APPRAISAL OF



Single Family Residence

LOCATED AT:

3767 S Victoria Ave Los Angeles, CA 90016

FOR:

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

BORROWER:

Redwood Holdings LLC

AS OF:

October 15, 2022

BY:

Jieun Kim Certified Residential Appraiser

LN: 51306 File No. BF2210019

LN: 51306

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

File Number: BF2210019

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

3767 S Victoria Ave Los Angeles, CA 90016

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 15, 2022

is:

\$870,000 Eight Hundred Seventy 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.

Jieun Kim

Certified Residential Appraiser

Bona Fide Appraisals

Bona Fide Appraisals

Exterior-Only Inspection Residential Appraisal Report

LN: 51306 File No. BF2210019

	e purpose	e or tm	s summ	ary appraisal r	report is to	o provid	le the lender/	client with ar	n accur	rate, and adequa	tely su	pported,	, opinion of the	market v	alue of th	ie subject pr	roperty.
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Exterior-Only Inspection Residential Appraisal Report File No. BF2210019

LN: 51306

						t neighborhood rang							19,000		
	rable sale	es in the subject ne	ighborhoo	d within the	past	twelve months rang	ing in s				870,000	to \$	1,725,000		
FEATURE		SUBJECT		OMPARAB		SALE NO. 1					SALE NO. 2		COMPARABL		ALE NO. 3
3767 S Victoria Ave				/irginia F					ellingto			ı	Somerset		
Address Los Angeles	s, CA 9	00016		ngeles, C		90016			jeles, C	;A 9	90016		Angeles, C.	A 9	0016
Proximity to Subject			0.32 m	niles NW			0.10	mil	es SW			0.41	miles NW		
Sale Price	\$				\$	1,290,000				\$	995,000			\$	950,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 760).61 sq. ft.			\$ 7	27.8	37 sq. ft.			\$ 7	786.42 sq. ft.		
Data Source(s)				#22180083 <u>;</u>			CRMI	_S#2	2165777;	DOI	M 11	CRML	S#IN2205810	0;DC	OM 0
Verification Source(s)			Doc#8	68693/C	OE	:09/01/2022	Doc#	7236	11/COE:0)7/1	4/2022	Doc#6	96111/COE:0	7/06	/2022
VALUE ADJUSTMENTS	DE	SCRIPTION	DES	CRIPTION		+(-) \$ Adjustment			RIPTION		+(-) \$ Adjustment		ESCRIPTION		+(-) \$ Adjustment
Sale or Financing			ArmLt	h			Arm	Lth				CrtO	rd		
Concessions			Conv;				Con					Cash	•		
Date of Sale/Time			s09/22	2;c08/22			s07/	22;0	06/22				22;c03/22		
Location	N;Res	5;	N;Res	,			N;R	es;				N;Re			
Leasehold/Fee Simple		Simple	Fee Si				Fee		ple				Simple		
Site	6240		6240 s				6533				0	6269			0
View	N;Res	5;	N;Res	,			N;R	es;				N;Re	es;		
Design (Style)	DT1;C	ontemporary	DT1;Co	ntempora	ıry		DT1;	Cont	tempora	ry		DT1;0	Contemporar	у	
Quality of Construction	Q3		Q3				Q3					Q3			
Actual Age	81		82			0	81					81			
Condition	C4		C2			-200,000	C4					C4			
Above Grade	Total Bd	rms. Baths	Total Bdrn	ns. Baths		0	Total I	3drms.	Baths			Total B	drms. Baths		
Room Count	5 2	2 2.0	6 4	2.0			5	2	2.0			5	2 1.0		10,000
Gross Living Area 100		1,325 sq. ft.		1,696 so	q. ft.	-37,000		1	,367 sc	1. ft.	0		1,208 sq.	ft.	11,500
Basement & Finished	0sf		0sf				0sf					0sf			
Rooms Below Grade					_		L					L			
Functional Utility	Avera	nge	Averag	ge_			Ave	rage)			Aver	age		
Heating/Cooling	FWA/		FWA/0				Floo				7,500		r/None		7,500
Energy Efficient Items	None		None				Non				,	None			,
Garage/Carport	2gd1d		2gd2d	W		0	2gd2				0	2gd2			0
Porch/Patio/Deck		n/Patio	Simila			0	_					Simi			0
Fireplace	1 F/P		1 F/P				Non				5,000				5,000
Pool/Spa		/None	None/I	None			Non		one		3,000		e/None		
ADU	None		None				Non					None			
Net Adjustment (Total)	110110		+	X -	T\$	237,000	X		<u> </u>	\$	12,500	X		\$	34,000
Adjusted Sale Price			Net Adj.	-18.4%	ΙΨ	207,000	Net A		1.3%	Ψ	12,000	Net Ac		Ψ	01,000
of Comparables			Gross Adj		4	1,053,000			1.3%	¢	1,007,500	ı	,	¢	984,000
	earch the	salo or transfor hi				ty and comparable s				Ψ	1,007,000	010337	-aj. 3.0 70	Ψ	304,000
Data source(s) Realist	did not r	reveal any prior sal	es or trans	ofers of the c	comp	arable sales for the	year pri	or to	the date o	f sal	e of the comparable	sale.	on nage 2)		
Report the results of the res	searcn an			transfer his	tory		-							A DI I	CALENO 2
Data of Driar Sala/Transfer		10/13/2022	BJECT			COMPARABLE SA	LE NO.	1	C	JMF	PARABLE SALE NO.	2	CUMPAR	ARL	E SALE NO. 3
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer		\$870,000			Do	oliot			Dooli	o+			Dooliet		
Data Source(s)	(-)	Realist			_	alist			Reali		222		Realist	<u> </u>	
Analysis of prior sale or tran		10/16/2022	ronorti -			16/2022	oot la	10+ +	10/16		D22 I within the pas	ot 36	10/16/2022		12/2022 for
Analysis of prior sale or tran			roperty and	a comparabi	ie sa	les <u>The Sub</u>	ectia	ast t	ransier	rec	within the pas	St 36	months on	10/	13/2022 101
\$870,000 as a GRA	ANI DI	EEU.													
There were no some	امامسمسا	la aalaa 4ha4 a	المناسات الما	ر مطاه مناط				-4	-1						
There were no com	iparabl	ie saies that s	soiu Wit	ınıı ıne y	ear	prior to their (urrei	n Sa	ales.						
		. 0			/	0-1 0		Λ	. 1						
Summary of Sales Compari															
Differences in living															
Differences in site a											4				
Differences in actua							ction	ı OT	ıne ma	rĸe	ı gria.				
Differences in bath															
Adjustments for bed												made	as bedroo	m	
count differences in	the si	ubjects neigh	borhoo	d appeai	r to	be reflected in	gros	SS IIV	ving are	ea a	adjustments.				
			2.25												
Indicated Value by Sales C						Hundred Sev					lars				
Indicated Value by: Sale					Co	ost Approach (if dev	/elope	d) \$ {	370,100)	Income Ap	proach	(if developed)	\$ 0	
See attached adde	ndum	(Final Recond	ciliation)											
	X) "as is,										dition that the impro	$\overline{}$			
subject to the following										een	completed, or	sub	ject to the follow	ving	required
inspection based on the ext	raordinar	y assumption that	the conditi	on or deficie	ency	does not require alte	ration o	or rep	air: _						
Based on a visual inspe						=				-					-
conditions, and apprais	er's cer	tification, my (o								-	=	t of this	report is \$	<u>੪</u> 70	,000
as of 10/15/2022			, whicl	n is the date	e of i	nspection and the	effectiv	e da	te of this a	appr	raisal.				

Bona Fide Appraisals

Exterior-Only Inspection Residential Appraisal Report

	LN: 51306
File No.	BF221001

COST APPROACH TO VALU	E (not required by Fannie Mae)
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calculate	E (not required by Fannie Mae) ons.
	ons.
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for estimated). This approach is performed by extracting the depreciated	ons. imating site value) The site value is estimated by using the extraction replacement cost new of all improvements from the total value or
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Bona Fide Appraisals

Exterior-Only Inspection Residential Appraisal Report

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.

LN: 51306

File No. BF2210019

Exterior-Only Inspection Residential Appraisal Report

File No. BF2210019

LN: 51306

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.
- 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.
- 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.
- 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
- 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.
- 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.
- 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.
- 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).

LN: 51306 Exterior-Only Inspection Residential Appraisal Report File No. BF2210019

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 (duration)	Signature
Name Jieur Kim	Name
Company Name Bona Fide Appraisals	Company Name
Company Address 19360 Rinaldi St #701	Company Address
Porter Ranch, CA 91326	
Telephone Number (323) 387-3270	Telephone Number
Email Address bonafideappr@gmail.com	Email Address
Date of Signature and Report 10/16/2022	Date of Signature
Effective Date of Appraisal 10/15/2022	State Certification #
State Certification # 3000762	or State License #
or State License #	State
or State License # State #	State Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 03/21/2023	
Certified Residential Appraiser	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
3767 S Victoria Ave	Did not inspect exterior subject property
Los Angeles, CA 90016	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 870,000	
LENDED/OLIENT	COMPARADIE CALEO
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, Ste 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Exterior-Only Inspection Residential Appraisal Report File No. BF2210019

LN: 51306

	1			, 1						-		
FEATURE		SUBJECT				ALE NO. 4		OMPARABLE			COMPARABLE S	SALE NO. 6
3767 S Victoria Av	е		3663 W	ellingto	n R	Rd	3729 B	uckinghar	n Rd	3545	Hillcrest Dr	
Address Los Angeles	s. CA 9	90016	Los Ang	ieles. C	A 9	80008	Los An	geles, CA	90016	Los	Angeles, CA 9	90016
Proximity to Subject	, 2 0		0.24 mil					iles NW			miles NW	
			0.24 11111	103 1444	\$	000 000	0.24 1111		1.498.888		\$	4 202 540
Sale Price	\$				_	800,000			1,498,888		· ·	1,203,540
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.					\$ 1,128				89.27 sq. ft.	
Data Source(s)			CRMLS	#22197	7169	9;DOM 15	CRMLS	S#CV2218	35518;DOM 50	CRM	LS#2220288	3;DOM 22
Verification Source(s)			Doc#960	0160/C	OE	:10/04/2022	Listing	Agent		Listir	ng Agent	
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION	Ī	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
	DL	-SCINIT HON				+(-) \$ Aujustment		ACIF HON	+(-) \$ Aujustinent			+(-) \$ Aujustinent
Sale or Financing			ArmLth				Listing			Listir	ng	
Concessions			Conv;0				;0			;0		
Date of Sale/Time			s10/22;d	09/22			Active			Activ	е	
Location	N;Res	c·	A;Backs		·	75,000	N;Res;			N;Re		
					1,	73,000						
Leasehold/Fee Simple		Simple	Fee Sim	•	_		Fee Sir	-			Simple	
Site	6240	sf	4840 sf			14,000	6240 sf			6142	sf	0
View	N;Res	s:	N;Res;				N;Res;			N;Re	s:	
Design (Style)	 	ontemporary	DT1;Conte	omporary	,		DT1;Spa	nich	0		Contemporary	
		ontemporary		emporary				1111011			ontemporary	
Quality of Construction	Q3		Q3				Q3			Q3		
Actual Age	81		86			0	81			78		0
Condition	C4		C4				C2		-200,000	C4		
Above Grade		Irme Doil-	Total Bdrms.	D-1L		0		Dot-		Total B	drme Doub-	0
	Total Bd				_	U		+				
Room Count	5 2	2 2.0	5 3	2.0	_		5 2	2.0			3 1.0	10,000
Gross Living Area 100		1,325 sq. ft.	<u> </u>	1,711 so	q. ft.	-38,500	<u> </u>	1,328 sq. ft	i. 0	L	1,012 sq. ft.	31,500
Basement & Finished	0sf	<u> </u>	0sf			·	0sf			0sf		
Rooms Below Grade	55.		33.				33.			551		
	.		 		\dashv		 		+	-		
Functional Utility	Avera		Average				Average			Aver		
Heating/Cooling	FWA	/C/Air	FWA/No	one		5,000	FWA/C	/Air		FWA	/C/Air	
Energy Efficient Items	None		None			-,0	None			None		
					-			,	F 000			40.000
Garage/Carport	2gd1		2gd1dw	1			5cp5dw		-5,000			-10,000
Porch/Patio/Deck	Porch	n/Patio	Similar		_	0	Similar		0	Simil	ar	0
Fireplace	1 F/P		1 F/P				1 F/P			None		10,000
Pool/Spa		/None	None/No	000			None/N	lono			/None	10,000
-			1	one	-			ione				
ADU	None	!	None				ADU		-100,000			
Net Adjustment (Total)			X +	 -	\$	55,500	+	X - \$	305,000	X		41,500
			Net Adj.	6.9%				-20.3%		Net Ad		,
4 -						0== =00			4 400 000			4 0 4 5 0 4 0
of Comparables		1	Gross Adj.	16.6%	\$	855,500	Gross Adj.	20.3% \$	1,193,888	Gross A	Adj. 5.1% \$	1,245,040
ITEM		SU	BJECT			COMPARABLE SA	LE NO. 4	COM	IPARABLE SALE NO	. 5	COMPARABI	LE SALE NO. 6
						OOMI THURBLE OF						
		10/13/2022				001111 71111 1022 071						
Date of Prior Sale/Transfer		10/13/2022										
Date of Prior Sale/Transfer Price of Prior Sale/Transfer		\$870,000			_			D. F.			D. P. C	
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Uniform Appraisal Dataset Definitions

LN: 51306 File No. BF2210019

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.

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 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

LN: 51306 File No. BF2210019

Abbrev. ac AdjPrk AdjPwr					
ac AdjPrk	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
AdjPrk	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
•				=	
AdjPwr	Adjacent to Park	Location	Lndfl	Landfill	Location
	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
	` '	Basement & Finished Rooms Below Grade	I		
br	Bedroom		NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
		View	Pstrl	Pastoral View	View
CtySky	City View Skyline View		I		
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
		g .	l		
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
	=	= :	I		
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
		= -	l '	•	
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location Location
			I		
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	w	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Redwood Holdings LLC		File No.: BF2210019
Property Address: 3767 S Victoria Ave		Case No.: LN: 51306
City: Los Angeles	State: CA	Zip: 90016
Lender: Wedgewood Inc		

Extra Comments

NOTE: THE APPRAISER'S ANALYSIS, OPINIONS AND CONCLUSIONS WERE DEVELOPED AND THIS REPORT HAS BEEN PREPARED IN ACCORDANCE WITH THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP) STANDARDS 1-3, FNMA GUIDELINES, THE OFFICE OF THRIFT SUPERVISION (OTS), AND THE OFFICE OF THE COMPTROLLER OF THE CURRENCY'S (OCC) MINIMUM APPRAISAL STANDARDS.

This appraisal assignment has been completed utilizing digital transfer of information including digitally transferred signatures and photographs. The digitally transferred blue ink signature is protected and controlled by the appraiser through electronic password.

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal.

Site Comments:

The subject site is a level, interior lot that is located on a quiet, residential street.

The size, shape, topography, and landscaping are typical of sites in this neighborhood. There were no apparent adverse environmental conditions, easements, encroachments, special assessments, or slide areas affecting the subject's marketability. I have not checked the land records for recorded easements and have reported only apparent adverse environmental conditions, easements, encroachments, special assessments, and slide areas.

The subject is zoned LAR1 which includes single family residences. This zoning is typical of the area.

The relevant legal, physical, and economic factors were analyzed to the extent necessary. This analysis resulted in a conclusion that the current use of the subject property is the highest and best use.

Subject Improvement Comments:

Based on a drive-by inspection only, the subject appears to be of average quality construction and in average condition.

Information concerning the subject's gross living area, heating/cooling, kitchen appliances, and bedroom/bathroom count was based on MLS #MB22163712, public records, client information, typical characteristics observed in the neighborhood, as well as various data sources utilized in this appraisal report. Due to the nature of curbside inspections, the accuracy concerning the interior and rear yard cannot be guaranteed.

Should a subsequent full inspection reveal significant changes to that specified within the scope of this drive-by appraisal, the appraiser reserves the right to change the estimated value conclusion.

Sales Comparison Analysis Comments:

All comparable sales and listings included in this report are located in the subject's immediate neighborhood and are considered the most recent, relevant, and closest in proximity available. All sales are considered similar in quality and design appeal.

Comparable #1 is superior in condition due to being completely remodeled throughout based on MLS description/photos and per discussions with listing agent. An adjustment of \$200,000 is used to reflect the market reaction to the difference in condition versus the subject and is based on paired sales analysis and per discussions with local area agents. Comparable #1 exceeds 20% GLA difference and was presented due to the lack of more recent and relevant sales of similar size and location as the subject property. Comparable #1 exceeds 10% one-line and 15% net adjustment mainly due to its condition and GLA adjustments.

Comparable #4 exceeds 20% GLA difference and was presented due to the lack of more relevant comparables of similar size and location as the subject property.

Comparable #5 is superior in condition due to being completely remodeled throughout based on MLS description/photos and per discussions with listing agent. An adjustment of \$200,000 is used to reflect the market reaction to the difference in condition versus the subject and is based on paired sales analysis and per discussions with local area agents. Comparable #5 exceeds 10% one-line and 15% net adjustment mainly due to its condition adjustment.

Comparable #6 exceeds 20% GLA difference and was presented due to the lack of more recent and relevant listings of similar size and location as the subject property.

All sales are considered good indicators of value, however, sale #4 was given most weight in the final estimate of value due to being the most recent sale in similar condition as the subject. All other comparables were given some weight and support the final estimate of value.

All comparables have been verified with their associated listing agents.

In the event of conflicting information between data sources, the comparables' living areas and room count above are based on information supplied by the MLS that is felt to be more accurate than the data revealed on the tax records.

ADDENDUM

Borrower: Redwood Holdings LLC		File No.: BF2210019
Property Address: 3767 S Victoria Ave		Case No.: LN: 51306
City: Los Angeles	State: CA	Zip: 90016
Lender: Wednewood Inc		

All sales were selected and weighted based on their varying similarities to the subject property, and adjusted for differences. The comparables bracket the major characteristics of the subject property.

All adjustments made in the sales comparison grid are based on the appraiser's research and knowledge of the local market, paired sales analysis and per discussions with local real estate agents.

Subject property photographs and the majority of the comparable photographs have been taken by the appraiser. In some instances, photographs taken just prior to the sale are considered to better reflect the condition of the property at the time it sold. In other instances access to the property may be limited (gated) resulting in an obscured view of the property. Given these factors the appraiser reserves the right to utilize photographs provided by the MLS when conditions warrant such use.

As there are many varying styles of homes in the subject's market area, it was not possible to perform a paired sale analysis utilizing only comparables presented in this report. Appraiser utilized paired sale analysis for all characteristics using comparables presented in this report as well as sales not presented in this report. Appraiser interviewed several agents in regard to comparables presented in this appraisal, utilized paired sale analysis, and also relied on personal knowledge of this specific market area using current market data as well as data from previous appraisals in the subject's market area.

Condition ratings of the comparables were based on field observations and information supplied by the data sources reviewed; RealQuest, NDCData, and MLS; adjustments for condition ratings where applicable, are based on effective ages of each property and the degree of improvements and/or refurbishing and upon the appraisers knowledge of the local market as well as discussions with local area real estate agents.

The construction ratings in the market section of this report, reflect an overall rating of building materials used in construction for each property. The extent to which various materials are utilized in the construction of a given property such as hardwood, oak, ceramic, marble, granite, brick, copper, brass and so on, are a few of the characteristics of the general quality of construction. The construction ratings are based on exterior inspection of each comparable and information supplied by the data sources utilized.

Scope of Work, Appraisal Comments, and Conditions:

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 a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.

This is a federally related transaction.

The client is Wedgewood Inc. The intended user of this report is Wedgewood Inc, its subsidiaries, successors, and assigns. Use of this report by others is not intended by the appraiser.

No value was given to personal property, as this appraisal includes real property only.

This appraisal assignment was not based on a requested minimum valuation, a specific valuation or the loan. The appraiser's compensation is not contingent upon the reporting of a predetermined value of direction in value that favors the cause of the client, the amount of the value estimated, the attainment of a stipulated result or the occurrence of a subsequent event.

The effective date (date of value) of the subject property is as indicated on the second page of the report.

The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.

In accordance with the competency provision in the USPAP, the appraiser certifies that his education, experience, and knowledge is sufficient to appraise the type of property being valued.

Kareen Harboyan (Trainee, License: 3009864) provided assistance in report write-up and contributed input in the preparation, scope, analyses, and reconciliation of value in this report. The supervisory appraiser completed the inspection of the subject and exterior inspection of all comparables with the assistance of the trainee. All work was prepared under the direct supervision of Jieun Kim, who has reviewed and signed the report.

Final Reconciliation:

The market data approach is considered the most reliable indicator of current market value, as it best reflects the actions of a buyer and seller in an open and competitive market. The income approach was not applied, as the subject's neighborhood is predominantly residential-owner occupied. The cost approach was applied but was considered less reliable than the market data approach due to the subject's age.

1) This appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the market data source section of the market grid along with the source of confirmation, if available. The data sources are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for

ADDENDUM

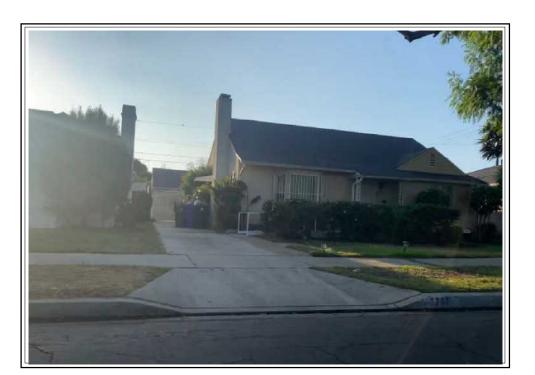
Borrower: Redwood Holdings LLC	File No.: BF2210019 Case No.: LN: 51306					
Property Address: 3767 S Victoria Ave						
City: Los Angeles	State: CA	Zip: 90016				
Lender: Wedgewood Inc						
the value conclusion						
the value conclusion.						
2) Functional and/or external depreciation, if present, is specifically addre	essed in the appraisal report	or other addenda.				
3) The subject property is located in an area of primarily owner-occupied	single family residences an	d the income approach				
is not considered to be meaningful. For this reason, the income approach	n was not used.					

Market Conditions Addendum to the Appraisal Report File No. BF2210019

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cond	ditions prevalent in	the subject neighbor	hood. This is a required
addendum for all appraisal reports with an effective date on or af Property Address 3767 S Victoria Ave	ter April 1, 2009.	City Los A	Angeles		State CA Zip Co	de 90016
Borrower Redwood Holdings LLC		City LOS F	ingeles	•	State OA Zip Co	de 30010
Instructions: The appraiser must use the information require	d on this form as the	pasis for his/her concl	usions, and must provi	de support for those	e conclusions, regard	ding housing trends and
overall market conditions as reported in the Neighborhood section						
analysis as indicated below. If any required data is unavailable				-		
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident			-			=
that would be used by a prospective buyer of the subject proper		_		-		
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	3 SCUSONIAI MILITROIS	Overall Trend	orceiosures, etc.
Total # of Comparable Sales (Settled)	5	7	2	Increasing	X Stable	Declining
Absorption Rate (Total Sales/Months)	0.83	2.33	0.67	Increasing	X Stable	Declining
Total # of Comparable Active Listings	1	0	2	Declining	X Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	1.20 Prior 7-12 Months	0.00 Prior 4-6 Months	3.00 Current - 3 Months	Declining	X Stable Overall Trend	Increasing
Median Comparable Sale Price	\$1,200,000	\$1,070,000	\$1,207,500	Increasing	X Stable	Declining
Median Comparable Sales Days on Market	10	8	33	Declining	X Stable	Increasing
Median Comparable List Price	\$1,399,000	0	\$1,224,500	Increasing	X Stable	Declining
Median Comparable Listings Days on Market	2	0	7	Declining	X Stable	Increasing
Median Sale Price as % of List Price	101.96%	107.42%	109.45%	Increasing	X Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No		Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the past 12 m	-				-	
The data used in the grid above does not indi						
is not a mandatory reporting field for agents a						not been
reported. It is beyond the scope of this assign	intent to commi	i eacii sale use	u in the market	CONDITIONS RE	эроп.	
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings ar	nd sales of foreclose	ed properties).	
The data used in the grid above does not indi			_			ated with the
reported transactions. However, this is not a						
not reported. It is beyond the scope of this as	signment to co	nfirm each sale	used in the Mar	ket Conditions	s Report.	
Cite data sources for above information. The CRMLS ML Sunday, October 16, 2022	S was the data	source used to	complete the M	arket Condition	ons Addendum	. Effective Date:
Summarize the above information as support for your conclus	ions in the Neighbor	hood soction of the a	nnraisal roport form	f you used any add	Nitional information	such as an analysis of
Summarize the above information as support for your concluse pending sales and/or expired and withdrawn listings, to formulate	•				ditional information,	such as an analysis of
pending sales and/or expired and withdrawn listings, to formulate	your conclusions, pro	ovide both an explanat	ion and support for you	ir conclusions.		•
pending sales and/or expired and withdrawn listings, to formulate 1.)Property Values - Per MLS, the median co	your conclusions, promparable home	ovide both an explanate price in the sul	ion and support for you bject's market ar	ir conclusions. ea appears to	have stabilize	•
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	Fil	e No.: BF2210019
Property Address: 3767 S Victoria Ave	Ca	se No.: LN: 51306
City: Los Angeles	State: CA	Zip: 90016
Lender: Wedgewood Inc		·



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: October 15, 2022 Appraised Value: \$ 870,000



STREET SCENE

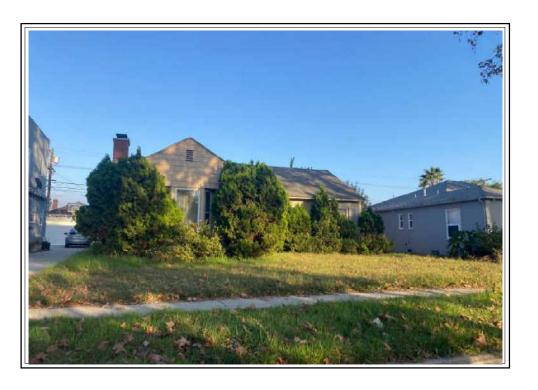
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 3767 S Victoria Ave
City: Los Angeles
Lender: Wedgewood Inc



COMPARABLE SALE #1

3630 Virginia Rd Los Angeles, CA 90016 Sale Date: s09/22;c08/22 Sale Price: \$ 1,290,000



COMPARABLE SALE #2

3786 Wellington Rd Los Angeles, CA 90016 Sale Date: s07/22;c06/22 Sale Price: \$ 995,000



COMPARABLE SALE #3

3790 Somerset Dr Los Angeles, CA 90016 Sale Date: s07/22;c03/22 Sale Price: \$ 950,000

COMPARABLE PROPERTY PHOTO ADDENDUM

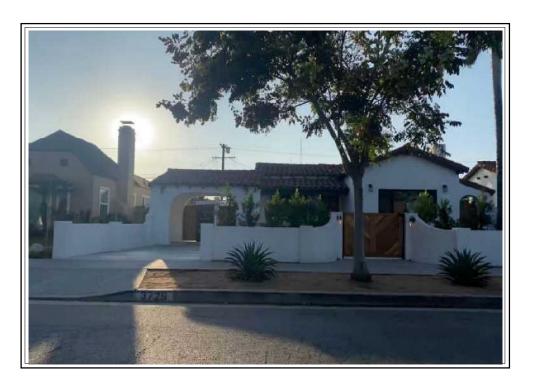
Borrower: Redwood Holdings LLC
Property Address: 3767 S Victoria Ave
City: Los Angeles
Lender: Wedgewood Inc



3663

COMPARABLE SALE #4

3663 Wellington Rd Los Angeles, CA 90008 Sale Date: \$10/22;c09/22 Sale Price: \$800,000



COMPARABLE SALE #5

3729 Buckingham Rd Los Angeles, CA 90016 Sale Date: Active Sale Price: \$ \$1,498,888



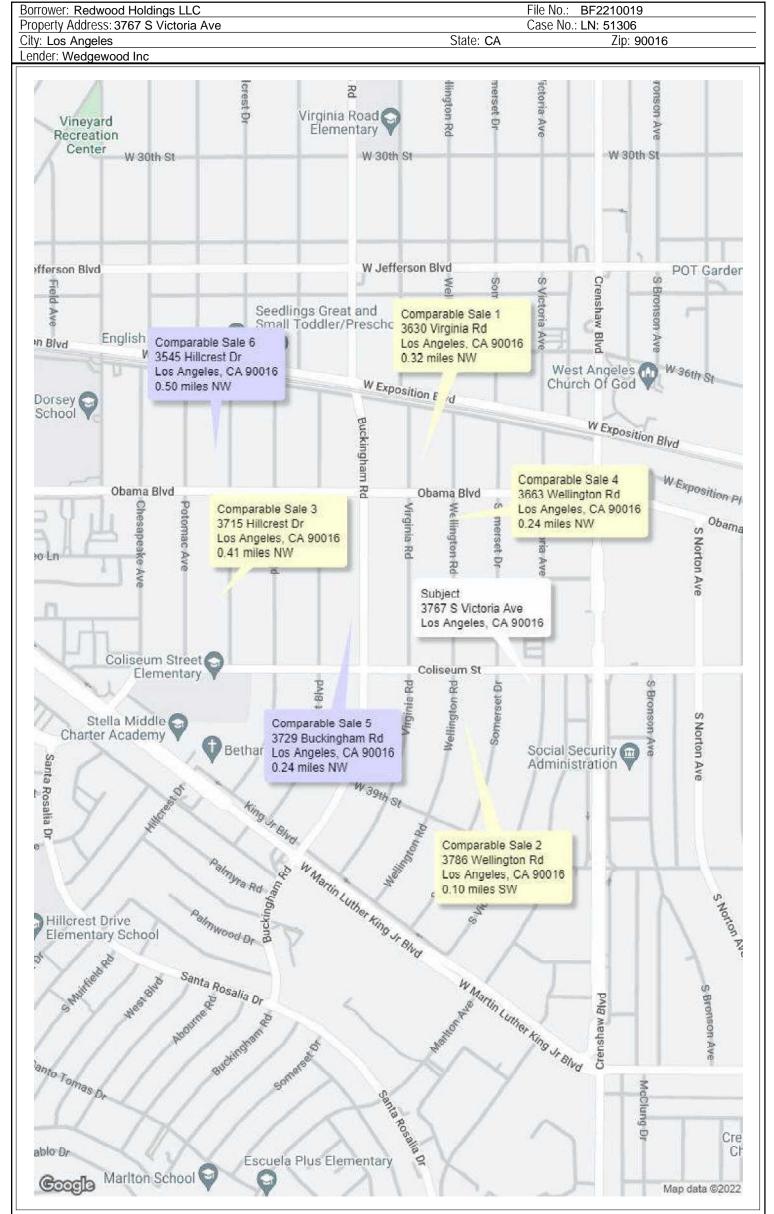
COMPARABLE SALE #6

3545 Hillcrest Dr Los Angeles, CA 90016 Sale Date: Active Sale Price: \$ \$1,203,540

PLAT MAP

Borrower: Redwood Holdings LLC File No.: BF2210019 Property Address: 3767 S Victoria Ave City: Los Angeles Case No.: LN: 51306 State: CA Zip: 90016 Lender: Wedgewood Inc 5045 17 2.72.66 67/2/-76 78/109 COLISEUM ST. (4) 88 **(7)** 46 @ 87 3.808* 3 45 G 49 3 50 @ 84 6 51 Ø83 €82 952 TRACT NO. 12120 Ø 53 ® 81 M.B. 232-28-30 € 80 954 @ 55 @ 79 Ø 56 FOR PREV. ASSMIT. SEE: 988-13 & 14 COUNTY OF LOS ANGELES, CALIF.

LOCATION MAP



AERIAL MAP

File No.: BF2210019 Borrower: Redwood Holdings LLC Property Address: 3767 S Victoria Ave
City: Los Angeles
Lender: Wedgewood Inc Case No.: LN: 51306 Zip: 90016 State: CA



PUBLIC RECORDS PAGE

Borrower: Redwood Holdings LLC	File No.: BF2210019		
Property Address: 3767 S Victoria Ave	Case No.: LN: 51306		
City: Los Angeles	State: CA	Zip: 90016	
Lender: Wedgewood Inc		-	

Property Detail Report
For Property Located At:
3767 S VICTORIA AVE, LOS ANGELES, CA 90016A858
CoreLogic
Real Que



4858				RealQues	st Professional
Owner Information	11 8				
Owner Name:		NES NANCY L			
Mailing Address:		67 S VICTORIA AVE. LOS	ANGELES CA 90016	-4858 C021	
Vesting Codes:		V//		11245 T. C.	
Location Information	on				
Legal Description:		ACT # 12120 LOT 47			
County:		S ANGELES, CA	APN:		5045-017-002
Census Tract / Block	c: 23	61.01/1	Alternate APN:		
Township-Range-Se	ct;		Subdivision:		12120
Legal Book/Page:	23	2-28	Map Reference:		51-B1 /
Legal Lot:	47		Tract #:		12120
Legal Block:			School District;		LOS ANGELES
Market Area:	PH	HT	School District N		LOS ANGELES
Neighbor Code:			Munic/Township:		LOS ANGELES
Owner Transfer Inf					
Recording/Sale Date	: 02	/20/2015 / 02/11/2015	Deed Type:		GRANT DEED
Sale Price:			1st Mtg Docume	nt #:	186480
Document #:	18	6479			
Last Market Sale In	formation				
Recording/Sale Date	12	/08/1998 / 10/13/1998	1st Mtg Amount/	Гуре:	\$148,500 / CONV
Sale Price:		65,000	1st Mtg Int. Rate		/ FIXED
Sale Type:	10.0	ILL	1st Mtg Docume	nt #:	2224002
Document #:		24001	2nd Mtg Amount	The second second	/
Deed Type:		RANT DEED	2nd Mtg Int. Rate	e/Type:	ř.
Transfer Document	# :		Price Per SqFt:		\$124.53
New Construction:			Multi/Split Sale:		
Title Company:		L EED LENDING			
Lender: Seller Name:		AL FED LENDING KUSHIGE TRUST			
		MOSITION TROOT			
Prior Sale Informat Prior Rec/Sale Date		/22/1993 /	Prior Lender.		
Prior Rec/Sale Date Prior Sale Price:	UI	122/1993/		t/Tuna:	,
Prior Sale Price. Prior Doc Number.	13	7748	Prior 1st Mtg Am Prior 1st Mtg Rat		,
Prior Deed Type:		JIT CLAIM DEED	, nor to mig ival	- 17ps.	·
Property Character	istics				
Gross Area:	101100	Parking Type:	PARKING AVAIL	Construction:	
Living Area:	1,325	Garage Area:	THE TOTAL	Heat Type:	HEATED
Tot Adj Area:		Garage Capacity:		Exterior wall:	STUCCO
Above Grade:		Parking Spaces:	2	Porch Type:	
Total Rooms:	5	Basement Area:		Patio Type:	
Bedrooms:	2	Finish Bsmnt Area:		Pool:	
Bath(F/H):	2/	Basement Type:		Air Cond:	
Year Built / Eff:	1941 / 1946	Roof Type:		Style:	CONVENTIONAL
Fireplace:	Y/1	Foundation:	RAISED	Quality:	
# of Stories:	1	Roof Material:	COMPOSITION SHINGLE	Condition:	
Other Improvements	: FENCE Buildin	g Permit	STINGLE		
Site Information					
Zoning:	LAR1	Acres:	0.14	County Use:	SINGLE FAMILY RESID (0100)
Lot Area:	6,306	Lot Width/Depth:	52 x 120	State Use:	
Land Use:	SFR	Res/Comm Units:	1/	Water Type:	
Site Influence:				Sewer Type:	TYPE UNKNOWN
Tax Information					
Total Value:	\$261,192	Assessed Year:	2022	Property Tax:	\$1,591.14
Land Value:	\$193,069	Improved %:	26%	Tax Area:	67
Improvement Value:		Tax Year:	2021	Tax Exemption	MISC
Total Taxable Value:	\$111,199				

Phone: (323) 387-3270 | Email: bonafideappr@gmail.com

Bona Fide Appraisals

Appraiser Independence Certification

LN: 51306

File No.: BF2210019

Borrower:	Redwood Holdings LLC			
Property Address:	3767 S Victoria Ave			
City:	Los Angeles	County: Los Angeles	State: CA	Zip Code: 90016
Lender/Client:	Wedgewood Inc			

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;

Additional Comments:

Expiration Date of Certification or License: 03/21/2023

- 2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- 3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- 4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- 5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- 6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- 7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
- 8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

ADDDAISED (only if required):
APPRAISER (only if required):
AFFINAISER (Olly li Tequileu).
AFFRAISER (OIII) II Tequileu).
AFFINAISER (Olly li Tequileu).
ution #

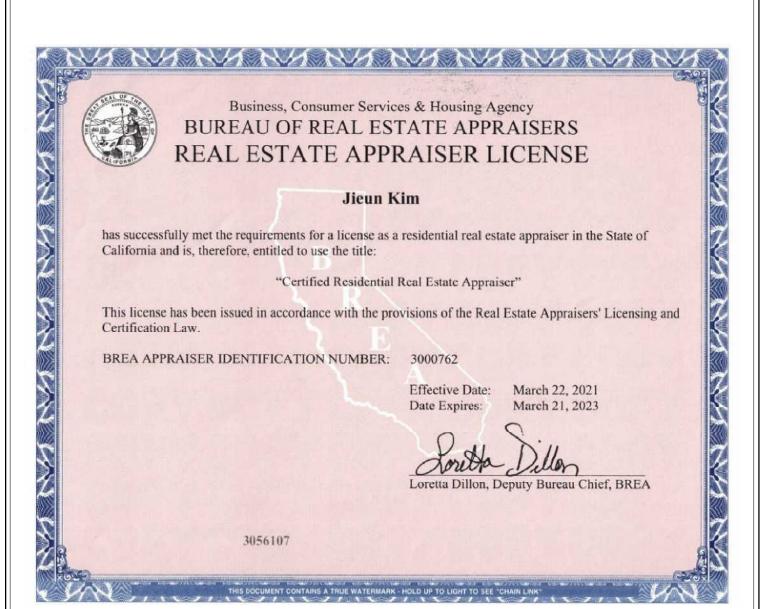
Expiration Date of Certification or License:

	Bona Fide Appraisar	S	LN: 51306
	USPAP ADDEND	N IM	File No. BF2210019
	OSI AI ADDEND	701VI	
Borrower: Redwood Holdings LLC			
Property Address: 3767 S Victoria Ave City: Los Angeles Cou	unty: Los Angeles	State: CA	Zip Code: 90016
Lender: Wedgewood Inc	anty. Los Arigoles	State. <u>O/1</u>	Zip code. <u>30010</u>
APPRAISAL AND REPORT IDENTIFICATIO			
This report was prepared under the following			
[X] Appraisal Report A written rep	ort prepared under Standards Rul	e 2-2(a).	
Restricted Appraisal Report A written rep	ort prepared under Standards Rul	e 2-2(b).	
Decemble Functions Time			
Reasonable Exposure Time My opinion of a reasonable exposure time for the subject	proporty at the market value state	od in this report is: 90 D	lavs
my opinion of a reasonable exposure time for the subject	property at the market value state	u in this report is. 50 D	-dyo
Additional Certifications			
		and the state of t	that of this area at with to the three trees.
X I have performed NO services, as an appraiser or in period immediately preceding acceptance of this ass		property that is the sub	ject of this report within the three-year
portion immodulatory proceduring decorptance of this dec	igiiiioiii.		
☐ I HAVE performed services, as an appraiser or in a			
period immediately preceding acceptance of this ass	ignment. Those services are desc	cribed in the comments t	below.
Additional Comments			
APPRAISER:	SUPERV	/ISORY APPRAISER (only if required):
$\Lambda = I_{\sigma}$.			
Signature:	•		
Name: Jieun Kim			
Date Signed: 10/16/2022 State Certification #: 3000762	Date Sig		
or State License #:			
or Other (describe): State #:	State: .		_
State: CA			or License:
Expiration Date of Certification or License: 03/21/202 Effective Date of Appraisal: 10/15/2022		sory Appraiser inspection Not Exterior-or	on of Subject Property: nly from street
Encetive Date of Appraisal. 10/10/2022	Uiu	LVCI C LVGHOL-OI	ny nomi succi inicitor and Exterior

LICENSE PAGE

Borrower: Redwood Holdings LLC		File No.: BF2210019
Property Address: 3767 S Victoria Ave		Case No.: LN: 51306
City: Los Angeles	State: CA	Zip: 90016

Lender: Wedgewood Inc



E&O INSURANCE PAGE

Borrower: Redwood Holdings LLC		File No.: BF2210019		
Property Address: 3767 S Victoria Ave		Case No.: LN: 51306		
City: Los Angeles	State: CA	Zip: 90016		
London Madraysand Inc				

₋ender: 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-1006670 Renewal of: PRA-2AX-1000024

1. Named Insured: Jieun Kim

Address: 530 S Lake Ave #758 Pasadena, CA 90019

3. Policy Period: February 3, 2023 From: February 3, 2022 To:

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 \$1,000,000 B. \$1,000,000

Claims Expense Limit of

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

Deductible (Inclusive of Claims Expenses):

5A. \$ 500 Each Claim 5B. \$ 1.000 Aggregate

\$716.00 6. Policy Premium: State Taxes/Surcharges: \$0.00

7. Retroactive Date: February 3, 2016

Notice to Company: Notice of a Claim or Potential Claim should be sent to: Hudson Insurance Group

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

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com On weekends or holidays: 866-546-3981 (Toll Free)

ina Dantas

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

OREP- Organization of Real Estate Professionals

B. Agent/Broker: Insurance Services

- 2 Sallag

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

Secretary

PRA100 (01/20) Page | 1

Phone: (323) 387-3270 | Email: bonafideappr@gmail.com