\$497,250	\$300,700		
Mortgage Lender	nder Americas Wholesale L Americas Wholesale ender		Lehman Brothers Bk F sb	Fremont Invs & Ln	Washington Mutual Bk Fa		
Mortgage Code	Conventional	Conventional	Conventional	Conventional	Conventional		
Mortgage Date	01/29/2002		03/30/1999	02/24/1999			
Mortgage Amount	\$310,000		\$319,500	\$100,000			
Mortgage Lender		on Mutual Bk Fa	First Nationwide				
Mortgage Code	Conventional		Conventional	Private Party Lender			

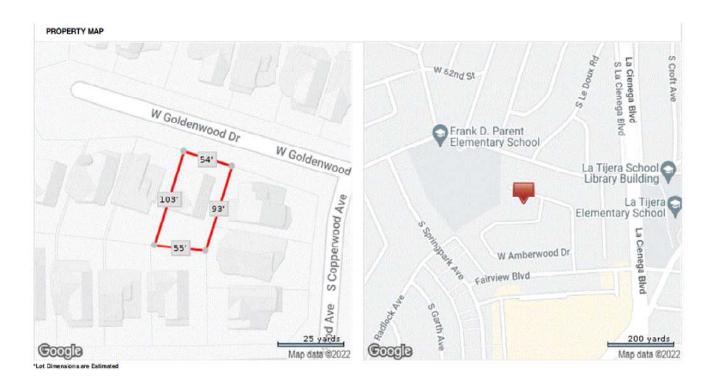
# PROPERTY DATA

 Borrower: REDWOOD HOLDINGS LLC
 File No.: 33420490

 Property Address: 5310 W GOLDENWOOD DR
 Case No.:

 City: INGLEWOOD
 State: CA
 Zip: 90302

Lender: Wedgewood Inc



# SEARCH RESULTS

 Borrower: REDWOOD HOLDINGS LLC
 File No.: 33420490

 Property Address: 5310 W GOLDENWOOD DR
 Case No.:

 City: INGLEWOOD
 State: CA
 Zip: 90302

Lender: Wedgewood Inc

David Grant
D28030Grant@outlook.com
Office:
State Lic: AR006971

# Fannie Mae 1004MC Statistics Detail.

Prepared By: David Grant

Listings as of 10/09/22 at 1:04 pm

Property Type is 'Residential' Standard Status is one of 'Coming Soon', 'Active', 'Act Under Contract', 'Pending', 'Closed' Property Sub Type is 'Single Family Residence' County Or Parish is 'Los Angeles' Status Price Change Timestamp is 10/01/2021+ Parcel Number is like '4101\*', '4102\*' Living Area is 2000 to 3500

#### Residential

۸	c	ti	v	e	

Active											
MLS#	Address	BD	BA	SqFt	\$/SqFt	List Date		DOM	List Price		
22194869	6404 Springpark Avenue	5	4	3,215	\$621.46	09/17/2022		22	\$1,998,000		
22199053	6412 S Holt Avenue	4	4	3,338	\$599.16	09/12/2022		27	\$1,999,999		
OC22203089	6006 S Le Doux Road	4	3	2,988	\$835.01	09/28/2022		11	\$2,495,000		
Active Under	Contract										
MLS#	Address	BD	BA	SqFt	\$/SqFt	List Date		DOM	List Price		
SR22159543	5310 W Goldenwood Drive	4	3	2,238	\$625.11	07/21/2022	i.	59	\$1,399,000		
PW22200206	6524 Bedford Avenue	4	3	2,826	\$601.56	09/03/2022		26	\$1,700,000		
Closed											
MLS#	Address	BD	BA	SqFt	\$/SqFt	List Date	Sold Date	DOM	List Price	Sold Price	SP%LF
170019781	5322 Goldenwood	4	3	2,238	\$395.44	04/18/2017	06/27/2017	23	\$900,000	\$885,000	98.33
22182651	6038 S Chariton Avenue	3	3	2,288	\$618.23	08/06/2022	09/16/2022	11	\$1,549,000	\$1,414,500	91.32
22159335	6755 S GARTH Avenue	4	2	2,353	\$616.23	06/01/2022	09/02/2022	64	\$1,595,000	\$1,450,000	90.91
21782558	5544 W 63rd Street	4	4	3,025	\$537.19	09/10/2021	10/25/2021	0	\$1,695,000	\$1,625,000	95.87
SB22006017	5910 S Garth Avenue	3	3	2,554	\$646.05	01/10/2022	03/08/2022	24	\$1,400,000	\$1,650,000	117.86
DW21179891	6011 S Holt Avenue	4	3	2,403	\$699.13	09/10/2021	10/15/2021	3	\$1,495,000	\$1,680,000	112.37
21763074	6006 S Le Doux Road	4	3	3,500	\$485.71	07/30/2021	10/01/2021	10	\$1,795,000	\$1,700,000	94.71
21105599	5811 S Halm Avenue	4	4	2,810	\$604.98	11/15/2021	12/17/2021	27	\$1,799,000	\$1,700,000	94.50
22154865	5905 WOOSTER Avenue	4	3	2,827	\$622.57	05/26/2022	06/27/2022	10	\$1,850,000	\$1,760,000	95.14
22166457	6724 WOOSTER Avenue	4	3	2,820	\$629.43	06/10/2022	07/22/2022	12	\$1,699,999	\$1,775,000	104.41
21788588	5550 W 62Nd Street	4	3	2,888	\$616.34	09/27/2021	10/28/2021	10	\$1,599,000	\$1,780,000	111.32
22157855	6631 RADLOCK Avenue	4	4	2,992	\$643.38	05/27/2022	08/25/2022	17	\$1,800,000	\$1,925,000	106.94
22133865	6120 BEDFORD Avenue	4	4	3,284	\$669.91	03/06/2022	03/30/2022	12	\$2,187,000	\$2,200,000	100.59
22132733	6135 SHENANDOAH Avenue	5	4	3,384	\$657.51	03/02/2022	04/04/2022	9	\$1,860,000	\$2,225,000	119.62
22116931	6414 SENFORD Avenue	4	4	3,388	\$688.31	01/17/2022	02/23/2022	16	\$1,995,000	\$2,332,000	116.89
MC21159964	5532 W 62nd Street	4	3	3,323	\$376.17	07/21/2021	12/22/2021	42	\$1,479,000	\$1,250,000	84.52
PW21260086	5934 S Halm Avenue	3	3	2,717	\$588.88	12/06/2021	04/01/2022	38	\$1,800,000	\$1,600,000	88.89
Pending											
MLS#	Address	BD	BA	SqFt	\$/SqFt	List Date		DOM	List Price		

MILS#	Address	BD 1	BA	SUFE	ersqrt List Date	DOM	List Frice	
22183081	6021 S Sherbourne Drive	3	3	2,376	\$694.02 09/06/2022	10	\$1,649,000	
22193089	6504 Springpark Avenue	4	3	2,743	\$637.62 08/23/2022	28	\$1,749,000	

Data is deemed reliable, but has not been verified by CRMLS and is not guaranteed. Appraisers should perform their own analysis of the data, and this report shall not replace the technical steps required of an Appraiser completing Form 1004MC.

# SEARCH RESULTS

 Borrower: REDWOOD HOLDINGS LLC
 File No.: 33420490

 Property Address: 5310 W GOLDENWOOD DR
 Case No.:

 City: INGLEWOOD
 State: CA
 Zip: 90302

Lender: Wedgewood Inc



# Fannie Mae 1004MC Statistics Detail.

Prepared By: David Grant

Listings as of 10/09/22 at 1:04 pm

Inventory Analysis	Prior 7-12 Months (10/09/2021-04/08/2022)	Prior 4-6 Months (04/09/2022-07/09/2022)	Current - 3 Months (07/10/2022-10/09/2022)
Total # of Comparable Sales (Settled)	10	1	4
Absorption Rate (Total Sales/Months)	1.67	0.33	1.33
Total # of Comparable Active Listings	0	1	5
Months of Housing Supply (Lst/Ab. Rate)	0.00	3.00	3.75
Median Sale & List Price DOM	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months
Median Comparable Sale Price	\$1,690,000	\$1,760,000	\$1,612,500
Median Comparable Sales DOM	14	10	15
Median Comparable List Price (Listings Only)	\$0	\$1,595,000	\$1,998,000
Median Comparable Listings DOM (Listings Only)	0	64	22
Median Sale Price / Median List Price %	96.74%	95.14%	97.88%

<sup>\*</sup>The total number of Comparable Active Listings is based on listings that were On Market on the end date of the specified time periods above.

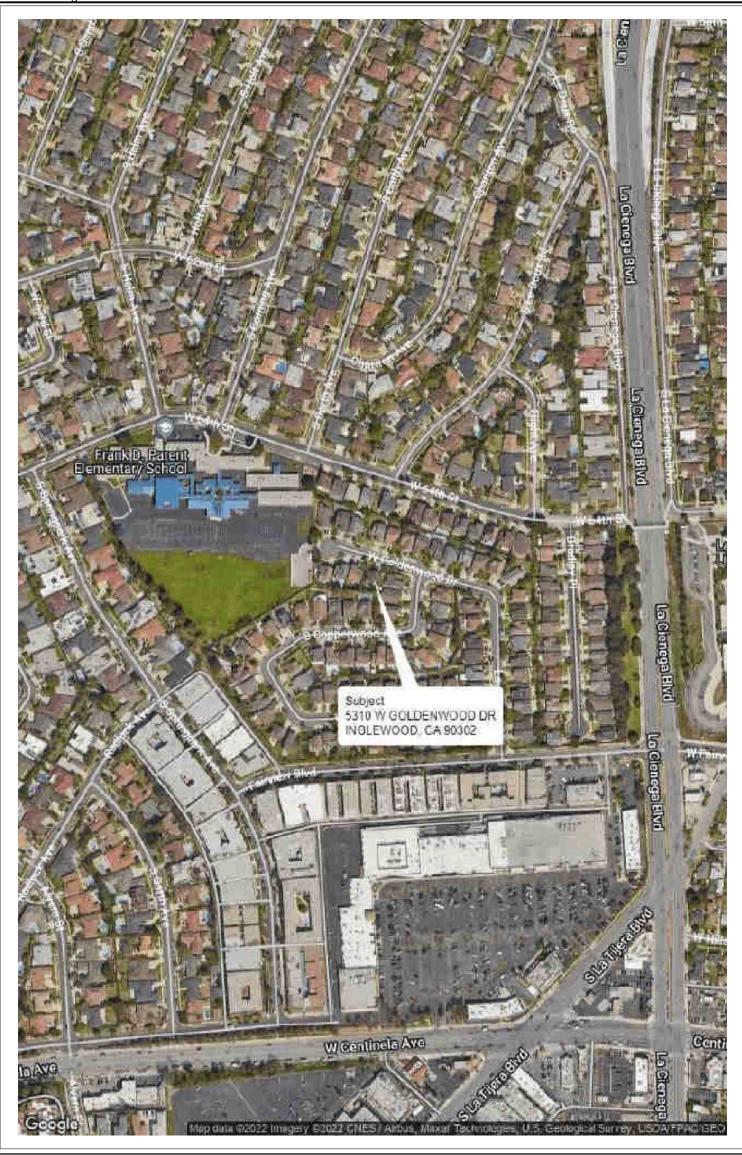
Data is deemed reliable, but has not been verified by CRMLS and is not guaranteed. Appraisers should perform their own analysis of the data, and this report shall not replace the technical steps required of an Appraiser completing Form 1004MC.

# **AERIAL MAP**

Borrower: REDWOOD HOLDINGS LLC File No.: 33420490

Property Address: 5310 W GOLDENWOOD DR
City: INGLEWOOD
Lender: Wedgewood Inc Case No.:

State: CA Zip: 90302



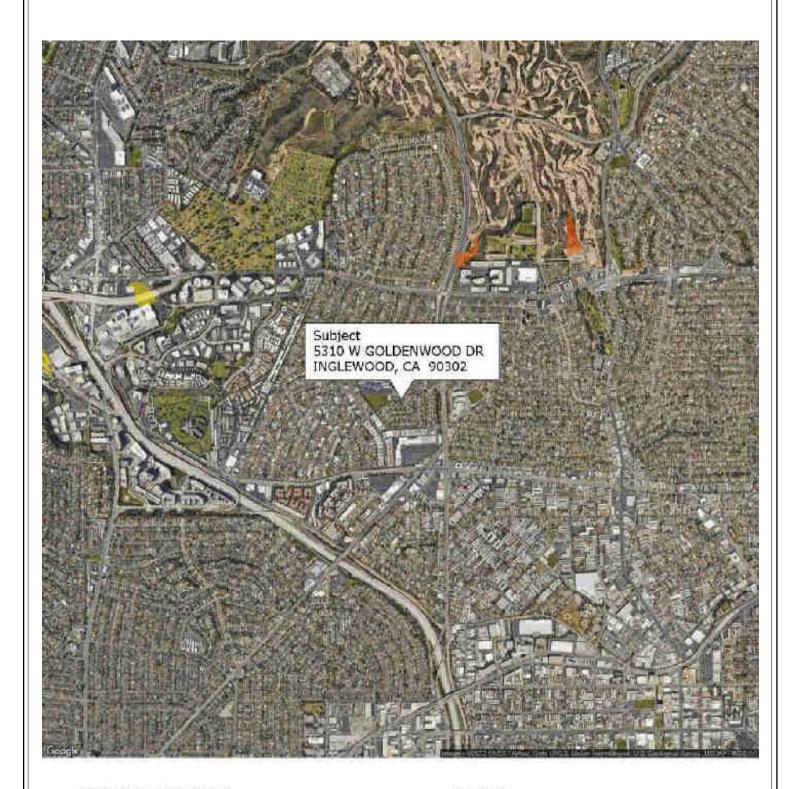
# **FLOOD MAP**

 Borrower: REDWOOD HOLDINGS LLC
 File No.: 33420490

 Property Address: 5310 W GOLDENWOOD DR
 Case No.:

 City: INGLEWOOD
 State: CA
 Zip: 90302

Lender: Wedgewood Inc



# FLOOD INFORMATION

Community: CITY OF INGLEWOOD

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1776G

Panel: 06037C1776

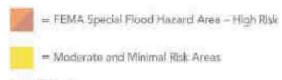
Zone: X

Map Date: 12-21-2018

FIP5: 06037

Source: FEMA DFIRM

# LEGEND



# Road View:





# Sky Flood™

No representations or warranted to any particles concerning the content, watering an expectations and the fluid report including any executes of merchantability or fitness for a particles purpose a implied or provided. Visual scaling factors differ between map layers and we separate from fluid zone adoption at maker localizer.

No subline is eccepted to very third party for any use or minute of this flood implies to all the

Borrower: REDWOOD HOLDINGS LLC File No.: 33420490 Property Address: 5310 W GOLDENWOOD DR City: INGLEWOOD Case No.: Zip: 90302 State: CA

# BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency

# David G. Grant

REAL ESTATE APPRAISER LICENSE

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"

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

BREA APPRAISER IDENTIFICATION NUMBER:

Certification Law.

AR 006971

February 5, 2021

Date Expires: Effective Date: February 4, 2023

Loretta Dillon, Deputy Bureau Chief, BREA

3056551

K - HOLD UP TO LIGHT TO SEE "CHAIN LINK

Lender: Wedgewood Inc

 Borrower: REDWOOD HOLDINGS LLC
 File No.: 33420490

 Property Address: 5310 W GOLDENWOOD DR
 Case No.:

 City: INGLEWOOD
 State: CA
 Zip: 90302

Lender: Wedgewood Inc

#### **HUDSON INSURANCE COMPANY**

100 William Street, 5th Floor New York, NY 10038



#### REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

#### PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1011746 Renewal of: PRA-2AX-1003926

1. Named Insured: David G Grant

2. Address: 28030 Braidwood Dr

Rancho Palos Verdes, CA 90275

3. Policy Period: From: August 2, 2022 To: August 2, 2023

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability A. \$1,000,000 B. \$2,000,000

Claims Expense Limit of

Liability C. \$1,000,000 D. \$2,000,000

5. Deductible (Inclusive of Claims Expenses):

5A. \$500 Each Claim 5B. \$1,000 Aggregate

6. Policy Premium: \$774.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: August 2, 2020

t 2. Jallog

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group 100 William Street, 5<sup>th</sup> Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: OREP Insurance Services, LLC

(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

resident Secretary

PRA 100 (01/20)