APPRAISAL OF REAL PROPERTY



LOCATED AT

3805 Elston Dr San Bruno, CA 94066 LOT 45 BLOCK 3 PACIFIC HEIGHTS NO 6 RSM 53/11 CITY OF SAN BRUNO

FOR

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

OPINION OF VALUE

1,100,000

AS OF

10/07/2022

BY

Sandra Sanchez-Thom Clario Appraisal Network 300 E 2nd St Ste 1405 Reno, NV 89501-1508 (530) 550-2565 sandra.sanchezthom@clarioappraisal.com

LICDAD ADDENDLIM

		09PAP ADDENDUM	File No.	33414783
rrower	Redwood Holdings LLC			
perty Address	3805 Elston Dr			
	San Bruno	^{County} San Mateo	State CA	Zip Code 94066
der	Wedgewood Inc			
This remark		LICDAD variation antique		
	as prepared under the following	, USPAP reporting option:		
Appraisal	Report	This report was prepared in accordance with USPAP Standards Rule 2-2(a).		
☐ Restricted	d Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b).		
Tiestrictee	Appraisa ricport	This report was propared in accordance with our Ar Standards Hule 2-2(b).		
Reasonable E	exposure Time			
My opinion of a	reasonable exposure time for the s	ubject property at the market value stated in this report is:	<u>0 - 90 day</u>	\$
			<u>o oo aay</u>	<u>. </u>
Additional Ce	rtifications			
	the best of my knowledge and belie	f·		
I have NO	T performed services, as an apprais	er or in any other capacity, regarding the property that is the subject of this report	t within the	
three-year	period immediately preceding acco	ptance of this assignment.		
		r in another capacity, regarding the property that is the subject of this report withi	in the three-year	
period imr	mediately preceding acceptance of	his assignment. Those services are described in the comments below.		
- The stateme	ents of fact contained in this rep	ort are true and correct.		
- The reported	d analyses, opinions, and conclu	sions are limited only by the reported assumptions and limiting condition	ns and are my personal, imp	partial, and unbiased
professional a	nalyses, opinions, and conclusi	ons.		
- Unless other	rwise indicated, I have no prese	nt or prospective interest in the property that is the subject of this report a	and no personal interest wi	th respect to the parties
involved.	, ,		•	
	as with respect to the property t	hat is the subject of this report or the parties involved with this assignme	ont .	
		contingent upon developing or reporting predetermined results.	716	
	•		minad value as diseation in v	alve that favore the saves of
		ment is not contingent upon the development or reporting of a predeterm		
	· · ·	attainment of a stipulated result, or the occurrence of a subsequent even	•	* * * * * * * * * * * * * * * * * * * *
		re developed, and this report has been prepared, in conformity with the U	Initorm Standards of Profes	sional Appraisal Practice that
were in effect	at the time this report was prepared	ired.		
- Unless other	rwise indicated, I have made a p	ersonal inspection of the property that is the subject of this report.		
 Unless other 	rwise indicated, no one provided	I significant real property appraisal assistance to the person(s) signing th	is certification (if there are	exceptions, the name of each
individual prov	viding significant real property ap	praisal assistance is stated elsewhere in this report).		
Additional Co	mments			
PPRAISER:		SUPERVISORY APPRA	AISER: (only if required)	
	0 0			
	Sandra Sanch	, <i>(</i> //.		
ignature:	Saura-Dance	3: Mom Signature:		
_	Ira Sanchez-Thom	Name:		
<u> </u>		Date Signed:		
-	10/12/2022	State Certification #:		
tate Certification #	AR 007442			
r State License #:		or State License #:		
tate: CA		State:		
opiration Date of Co	ertification or License: <u>11</u>	/20/2023 Expiration Date of Certification o	or License:	
ffective Date of App	praisal: 10/07/2022	Supervisory Appraiser Inspectio	on of Subject Property:	
		Did Not Exter	erior-only from Street	Interior and Exterior

51424 File# 33414783

						•						i iic #	33414	703		
The purpo	ose o	of this summar	y appraisal repo	rt is to pro	ovide the len	der/client with	an accurate	, and adequ	ately sup	ported, opi	nion of t	he marl	ket value	of the	subject prope	erty.
Property Ad	ddress	3805 EI	ston Dr				City	San Bru	no			State	CA	Zip Code	94066	
Borrower	Po	dwood Hold			Owr	ner of Public Reco	d M	cdowell De		Living T	ruct	County	San N	Matao	0.000	
							- IVI			Living 1	usı	County	Salli	vialeo		
Legal Desc	-		BLOCK 3 PA	ACIFIC HE	IGHTS NO	6 RSM 53/										
Assessor's		017-	282-050					^{Year} 2021				R.E. Ta	kes\$ 6	3,755		
Neighborho	ood Nar	^{me} Pacif	ic Heights				Map	Reference	41884	ļ		Census	Tract 6	3140.00		
Occupant 0	X	Owner 1	Tenant Vaca	ant	Spe	cial Assessments	\$ O			PU	D HOAS	§ 0		per year	per mo	nth
Property Ri	_		Fee Simple	Leaseholo	d 🗆 Ott	her (describe)										
Assignmen			ase Transaction		ance Transaction		nor (donoriba)									
-		Fulcii	doe Hansaciion	neilila			ner (describe)	Servicii	ng - Ma	arket Valu	ne					
Lender/Clie		Wedgewo						attan Beac	h Blvd,	Suite 10	0, Redoi	ndo Be	each, C	A 90278	3	
Is the subje	ect prop	perty currently offere	d for sale or has it be	en offered for sal	le in the twelve m	onths prior to the e	ffective date of	this appraisal?					\mathbf{X}	Yes	No	
Report data	a source	e(s) used, offering p	rice(s), and date(s).		DOM 7	:See attach	ed adden	l a								
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1	<u>. </u>	7 did not onel me ti	he contract for sale fo	v the explicat acce		Fundain the requite	of the englished	of the contract f		h. dha anal a						
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performed.																
Contract Pr	rice \$		Date of Contra	ect	Is	the property seller	the owner of p	ublic record?		Yes	No	Data Sour	ce(s)			
Is there any	y financ	cial assistance (loan	charges, sale conces	sions, gift or dow	vnpayment assista	ance, etc.) to be pa	id by any party	on behalf of the I	orrower?					Г	Yes	No
o If Yes reno			nd describe the items			. , .										
11 100, 1000	ort tilo t	otar dollar arribarit a	na accombo the items	to bo paid.												
Note: Race	e and t	he racial compositi	on of the neighborh	ood are not appr	raisal factors.											
		Neighborhood	Characteristics			Or	ne-Unit Housir	a Trends			One-	-Unit Hou	sina	Pre	sent Land Use %	
Lagation	_			1 Dural	Dranasti Values			•	N Day	a linina		01				
Location			Suburban	Rural	Property Values			Stable	⊠ Dec		PRICE		AGE	One-Unit		85 [%]
Built-Up	\mathbf{X}	Over 75%	25-75%	Under 25%	Demand/Supply	/ Short	age	In Balance	Ove	er Supply	\$ (000)		(yrs)	2-4 Unit		5 %
Growth	一百	Rapid X	Stable	Slow	Marketing Time	Under	3 mths	3-6 mths	Ove	er 6 mths	750	Low	1	Multi-Fam	ily	3 %
Neighborho	nnd Rnı			oo oitu limi	ita (waat at			uth Can Fr	onoico	o oitu		High		Commerc	ial	
œ — ·			West: Pacifi		_	ı ⊓wy 35); [พบเก: 50	uui San Fr	ancisc	o city	2,400		116			3 %
			South: Millbra	ae city limit	ts.						1,300	Pred.	66	Other		4 %
T Neighborho	ood Des	scription	See attache	d addenda.												
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market	ting t	imes remain	under 3 mon	iths howeve	er the med	ian compar	able sales	price for c	competi	itive and	neighbo	rhood	sales h	ave ded	reased	
from th	ne pr	evious mont	hs. See Marl	cet Condition	ons Adden	dum (1004N	/IC).									
Dimensions	s 7	76 x 154			A	Area 11704	sf	Sh	^{ape} Irr	egular			View N:	Res;		
Specific Zo		lassification	R-1		Z	oning Description		Density Re						,,		
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Is the highe	est and	best use of subject										_				
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	dum.	-	property as improved	(or as proposed	per plans and spi	ecifications) the pr	esent use?	_		×	Yes	No	If No, descr	ibe (See attache	ed
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51424 File# 33414783

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There are 17 comparable	properties currently of	offered for sale in	the subject neighborhoo	d ranging in price	from \$ 990,000	to \$ 1,6	99,000
There are 120 comparable	sales in the subject	neighborhood within	the past twelve months	s ranging in sale p	rice from \$ 915,00	00 to \$ 2	2,200,000
FEATURE	SUBJECT	COMPARAE	BLE SALE # 1	COMPARA	BLE SALE # 2	COMPARAB	LE SALE # 3
Address 3805 Elston Dr		3001 Medina Dr		3050 Medina Dr	-	3120 Geoffrey D	r
San Bruno, CA 9	4066	San Bruno, Ca 9	94066-1225	San Bruno, CA	94066-1226	San Bruno, CA 9	4066-1623
Proximity to Subject		0.42 miles NE		0.45 miles NE		0.25 miles E	
Sale Price	\$		\$ 1,460,000		\$ 1,202,000		\$ 1,350,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 1020.98 sq.ft.		\$ 834.72 sq.f	t.	\$ 1038.46 sq.ft.	
Data Source(s)		SFMLS#819028		SFMLS#819050		SFMLS#818857	74:DOM 9
Verification Source(s)		Doc # Not Availa	•		Corelogic Tax Rec		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Cash;0	
Date of Sale/Time		s09/22;c08/22		s09/22;c08/22		s04/22;c04/22	-154,000
Location	N:Res:	N:Res:		N;Res;		N;Res;	101,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	11704 sf	5750 sf	0	5000 sf	0	5600 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	62	59	0	59	0	62	
Condition	C4	C2	-250,000		0	C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-250,000	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count					+		
	6 3 2.0	6 3 2.0	00 ===	6 3 2.0		6 3 2.0	
Gross Living Area	1,300 sq.ft.	1,100	-32,500	, ,	-35,000	l '	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
		+		<u> </u>	-	<u> </u>	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/No AC	FWA/No AC		FWA/No AC		FWA/No AC	
Energy Efficient Items	DualPn Wndws	DualPn Wndws		DualPn Wndws		DualPn Wndws	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Patio	Patio		Patio		Patio	
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Other	None	None		None		None	
Mat A Production (T. 1. 2)		<u> </u>				 	
Net Adjustment (Total)		<u></u> + X -	\$ -282,500		\$ -35,000		\$ -154,000
Adjusted Sale Price		Net Adj. 19.3 %		Net Adj. 2.9 %	6	Net Adj. 11.4 %	1
of Comparables		Gross Adj. 19.3 %		Gross Adj. 2.9 %			\$ 1,196,000
·	sale or transfer history of the	Gross Adj. 19.3 % subject property and comp		Gross Adj. 2.9 %	1,167,000		\$ 1,196,000
·	sale or transfer history of the			Gross Adj. 2.9 %	1,167,000		\$ 1,196,000
did did not research the s		e subject property and comp	arable sales. If not, explain	Gross Adj. 2.9 %	1,167,000		\$ 1,196,000
did did not research the s		e subject property and comp		Gross Adj. 2.9 %	1,167,000		\$ 1,196,000
I did did not research the s	ot reveal any prior sales or to	subject property and comp	arable sales. If not, explain erty for the three years prior to	Gross Adj. 2.9 % the effective date of this a	5 1,167,000 ppraisal.		\$ 1,196,000
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Client File No.	Page # 5 of 31

51424 File # 33414783

FEATURE		SUBJEC	T		CO	MPARABI	E SALE #	4		CO	MPARABL	LE SALE	# 5		CO	MPARABL	E SALE # 6	
Address 3805 Elston Dr				3740	Elsto	n Dr			250	1 Oakr	nont D)r		3805	Elsto	n Dr		
San Bruno, CA 9	4066			1		, CA 9	4066		1	Bruno			1238	1		, CA 9	4066	
Proximity to Subject	1000				miles		4000			1 miles		7000	1200		miles	, 0/13	4000	
Sale Price	\$			0.00	1111103	11	\$	1,650,000		+ 1111163	INL	\$	1,650,000		IIIICS		\$ 1	056,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 1	269.2	2 Sa.ft.		1,030,000		1153.8	sa.ft.		1,030,000	S	812.3	1 sa.ft.	1,	030,000
Data Source(s)	•		*****					M 7)E2:D	OM 13				57;DOM 7	
Verification Source(s)														1				
VALUE ADJUSTMENTS		DESCRIPT	ION		ESCRIPTI		logic Ta	Adjustment		DESCRIPTI			Tax Rec) \$ Adjustment		IOGIC ESCRIPTI	Tax Re	+(-) \$ Adj	uetmont
Sales or Financing		DEGOTAL T	IOIV	_		OIV	T (-) ψ	Aujuotinont			ION	1 () w Aujustinuit	_		JIV	T (-) ♥ Au)	uotinont
Concessions				ArmL					Arm					Arml				
Date of Sale/Time				Conv					Con					Cash	,			
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Location	N;R			N;Re						syRd;			0	N;Re				
Leasehold/Fee Simple		Simpl	e		Simple	-			_	Simple	e			_	Simple	•		
Site		04 sf		5000				0		00 sf			0	1170				
View	N;R			N;Re					N;R					N;Re				
Design (Style)	DT1	;Ranc	h	DT1;	Rancl	1			DT1	I;Rancl	h			DT1;	Rancl	1		
Quality of Construction	Q4			Q4					Q4					Q4				
Actual Age	62			62					60				0	62				
Condition	C4			C2				-250,000	C3				-150,000	C4				
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	6	3	2.0	6	3	2.0			6	3	2.0			6	3	2.0		
Gross Living Area		1,30	O sq.ft.		1,300	sq.ft.				1,430	0 sq.ft.		-32,500		1,300	sq.ft.		
Basement & Finished	0sf			0sf					0sf					0sf				
Rooms Below Grade																		
Functional Utility	Ave	rage		Avera	age				Ave	rage				Aver	age			
Heating/Cooling		A/No A	C		/No A	С				A/No A	C				√No A	С		
Energy Efficient Items		IPn W			Pn Wr					alPn Wi					Pn Wr			
Garage/Carport	2ga		. 14443	2ga2						2dw	. 14443			2ga2		.4113		
Porch/Patio/Deck	2ga. Pati				uw n, Pati	io	 	^	Pati					Patio				
Fireplace		o replace			n, Pau		1	U		replace				_	eplace			
Other			-		•	•				repiace I sunro			-15,000			;		
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Adjusted Sale Price				Net Adj.			Ψ	-532,000	Net Ac			Ψ	-323,000	Net Adj.		00%	*	0
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Report the results of the research and anal	ysis of 1	uie prior sa			y or the s	ubject pro	· ·		• •					_	1	001101	ADIE CALE "	
ITEM				UBJECT				MPARABLE SAL	.E #	4				5			RABLE SALE #	6
Date of Prior Sale/Transfer		06/01/	2022				08/06/20	021			12/20	/2021			06/0	1/2022		
Price of Prior Sale/Transfer		\$0					\$1,060,0	000			\$0							
Data Source(s)		Corelo	ogic Pu	ıblic R	ecord	ls	CoreLo	gic Public	Reco	ords	CoreL	ogic	Public Reco	rds	Core	logic F	Public Rec	ords
Effective Date of Data Source(s)		10/07/					10/07/20	022			10/07	/2022			10/07	7/2022		
Analysis of prior sale or transfer history of	the sub	ject prope	rty and cor	mparable	sales			Cor	np #	4 had a	a previ	ous a	rms-length s	sale o	า 08/0	6/2021	l for a	
purchase price of \$1,060,0	000, I	MLS #	81855	230; p	roper	ty was	in origii	nal conditi	on a	nd has	under	gone	significant re	enova	tion si	nce pr	ior	
purchase. Comp #5 had a	Affi	davit fo	or a ch	ange i	in Tru	st; this	was no	t a sale tr	ansa	ction.	Comp	#6 is	the subject	prope	rty's m	ost re	cent sale,	
see analysis on prior page	2 of	the 20)55 rep	ort.														
Analysis/Comments																		

Client File No.	Page # 6 of 31

51424 File# 33414783

•	ClearCapital.com, Inc. California Registration #1256					
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51424 File # 33414783

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 under 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, 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 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 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.

51424 File # 33414783

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 UAD Version 9/2011 Page 5 of 6 Fannie Mae Form 2055 March 200

Client File No. Page # 9 of 31

Exterior-Only Inspection Residential Appraisal Report

51424 File# 33414783

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appraiaws and regulations. Further, I am also subject to the provious pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or m	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraise	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser identified in this appraisal report is either a sappraisal firm), is qualified to perform this appraisal, and is according to the control of the control o	ub-contractor or an employee of the supervisory appraiser (or the septable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared. 	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Seeds Level 1	
Name Sandra Sanchez-Thom	Signature Name
Name Sandra Sanchez-Thom Company Name Clario Appraisal Network	Company Name
Company Address 300 E 2nd St Ste 1405	Company Address
Reno, NV 89501-1508	
Telephone Number (530) 550-2565	Telephone Number
Email Address sandra.sanchezthom@clarioappraisal.com	Email Address
Date of Signature and Report 10/12/2022	Date of Signature State Contification #
Effective Date of Appraisal 10/07/2022 State Certification # AR 007442	State Certification # or State License #
State Certification # AR 007442 or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 11/20/2023	SUBJECT PROPERTY
ADDRESS OF DRODERTY ADDRAISED	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED 3805 Fiston Dr	Did inspect exterior of subject property from street
3805 Elston Dr San Bruno, CA 94066	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,100,000	
LENDER/CLIENT	
Name Clear Capital	COMPARABLE SALES
<u> </u>	
Company Name Wedgewood Inc	COMPARABLE SALES Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street
Company Name Wedgewood Inc Company Address 2015 Manhattan Beach Blvd, Suite 100,	Did not inspect exterior of comparable sales from street
	Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street

Client File No. Page # 10 of 31 51424 File No. 33414783 Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a cle		trends and conditi	ons prevalent in the subject									
neighborhood. This is a required addendum for all appraisal reports with	<u> </u>	ity O D		Ctoto O A		7ID Codo o 4 o 4						
Property Address 3805 Elston Dr City San Bruno State CA ZIP Code 94066 Borrower Redwood Holdings LLC												
Instructions: The appraiser must use the information required on this formation required on this formation required on the second required on the second required on the second required on the second required required on the second required requir	orm as the basis for his/her conclusions, and	must provide sup	port for those conclusions, regarding									
housing trends and overall market conditions as reported in the Neighb												
it is available and reliable and must provide analysis as indicated below	v. If any required data is unavailable or is con	sidered unreliable,	the appraiser must provide an									
explanation. It is recognized that not all data sources will be able to pro	ovide data for the shaded areas below; if it is	available, however	the appraiser must include the data									
in the analysis. If data sources provide the required information as an a												
average. Sales and listings must be properties that compete with the sales												
subject property. The appraiser must explain any anomalies in the data	· · · · · · · · · · · · · · · · · · ·											
Inventory Analysis		–6 Months	Current – 3 Months	- Increasing	(Overall Trend	.	Dealining				
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	60	35	25	Increasing	F			Declining				
Total # of Comparable Active Listings		1.67	8.33	Increasing Declining	H			Declining				
Months of Housing Supply (Total Listings/Ab.Rate)	7	9	17	Declining	F		_	Increasing Increasing				
Median Sale & List Price, DOM, Sale/List %	O.7 Prior 7–12 Months Prior 4	0.8 -6 Months	2.0 Current – 3 Months			Overall Trend		morodomy				
Median Comparable Sale Price		85,000	\$1,315,000	Increasing	Г		M	Declining				
Median Comparable Sales Days on Market	9	9	35	Declining	F		_	Increasing				
Median Comparable List Price		98,888	\$1,298,000	Increasing			=	Declining				
Median Comparable Listings Days on Market	4	25	21	Declining	Ħ		=	Increasing				
Median Sale Price as % of List Price		14%	100%	Increasing	Ī	Stable	茵	Declining				
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes X No			Declining	X	Stable		Increasing				
Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3%	o 5%, increasing u	ise of buydowns, closing costs, cond	0								
fees, options, etc.). An analysis was perforn	ned on 120 competing sales	over the pa	ast 12 months. For thos	e sales, a tot	al d	of 0.0% we	re					
reported to have seller concessions.												
Are foreclosure sales (REO sales) a factor in the market?	Yes No If yes,	explain (including	the trends in listings and sales of fore	closed properties).								
An analysis was performed on 120 competing	ng sales over the past 12 m	onths. For t	hose sales, a total of 0.	8% were rep	orte	ed to be RE	0.					
Cite data sources for above information.	ation reported in the CEADN	I CDIve eve	tom (voing on officialis)	data of 10/0	7/20	122)	L:1:	- d t-				
IIIIOIIII	ation reported in the SFARM						IIIZ	ea to				
arrive at the results noted on this addendum	i. Any percent change resul	is noted in i	nese comments are ba	seu on simpi	216	gression.						
Summarize the above information as support for your conclusions in the	he Neighborhood section of the appraisal rep	ort form. If you use	ed any additional information, such as									
an analysis of pending sales and/or expired and withdrawn listings, to												
An analysis was performed on 120 competit	ng sales over the past 12 m	onths. The	sales within this group h	nad a median	sa	le price of						
\$1,400,000. This analysis shows a change	*						rch	. The				
sales within this group had a median sale pr	•		•									
performed on 120 competing sales over the	past 12 months. The sales	within this	group had a median sal	e price per so	qft o	of \$1,067.0	9. 7	Γhis				
analysis shows a change of -0.1% per mont	th. The same analysis was p	erformed o	n 20 sales from an alter	nate search.	Th	e sales wit	hin	this				
group had a median sale price per sqft of \$7	1,162.50. This analysis show	vs a change	of +0.1% per month. A	ın analysis w	as	also perfor	me	d on				
120 competing sales over the past 12 mont	hs. The sales within this gro	up had a m	edian sale price of \$1,4	00,000. This	an	alysis show	vs a	1				
change of -0.1% per month. The same anal												
group had a median sale price of \$1,460,00		ange of 0%			rfo	med on 12	20 c	ompeting				
If the subject is a unit in a condominium or cooperative project, complet	· · · · •	-6 Months	Project Name	:		Normall Toward						
Subject Project Data Total # of Comparable Sales (Settled)	Prior 7–12 Months Prior	-o Months	Current – 3 Months	Increasing	_	Overall Trend		Dealining				
Absorption Rate (Total Sales/Months)				Increasing Increasing	Ł	Stable Stable	느	Declining Declining				
Total # of Active Comparable Listings				Declining	H	Stable	<u> </u>	Increasing				
Months of Unit Supply (Total Listings/Ab.Rate)				Dooming			1 1					
117 (Declining	H	Stable	ᅥ	Increasing				
Are foreclosure sales (REO sales) a factor in the project?	☐ Ves ☐ No If ves	indicate the number	er of REO listings and explain the trend	Declining	s of	Stable		Increasing				
Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Yes No If yes,	indicate the number	er of REO listings and explain the trend		s of	Stable		Increasing				
Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Yes No If yes,	indicate the number	er of REO listings and explain the trend		s of	Stable		Increasing				
, , , , ,	Yes No If yes,	indicate the numb	er of REO listings and explain the trend		s of	Stable		Increasing				
, , , , ,	Yes No If yes,	indicate the numb	er of REO listings and explain the trend		s of	Stable		Increasing				
, , , , ,	Yes No If yes,	indicate the numb	er of REO listings and explain the trend		s of	Stable		Increasing				
, , , , ,	Yes No If yes,	indicate the numb	er of REO listings and explain the trend		s of	Stable		Increasing				
, , , , ,	Yes No If yes,	indicate the numbi	er of REO listings and explain the trend		s of	Stable		Increasing				
, , , , ,		indicate the numbi	er of REO listings and explain the trend		s of	Stable		Increasing				
foreclosed properties.		indicate the numbi	er of REO listings and explain the trend		s of	Stable		Increasing				
foreclosed properties.		indicate the numbi	er of REO listings and explain the trend		s of	Stable		Increasing				
foreclosed properties.		indicate the numbi	er of REO listings and explain the trend		s of	Stable		Increasing				
foreclosed properties.		indicate the numb	er of REO listings and explain the trend		s of	Stable		Increasing				
foreclosed properties.		indicate the numb	er of REO listings and explain the trend		s of	Stable		Increasing				
foreclosed properties.		indicate the numb	er of REO listings and explain the trend		s of	Stable		Increasing				
foreclosed properties. Summarize the above trends and address the impact on the subject un			er of REO listings and explain the trend		s of	Stable		Increasing				
Summarize the above trends and address the impact on the subject un		Signature			s of	Stable		Increasing				
Summarize the above trends and address the impact on the subject un Signature Appraiser Name Sandra Sanchez-Thom		Signature Supervisory App	oraiser Name		s of	Stable		Increasing				
Summarize the above trends and address the impact on the subject un Signature Appraiser Name Sandra Sanchez-Thom Company Name Clario Appraisal Network	iit and project.	Signature Supervisory App Company Name	oraiser Name		s of	Stable		Increasing				
Summarize the above trends and address the impact on the subject un Signature Appraiser Name Company Name Clario Appraisal Network Company Address 300 E 2nd St Ste 1405, F	it and project. Reno, NV 89501-1508	Signature Supervisory Api Company Name Company Addre	praiser Name		s of			Increasing				
Summarize the above trends and address the impact on the subject un Signature Appraiser Name Sandra Sanchez-Thom Company Name Clario Appraisal Network	iit and project.	Signature Supervisory App Company Name	praiser Name		s of	Stable		Increasing				

Freddie Mac Form 71 March 2009

File No. 33414783

Supplemental Addendum

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	Count	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							

• Exterior-Only: Subject - Data Source(s), Offering Price(s), Date(s)

MLS#81907657, Listed 09/16/2022 with a listing price of \$1,098,000, Pending 09/23/2022 and closed 09/29/2022 at \$1,056,000 at SP%LP of 96.17%, all cash. NOTE: The subject is a recent closing and the sale is not yet available on public records. The Owner's name is the prior Seller's name per Corelogic public records.

• Exterior-Only: Neighborhood

Neighborhood Description:

San Bruno is located on the San Francisco peninsula near the San Francisco International Airport. Commuting to San Francisco or Silicon Valley is made easy with both BART and Caltrain stations located in the city as well as access via 280 Fwy, 380 Fwy and Hwy 101. Shopping and services are located within the NBHD boundaries. San Bruno has a number of parks and offers outdoor recreation opportunities such as hiking trails and parks with great views of the San Francisco Bay. "Other" land use is parks and green belts. The subject is located in the Rollingwood submarket east of Skyline Blvd/Hwy 35 and west of Hwy 280.

Proximity to SF Airport influence : The subject neighborhood falls under the flight paths from the San Francisco International Airport. This external influence of air traffic noise impacts the entire neighborhood.

Predominant Value

The value estimate of the subject property is below the predominant neighborhood value, this is due to the GLA size of the subject and condition. The most recent, relevant sales of competing/bracketing residences were selected and support the value opinion.

Market Analysis (See 1004MC):

Based on the following analysis of the median sales price, the current values declined in the current 3 months after a period of increasing values from \$1,485,000 (4 - 6 months, April-June) to \$1,315,000 (current 3 months); this represents a decrease of -\$170,000 or - 11.5% or -1.9% per month (rounded).

- A market analysis was performed on competing sales over the past 12 months. Competing sales were based on: all
 residential SFR sales located in San Bruno with GLA size of 1,000 1,600 sf.
- The same analysis was performed on sales from an alternate search which was based on: all residential SFR sales in the subject's immediate Pacific Heights submarket with GLA size of 1,000 to 1,600 sf.
- The same analysis was performed on sales from the broader defined neighborhood which encompassed: all residential SFR sales in San Bruno.

Exterior-Only: SITE - Zoning, HBU, Adverse Conditions or External Factors

A certified plat was not provided to the appraiser. The site dimensions are estimated from public tax maps, recorded deeds or the appraiser's measurements. No adverse conditions are indicated by the site's size or shape.

The appraiser has not been informed, nor does the appraiser have any knowledge of the existence of any environmental or health impediment, which if known, could have a negative impact on the market value of the subject property. The valuation contained herein is not valid if any hazardous items are found in the subject property and not stated within the appraisal report, including but not limited to: termites, Urea Formaldehyde insulation, radon gas, asbestos products, and/or toxic waste contaminates. However, the appraiser is not qualified to identify such substances. The client is urged to retain the services of a professional expert in these fields.

Standard utility easements are present which do not adversely affect the site. No encroachments were noted. Unless otherwise noted it is assumed that the subject conforms to the current zoning codes as recorded and taken from public zoning records.

It is noted that the subject may be proximate to outside factors, such as commercial use, schools, golf courses, houses of worship, non-residential use, marinas, airports, busy roads and highways, railroad tracks, as well as other external influences and uses not noted above. These items have been noted where applicable, and were determined not to have appreciable adverse/positive effect on value or marketability, unless otherwise noted. Every effort is made to identify factors which will affect the subject property, though some factors may not be deemed relevant or proximate enough to have impact. If items noted or visible from aerial imagery have not been noted or discussed, the item in question was deemed not relevant to the subject or proximate enough to have an impact.

Site data: Public records indicate the subject is 76 x 154 however the site is irregular, public records utilized for site size.

External factors noted: None noted.

The appraiser utilized flood maps, and GIS information as integrated by Alamode/Wintotal appraisal platform, Interflood data, and FEMA databases. Unless otherwise noted in the body of the report of the attached addendum, the subject property is considered by the appraiser to be zone C or X, which are not special flood hazard areas requiring flood zone information on the survey report. Should the lender client have questions or concerns about the subject and flood zones, a flood certification is recommended.

The zoning is: R-1, Low Density Residential. Subject is legal, conforming

Highest and best use: The highest and best use for this property is: as improved.

Subject is located in an area that has similar homes in a similar setting. The homes are well accepted in the market. The four tests for highest and best use include: be legally permissible, be physically possible, be financially feasible and be maximally productive. The subject satisfies all of these tests.

Exterior-Only: IMPROVEMENTS: Additional Features, Condition, Health & Safety

Property data: The square footage per public records and MLS is 1,300 sf which the Appraiser utilized for this report.

Health and safety and deferred maintenance: Please note that any potential health and safety issues have been disclosed and this report made subject to necessary repairs. I am not a home inspector, electrician, plumber, HVAC expert, roofer, contractor, etc.

Health and safety concerns: None known.

Supplemental Addendum

		Supplementa	l Addendum		Fi	le No. 33414	783	
Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							

Deferred maintenance/damages: The Appraiser did not conduct an interior inspection and had a limited view of the property from the street. Based on MLS photos, the subject interior is in average condition. Based on exterior drive-by the subject reflects some deferred maintanence of the exterior paint, cost to cure estimated at \$10,000.

The presence of smoke detectors, Co2 detectors and whether the water heater is double strapped is not known; Appraiser assumes they are present and operational.

An extraordinary assumption has been made that this information is accurate. Should this information prove to be false or inaccurate. this report and the conclusions and opinions held within, shall be null and void until such time as the appraiser has opportunity to address the impact on value or any other conclusions, if any.

URAR: Sales Comparison Comments

Gross living areas shown for the comparable sales are estimates based on information provided by MLS, Tax assessment data, Realtor's, buyers, sellers, appraiser's database, and/or actual measurement. Slight variations in size will have no effect on the estimate of value and no adjustments were made for GLA differences less than 100 sf.

Comps selected were all from the subject's market, were of similar age and quality and were selected to bracket the subject's primary characteristics of GLA, lot size, bedroom/bath count and condition. Comparables were adjusted for noted market differences.

The sales provided were considered the most reliable and most indicative of the subject property. The comparable sales selected were the closest, most recent proximate sales that are representative of the subject property. They are the most likely to be considered by prospective buyers of the subject property. All comparable sales confirmed closed unless specified as a Listina

Adjustments were based on market and/or matched pair analysis, discussion with market participants and/or appraisers knowledge of the area. Differences were bracketed within the sales comparison grid.

Gross living area adjustments are based on: \$200 per square foot, and rounded to the nearest \$500.

Time adjustments - The Market analysis, discussed above in this addendum, supported a time/market adjustment of -1.9% which was applied to all sales contracted before 07/2022. Whenever possible, the most recent Comparables were selected to best reflect current market conditions.

Condition - Based on MLS, the subject is in C4 condition. Based on MLS photos, Comps #2 and #3 were in similar condition and like the subject were marketed for their upgrade potential. Based on market analysis there is a significant marketability and value impact for properties in this market in C2 (significant renovation including systems) and C3 condition. This resulted in a line adjustment of more than 10% for Comp #1 and 4 for C2 condition and is supported by match pair analysis.

Location - Based on paired sales analysis, there is no negative impact on value or marketability in the current market for external influences including the properties located on busy roads.

Site - The subject has a large lot size however the majority of the site is downsloped. As reflected in the Aerial image included, the actual useable site has similar lot utility to other properties in the market with 5,000 to 6,000 sf sites and no adjustment was warranted. Comp #5 had a larger lot with an upsloping lot and like the subject actual lot utility was similar to standard lot sizes.

Views - The subject and Comps all have residential views.

Garage - Subject and comparables all have 2 car garage and driveway parking.

Additional Sales Comparison comments:

Due to the paucity of sales similar to the subject the comps displayed required adjustments which exceeded standard adjustment guidelines of 10% line/15% net/25% gross and included sales over 6 months old. This was unavoidable and the comparables represent the best available sales

The subject's sale on 09/2022 was included as Comp #6 as it is the most recent sale in the subject's immediate market.

Comp #5 was given least weight as the sales price appears high for the condition/level of renovation but was incuded as a bracket for site size/lot utility.

URAR: Reconciliation - Reconciliation and Final Value Conclusion

Sales comparison approach was given all weight due to the availability and reliability of market data. The cost approach was not developed due to lack of vacant land sales and the age of the subject property. The income approach was not developed as homes in the subject market are primarily owner occupied and there is a paucity of rental data.

Most weight given to Comp #2 for date of sale, similar bedroom/bath count and condition; it required the least net/gross adjustments. The subject was included as Comp #6 as it is the most recent sale in the subject's market and was given weight in the final analysis. The remaining comps are supportive of the final opinion of value.

On March 13,2020, the United States Government declared a National Emergency concerning the Novel Corona Virus (COVID-19) Pandemic. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and a consideration of active listings/pending sales in the appraisal conclusion. Due to the changing economic conditions with this outbreak, the future impact to property values is unknown. The impact if any will also vary from market to market.

Additional Commentary

CLARIFICATION OF INTENDED USE AND USERS:

The Intended User of this appraisal report is the Lender/Client/HUD. 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

Client File No. Page # 13 of 31

Supplemental Addendum

		Supplementa	l Addendum		Fi	le No. 33414	783	
Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							

by the appraiser any other use of the report by any other user is prohibited. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for, and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained.

COMPETENCY PROVISION:

The appraiser has the appropriate knowledge and experience to complete this assignment competently. The comments made in this addendum are intended to expand on what the appraiser feels are areas of the most concern to the reader in order to fully understand the appraisal report and methodology. The expanded narrative allows the appraiser to provide additional comments where sufficient space is not available on the appraisal form. The market has been thoroughly searched and the sales reported represent the best available sales that properly weigh the four major elements of comparison, i.e. location, date of sale, physical characteristics and condition of sale.

Limiting Statements: The appraiser is not a home inspector. This report should not be relied upon to disclose any conditions present in the subject property. The appraisal report does not guarantee that the property is free of defects. A professional home inspection is recommended.

Fee Disclosure: The appraiser signing this report is a staff appraiser and is paid hourly opposed to being paid on a per assignment basis.

The appraiser is signing the report using the corporate address of the appraisal management company, Clario Appraisal Network, the appraisers employer. The appraiser is not based in the corporate office and is based in South San Francisco, California. The appraiser has competency in the subject's area.

ClearCapital.com, Inc. California Registration #1256

Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							



Subject Front

3805 Elston Dr Sales Price

Gross Living Area 1,300 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 11704 sf Quality Q4 62 Age



Subject Front



Subject Street

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							



Comparable 1

3001 Medina Dr

Prox. to Subject 0.42 miles NE Sale Price 1,460,000 1,430 Gross Living Area Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 N;Res; Location View N;Res; 5750 sf Site Q4 Quality Age 59



Comparable 2

3050 Medina Dr

Prox. to Subject 0.45 miles NE Sale Price 1,202,000 Gross Living Area 1,440 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5000 sf Quality Q4 Age 59



Comparable 3

3120 Geoffrey Dr

Prox. to Subject 0.25 miles E Sale Price 1,350,000 1,300 Gross Living Area Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5600 sf Quality Q4 Age 62

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							



Comparable 4

3740 Elston Dr

Prox. to Subject 0.08 miles N 1,650,000 Sale Price 1,300 Gross Living Area Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 5000 sf Site Q4 Quality Age 62



Comparable 5

2501 Oakmont Dr

Prox. to Subject 0.44 miles NE Sale Price 1,650,000 Gross Living Area 1,430 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location A;BsyRd; N;Res; View Site 13300 sf Quality Q4 Age 60



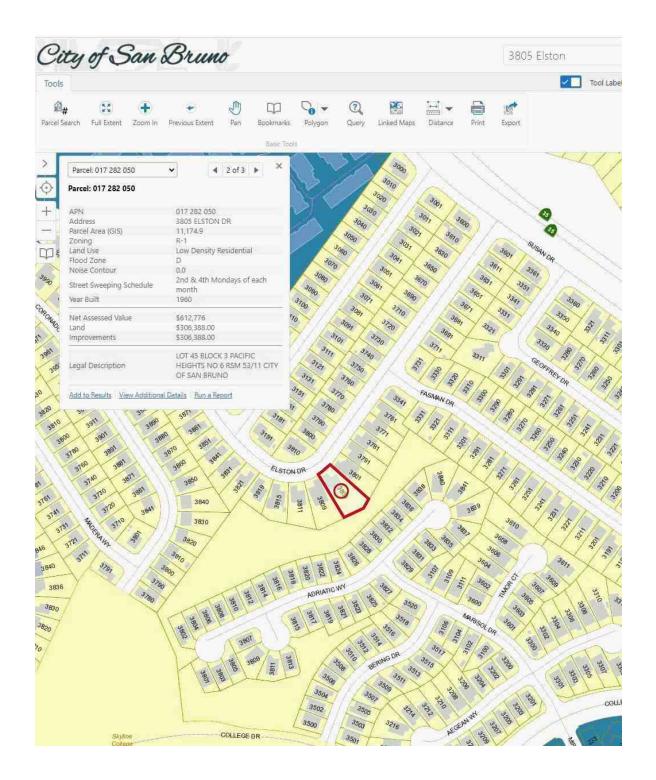
Comparable 6

3805 Elston Dr

Prox. to Subject 0.00 miles Sale Price 1,056,000 Gross Living Area 1,300 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 11704 sf Quality Q4 Age 62

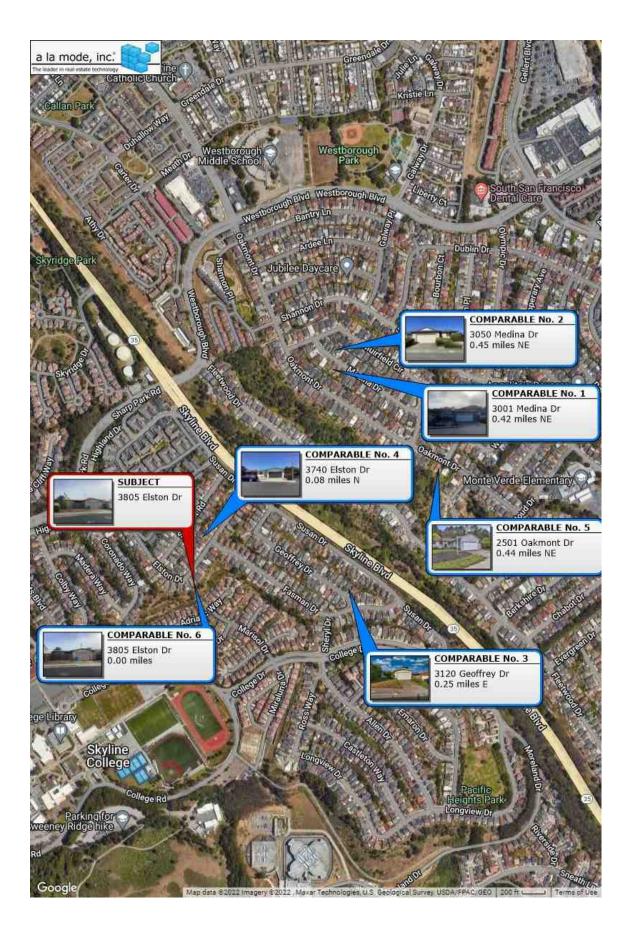
Zoning Map

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							



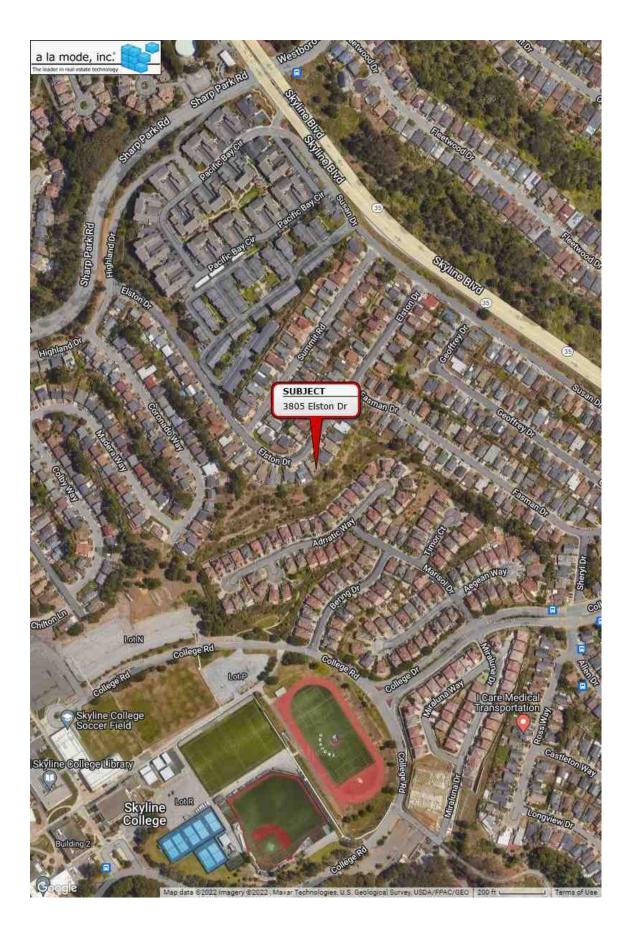
Location Map

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Landar/Cliant	Wedgewood Inc							



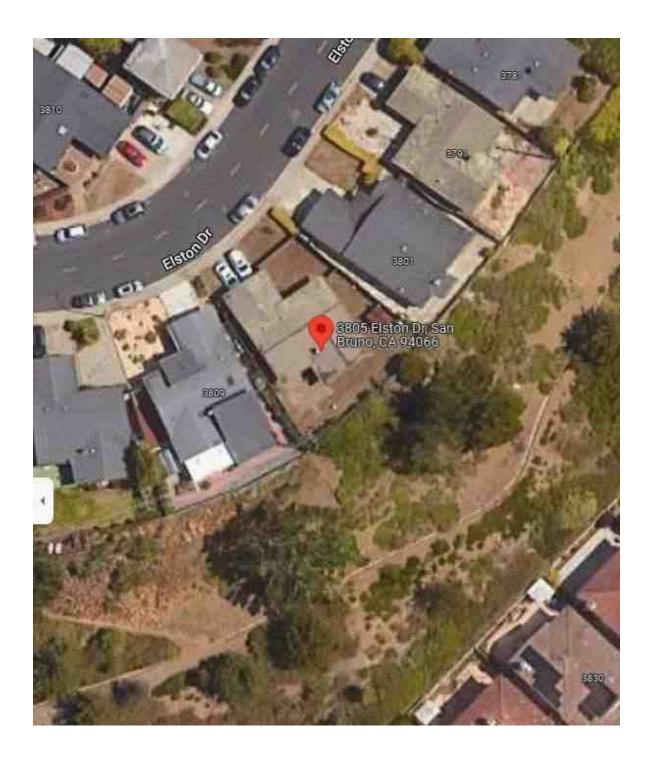
Aerial Map

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Landar/Client	Wedgewood Inc							



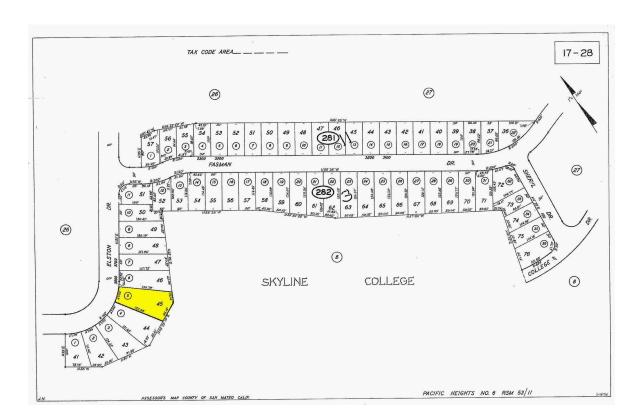
Aerial reflecting Lot Utility

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							



Plat Map

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							



Property Details - Realist - Page 1

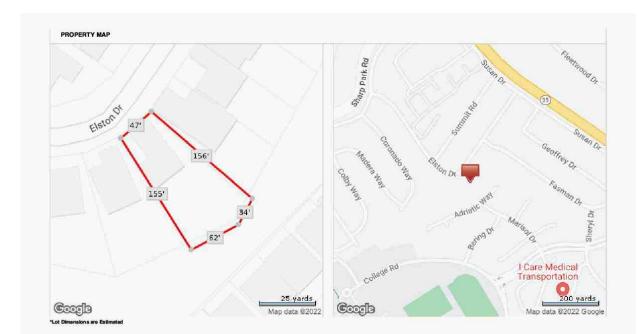
3805 Elston Dr, San Bruno, CA 94066-1101, San Mateo County APN: 017-282-050 CLIP: 3453305613 MLS Beds MLS Full Baths Half Baths MLS Sale Price MLS Sale Date N/A \$1.056.000 09/29/2022 3 MLS Sq Ft Yr Built Lot Sq Ft Type 1,300 11,704 1960 SFR OWNER INFORMATION Mcdowell Dennis C Living Trust Tax Billing Zip 94066 Owner Name Tax Billing Address 3805 Elston Dr Tax Billing Zip+4 1101 Tax Billing City & State San Bruno, CA Owner Occupied Yes LOCATION INFORMATION San Mateo Un Subdivision Pacific Heights Census Tract 6140.00 R10006 Zonina C018 Carrier Route TAX INFORMATION Tax ID 017-282-050 Lot 45 Parcel ID 017282050 % Improved 50% Tax Area 010034 Legal Description LOT 45 BLOCK 3 PACIFIC HEIGHT S NO 6 RSM 53/11 CITY OF SAN B ASSESSMENT & TAX Assessment Year 2022 2021 2020 Assessed Value - Total \$612,776 \$600,762 \$594,602 Assessed Value - Land \$306,388 \$300,381 \$297,301 Assessed Value - Improved \$306,388 \$300,381 \$297,301 1.04% YOY Assessed Change (%) 2% YOY Assessed Change (\$) \$12,014 \$6,160 Tax Year Total Tax Change (\$) Change (%) 2019 \$6.583 2020 \$6,691 \$109 1.65% 2021 \$6,755 \$63 0.94% CHARACTERISTICS Lot Area 11,704 Full Baths 0.2687 Total Rooms Lot Acres Lot Frontage 76 Other Rooms Living Room, Kitchen Lot Depth 154 Fireplaces 1,300 Building Sq Ft Other Impvs Fence, Barn Land Use - CoreLogic SFR Heat Type Central Land Use - County 1 Family Residence Cooling Type Central Style Ranch Roof Material Tar & Grav Year Built 1960 Sewer **Public Service** Stories Water Public Garage Type **Attached Garage** Frame Construction Garage Sq Ft 460 Exterior Stucco Range Oven, Dishwasher, Disposa I, Range Hood Parking Type **Attached Garage** Equipment MLS: 2 No. Parking Spaces Quality Good 3 Good Bedrooms Condition Total Baths 2 SELL SCORE 2022-10-02 04:33:05 Rating Moderate Value As Of Sell Score 548 LISTING INFORMATION MLS Listing Number 81907657 Closing Date 09/29/2022 MLS Status Closing Price \$1,056,000 Property Details Courtesy of SANDRA SANCHEZ-THOM, San Francisco Association of Realtors Generated on: 10/07/22 The data within this report is complied by CoreLogic from public and private sources. The data is dindependently verified by the recipient of this report with the applicable county or numicipality. Page 1/3

Property Details - Realist - Page 2

MLS Status Change Da	ate 09/29/2022		MLS List. Agent Nam	ie	MIsI50821	20-Mary Murphy
MLS Listing Date	09/16/2022		MLS List. Broker Nar	ne	COMPASS	
MLS Current List Price	\$1,098,000		MLS Selling Agent N	ame	MIsI50822	93-Dana Adams
MLS Orig. List Price	\$1,098,000		MLS Selling Broker N	lame	COMPASS	3
Pending Date	09/23/2022					
MLS Listing #			80300384			
MLS Status			Closed			
MLS Listing Date			01/02/2003			
MLS Listing Price			\$469,000			
MLS Orig Listing Price			\$469,000			
MLS Close Date			02/28/2003			
MLS Listing Close Price			\$490,000			
LAST MARKET SALE & SA	ALES HISTORY					
Settle Date	Tax: 02/20/2	003 MLS: 09/29/2022	Seller		Hong Lisa	M
Recording Date	02/28/2003		Document Number		52551	
Sale Price	\$449,000		Deed Type		Grant Dee	d
Owner Name	Mcdowell De	ennis C Living Trust	Price Per Square Fee	ot	\$345.38	
Sale/Settlement Date	06/01/2022	06/01/2022	08/04/2005	06/16/2004		02/20/2003
Recording Date	06/09/2022	06/09/2022	08/12/2005	06/24/2004		02/28/2003
Sale Price						\$449,000
Nominal	Y	Y	Y	Y		
Buyer Name	Mcdowell Dennis C Livi ng Trust	Mcdowell Dennis C	Mcdowell Dennis C & P atricia L	Mcdowell Patr	ricia L	Mcdowell Dennis C & P atricia L
Seller Name	Mcdowell Dennis C	Mcdowell Patricia L	Mcdowell Patricia L	Mcdowell Den	nis C	Hong Lisa M
Document Number	46885	46884	138172	130780		52551
Document Type	Grant Deed	Affidavit	Grant Deed	Interspousal E sfer	Deed Tran	Grant Deed
Sale/Settlement Date	12/26/2001		10/22/2001	sfer `		Grant Deed
Sale/Settlement Date Recording Date				sfer `	Deed Tran 02/03/2000	Grant Deed
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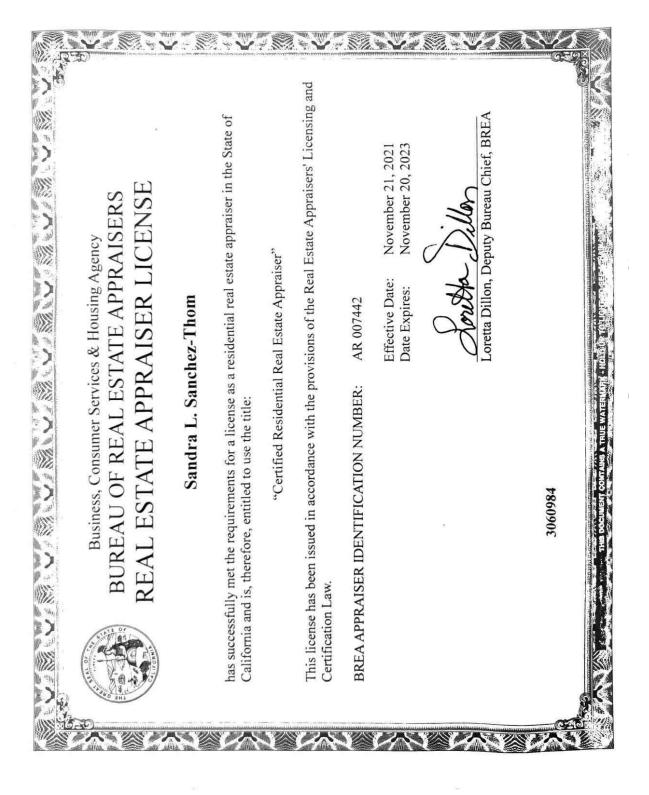
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Property Details - Realist - Page 3



Property Details Courtesy of SANDRA SANCHEZ-THOM, San Francisco Association of Realters
The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently surflied by the recipient of this report with the applicable county or municipality.

Generated on: 10/07/22 Page 3/3



E & O Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 9/19/2022

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).

PRODUCER | CONTACT Flora Chen

Ass 20	buck kurance, a Marsh & McLennan Agel N Martingale Road te 100	ncy L	LC (company		Fiona Che 5. Ext): 312-625 SS: fchen@as	5-5592	FAX (A/C, No):	(847) 4	40-9123
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IN	IIS IS TO CERTIFY THAT THE POLICIES DICATED. NOTWITHSTANDING ANY RE ERTIFICATE MAY BE ISSUED OR MAY I CLUSIONS AND CONDITIONS OF SUCH	QUIR PERT POLIC	AIN, CIES.	NT, TERM OR CONDITION THE INSURANCE AFFORDI LIMITS SHOWN MAY HAVE	OF ANY	Y CONTRACT THE POLICIES REDUCED BY F	OR OTHER DESCRIBED			
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMIT	s	
	COMMERCIAL GENERAL LIABILITY	INCO				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	EACH OCCURRENCE	s	
	CLAIMS-MADE OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	s	
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								PERSONAL & ADV INJURY	s	
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	OTHER:							PRODUCTS - COMPIOP AGG	\$	
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT	s	
	ANY AUTO							(Ea accident) BODILY INJURY (Per person)	\$	
	OWNED SCHEDULED						-	BODILY INJURY (Per accident)	s	
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	AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE							E.L. EACH ACCIDENT	s	
	OFFICER/MEMBEREXCLUDED? (Mandatory in NH)	N/A						E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	s	
A	Professional Liability	_		MPP904416301		9/18/2022	9/18/2023	Claim/Aggregate	\$5,00	0.000
1000	3.000000000000000000000000000000000000					313222	0,10,2020		3.14.5	o eminute.
RE:	IRPTION OF OPERATIONS / LOCATIONS / VEHICL PROOF OF INSURANCE agreed that the following is an Addition	12 B			250 - 2550			ic 20		
CEF	TIFICATE HOLDER				CANC	ELLATION				
	Clario Appraisal Network, I	nc.			THE	EXPIRATION	DATE THE	ESCRIBED POLICIES BE CA REOF, NOTICE WILL E Y PROVISIONS.		
	PROOF OF INSURANCE				Lic	rezeo represei	osjak			

ACORD 25 (2016/03)

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51424 ile No. 33414783

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 4

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.

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

06

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

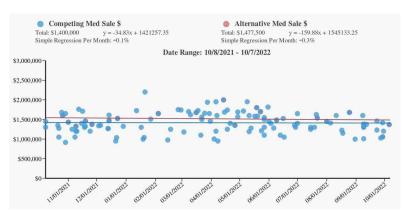
Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View
	•	

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
		, , , , , , , , , , , , , , , , , , ,

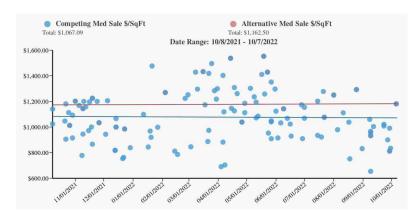
Market Conditions Charts - Page 1

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							



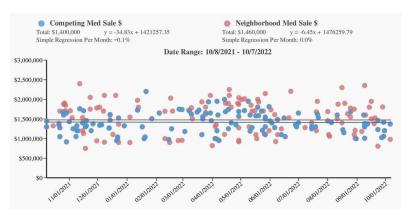
Median Sale \$

An analysis was performed on 120 competing sales over the past 12 months. The sales within this group had a median sale price of \$1,400,000. This analysis shows a change of -0.1% per month. The same analysis was performed on 20 sales from an alternate search. The sales within this group had a median sale price of \$1,477,500. This analysis shows a change of -0.3% per month.



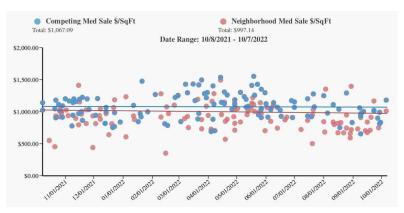
Median Sale \$/SqFt

An analysis was also performed on 120 competing sales over the past 12 months. The sales within this group had a median sale price per sqft of \$1,067.09. This analysis shows a change of -0.1% per month. The same analysis was performed on 20 sales from an alternate search. The sales within this group had a median sale price per sqft of \$1,162.50. This analysis shows a change of +0.1% per month.



Median Sale \$

An analysis was also performed on 120 competing sales over the past 12 months. The sales within this group had a median sale price of \$1,400,000. This analysis shows a change of -0.1% per month. The same analysis was performed on 235 sales from the broader defined neighborhood. The sales within this group had a median sale price of \$1,460,000. This analysis shows a change of 0% per month.

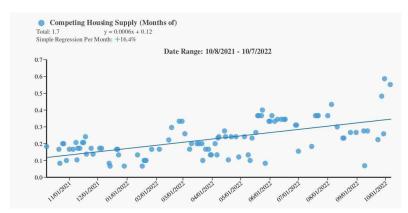


Median Sale \$/SqFt

An analysis was also performed on 120 competing sales over the past 12 months. The sales within this group had a median sale price per sqft of \$1,067.09. This analysis shows a change of -0.1% per month. The same analysis was performed on 235 sales from the broader defined neighborhood. The sales within this group had a median sale price per sqft of \$997.14. This analysis shows a change of -0.4% per month.

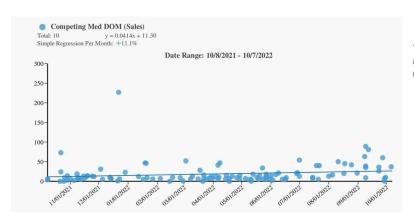
Market Conditions Charts - Page 2

Borrower	Redwood Holdings LLC							
Property Address	3805 Elston Dr							
City	San Bruno	County	San Mateo	State	CA	Zip Code	94066	
Lender/Client	Wedgewood Inc							



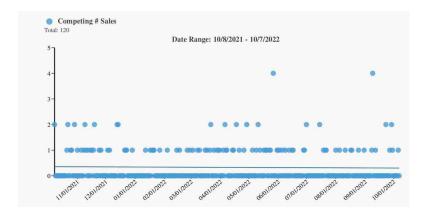
Housing Supply

In addition, an analysis was performed on 120 sales plus all active listings that are competing properties, over the past 12 months. Based on this entire set of data there is a 1.7 month supply. This analysis shows a change of +16.4% per month.

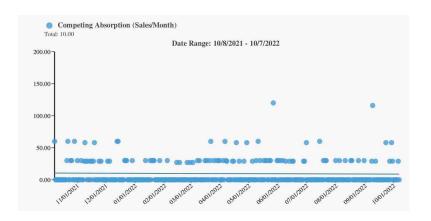


Sales DOM

These sales had a median DOM of 10. This analysis shows a change of +11.1% per month.



Sales Quantity



Absorption