The purpose of the cuminary appraisal topo	n is to brovide the lend		curate and adequa	tely supported, opi	nion of the mark	et value	of the subject i	HODEIIV	
Property Address 39395 Wilford St		201/0110111 11111 1111 1111	City Fremont	to.y capportou, op.	State		Zip Code 9453		
	Ou	vner of Public Record	-	:- -				00	
Borrower Redwood Holdings LLC (see	F3/	VIIOI OI FUDIIC NECUIO	James & Cres	sencia Federizo	Ounty	Alame	bud		
Legal Description Tract 2278 Block 3 L	ot 22		Tau Vaar 0004		D.F. T-	h o			
Assessor's Parcel # 501-960-9			Tax Year 2021			xes \$ 3	<u>, </u>		
Neighborhood Name Sundale			Map Reference	36084		Tract 4	425.02		
Occupant 🗌 Owner 🔲 Tenant 🗶 Vaca	ant Sp	ecial Assessments \$	0	PU	D HOA \$ 0		per year	per month	
Property Rights Appraised 🗶 Fee Simple 🗌 Leasehold 🔲 Other (describe)									
Assignment Type Purchase Transaction	Refinance Transac	tion X Other (de	escribe) Servicin	ıa					
Lender/Client Wedgewood Inc			lanhattan Beach	Blvd Suite 100	Redondo Bea	ach. CA	90278		
Is the subject property currently offered for sale of	or has it heen offered for sal				·	X			
Report data source(s) used, offering price(s), and		;Paragon MLS#							
Troport data cource(e) acou, eneming price(e), and	1 dato(0). DOIVI 0	, r aragori wilo#	41002130, listet	1 0112212022 10	1 \$ 1,100,000				
I did did not analyze the contract for	agle for the subject nurshes	a transaction Evaluin	the reculte of the one	lucia of the contract	for colo or why the	analysia y	was not		
I did did not analyze the contract for	sale for the subject purchas	se transaction. Explain	the results of the ana	llysis of the contract	for sale or why the	anaiysis	was not		
performed.									
Contract Price \$ Date of Con		s the property seller th	<u> </u>		No Data Sou	rce(s)			
Is there any financial assistance (loan charges, sa	ale concessions, gift or dov	vnpayment assistance	, etc.) to be paid by a	ny party on behalf of	f the borrower?		Yes	No	
If Yes, report the total dollar amount and describe	the items to be paid.								
•	·								
Note: Race and the racial composition of the	neighborhood are not an	nraigal factors							
-	g.isomood are not ap	•	Housing Treads		One Held Herr	oin-	Dresert Law	I I loc 0/	
Neighborhood Characteristics			Housing Trends	52 p	One-Unit Hou		Present Land		
Location Urban Suburban	Rural Property Val		Stable	Declining	PRICE	AGE	One-Unit	80 %	
Built-Up X Over 75% 25-75%	Under 25% Demand/Sup	pply Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %	
Growth Rapid Stable	Slow Marketing Ti	ime 🗶 Under 3 mt	ths 3-6 mths	Over 6 mths	510 Low	0	Multi-Family	8 %	
Neighborhood Boundaries North: Fremo	ont@Mowry; South: I	nterstate 880@S	Stevenson: East	: Fremont@	1,800 High	100	Commercial	10 %	
Stevenson; West: Interstate 880@Mo					1,261 Pred.	47	Other	2 %	
	ched single family ho		•		-,				
ranging from 5,000-10,000sf. There a									
						e provid	ung access i)	
employment centers throughout the E									
Market Conditions (including support for the above		ee 1004MC for o							
expanded by including all of Fremont	t. Due to increases in	n interest rates, tl	he median price	decreased in the	ne last 4-6 mor	iths by	17.43% and i	n last	
7-12 months by 10.00%.									
Dimensions 59x120	ı	Area 7080 sf	Sha	ape Rectangula	ır \	√iew N ;	Res;		
Specific Zoning Classification R-1-6		Zoning Description F	Residential - Lov	v Density					
Zoning Compliance 🔀 Legal 🔲 Legal None	conforming (Grandfathered								
Is the highest and best use of subject property as	- '		<u> </u>		Yes No I	f No, desc	cribe The cu	rrent	
use of the subject site is considered						,	1110 00	ii Oiit	
Utilities Public Other (describe)	to meet all of the chi	Public Other (de		Off_cite Impr	ovements - Type		Public F	Private	
Electricity	Water	X	Joinbe)				X		
				Street Aspl					
			FEMA Map # 06	,					
7 110110						MA Map	Date 08/03/20	009	
FEMA Special Flood Hazard Area Yes	No FEMA Flood Zor								
FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical	for the market area?	X Yes N	-,						
FEMA Special Flood Hazard Area Yes	for the market area?	X Yes N	-,	es, etc.)?	Yes	X No	If Yes, describe		
FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical	for the market area? factors (easements, encroa	Yes N chments, environment	al conditions, land us				If Yes, describe		
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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Fannie Mae Form 2055 March 2005

There are O comparable	e properties currently	offered for sale in	the subject neighborho	ood ranging i	n price	from \$ 0	to \$ O	
There are 38 comparable	e sales in the subject		the past twelve mont					,770,000
FEATURE	SUBJECT	COMPARA	BLE SALE # 1	CON	MPARAB	LE SALE # 2	COMPARABI	LE SALE # 3
Address 39395 Wilford St		4423 Burney W	ay	4563 Whe	eler D	r	4476 Ogden Dr	
Fremont, CA 945	38	Fremont, CA 94		Fremont, (CA 945	538	Fremont, CA 945	538
Proximity to Subject		0.44 miles E		0.44 miles	SE		0.46 miles E	
Sale Price	\$		\$ 1,000,000			\$ 880,000		\$ 1,110,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 788.02 sq.ft			5 sq.ft.		\$ 777.86 sq.ft.	
Data Source(s)		MAXEBRD #409	999007;DOM 51	MAXEBRI	D #409	14924;DOM 11	MAXEBRD #410	04023;DOM 5
Verification Source(s)		Doc #152320;C	oreLogic	Doc #2509	978		Doc #154432;Co	reLogic
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmLth	
Concessions		Cash;0		Conv;0			Conv;0	
Date of Sale/Time		s09/22;c08/22	-29,000	s09/20;c08	8/20	+91,000	s09/22;c08/22	-32,000
Location	N;Res;	N;Res;		N;Res;			N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simpl	е		Fee Simple	
Site	7080 sf	6156 sf	0	5400 sf		+17,000	· ·	0
View	N;Res;	N;Res;		N;Res;			N;Res;	
Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Tradi	tional		DT1;Traditional	
Quality of Construction	Q4	Q4		Q4			Q4	
Actual Age	60	60		63		0	60	
Condition	C4	C4	-50,000			-50,000		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms	. Baths		Total Bdrms. Baths	-50,000
Room Count	6 3 2.0	6 3 2.0		5 3	2.0	0		0
Gross Living Area	1,384 sq.ft.	1,269 sq.ft	+35,000		8 sq.ft.	+71,000		0
Basement & Finished	0sf	0sf	. 33,000	0sf	J 74.16	. 7 1,000	0sf	
Rooms Below Grade	001	301		301			331	
Functional Utility	Average	Average		Average			Average	
Heating/Cooling	FWA;None	FWA;None		FWA;None			FWA;None	
Energy Efficient Items	None	None		None	-		None	
Garage/Carport	2ga2dw		130,000	2ga2dw			2ga2dw	
Porch/Patio/Deck	_	None	+20,000				_	
	Patio	Patio		Patio			Patio	
Fireplaces	None	1 F/P		1 F/P			1 F/P	.40.000
Exterior Features	Storage	EnclsdPatio		None		+10,000		+10,000
Other	None	ConvertedGar	-20,000			(100.000	None	ф — 2 222
Net Adjustment (Total)		□ + X -	\$ -44,000			\$ 139,000		\$ -72,000
Adjusted Sale Price		Net Adj. 4.4 %		Net Adj.	15.8 %		Net Adj. 6.5 %	
of Comparables I 💢 did 🗌 did not research t		Gross Adj. 15.4 %	erty and comparable sale	Gross Adj.	27.2 %	\$ 1,019,000	Gross Adj. 8.3 %	\$ 1,038,000
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Data Source(s) CRS Data My research ☐ did 🗶 did I Data Source(s) CRS Data	not reveal any prior sale	s or transfers of the c	omparable sales for the	year prior to the	e date of	sale of the comparable	sale.	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 F

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AMC: ClearCapital.com, Inc: California #1256							
APPRAISAL FEE: The appraiser is a salaried employee and received no	appraisal fee for the assigni	ment.					
CLARIFICATION OF INTENDED USE AND USER: The Intended User of	this appraisal report is the l	ender/Clien	nt. The Intended I	Jse is to			
evaluate the property that is the subject of this appraisal for a mortgage fin appraisal, reporting requirements of this appraisal report form, and Definit appraiser.	nance transaction, subject t	o the stated	Scope of Work,	purpose of the			
APPRAISER COMPETENCY STATEMENT: The appraiser is familiar with	the subject's market area	and has com	nleted many ann	oraisals in this			
area. This market area is approximately 10 miles from the appraiser's office	<u> </u>						
	realtors, MLS and public records. The appraiser has more than 10 years of field experience in both his home county of Alameda and the surrounding counties.						
AIR COMPLIANCE STATEMENT: No employee, director, officer, or agen	of the lander or any other	third party a	oting as joint you	aturo partnor			
independent contractor, appraisal management company, or partner on be							
development, reporting, result, or review of an appraisal through coercion							
intimidation, bribery, or in any other manner. I have not been contacted by first page of the report), borrower, or designated contact to make an appo	ntment to enter the propert	y. I agree to					
unauthorized contacts either personally by phone or electronically to CLA	RIO APPRAISAL NETWOR	RK.					
PREDOMINANT VALUE: The subject's value was lower than the predomi	nant value for the neighborh	nood.					
PUBLIC RECORDS: Some property characteristics for the comps were so	ourced from MLS and may	differ from pu	ublic records.				
DODDOWED A							
BORROWER: An extraordinary assumption was made that the borrower reshown up yet in the online public records provider. It was also assumed the		ect off marke	et and the transa	ction has not			
SALES COMPARISON COMMENTS (continued): All other adjustments w	ere adequately described o	n the grid. D	Differences in cha	racteristics that			
did not receive adjustments were due to a lack of supporting market data.							
the other comps in the report. All amounts were rounded to the nearest \$1 outside the range of comparables for the neighborhood due to expanding	search parameters. Other s						
adjusted way higher than other comps; 4773 Serra Ave - negative net adju	isiment.						
OCCUT ADDROAGU TO VALUE							
	(not required by Fannie Mae)						
Provide adequate information for the lender/client to replicate the below cost figures and calculatio	(not required by Fannie Mae)						
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The 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.

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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.

Freddie Mac Form 2055 March 2005

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Derek Mitchell	Name
Company Name Clario Appraisal Network	Company Name
Company Address 4730 Westwood Ct	Company Address
Dublin, CA 94568	
Telephone Number <u>925-577-3759</u>	Telephone Number
Email Address derek.mitchell@clarioappraisal.com	Email Address
Date of Signature and Report 10/06/2022	Date of Signature
Effective Date of Appraisal 10/05/2022	State Certification #
State Certification # AR003044	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 10/18/2022	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
39395 Wilford St	Did inspect exterior of subject property from street
Fremont, CA 94538	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 985,000	
	COMPARABLE SALES
LENDER/CLIENT	OOM / III/BEE ONEED
Name ClearCapital.com, Inc: California #1256	☐ Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 6 of 6

Fannie Mae Form 2055 March 2005

Subject Photo Page

Borrower	Redwood Holdings LLC (see page 3)						
Property Address	39395 Wilford St						
City	Fremont	County	Alameda	State	CA	Zip Code	94538
Lender/Client	Wedgewood Inc						



Subject Front

39395 Wilford St

Sales Price

Gross Living Area 1,384 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; 7080 sf Site Quality Q4 Age 60



Subject Rear



Subject Street

Comparable Photo Page

Borrower	Redwood Holdings LLC (see page 3)						
Property Address	39395 Wilford St						
City	Fremont	County	Alameda	State	CA	Zip Code	94538
Lender/Client	Wedgewood Inc						



Comparable 1

4423 Burney Way

0.44 miles E Prox. to Subject Sale Price 1,000,000 Gross Living Area 1,269 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6156 sf Quality Q4 60 Age



Comparable 2

4563 Wheeler Dr

Prox. to Subject 0.44 miles SE Sale Price 880,000 Gross Living Area 1,148 Total Rooms 5 Total Bedrooms 3 **Total Bathrooms** 2.0 Location N;Res; View N;Res; 5400 sf Site Quality Q4 Age 63



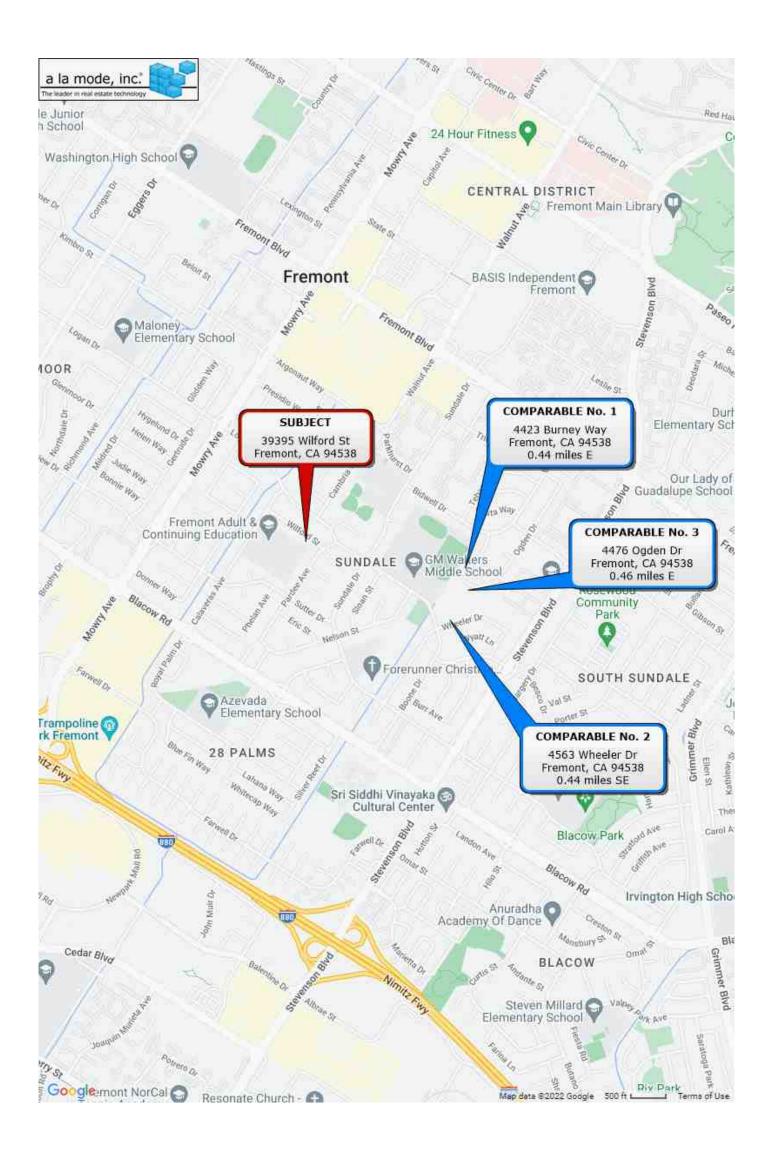
Comparable 3

4476 Ogden Dr

0.46 miles E Prox. to Subject Sale Price 1,110,000 Gross Living Area 1,427 Total Rooms 7 Total Bedrooms 4 **Total Bathrooms** 2.0 Location N;Res; View N;Res; Site 6490 sf Quality Q4 Age 60

Location Map

Borrower	Redwood Holdings LLC (see page 3)						
Property Address	39395 Wilford St						
City	Fremont	County	Alameda	State	CA	Zip Code	94538
Lender/Client	Wedgewood Inc						



Aerial Photo

Borrower	Redwood Holdings LLC (see page 3)						
Property Address	39395 Wilford St						
City	Fremont	County	Alameda	State	CA	Zip Code	94538
Lender/Client	Wedgewood Inc						



MLS Price Trend Data

Market Conditions Addendum Report (Fannie Mae Form 1004MC) (Freddie Mac Form 71)

Date Run: 10/6/2022

Base/List Date/Current: 10/6/2022

Stable Range Selected High Limit 0% Low Limit 0%

Year 1- Current to 12 Months

Inventory Analysis	Prior 7 - 12 Months	Prior 4 - 6 Months	Current - 3 Months	Y1 Overall Trend
Total # of Comparable Sales (Settled)	226	152	126	Stable
Absorption Rate (Total Sales/Months)	37.67	50.67	42	Increasing
Total # of Comparable Active Listings	19	43	41	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.50	0.85	0.98	Increasing
Median Sale & ListPrice, DOM, Sale/List%	Prior 7 - 12 Months	Prior 4 - 6 Months	Current - 3 Months	Y1 Overall Trend
Median Comparable Sale Price	\$1,500,000.00	\$1,635,000.00	\$1,350,000.00	Decreasing
Median Comparable Sales Days on Market	7	7	15	Increasing
Median Comparable List Price	\$1,300,000.00	\$1,398,888.00	\$1,350,000.00	Increasing
Median Comparable Listings Days on Market	7	10	18	Increasing
Median Sale Price as % of List Price	115.36%	113.95%	98.94%	Decreasing

Year 2- 13 to 24 Months

Inventory Analysis	Prior 22 - 24 Months	Prior 19 - 21 Months	Prior 16 - 18 Months	Prior 13 - 15 Months	Y2 Overall Trend
Total # of Comparable Sales (Settled)	160	131	192	213	Increasing
Absorption Rate (Total Sales/Months)	53.33	43.67	64	71	Increasing
Total # of Comparable Active Listings	6	16	27	21	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.11	0.37	0.42	0.30	Increasing
Median Sale & ListPrice, DOM, Sale/List%	Prior 22 - 24 Months	Prior 19 - 21 Months	Prior 16 - 18 Months	Prior 13 - 15 Months	Y2 Overall Trend
Median Comparable Sale Price	\$1,166,500.00	\$1,220,000.00	\$1,340,000.00	\$1,350,000.00	Increasing
Median Comparable Sales Days on Market	7	7	7	8	Increasing
Median Comparable List Price	\$1,159,444.00	\$1,188,888.00	\$1,199,000.00	\$1,250,000.00	Increasing
Median Comparable Listings Days on Market	14	11	13	8	Decreasing
Median Sale Price as % of List Price	106.01%	110,72%	114.90%	109.80%	Increasing

Explanation of Results:

- 1. The overall trend compares the latest reported period with the most current reported period. If the latest or most current reported period does not have a value it is not used in the overall trend calculation. If three or more reported periods in Year 2 have no value then the overall trend will be reported as stable. If two or more reported periods in Year 1 have no value then the overall trend will be reported as stable.
- 2. The overall trend is reported as stable if the difference between the compared periods falls within the stable range selected by the user. All differences higher than the high limit of the stable range are increasing. All differences lower than the low limit of the stable range are decreasing.
- 3. The overall trend for Total # Comparable Sales and the Absorption Rate use the same calculation. The overall trend for both values will be the same.
- 4. The Total # of Comparable Active Listings is determined using data from a single date in the reported time period. There is no need for further calculations to determine the intermediate trend for this value.
- 5. The Median Sales Price/List Price ratio is calculated independently for each listing in the reported time period and the median of those values is reported. The value cannot be calculated using any of the data in the report form above.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

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.

C/

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Ω4

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 ungrades.

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

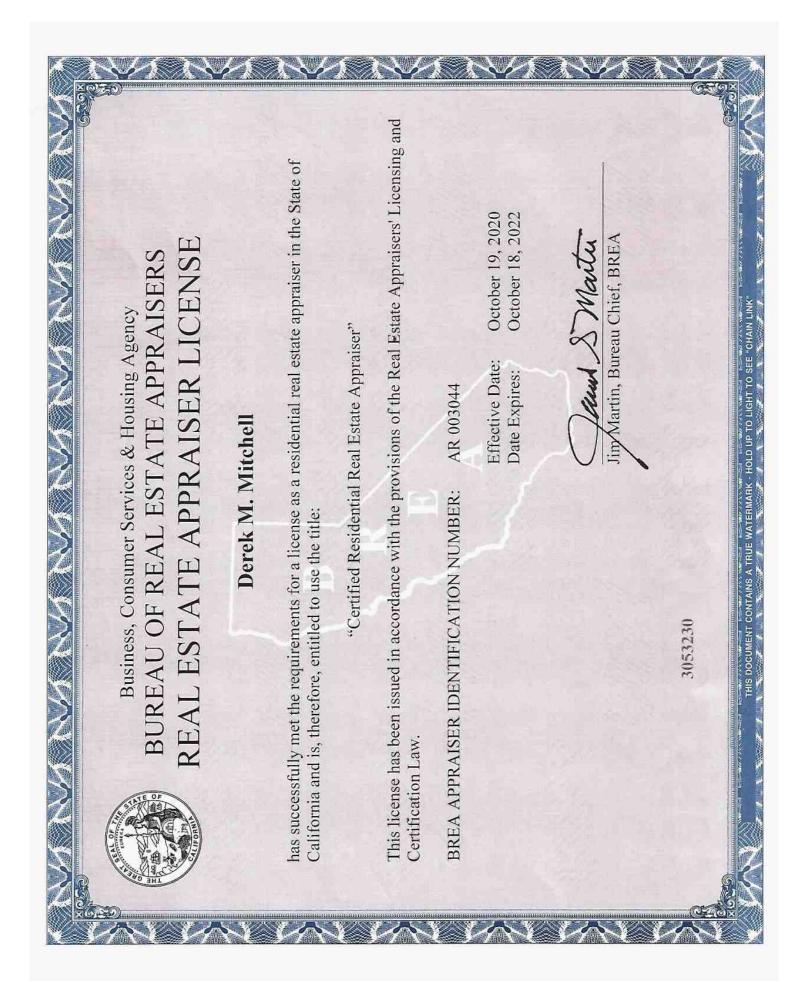
Abbreviation	Full Name	Fields Where This Abbreviation May Appear
А	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View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

USPAP ADDENDUM

File No. 33406130

Borrower Redwood Holdings LLC (see page 3) Property Address 39395 Wilford St City State CA Zip Code 94538 County Alameda Fremont Lender Wedgewood Inc This report was prepared under the following USPAP reporting option: Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a). Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b). Reasonable Exposure Time My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-90 days **Additional Certifications** I certify that, to the best of my knowledge and belief: X I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. - The statements of fact contained in this report are true and correct. - The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. - Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties - I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment. - My engagement in this assignment was not contingent upon developing or reporting predetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). **Additional Comments** SUPERVISORY APPRAISER: (only if required) APPRAISER: Signature: Signature: Name: Derek Mitchell Name: Date Signed: <u>10/06/2022</u> Date Signed: State Certification #: AR003044 State Certification #: or State License #: or State License #: State: <u>CA</u> State: Expiration Date of Certification or License: 10/18/2022 Expiration Date of Certification or License: Effective Date of Appraisal: 10/05/2022 Supervisory Appraiser Inspection of Subject Property: Interior and Exterior Did Not Exterior-only from Street

Appraisal License



E&O Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/11/2021

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

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed.

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

RODUCER

ASSURANCE A Marsh & McI ennan Agency I I C company

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