Clario Appraisal Network

Exterior–Only Inspection Residential Appraisal Report	File # 335391
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1		-Only Inspect		concinual Ap	pruisui riv	choir b	ile# 33539	156	
The purpose of this summary appraisal repo	rt is to prov	ide the lender/client	with an a	ccurate, and adequat	ely supported, c	pinion of the	market value	of the subjec	t property.
Property Address 1907 S Forest Hill PI				City Danville		St	tate CA	Zip Code 94	526
Borrower Redwood Holdings LLC (see	e page 3)	Owner of Pul	blic Record	Christopher V	Varren	C	ounty Conti	ra Costa	
Legal Description T05718 L0028 B									
Assessor's Parcel # 208-551-028				Tax Year 2022		R	.E. Taxes \$	9,281	
Neighborhood Name Westside				Map Reference	36084		ensus Tract 🔅	3452.05	
Occupant 🗌 Owner 🔲 Tenant 🔀 Vac		Special Asse	essments \$	0	F	PUD HOA \$	0	] per year 🛛	per month
Property Rights Appraised 🛛 🗙 Fee Simple	Leaseho		,						
Assignment Type Purchase Transaction	Refina	ance Transaction	X Other (d	describe) Servicin	g				
Lender/Client Wedgewood Inc		Address		Manhattan Beach		,			
Is the subject property currently offered for sale of		offered for sale in the tw	velve month	ns prior to the effective	date of this appra	aisal?	X	Yes No	
Report data source(s) used, offering price(s), and	d date(s).	DOM 1; CRS [	Data sho	ws that the subje	ct was auctio	ned 11/08/2	022. No pr	ice informati	on was
available. See attached.									
I did did not analyze the contract for	sale for the su	bject purchase transact	tion. Explair	n the results of the ana	lysis of the contra	ct for sale or wh	ly the analysis	was not	
performed.									
						<b>_</b>	• • • •		
Contract Price \$ Date of Con				he owner of public reco			a Source(s)		
Is there any financial assistance (loan charges, sa			t assistance	e, etc.) to be paid by ai	ny party on behalf	of the borrower	?	Ye	es 🔄 No
If Yes, report the total dollar amount and describe	e the items to t	be paid.							
	<u></u>								
Note: Race and the racial composition of the	neighborhoo	a are not appraisal fa							
Neighborhood Characteristics				Housing Trends			t Housing	Present La	
Location 🗌 Urban 🔀 Suburban 🗌	Rural	Property Values	Increasing		X Declining	PRICE	AGE	One-Unit	80 %
Built-Up 🗙 Over 75% 🗌 25-75% 🗌	Under 25%	Demand/Supply	Shortage	🗙 In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %
Growth 🗌 Rapid 🗙 Stable 🗌	Slow	Marketing Time	Under 3 m	nths 🗌 3-6 mths	Over 6 mths	558 Lo	ow O	Multi-Family	8 %
Neighborhood Boundaries North: Danvi	lle Limits; S	South: Danville Li	mits; Ea	st: Interstate 680	West:	5,000 Hi	igh 120	Commercial	10 %
Danville Limits. "Other" in Present La						1,513 Pr	ed. 50	Other	2 %
		family homes in		hborhood are 40	-60 year old,	2400 sf, trad	litional style	e homes on	lots
ranging from 5,000-10,000sf. There a	are also att	ached homes mix	ked into t	the neighborhood	l. Interstate 6	80 is within 1	1 mile prov	iding access	s to
employment centers throughout the I	Bay Area. S	Shopping, schools	s and oth	ner amenities are	readily availa	ıble.			
Market Conditions (including support for the above				details. In order t			ld, search i	parameters	were
expanded by including all dwelling ur	nits in Danv								
(or .97% per month).									
Dimensions 32x88.5x32x90		Area 28	48 sf	Sha	<sup>ipe</sup> Rectangu	lar	View N	;Res;	
Specific Zoning Classification P-1 (R-6)		Zoning Des	scription		Density				
Zentra Oranalian SZ i i 🗔 i i i			oonpaon	Residential - Low	Density				
Zoning Compliance 🗙 Legal 📃 Legal Non	conforming (G	randfathered Use)	No Zoni	Residential - Low					
Zoning Compliance 🔀 Legal 📋 Legal Non Is the highest and best use of subject property as	• (	randfathered Use)	No Zoni	ing 🗌 Illegal (descr	ibe)	🗙 Yes 🗌 N	No If No, des	scribe The	current
	s improved (or	randfathered Use)	No Zoni and specifi	ing 🔲 Illegal (descri ications) the present us	ibe)	🗙 Yes 🗌 N	No If No, des	scribe The	current
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Is the highest and best use of subject property as         use of the subject site is considered         Utilities       Public         Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical         Are there any adverse site conditions or external         The subject is in close proximity to In         on value and marketability.         Source(s) Used for Physical Characteristics of Pr         Other (describe)         General Description         Units       One         One with Accessory Unit         # of Stories       2         Type       Det.         Att.       S -Det./End Unit         Seing (Style)       Traditional         Year Built       1983	s improved (or to meet all V S No FE for the market factors (easem terstate 68 operty [ Concrete Full Base Full Base Partial Ba Exterior Walls Roof Surface Gutters & Do	randfathered Use) [ as proposed per plans of the criteria for Public Vater  Sanitary Sewer  MA Flood Zone X area?  Yatents, encroachments, e area?  Appraisal Files Appraisal Files Eneral Description Stab Crawl Spaa arment  Finishe S Wood Composi wnspouts Aluminun	No Zoni and specifi highest a Other (d	ing Illegal (descrictions) the present us and best use. lescribe) FEMA Map # 06 No If No, describe ital conditions, land using way with adverse Assessment and Data Source for Grosting Heating/Cooling FWA HWBB Radiant Other Jel Gas Central Air Condition Individual	be) off-site Imp Street As Alley Nc 013C0461F as, etc.)? traffic noise i Tax Records is Living Area ↓ Firep ↓ Woo ↓ Pati ↓ Porr ning ↓ Poo ↓ Fen	phalt phalt one ∑ Ye nfluence. Th Prior Inspe MLS & Pub Amenities place(s) # o/Deck Patic ch None I None Ce Wood	pe FEMA Map s No is factor ha ction ☐ 1 lic records 1 None 0 X Drive 0 Driveway X Gara ☐ Carp ☐ Attac	Public Pu	Private Private //2009 page page page page page page page page
Is the highest and best use of subject property as         use of the subject site is considered         Utilities       Public         Other (describe)         Electricity       □         Gas       □         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical         Are there any adverse site conditions or external         The subject is in close proximity to In         on value and marketability.         Source(s) Used for Physical Characteristics of Pr         Other (describe)         General Description         Units       One         One with Accessory Unit         # of Stories       2         Type       Det.         Att.       S-Det./End Unit         ✓ esting       Proposed         Under Const.       Design (Style)         Year Built       1983         Effective Age (Yrs)       25	s improved (or to meet all V S No FE for the market factors (easem terstate 68 operty [ Concrete Full Base Full Base Partial Ba Exterior Walls Roof Surface Gutters & Do Window Type	randfathered Use) [ as proposed per plans of the criteria for Public Vater Sanitary Sewer MA Flood Zone X area? Yents, encroachments, e 30, a 8-lane, 65 m Appraisal Files Eneral Description Slab Crawl Space ement Finished asement Finished asement Finished asement Finished asement Aluminum Aluminum	No Zoni and specifi highest : Other (d  'es environmer ph highv  MLS  ce d fi tion n n	ing Illegal (descrictions) the present us and best use. lescribe) FEMA Map # 06 No If No, describe ital conditions, land using way with adverse Assessment and Data Source for Grosting Heating/Cooling FWA HWBB Radiant Other Jel Gas Central Air Condition Individual Other	be) be? Off-site Imj Street As Alley Nc 013C0461F es, etc.)? traffic noise i Tax Records is Living Area X Fire Q Port hing Poo X Fen Q Oth	provements - Ty phalt one	pe FEMA Map s No is factor ha ction I I lic records 1 None 0 X Driveway Carp	Public Pu	Private Private //2009 //2009 Private
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# Exterior–Only Inspection Residential Appraisal Report File # 33539156

Thora are	o comparabl		artian aurrantly	offorod	- <b>-</b>		the subject	naiabharb	- and ray	naina in	nrico	from (t		THE #		\$ 100			
			erties currently												to	\$ 1,5			•
			s in the subject	neighb					ths ran					0		to \$			
FEAT	TURE		SUBJECT		CON	MPARAB	LE SALE #	1		COM	PARABL	E SALE #	# 2		CO	MPARAB	BLE SA	LE # 3	
Address 190	)7 S Forest Hi	II PI		1871	N Fo	orest H	lill Pl		1917	7 S For	est Hi	ll Pl		1710	Fou	ntain S	Sprin	as Cir	
									1									90 01	
	nville, CA 945	20				CA 945	020			ville, C	A 945.	20				CA 945	020		
Proximity to Subje	oject			0.03 ו	miles	<u>s NW</u>				miles				0.19	miles	s NW			
Sale Price		\$					\$ 1	,250,000				\$	940,000				\$	1,1	85,000
Sale Price/Gross	s Liv. Area	\$	sq.ft.	\$ 7	751.2	20 sq.ft.			\$	591.19	9 sq.ft.			\$	742.0	)2 sq.ft.			
Data Source(s)							92588;D	OM 21				36001.	DOM 0					12;DOI	M 5
Verification Source	rca(c)						preLogic					· · · ·		Doc 7				12,001	w o
								d'unders and		#61748			A all contract on the				1.	() @ A.J	- <b>1</b>
VALUE ADJUSTM		U	ESCRIPTION	DE	SCRIP	TION	+(-)\$A	djustment		ESCRIPTI	IUN	+(-)\$	Adjustment	DE	SCRIP	TION	+	(-) \$ Adju	stment
Sales or Financing	ng			ArmL	.th				Arml	Lth				ArmL	th				
Concessions				Conv	:0				Con	v:0				Conv	/:O				
Date of Sale/Time	ne			s06/2	/	6/22		-61,000			/21		+267,000		/	1/21		-1	38,000
Location		A.F.	n Maiaa					-01,000		vyNoise			1201,000	A;Fw					25,000
	Simula		wyNoise;	A;Fw													-	+	25,000
Leasehold/Fee Sir	Simple		Simple	Fee S		е				Simple	;			Fee S		le			
Site		2848	3 sf	3600	sf			0	3471	1 sf			0	3200	sf				0
View		N;Re	es;	N;Re	s;				N;Re	es;				N;Re	s;				
Design (Style)		SD2	;Traditional	SD2;	Tradi	itional			SD2	;Traditi	ional			SD2:	Trad	itional			
Quality of Constru	ruction	Q4	,	Q4					Q4	,				Q4					
Actual Age		39		38				0	39					37					0
																			0
Condition		C4		C3		-		-125,000	C3				-125,000			-			
Above Grade		Total		Total	Bdrms				Total	Bdrms.	Baths			Total	Bdrms				
Room Count		6	3 2.1	6	3	2.1			6	3	2.1			6	3	2.1			
Gross Living Area	a		1,590 sq.ft.			4 sq.ft.		0		1,590					1.59	7 sq.ft.			0
Basement & Finis		0sf	.,	0sf	.,00			0	0sf	.,000				0sf	.,00		1		0
Rooms Below Gra		031		031															
																	+		
Functional Utility	1		rage	Avera	<u> </u>				Aver					Avera					
Heating/Cooling		FW	A;CAC	FWA;	;CAC	)			FWA	A;CAC				FWA	;CAC	)			
Energy Efficient It	Items	Non	e	None					None	e				None	;				
Garage/Carport			2dw	2ga2d				0	2gbi2					2gbi2					
Porch/Patio/Deck	k							0									-		
	N	Patie		Patio					Patic					Patio					
<b>S</b> Fireplaces		1 F/I		1 F/P					1 F/F					1 F/F			_		
Exterior Features	S	Non	е	None					None	е				None	;				
/J/																			
Net Adjustment (1	(Total)				+	Χ-	\$	-186,000	X	(+ [	-	\$	142,000		+	Χ-	\$	-1	13,000
Adjusted Sale Price	, ,			Net Adi		14.9 %			Net Ac		15.1 %		,	Net Ad		9.5 %			
	100			, ,							10.1 /01	<b>^</b>			J.	0.0 /0			
of Comparables				Groce	٨di			064 000					1 000 000	Groce	١d				70 000
of Comparables	did not research t	the sale	e or transfer histo	Gross A		14.9 %	\$ 1	1,064,000 nparable sale	Gross	Adj. 4	41.7 %	۵ ۵	1,082,000	Gross	Adj.	13.8 %	φ	1,0	72,000
My research Data Source(s) My research Data Source(s)	X did did CRS Data did X did CRS Data	not rev not rev	eal any prior sale eal any prior sale	es or trar	e subje nsfers ( nsfers (	14.9 % ect prope of the su of the co	\$ 1 erty and con	rty for the th ales for the t	Gross es. If no ree yea year pri	Adj. 2 ot, explair ars prior t ior to the	41.7 % n to the eff	fective da sale of th	te of this appr e comparable	raisal. • sale.		13.8 %	φ	1,0	72,000
My research Data Source(s) My research Data Source(s) Report the results	did did CRS Data did did CRS Data CRS Data ts of the research	not rev not rev	eal any prior sale eal any prior sale alysis of the prior	es or trar es or trar r sale or	e subje nsfers ( nsfers (	14.9 % ect prope of the su of the co	\$ 1 erty and con	rty for the th ales for the <u>y</u>	Gross es. If no ree yea year pri	Adj. 2 ot, explair ars prior t ior to the omparabl	41.7 % n to the eff date of le sales	fective da sale of th (report ac	te of this appr e comparable ditional prior	raisal. sale.		<u>13.8 %</u> 			
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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 assignment.

CLARIFICATION OF INTENDED USE AND USER: The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

APPRAISER COMPETENCY STATEMENT: The appraiser is familiar with the subject's market area and has completed many appraisals in this area. This market area is approximately 10 miles from the appraiser's office. Market data for this area is readily available through the local 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 agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to CLARIO APPRAISAL NETWORK.

PREDOMINANT VALUE: The subject's value was lower than the predominant value for the neighborhood due to its GLA being lower than the median, being semi-detached and market depreciation.

PUBLIC RECORDS: Some property characteristics for the comps were sourced from MLS and may differ from public records.

BORROWER: An extraordinary assumption was made that the borrower recently purchased the subject at auction and the transaction has not shown up yet in the online public records provider. It was also assumed that the subject was vacant.

SALES COMPARISON COMMENTS (continued): Dated sales from the subject's PUD were considered more relevant than more recent sales farther away.

PHOTOS: Photo for comps 3 & 4 is the same photo. Comp 3 is on the left and comp 4 is on the right.

COST APPROACH TO VALUE	(not required by Fannie Mae)					
Provide adequate information for the lender/client to replicate the below cost figures and calculations.						
Support for the opinion of site value (summary of comparable land sales or other methods for esti	mating site value)					
	1					
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$			
Source of cost data	DWELLING	Sq.Ft. @ \$	=\$			
Quality rating from cost service Effective date of cost data		Sq.Ft. @ \$	=\$			
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			=\$			
	Garage/Carport	Sq.Ft. @ \$	=\$			
	Total Estimate of Cost-New	Functional	=\$			
	Less Physical	Functional	External			
	Depreciation Depreciated Cost of Improvements		=\$() =\$			
	"As-is" Value of Site Improvement		=\$			
		o	Ψ			
Estimated Remaining Economic Life (HUD and VA only) 30 Years	INDICATED VALUE BY COST APP	ROACH	=\$			
	E (not required by Fannie Mae)		•			
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$		Indicated Value by Income Approach			
	family residences are not i	voically pure	chased for their income potential			
and there is insufficient market data available to complete a credible incor		splouly pure				
	FOR PUDs (if applicable)					
	No Unit type(s) Detache	d 🗌 Attach	ed			
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a		ed dwelling unit.				
Legal Name of Project						
Total number of phases Total number of units	Total number of units sold					
Total number of units rented Total number of units for sale	Data source(s)					
Was the project created by the conversion of existing building(s) into a PUD?	No If Yes, date of conversion					
Does the project contain any multi-dwelling units? Yes No Data Source(s)						
Are the units, common elements, and recreation facilities complete? Yes No	If No, describe the status of comp	letion.				
Are the common elements leased to or by the Homeowners' Association?	No If Yes, describe the rental term	s and options.				
Describe common elements and recreational facilities						
Describe common elements and recreational facilities.						

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER A ART	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 925-577-3759	Telephone Number
Email Address derek.mitchell@clarioappraisal.com	Email Address
Date of Signature and Report <u>11/10/2022</u>	Date of Signature
Effective Date of Appraisal <u>11/10/2022</u>	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 10/18/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
1907 S Forest Hill Pl	Did inspect exterior of subject property from street
Danville, CA 94526	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,075,000	
LENDER/CLIENT	COMPARABLE SALES
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

Fannie Mae Form 2055 March 2005

# Exterior–Only Inspection Residential Appraisal Report

				ential Appra		File # 3		
FEATURE	SUBJECT		BLE SALE # 4	COMPARABI	LE SALE # 5		COMPARABL	E SALE # 6
Address 1907 S Forest Hi		1708 Fountain						
Danville, CA 9452	26	Danville, CA 94	526					
Proximity to Subject		0.19 miles NW						
Sale Price	\$		\$ 1,210,000		\$			\$
Sale Price/Gross Liv. Area	\$ sq.f	t. \$ 757.67 sq.	it.	\$ sq.ft.		\$	sq.ft.	
Data Source(s)			993974;DOM 12					
Verification Source(s)		Doc #106543;C	oreLogic					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth						
Concessions		Conv;0						
Date of Sale/Time		s06/22;c05/22	-70,000					
Location	A;FwyNoise;	A;FwyNz;Traf;	+25,000					
Leasehold/Fee Simple	Fee Simple	Fee Simple						
Site	2848 sf	3200 sf	0					
View	N;Res;	N;Res;						
Design (Style)	SD2;Traditional	SD2;Traditiona						
Quality of Construction	Q4	Q4						
Actual Age	39	37	0					
Condition	C4	C3	-75,000					
Above Grade	Total Bdrms. Bath			Total Bdrms. Baths		Total Bd	Irms. Baths	
Room Count	6 3 2.1	6 3 2.1						
Gross Living Area	1,590 sq.1			sq.ft.			sq.ft.	
Basement & Finished	0sf	0sf						
Rooms Below Grade								
Functional Utility	Average	Average						
Heating/Cooling	FWA;CAC	FWA;CAC						
Energy Efficient Items	None	None						
Garage/Carport	2gbi2dw	2gbi2dw						
Porch/Patio/Deck	Patio	Patio						
Fireplaces	1 F/P	1 F/P						
Exterior Features	None	None						
Net Adjustment (Total)		- + 🗙 -	\$ -120,000	- +	\$	+	· 🗌 -	\$
Adjusted Sale Price		Net Adj. 9.9	%	Net Adj. %		Net Adj.	%	
of Comparables		Gross Adj. 14.0	8 1,090,000		\$	Gross Adj		\$
Report the results of the research a			ry of the subject property	and comparable sales				
ITEM		SUBJECT	COMPARABLE SA	LE # 4 C	OMPARABLE SALE #	5	COMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer	11/08/2022							
Price of Prior Sale/Transfer	\$0							
Data Source(s)	CRS Data		CoreLogic					
Effective Date of Data Source(s)	11/10/2022		11/09/2022					
Analysis of prior sale or transfer his			sales					
Analysis of prior sale or transfer his			sales					
Analysis of prior sale or transfer hi			sales					
Analysis of prior sale or transfer hi			sales					
Analysis of prior sale or transfer hi			sales					
			sales					
Analysis of prior sale or transfer hi Analysis/Comments			sales					
			sales					
			sales					
			sales					
			sales					
			sales					
			2 sales					
			sales					
			sales					
			<pre>sales</pre>					
Analysis/Comments			sales					
Analysis/Comments								
Analysis/Comments			<pre>&gt; sales </pre>					
Analysis/Comments			<pre>sales</pre>					
Analysis/Comments			<pre>&gt; sales </pre>					
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## **Subject Photo Page**

Borrower	Redwood Holdings LLC (see page 3)		
Property Address	1907 S Forest Hill Pl		
City	Danville	County Contra Costa	State CA
Lender/Client	Wedgewood Inc		



Subject	Front
---------	-------

Zip Code 94526

1907 S Forest Hill PI						
Sales Price						
Gross Living Area	1,590					
Total Rooms	6					
Total Bedrooms	3					
Total Bathrooms	2.1					
Location	A;FwyNoise;					
View	N;Res;					
Site	2848 sf					
Quality	Q4					
Age	39					





Subject Rear

# Subject Street

# **Comparable Photo Page**

Borrower	Redwood Holdings LLC (see page 3)							
Property Address	1907 S Forest Hill PI							
City	Danville	County	Contra Costa	St	ate	CA	Zip Code	94526
Lender/Client	Wedgewood Inc							



## Comparable 1

1871 N Forest Hi	ll Pl
Prox. to Subject	0.03 miles NW
Sale Price	1,250,000
Gross Living Area	1,664
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	A;FwyNoise;
View	N;Res;
Site	3600 sf
Quality	Q4
Age	38



# Comparable 2

1917 S Forest Hi	ll Pl
Prox. to Subject	0.00 miles
Sale Price	940,000
Gross Living Area	1,590
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	A;FwyNoise;
View	N;Res;
Site	3471 sf
Quality	Q4
Aae	39



## Comparable 3

	-
1710 Fountain Sp	orings Cir
Prox. to Subject	0.19 miles NW
Sale Price	1,185,000
Gross Living Area	1,597
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	A;FwyNz;Traf;
View	N;Res;
Site	3200 sf
Quality	Q4
Age	37

## **Comparable Photo Page**

Γ	Borrower	Redwood Holdings LLC (see page 3)					
	Property Address	1907 S Forest Hill Pl					
(	City	Danville	County Contra Costa	State	CA	Zip Code	94526
	Lender/Client	Wedgewood Inc					



## **Comparable 4**

1708 Fountain Sp	prings Cir					
Prox. to Subject	0.19 miles NW					
Sale Price	1,210,000					
Gross Living Area	1,597					
Total Rooms	6					
Total Bedrooms	3					
Total Bathrooms	2.1					
Location	A;FwyNz;Traf;					
View	N;Res;					
Site	3200 sf					
Quality	Q4					
Age	37					

## Comparable 5

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

## **Comparable 6**

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

## **Location Map**

Borrower	Redwood Holdings LLC (see page 3)							
Property Address	1907 S Forest Hill Pl							
City	Danville	County	Contra Costa	State	CA	Zip Code	94526	
Lender/Client	Wedgewood Inc							



## **Aerial Photo**

Borrower	Redwood Holdings LLC (see page 3)				
Property Address	1907 S Forest Hill Pl				
City	Danville	County Contra Costa	State CA	Zip Code 945	26
Lender/Client	Wedgewood Inc				



#### 1004MC

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

#### Date Run: 11/10/2022

Base/List Date/Current: 11/10/2022

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)	420	206	166	Decreasing	
Absorption Rate (Total Sales/Months)	70	68.67	55.33	Decreasing	
Total # of Comparable Active Listings	40	75	90	Increasing	
Months of Housing Supply (Total Listings/Ab.Rate)	0.57	1.09	1.63	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	\$2,080,000.00	\$2,071,500.00	\$1,836,250.00	Decreasing	
Median Comparable Sales Days on Market	6	8	15	Increasing	
Median Comparable List Price	\$1,898,000.00	\$1,950,000.00	\$1,959,975.00	Increasing	
Median Comparable Listings Days on Market	7	16	24	Increasing	
Median Sale Price as % of List Price	112.59%	101.98%	98.59%	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)	279	369	389	281	Increasing
Absorption Rate (Total Sales/Months)	93	123	129.67	93.67	Increasing
Total # of Comparable Active Listings	43	47	39	26	Decreasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.46	0.38	0.30	0.28	Decreasing
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	\$1,430,000.00	\$1,700,000.00	\$1,849,900.00	\$1,850,000.00	Increasing
Median Comparable Sales Days on Market	7	6	6	7	Stable
Median Comparable List Price	\$1,650,000.00	\$1,798,500.00	\$1,897,000.00	\$1,699,000.00	Increasing
Median Comparable Listings Days on Market	10	11	30	7	Decreasing
Median Sale Price as % of List Price	101.00%	108.11%	110.09%	106.27%	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.

စု MI	LS Tax	R Suite Powered by CRS Data				
	F	Ridgeland Cit	rele	© 2022 TomTom, @	2022 Microsoft	Thursday, November 10, 2022
LOCATION				PROPERTY SUMM	~ /	eerbordhow o obourondhowed
Property Ad	dress	1907 S Forest Hill PI	盦	Property Type	Resider	itial
Subdivision		Danville, CA 94526-5603		Land Use	Resider	ntial Townhouse
Subdivision		0040		Improvement Type	Resider	tial Townhouse
Carrier Rout		C040		Square Feet	1590	
County		Contra Costa County, CA		# of Buildings	1	
California and a second second	PARCEL INFO			CURRENT OWNER	1	
APN/Tax ID		208-551-028		Name		Christopher M
Alt. APN				Mailing Address	1907 S	Forest Hill Pl
Account Nu	mber	208-551-028-3				, CA 94526-5603
Tax Area	-	16-036		Owner Occupied	Yes	
2020 Census		3452.05/1		SCHOOL ZONE INF		
Assessor R	oll Year	2022		Greenbrook Element	tary School	0.6 mi
				Elementary: K to 5		Distance
				Charlotte Wood Mid	dle School	1.1 mi
				Middle: 6 to 8		Distance
				San Ramon Valley H	igh School	2.9 mi
				High: 9 to 12		Distance
FORECLOS	SURE HISTOR	Y				
Filing Date	Auction Date		Plaintiff	Foreclosure Type	Case Number	Book/Page or Document#
09/21/2022	11/08/2022	Warren Christopher M	Not Available	Auction		2022-141844
06/15/2022		Warren Christopher M	Not Available	Preforeclosure		2022-099348
the second second	CHARACTER	RISTICS: BUILDING				
Building # 1	20122				22763	
Туре	Resider	ntial Townhouse Co	ondition		Units	

1984

Stories

2

Effective Year

Year Built

1983

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Condition Ratings and Definitions

#### C1

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

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

#### C2

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

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

#### СЗ

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

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

#### C4

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

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

#### C5

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

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

#### C6

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

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

#### **Quality Ratings and Definitions**

### Q1

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

#### Q2

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

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

#### Q3

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

#### Q4

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

#### Q5

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

#### Q6

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

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

#### Updated

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

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

#### Remodeled

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

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

#### Explanation of Bathroom Count

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

#### Example:

3.2 indicates three full baths and two half baths.

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

## Abbreviations Used in Data Standardization Text

acAcreAdjPrkAdjaAdjPwrAdjaArmLthArmATAttacBBenebaBathbrBedrBsyRdBusycContCashCashConvContConvContCtySkyCityCtyStrCityDOMDaysDTDetadwDriveeExpiEstateEstaFHAFedegGaragbiBuiltgdDetaGlfCseGolfGlfwwGolfGRGaraHRHigh	jacent to Park jacent to Power Lines ns Length Sale ached Structure neficial throom(s) droom sy Road ntracted Date sh mmercial Influence nventional rport urt Ordered Sale y View Skyline View y Street View vered ys Con Market tached Structure veway biration Date	Location & View Area, Site Location Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View Garage/Carport Data Sources
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UAD Version 9/2011 (Updated 1/2014)

## USPAP ADDENDUM

File No. 33539156

	rower	Redwood Holdings LL						
Pro City	perty Address	1907 S Forest Hill Pl	Cours	hu Oantra Oaata	State CA	7in Codo OAFOC		
Len		Danville Wedgewood Inc	Coun	V Contra Costa	Sidle CA	Zip Code 94526		
Γ	This report		following USPAP reporting opti	00:				
	Appraisa			cordance with USPAP Standards	c Rule 2 2(a)			
	Restricte	ed Appraisal Report	This report was prepared in ac	cordance with USPAP Standard	s Rule 2-2(b).			
-								
	Reasonable	Exposure Time						
	My opinion of	f a reasonable exposure tim	ne for the subject property at the ma	arket value stated in this report is	6: <u>0-90 days</u>			
L								
Г	A dditional O							
		Certifications to the best of my knowledg	e and helief					
			an appraiser or in any other capacit	w regarding the property that is	the cubiect of this report w	vithin the		
			eding acceptance of this assignment					
	-							
			ppraiser or in another capacity, reg otance of this assignment. Those se			he three-year		
		its of fact contained in this rep			nento below.			
			lusions are limited only by the reported	assumptions and limiting condition	s and are my personal, impa	rtial, and unbiased professional		
		ions, and conclusions.						
		wise indicated, I have no pres	ent or prospective interest in the proper	ty that is the subject of this report a	ind no personal interest with	respect to the parties		
	involved.	s with respect to the property	that is the subject of this report or the	narties involved with this assignmer	nt			
			and is the subject of this report of the					
		-	gnment is not contingent upon the deve		ined value or direction in valu	ue that favors the cause of the		
			ttainment of a stipulated result, or the o	-	-			
			ere developed, and this report has beer	n prepared, in conformity with the U	niform Standards of Professio	onal Appraisal Practice that		
		at the time this report was pre wise indicated. I have made a	pared. personal inspection of the property tha	t is the subject of this report				
			ed significant real property appraisal as		is certification (if there are ex	ceptions, the name of each		
	individual provi	iding significant real property	appraisal assistance is stated elsewher	e in this report).				
	Additional C	Comments						
4	APPRAISER:			SUPERVISORY AF	PPRAISER: (only if re	equired)		
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	xpiration Date of	_	0/18/2024	Expiration Date of Certific	cation or License: spection of Subject Property:			
6		Appraisal: <u>11/10/2022</u>			terior-only from Street	Interior and Exterior		

	THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"	3066075	Loretta Dillon, Deputy Bureau Chief, BREA	Effective Date: October 19, 2022 Date Expires: October 18, 2024	BREA APPRAISER IDENTIFICATION NUMBER: AR 003044	ing and	"Certified Residential Real Estate Appraiser"	has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:	Derek M. Mitchell	Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE	WA
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## **E&O Insurance**



## **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

	9/19/2022										
CI B	HIS CERTIFICATE IS ISSUED AS A ERTIFICATE DOES NOT AFFIRMATI ELOW. THIS CERTIFICATE OF INS EPRESENTATIVE OR PRODUCER, AI	VEL	OR NCE	R NEGATIVELY AMEND, DOES NOT CONSTITUT	EXTEN	ID OR ALTE	R THE CO	VERAGE AFFORDED B	Y THE	POLICIES	
	PORTANT: If the certificate holder i										
	SUBROGATION IS WAIVED, subject is certificate does not confer rights t							require an endorsement	. A st	atement on	
Disease.	DUCER	o trie	Cen	incate noider in neu or st	CONTACT						
10.012.010.0	surance, a Marsh & McLennan Age	ncy L	LC	company	NAME: Flona Chen						
	N Martingale Road	5		N R (	PHONE (A/C, No, Ext): 312-625-5592         FAX (A/C, No): (847) 440-9123           E-MAIL ADDRESS:         fchen@assuranceagency.com						
	te 100 naumburg IL 60173				ADDRES						
	admbdig i 2001/0			2	INSURER(S) AFFORDING COVERAGE					NAIC #	
INSU	PEN			CLEAHOL-02			arbor ins Co				
ClearCapital.com, Inc.						RB:					
ClearCapital Holdings, Inc.					INSURE	6750-F					
	300 E 2nd Street Suite 1405										
	no NV 89501			1	INSURE						
CON	/ERAGES CER	TIEIC	ATE	NUMBER: 2073961948	INSURE	KF:	8	REVISION NUMBER:			
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THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.									WHICH THIS		
INSR LTR	TYPE OF INSURANCE		SUBR	POLICY NUMBER		POLICY EFF (MIM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s		
	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE	\$		
	CLAIMS-MADE OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$		
								MED EXP (Any one person)	\$		
								PERSONAL & ADV INJURY	\$		
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	ANYPROPRIETOR/PARTNER/EXECUTIVE	N/A						E.L. EACH ACCIDENT	\$		
	OFFICER/MEMBEREXCLUDED? (Mandatory in NH) If yes, describe under							E.L. DISEASE - EA EMPLOYEE	\$		
	DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$		
A	Professional Liability			MPP904416301		9/18/2022	9/18/2023	Cialm/Aggregate	\$5,00	000,000	
	RIPTION OF OPERATIONS / LOCATIONS / VEHICI	ES (A	CORD	101, Additional Remarks Schedul	e, may be	attached if more	e space is require	ed)			
RE:	PROOF OF INSURANCE										
It is	agreed that the following is an Addition	al Ins	ured,	, when required by written o	contract	, on the Profe	essional Liabi	lity policy.			
CEF	TIFICATE HOLDER				CANC	ELLATION					
	Clario Appraisal Network, I	nc.			SHO THE	ULD ANY OF 1 EXPIRATION	I DATE THE	ESCRIBED POLICIES BE C. EREOF, NOTICE WILL F Y PROVISIONS.			
	PROOF OF INSURANCE				AUTHORIZED REPRESENTATIVE Line Taliak						

The ACORD name and logo are registered marks of ACORD