File No.: 2301007

APPRAISAL OF REAL PROPERTY



DATE OF VALUATION:

01/13/2023

LOCATED AT:

23 Lavenham Rd Lot 30, Block 790 Novato, CA 94949

FOR:

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

TABLE OF CONTENTS:

| Table of Contents/Cover Page | 1 |
|--|----|
| Exterior-Only | 2 |
| Exterior-Only | 3 |
| Additional Comparables 4-6 | 4 |
| Exterior-Only | 5 |
| Exterior-Only | 6 |
| Exterior-Only | 7 |
| Exterior-Only | 8 |
| General Text Addendum | 9 |
| Plat Map | 10 |
| Aerial Map | 11 |
| Location Map | 12 |
| Subject Photos | 13 |
| Comparable Photos 1-3 | |
| Comparable Photos 4-6 | 15 |
| Market Conditions Addendum to the Appraisal Report | |
| Market Conditions Charts 1-4 | 17 |
| Depreciated Cost Analysis Calculations | 18 |
| UAD Definitions Addendum | 19 |
| USPAP Identification Addendum | 22 |
| Licence | 22 |

Exterior-Only Inspection Residential Appraisal Report

33816257 File# 2301007

| The purpo | ose o | of this su | mmar | , appraisal re | eport | is to pro | ovide the | lender/clie | ent with | an accurat | te, and adequ | ately si | upported, | opinion | of th | e mark | et value | of the | subject | property. |
|--|--|--|--|---|--|---|--|--|---|--|--|----------------|--|---|--|--|--|--|---|-----------------|
| Property Ac | | | | | орол | 10 to pro | 21100 010 | 10110017 0110 | | Cit | | | арропоа, | оринон | 0 | State | | Zip Code | | |
| Borrower | | | | nham Rd | | | | Owner of E | Public Record | | | | | | | | CA | - | 94949 | 9 |
| | | | | ngs, LLC | | | | OWING OF F | rubiic necolu | la la | an Gillis | | | | | County | Marin | 1 | | |
| Legal Desc | | | | Block 790 | | | | | | | | | | | | | • | | | |
| Assessor's | | | | 790-30 | | | | | | | x Year 2022 | | | | | R.E. Tax | | 11,136 | | |
| Neighborho | | | | Iton Field | | | | | | Ma | ap Reference | 4203 | | | | Census | Tract 4 | <u>1050.02</u> | | |
| Occupant | | Owner | | | /acant | | | | sessments \$ | 0 | | | 2 | P UD | HOA \$ | 320 | | per year | ⊠ p∈ | er month |
| Property Ri | ights A | ppraised | | Fee Simple | | Leaseholo | d | Other (de | escribe) | | | | | | | | | | | |
| Assignmen | nt Type | | Purch | ase Transaction | | Refina | ance Transac | tion | X Othe | er (describe) | Servici | ng | | | | | | | | |
| Lender/Clie | ent | Weda | ewo | od Inc | | | | Addres | ss 201 | 5 Manh | attan Beac | h Blvd | Suite | 100. R | edon | do Be | ach. C/ | A 90278 | 3 | |
| Is the subje | ect prop | | | d for sale or has it | t been | offered for sale | e in the twelv | e months p | | | | | | , | | | | | No | |
| Report data | a sourc | e(s) used, offe | ring p | rice(s), and date(s | s). | | The | subject | t has not | been lis | sted on the | MLSi | n the | nast 12 | mont | hs | | | | |
| | | | | | | | | 000,000 | | 500 | J. G. | | | past .2 | | | | | | |
| I did | | did not ana | lyze th | e contract for sale | e for th | he subject purc | chase transac | tion. Explai | in the results o | of the analysi | is of the contract f | or sale or | why the | analysis was | not | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| Contract Pr | rice \$ | | | Date of Co | ntract | | | Is the pro | operty seller t | he owner of | public record? | | | Yes | No [| Data Sour | ce(s) | | | |
| Is there any | v financ | cial assistance | (loan | charnes sale con | cessio | ons nift or dow | nnavment as | | • • | | y on behalf of the | horrower? | , | | | | (-) | | Yes | □ No |
| • | - | | | nd describe the ite | | - | payone ac | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | no., to be paid | i by any part | y on bonan or alo | | | | | | | ı | | □ |
| 11 103, 1000 | DIT THE T | otal dollar alli | Juiit ai | iu ucociibo tiio ito | 1113 10 | DC paid. | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| Note Beer | | h ! . ! | | | | 4 | | | | | | | | | | | | | | |
| Note: Race | e and t | | | on of the neighbo | orhoo | d are not appr | raisal factors | s. | | | | | | | | | | | | |
| | | Neighbor | hood | Characteristics | | | | | One | -Unit Housi | ing Trends | | | | One- | Unit Hou | sing | Pre | sent Land U | Jse % |
| Location | | Urban | X | Suburban [| □ F | Rural | Property V | alues | Increas | ing | Stable | \mathbf{X} D | Declining | | PRICE | | AGE | One-Unit | | 60 % |
| Built-Up | X | Over 75% | | 25-75% | <u></u> □ ι | Jnder 25% | Demand/S | upply | Shortag | е | In Balance | | Over Supp | ly | \$ (000) | | (yrs) | 2-4 Unit | | 0 % |
| Growth | $\overline{\Box}$ | Rapid | X | Stable | | Slow | Marketing | Time | Vinder 3 | mths | 3-6 mths | | Over 6 mti | hs 1 | .053 | Low | 18 | Multi-Fan | nily | 15 % |
| Neighborho | ood Bou | | | | 01 + | to the wee | st wate | r to the | | | he north an | | | ; | 705 | High | 84 | Commerc | | 15 % |
| Š | | | | giivvay I | U I I | WG | or, ware | | Jugi, 1110 | 10 1 | noral all | <u> 5001</u> | | | 283 | Pred. | 24 | Other | | 10 % |
| Neighborho | ood Dec | scription | | The aubic | ot r | roportirio | locata d | in the | city of N | wata i- | Marin Carr | atı, Tı | 20.22 | | | | | | to 1000 | |
| п | | | to : | | | | | | | | Marin Cour | | | | | | • | | | |
| | | | | verage+ qu | uality | y nomes, | some c | undos, | comme | ciai and | d multi-famil | y. Go | oo ac | cess to | scno | ois an | u suppo | urt tacil | ues. Oth | пег |
| | | vacant l | | | ali salasa | | | _ | | | | | | | | | | | | |
| | | | | or the above cond | | | | | | | been declin | | | | | | | | | the |
| subject | t nei | ghborho | od a | re typically | und | der 3 mon | ths. It is | s not ty | pical for | loan dis | counts or fi | nancir | ng cor | ncessio | ns to I | oe pre | valent | in the r | narket | |
| area ot | ther | than sho | rt sa | le concess | sions | S. | | | | | | | | | | | | | | |
| Dimensions | ıs 4 | 6x77.50 | | | | | | Area | 3565 sf | | Sh | iape F | Rectar | ngular | | | View N | ;Res; | | |
| Specific Zo | oning CI | assification | | PD | | | | Zoning I | Description | Plan | ned District | | | | | | | | | |
| Zoning Con | mplianc | e X | Legal | Legal No | onconf | forming (Grandf | lfathered Use |) | No 2 | oning? | Illegal (describ | oe) | | | | | | | | |
| Is the highe | est and | best use of s | ubject | property as impro | n) have | or as proposed | | | • | | | | | | | | | | | |
| | | | | | wcu (u | n ao proposoa | per piaris ari | d specificat | tions) the pres | ent use? | | | | X Yes | 3 | No | If No, descr | ribe | | |
| | | | | | vou (o | л аз ргорозов | per piaris ari | d specificat | tions) the pres | sent use? | | | | X Yes | 6 | No | If No, descr | ribe | | |
| Utilities | | Public (| | lescribe) | ivea (o | л из ргорозоц | per pians an | d specificat | | r (describe) | | | Off-site Ir | Yes | | No | If No, descr | ribe Publ | ic Pri | ivate |
| Utilities Electricity | | | | | , vou (0 | | Water | Pub | blic Othe | | | | 011 | mprovement | s - Type | No No | If No, descr | Publ | | ivate |
| | | X | | | | 1 | | Pub | olic Othe | | | | Street | mprovement Asphal | s - Type | No No | If No, descr | | | ivate |
| Electricity Gas | cial Floo | X | other (c | lescribe) | | \ | Water Sanitary Sew | Pub Per D | olic Othe | r (describe) | A Map # | | Street Alley | nprovement Asphal None | s - Type | | | Publ | [] [| |
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33816257 File# 2301007

| There are O comparable | properties currently o | ffered for sale in | the subject neighborhoo | d ranging in price | from \$ 0 | to \$ | 0 . |
|--|--|--|---|---|---|---|--|
| There are 13 comparable | sales in the subject | neighborhood within | the past twelve months | | ice from \$ 1,053,0 | nno to | |
| FEATURE | SUBJECT | | ILE SALE # 1 | | BLE SALE # 2 | | PARABLE SALE # 3 |
| | | | | | | | |
| Address 23 Lavenham Rd | | 131 Alconbury V | | 119 Alconbury W | Vay | 31 Brookline | Dr |
| Novato, CA 9494 | 9 | Novato, CA 9494 | 19 | Novato, CA 9494 | 49 | Novato, CA | 94949 |
| Proximity to Subject | | 0.07 miles W | | 0.07 miles SW | | 0.50 miles V | I |
| Sale Price | s | 0.07 1100 11 | \$ 1,315,000 | | \$ 1,215,000 | 0.0000 . | \$ 1,200,000 |
| Sale Price/Gross Liv. Area | \$ sq.ft. | \$ 624.41 sq.ft. | 1,313,000 | | 1,210,000 | \$ 400.00 | 1,200,000 |
| | φ 5 ų .π. | 024.41 | | \$ 569.62 sq.ft. | | \$ 463.68 | |
| Data Source(s) | | MLS #32208506 | 1;DOM 7 | MLS #32208444 | 4;DOM 7 | MLS #32209 | 7707;DOM 36 |
| Verification Source(s) | | Doc #36468/Rea | alist | Doc #33916/Rea | alist | Doc #41558/ | /Realist |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment |
| Sales or Financing | | ArmLth | ,,,,, | ArmLth | | ArmLth | ., . |
| Concessions | | | | | | 1 | |
| | | Conv;0 | | Cash;0 | | Conv;0 | |
| Date of Sale/Time | | s10/22;c09/22 | -32,875 | s10/22;c09/22 | -30,375 | s12/22;c12/2 | 22 0 |
| Location | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | |
| Site | 3565 sf | 3911 sf | 2 460 | 3841 sf | 2.760 | 4325 sf | -7,600 |
| View | | | -3,400 | | -2,700 | | -7,000 |
| | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Design (Style) | DT2;Contemp | DT2;Contemp | | DT2;Contemp | | DT2;Contem | ıp |
| Quality of Construction | Q3 | Q3 | | Q3 | | Q3 | |
| Actual Age | 24 | 24 | | 24 | | 20 | 0 |
| Condition | C3 | C3 | | C3 | | C3 | |
| Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | | Total Bdrms. Baths | | | Baths |
| | | | | | | | |
| Room Count | 7 3 3.0 | 7 4 3.1 | -5,000 | 7 3 2.1 | +5,000 | | 2.1 +5,000 |
| Gross Living Area | 2,133 sq.ft. | 2,106 sq.ft. | 0 | 2,133 sq.ft. | | 2,588 | sq.ft45,500 |
| Basement & Finished | 0sf | 0sf | | 0sf | | 0sf | |
| Rooms Below Grade | | | | | | | |
| Functional Utility | A | A | + | A | | A | |
| | Average | Average | | Average | | Average | |
| Heating/Cooling | FWA/CAC | FWA/NoAC | +5,000 | FWA/CAC | | FWA/CAC | |
| Energy Efficient Items | None | None | | None | | None | |
| Garage/Carport | 2abi2dw | 2gbi2dw | | 2gd2dw | 0 | 3gbi3dw | -10,000 |
| Energy Efficient Items Garage/Carport Porch/Patio/Deck Exterior Features | Porch/Patio | Porch/Patio | | Porch/Patio | | Porch/Patio | 10,000 |
| 7 F. 1 . F . 1 | | | | | | | |
| Exterior Features | None | None | | None | | None | |
| Pool Features | NoPool | NoPool | | NoPool | | NoPool | |
| d. W | | | | | | | |
| Net Adjustment (Total) | | □ + X - | \$ -36,335 | □ + ★ | \$ -28,135 | + X | -58,100 |
| | | | | | | . | |
| Adjusted Sale Price | | | -50,555 | | | | |
| Adjusted Sale Price | | Net Adj. 2.8 % | | Net Adj. 2.3 % | · · | Net Adj. | 1.8 % |
| Adjusted Sale Price of Comparables | | Net Adj. 2.8 % Gross Adj. 3.5 % | \$ 1,278,665 | Net Adj. 2.3 % | , | Net Adj. | |
| or comparables | sale or transfer history of the | Net Adj. 2.8 % Gross Adj. 3.5 % | \$ 1,278,665 | Net Adj. 2.3 % | · · | Net Adj. | 1.8 % |
| or comparables | ale or transfer history of the | Net Adj. 2.8 % Gross Adj. 3.5 % | \$ 1,278,665 | Net Adj. 2.3 % | · · | Net Adj. | 1.8 % |
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| I did did not research the s | | Net Adj. 2.8 % Gross Adj. 3.5 % subject property and compa | \$ 1,278,665 arable sales. If not, explain | Net Adj. 2.3 % Gross Adj. 3.1 % | \$ 1,186,865 | Net Adj. | 1.8 % |
| I did did not research the s | ot reveal any prior sales or tr | Net Adj. 2.8 % Gross Adj. 3.5 % subject property and compa | \$ 1,278,665 | Net Adj. 2.3 % Gross Adj. 3.1 % | \$ 1,186,865 | Net Adj. | 1.8 % |
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 Exterior-Only Inspection Residential Appraisal Report

33816257 File# 2301007

| FEATURE | | SUBJECT | Г | | CO | MPARAB | LE SALE # | [#] 4 | | | CO | MPARAB | LE SALI | E# 5 | | CO | MPARABL | E SALE # 6 |
|---|---------|---------------|----------|----------|------------|------------|-----------|-----------------|---------|-----------|-----------|-------------|----------|--|----------|----------|----------|---------------------|
| Address 23 Lavenham Rd | | | 10.0 | | | | | \dashv | | | | | <u> </u> | | | | <u> </u> | |
| 20 20 70 1110 1111 | | | | | reenh | | | | | | | | | | | | | |
| Novato, CA 9494 | 9 | | | | to, CA | | 19 | | - | | | | | | | | | |
| Proximity to Subject | 6 | | | 0.12 | miles | SE | I e | | | | | | Te. | | | | | I ¢ |
| Sale Price | \$ | | - | | | | \$ | 1,300,00 | | • | | | \$ | | | | | \$ |
| Sale Price/Gross Liv. Area | \$ | | sq.ft. | | 578.8 | | | | 1 | \$ | | sq.ft. | | | \$ | | sq.ft. | |
| Data Source(s) | | | | MLS | #3220 | 06595 | 4;DON | <i>I</i> 8 N | \perp | | | | | | | | | |
| Verification Source(s) | | | | Doc 7 | #2958 | 5/Rea | alist | | _T | | | | | | | | | |
| VALUE ADJUSTMENTS | | DESCRIPTI | ON | | ESCRIPTI | | |) \$ Adjustment | \top | DES | CRIPT | ION | + | -(-) \$ Adjustment | D | ESCRIPTI | ON | +(-) \$ Adjustment |
| Sales or Financing | | | | ArmL | th | | | | \top | | | | | | | | | |
| Concessions | | | | l . | | | | | | | | | | | | | | |
| Date of Sale/Time | | | | Conv | | 100 | + | 05.00 | | | | | + | | _ | | | |
| Location | | | | | 22;c07 | 122 | - | -65,00 | JU | | | | +- | | - | | | |
| | N;R | | | N;Re | | | - | | \perp | | | | - | | - | | | |
| Leasehold/Fee Simple | | Simple | е | | Simple | 9 | | | _ | | | | _ | | | | | |
| Site | 356 | 5 sf | | 3537 | sf | | | | 0 | | | | \perp | | | | | |
| View | N;R | les; | | N;Re | s; | | | | T | | | | | | | | | |
| Design (Style) | | 2;Conte | ame | _ | Conte | am | | | \top | | | | | | | | | |
| Quality of Construction | Q3 | , = = 1110 | | Q3 | | | | | + | | | | 1 | | | | | |
| Actual Age | 24 | | | 24 | | | _ | | + | | | | + | | _ | | | |
| Condition | | | | | | | + | | + | | | | + | | _ | | | |
| | C3 | T | T = | C3 | n : | T = - | 1 | | + | - | | T | 1 | | | T | | |
| Above Grade | Total | | Baths | Total | Bdrms. | Baths | 1 | | 4 | Total | Bdrms. | Baths | 1 | | Total | Bdrms. | Baths | |
| Room Count | 7 | 3 | 3.0 | 7 | 4 | 3.1 | 1 | -5,00 | 00 | | | | 1 | | _ | | | |
| Gross Living Area | | 2,133 | 3 sq.ft. | | 2,246 | sq.ft. | | -11,50 | 00 | | | sq.ft. | | | | | sq.ft. | |
| Basement & Finished | 0sf | | | 0sf | | | | | \top | _ | | | | | | | _ | |
| Rooms Below Grade | | | | | | | | | | | | | 1 | | | | | |
| Functional Utility | Δνα | rago | | Avera | 200 | | t | | + | | | | 1 | | | | | |
| Heating/Cooling | | rage A/CAC | | | | | + | | + | | | | + | | <u> </u> | | | |
| | | | | | /CAC | | - | | + | | | | | | - | | | |
| Energy Efficient Items | Non | | | None | | | - | | 4 | | | | | | - | | | |
| Garage/Carport | | i2dw | | 2gd2 | | | 1 | | 0 | | | | | | | | | |
| Porch/Patio/Deck | Por | ch/Pati | 0 | Porcl | n/Patio |) | | | | | | | | | | | | |
| Exterior Features | Non | ne | | None | <u> </u> | | | | [| | | | <u></u> | | | | | |
| Pool Features | NoF | | | NoPo | | | | | \top | | | | | | | | | |
| ,- | | | | <u>`</u> | | | ĺ | | \top | | | | | | | | | |
| Net Adjustment (Total) | | | | | + [| X - | \$ | -81,50 | 70 | | + | П- | \$ | | <u> </u> |] + [| ٦. | \$ |
| Adjusted Sale Price | | | | Net Adj. | | | + | -01,50 | | Net Adj. | | <u> </u> | | | Net Adj. | | | |
| | | | | | di | 6.3 % | | | | | | % % | | | | | | e |
| of Comparables | | Aba | da a · · | Gross A | | 6.3 % | | 1,218,50 | 00 | uruss Adj | · | | | 0) | Gross A | nuj. | % | \$ |
| Report the results of the research and anal | ysis of | une prior sa | | | y of the s | ubject pri | | | _ | | ilional į | prior sales | | | | | 001:- | D.D. F. O. J. F. // |
| ITEM | | | SI | UBJECT | | | | COMPARABLE S | SALE | # 4 | | | COMP | ARABLE SALE # | 5 | | COMPA | RABLE SALE # 6 |
| Date of Prior Sale/Transfer | | | | | | | | | _ | | | | | | | | | |
| Price of Prior Sale/Transfer | | | | | | | | | | | | | | | | | | |
| Data Source(s) | | BARE | ISMLS | /Real | ist | | BARF | ISMLS/Re | eali | st | | | | | | | | |
| Effective Date of Data Source(s) | | 01/13/ | | | | | 01/13/ | | | | | | | | | | | |
| Analysis of prior sale or transfer history of | | | | nparable | sales | | J 1/ 1J/ | | 0 1 | 2roon! | ham | Ct ha | e no | known 12-mc | nth r | rior tro | nefor | history |
| , 5.5 5. p.15. 52.5 61 transfer motory of | | -,501 1101101 | ., 001 | | -2.00 | | | 1 | 9 (| oreen! | ıalil | Ot Ha | 5 HU | KIIUWII IZ-MC | лит р | ווטו נומ | ıısıer | iliətüi y. |
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| Analysis/Comments N/A | | | | | | | | | | | | | | | | | | |
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33816257 File # 2301007

| See attached addend | da. | | | | | | | |
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| | | CC | OST APPROACH TO VALUE | (not required by Fannie Mae) | | | | |
| Provide adequate information for the | he lender/client to replica | | | (not required by Fannie Mae) | | | | |
| Provide adequate information for the Support for the opinion of site value | | ate the below cost figures and cal | culations. | | and value est | imated by abs | traction S | Site value |
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| Support for the opinion of site value to market value is typ | iction or the area of the area | ate the below cost figures and calcable land sales or other methods for a. REPLACEMENT COST NEW Effective date of cost data | culations. | OPINION OF SITE VALUE DWELLING 2.13 | | | =\$ =\$ =\$ | 400,000 |
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 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the 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. reporting 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.

33816257 File # 2301007

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 2005

33816257 File# 2301007

| OO I likely at the leader/allest to this countries when to | |
|--|---|
| 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 |
| secondary market participants; data collection or reporting | services; professional appraisal organizations; any department, |
| agency, or instrumentality of the United States; and any state, obtain the appraiser's or supervisory appraiser's (if applicable) | the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal |
| obtain the appraiser's or supervisory appraiser's (if applicable) report may be disclosed or distributed to any other party (inclu | |
| relations, news, sales, or other media). | |
| 22. I am aware that any disclosure or distribution of this appra | isal report by me or the lender/client may be subject to certain |
| laws and regulations. Further, I am also subject to the provi | sions 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 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 ore of these parties. |
| of any moregage mande transaction that involves any one of m | or those parties. |
| 24. If this appraisal report was transmitted as an "electronic defined in applicable federal and/or state laws (excluding audio | 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 |
| valid as if a paper version of this appraisal report were de | elivered 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 imprisor | nment or both under the provisions of Title 18, United States |
| 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 assignmen | t, have read the appraisal report, and agree with the appraiser's |
| analysis, opinions, statements, conclusions, and the appraise | · · · · · · · · · · · · · · · · · · · |
| 2 I accept full responsibility for the contents of this envision | report including but not limited to the energiants analysis engineers |
| 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, |
| | |
| | ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law. |
| | |
| | of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal |
| report was prepared. | |
| 5. If this appraisal report was transmitted as an "electronic re | ecord" 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 |
| | ature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature. |
| | |
| APPRAISER | SUPERVISORY APPRAISER (ONLY IF REQUIRED) |
| (lilling to sall | Signature |
| Signature WWW J J J J J J J J J J J J J J J J J | Name |
| Company Name Realvals | Company Name |
| Company Address PO Box 3863 | Company Address |
| San Rafael, CA 94901-2323 | Telephone Number |
| Telephone Number | Telephone Number |
| Date of Signature and Report 01/17/2023 | Date of Signature |
| Effective Date of Appraisal 01/13/2023 | State Certification # |
| State Certification # 3002942 | or State License # |
| or State License # or Other (describe) State # | State Expiration Date of Certification or License |
| State CA | |
| Expiration Date of Certification or License 02/19/2023 | SUBJECT PROPERTY |
| ADDRESS OF PROPERTY APPRAISED | Did not inspect exterior of subject property |
| 23 Lavenham Rd | Did inspect exterior of subject property from street |
| Novato, CA 94949 | Date of Inspection |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,200,000 | COMPARADIT CALEC |
| LENDER/CLIENT | COMPARABLE SALES |
| Name Clear Capital Company Name Wedgewood Inc | Did not inspect exterior of comparable sales from street |
| Company Address Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100, | Did inspect exterior of comparable sales from street |
| Redondo Beach, CA 90278 | Date of Inspection |
| | |

Supplemental Addendum

| | | ouppiomonica | Audondum | | | 230 IUI | JI | |
|------------------|-----------------------|--------------|----------|-------|----|----------|-------|--|
| Borrower | Redwood Holdings, LLC | | • | • | | | | |
| Property Address | 23 Lavenham Rd | | | | | | | |
| City | Novato | County | Marin | State | CA | Zip Code | 94949 | |
| Lender/Client | Wedgewood Inc | | | | | | | |

File No. 2204007

Subject Property

The subject property is a two-story house built in 1999. It is located on a 3,565 sf lot in the city of Novato, in Marin County. The property appears to have been properly maintained over the years since it was built. For the purpose of this appraisal, the interior was not inspected and no interior photos were available online. This report is based on the extraordinary assumption that the interior condition/quality of the subject property is as stated in the report. If found to be false, it could alter the opinions and conclusions found in this appraisal.

Sales Comparison Analysis - Summary of Sales Comparison Approach

All comparables are taken from the subject's market area and similar nearby market areas. Adjustments are made based on exterior inspections, MLS data, regression, depreciated cost, sensitivity analysis, and paired sales analysis. The market data utilized are the most recent relevant comparable properties available in the market at the time of the appraisal.

Building categories such as GLA, bath, and garage stall are developed using the depreciated cost method. Marginal cost is extracted from unbiased, third party cost data. Contributory value differs from cost due to depreciation. The contributory value percentage is developed from Remaining Economic Life. See the "Depreciated Cost Analysis Calculations" page attached towards the end of the report.

Sale date adjustments were adjusted by the percentage change of the average sale price in the market as of the effective date of the appraisal, compared to the contract date of the comparable properties. This was approximately -2.5% for comparables 1 and 2, and -5% for Comparable 4. Lot size was adjusted by \$10 per square foot for differences over 250 sf. Bedrooms were considered in the GLA adjustments and bathrooms were adjusted by \$10,000 each. GLA adjustments are made at \$100/sf with no adjustments for differences of less than 100 sf. Condition/Quality adjustments were made at 5% of the market adjusted sale price based on sensitivity analysis if applicable. Condition/quality ratings are based on MLS descriptions, photos, and exterior inspections of the relevant comparable sales.

Comparable #1 was selected for its close proximity, similar size, similar condition/quality, and similar age. This comparable is located in the subject's immediate neighborhood and is similar in most aspects. It was adjusted for older sale date and larger lot size

Comparable #2 was selected for its close proximity, similar size, similar condition/quality, and similar age. This comparable is located in the subject's immediate neighborhood and is similar in most aspects. It was adjusted for older sale date and larger lot size.

Comparable #3 was selected for its recent sale date. This was the most recent similar comparable in the Hamilton Field neighborhood. It has a larger lot and is larger in size, but it appears to be similar in condition/quality.

Comparable #4 was selected to bracket the subject's lot size. This is an older sale in the subject's immediate neighborhood. It is slightly larger in size, but it appears to be similar in condition/quality and is similar in age.

The adjusted values of the sales range from \$1,141,900 to \$1,288,440 with most emphasis placed on Comparable 2. Comparable 2 has the lowest percentage of adjustments, and it is in close proximity with many similarities. Comparables 1, 3, and 4 provide additional support. Comparables 1, 2, and 4 are located in the subject's immediate neighborhood. Comparable 3 is in a similar neighborhood nearby. All are in the planned development of Hamilton Field.

Additional Comments

The appraised value is lower than the predominant value because the property is smaller in size.

A reasonable exposure time for the subject property developed independently from the stated marketing time is under 3 months. I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

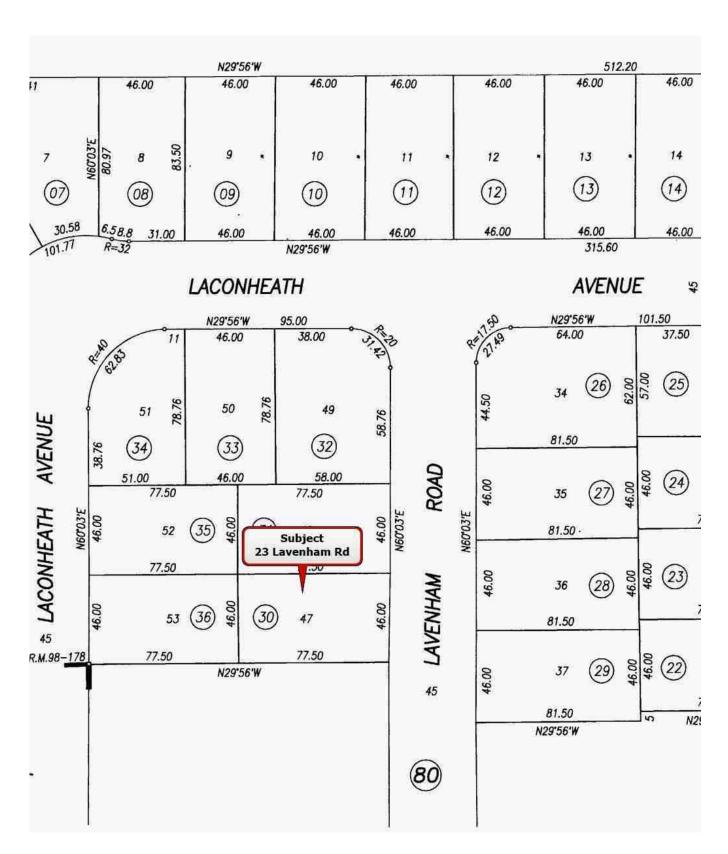
If no viable sales available are provided within 90 days prior to the appraisal date, the sales used are the best available in the marketplace at the time of the report. All adjustments based on matched pairs, bracketing and extensive knowledge of this marketplace. Adjustments are applied as a percentage or lump sum.

FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

An E&O Declaration page will not be included in any report, however, one will be provided for the client's file upon request.

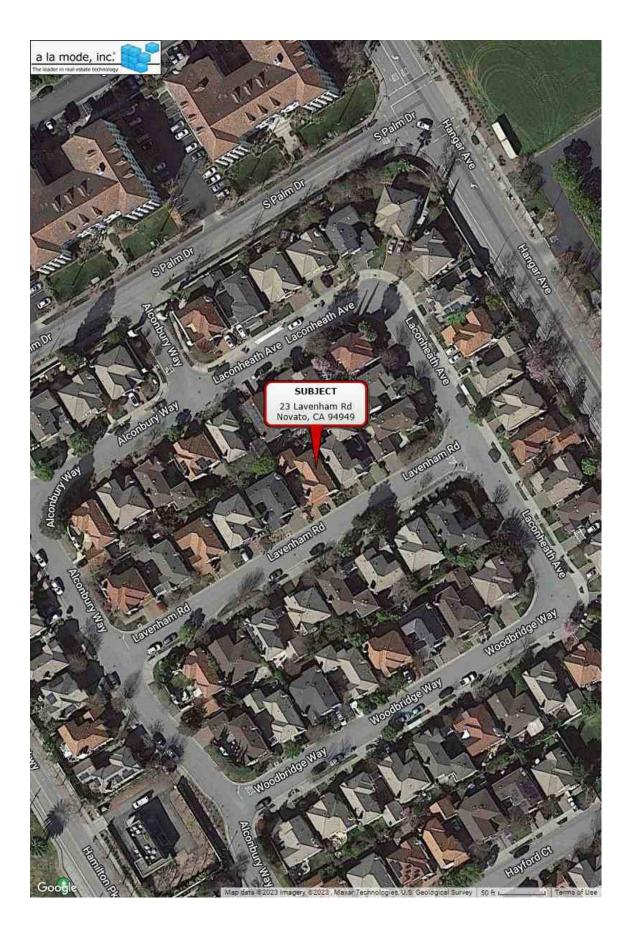
Plat Map

| Borrower | Redwood Holdings, LLC | | | | | | | |
|------------------|-----------------------|--------|-------|-----|-------|----------|-------|--|
| Property Address | 23 Lavenham Rd | | | | | | | |
| City | Novato | County | Marin | Sta | te CA | Zip Code | 94949 | |
| Lender/Client | Wedgewood Inc | | | | | | | |



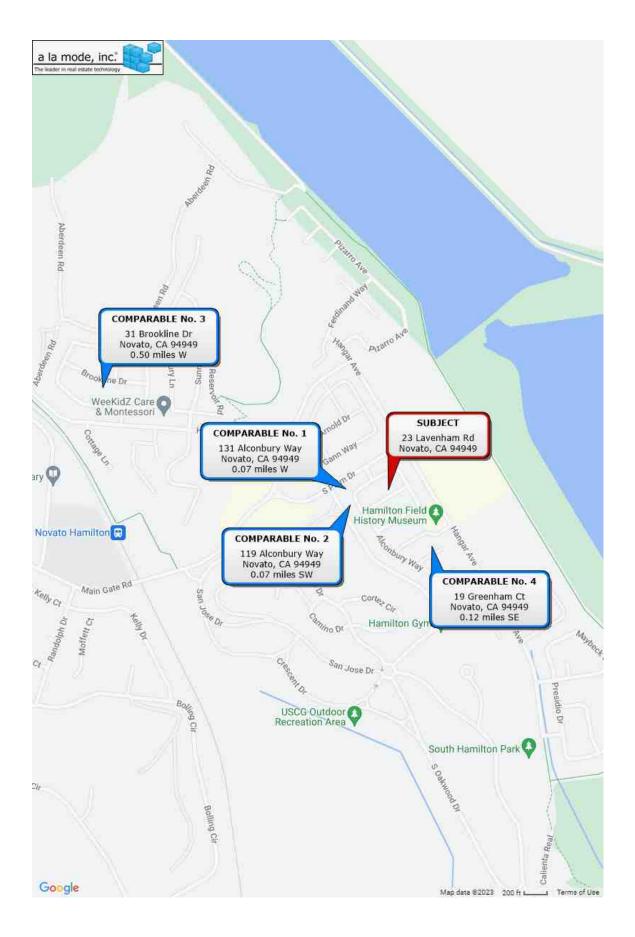
Aerial Map

| Borrower | Redwood Holdings, LLC | | | | | | | |
|------------------|-----------------------|--------|-------|-------|----|----------|-------|--|
| Property Address | 23 Lavenham Rd | | | | | | | |
| City | Novato | County | Marin | State | CA | Zip Code | 94949 | |
| Landar/Cliant | Wedgewood Inc | | | | | | | |



Location Map

| Borrower | Redwood Holdings, LLC | | | | | | | |
|------------------|-----------------------|--------|-------|-------|----|----------|-------|--|
| Property Address | 23 Lavenham Rd | | | | | | | |
| City | Novato | County | Marin | Stati | CA | Zip Code | 94949 | |
| Landar/Cliant | Wodgowood Inc | | | | | | | |



Subject Photo Page

| Borrower | Redwood Holdings, LLC | | | | | | | |
|------------------|-----------------------|--------|-------|-----|-------|----------|-------|--|
| Property Address | 23 Lavenham Rd | | | | | | | |
| City | Novato | County | Marin | Sta | te CA | Zip Code | 94949 | |
| Lender/Client | Wedgewood Inc | | | | | | | |



Subject Front

23 Lavenham Rd Sales Price

 Gross Living Area
 2,133

 Total Rooms
 7

 Total Bedrooms
 3

 Total Bathrooms
 3.0

 Location
 N;Res;

 View
 N;Res;

 Site
 3565 sf

 Quality
 Q3

 Age
 24





Subject Street



Comparable Photo Page

| Borrower | Redwood Holdings, LLC | | | | | | | |
|------------------|-----------------------|--------|-------|-------|----|----------|-------|--|
| Property Address | 23 Lavenham Rd | | | | | | | |
| City | Novato | County | Marin | State | CA | Zip Code | 94949 | |
| Lender/Client | Wedgewood Inc | | | | | | | |



Comparable 1

131 Alconbury Way

Prox. to Subject 0.07 miles W Sales Price 1,315,000 2,106 Gross Living Area Total Rooms Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; View N;Res; 3911 sf Site Q3 Quality Age 24



Comparable 2

119 Alconbury Way

Prox. to Subject 0.07 miles SW Sales Price 1,215,000 Gross Living Area 2,133 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 3841 sf Quality Q3 Age 24



Comparable 3

31 Brookline Dr

0.50 miles W Prox. to Subject Sales Price 1,200,000 2,588 Gross Living Area Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 4325 sf Quality Q3 Age 20

Comparable Photo Page

| Borrower | Redwood Holdings, LLC | | | | | | | |
|------------------|-----------------------|--------|-------|-------|----|----------|-------|--|
| Property Address | 23 Lavenham Rd | | | | | | | |
| City | Novato | County | Marin | State | CA | Zip Code | 94949 | |
| Lender/Client | Wedgewood Inc | | | | | | | |



Comparable 4

19 Greenham Ct

Prox. to Subject 0.12 miles SE 1,300,000 Sales Price Gross Living Area 2,246 Total Rooms Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; View N;Res; Site 3537 sf Q3 Quality Age 24

Comparable 5

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

Comparable 6

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

Market Conditions Addendum to the Appraisal Report

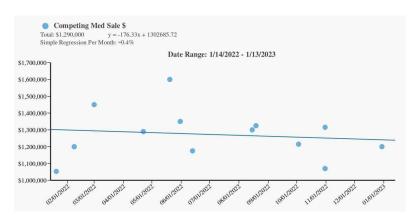
33816257 File No. 2301007

| The purpose of this addendum is to provide the lender/client with a | | | ons prevalent in the subject | | | | | | |
|---|--|--|--|---------------------|--|--------------------|--|----------|--------------------------------|
| neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 23 Lavenham Rd City Novato State CA ZIP Code 94949 | | | | | | | | | |
| forewer Redwood Holdings, LLC | | | | | | | | | |
| Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding | | | | | | | | | |
| housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent | | | | | | | | | |
| it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an | | | | | | | | | |
| explanation. It is recognized that not all data sources will be able to | provide data for the shaded areas | below; if it is available, however | the appraiser must include the dat | ta | | | | | |
| | in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an | | | | | | | | |
| average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the | | | | | | | | | |
| subject property. The appraiser must explain any anomalies in the d | | | | | | | | | |
| Inventory Analysis | Prior 7–12 Months | Prior 4–6 Months | Current – 3 Months | | In a constant | (| Overall Trend | | D. ellele e |
| Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) | 7 | 3 | 3 | 뿌 | Increasing | H | Stable Stable | X | Declining Declining |
| Total # of Comparable Active Listings | 1.17 | 1.00 | 1.00 | + | Declining | | Stable | X | Increasing |
| Months of Housing Supply (Total Listings/Ab.Rate) | 1.7 | 3 3.0 | 0.0 | | Declining | H | Stable | 牉 | Increasing |
| Median Sale & List Price, DOM, Sale/List % | Prior 7–12 Months | Prior 4–6 Months | Current – 3 Months | | | | Overall Trend | | |
| Median Comparable Sale Price | \$1,290,000 | \$1,300,000 | \$1,200,000 | $\forall \Box$ | Increasing | П | Stable | X | Declining |
| Median Comparable Sales Days on Market | 11 | 8 | 21 | 怈 | Declining | Ħ | Stable | 岗 | Increasing |
| Median Comparable List Price | \$1,312,000 | \$1,199,000 | N/A | | Increasing | | Stable | X | Declining |
| Median Comparable Listings Days on Market | 4 | 9 | N/A | | Declining | | Stable | X | Increasing |
| Median Sale Price as % of List Price | 102% | 100% | 100% | | Increasing | | Stable | X | Declining |
| Seller-(developer, builder, etc.)paid financial assistance prevalent? | Yes | X № | | | Declining | | Stable | X | Increasing |
| Explain in detail the seller concessions trends for the past 12 month | is (e.g., seller contributions increas | sed from 3% to 5%, increasing u | ise of buydowns, closing costs, co | ndo | | | | | |
| Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 month fees, options, etc.). An analysis was performed to the past 12 month fees, options, etc.). | | | | se sa | les, a tota | l of | 15.4% we | re | |
| reported to have seller concessions. This | analysis shows a cha | nge of +25.8% per | month. | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Are foreclosure sales (REO sales) a factor in the market? | Yes No | If yes explain (including | the trends in listings and sales of fo | nrecinse | d properties) | | | | |
| An analysis was performed on 13 compet | | | | | | rtor | l to be RE | | |
| All allalysis was performed on 13 compet | ing sales over the pas | st 12 months. For th | ose sales, a lotal of o | .0 /0 1 | were repor | iec | I IO DE INL | <u> </u> | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Cite data sources for above information. | mation reported in the | BAREISPlus system | m (using an effective | date | of 01/13/2 | 023 | 3) was utili | zed | to |
| Cite data sources for above information. Information reported in the BAREISPlus system (using an effective date of 01/13/2023) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. | | | | | | | | | |
| arrive at the results noted on this addendu | ım. Any percent chan | ge results noted in t | these comments are b | | d on simple | e re | gression. | | |
| | | | | oaseo | d on simple | e re | egression. | | |
| Summarize the above information as support for your conclusions i | n the Neighborhood section of the | appraisal report form. If you use | ed any additional information, such | oaseo | d on simple | e re | egression. | | |
| Summarize the above information as support for your conclusions is an analysis of pending sales and/or expired and withdrawn listings, | n the Neighborhood section of the to formulate your conclusions, pro | appraisal report form. If you use | ed any additional information, such apport for your conclusions. | as | · | | | | |
| Summarize the above information as support for your conclusions is an analysis of pending sales and/or expired and withdrawn listings, An analysis was performed on 13 compet | n the Neighborhood section of the to formulate your conclusions, pro ing sales over the pas | appraisal report form. If you use wide both an explanation and sust 12 months. The safety | ed any additional information, such apport for your conclusions. ales within this group | as had a | a median s | sale | e price of | | |
| Summarize the above information as support for your conclusions is an analysis of pending sales and/or expired and withdrawn listings, An analysis was performed on 13 compet \$1,290,000. This analysis shows a change | n the Neighborhood section of the to formulate your conclusions, pro ing sales over the pas e of -0.4% per month. | appraisal report form. If you us avide both an explanation and su st 12 months. The sa Based on all sales | ad any additional information, such apport for your conclusions. ales within this group in this same group, th | as had a | a median s | sale | e price of n supply. T | | |
| Summarize the above information as support for your conclusions is an analysis of pending sales and/or expired and withdrawn listings, An analysis was performed on 13 compet | n the Neighborhood section of the to formulate your conclusions, pro ing sales over the pas e of -0.4% per month. | appraisal report form. If you us avoide both an explanation and su st 12 months. The sa Based on all sales | ad any additional information, such apport for your conclusions. ales within this group in this same group, th | as had a | a median s | sale | e price of n supply. T | | th. |
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Freddie Mac Form 71 March 2009

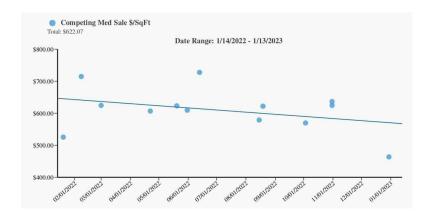
Market Conditions Charts - Page 1

| Borrower | Redwood Holdings, LLC | | | | | | | | |
|------------------|-----------------------|--------|-------|----|------|----|----------|-------|--|
| Property Address | 23 Lavenham Rd | | | | | | | | |
| City | Novato | County | Marin | St | tate | CA | Zip Code | 94949 | |
| Lender/Client | Wedgewood Inc | | | | | | | | |

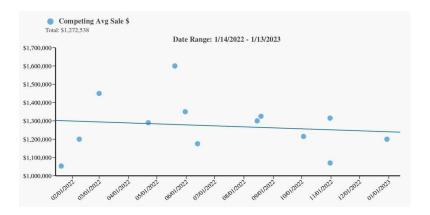


Median \$

An analysis was performed on 13 competing sales over the past 12 months. The sales within this group had a median sale price of \$1,290,000. This analysis shows a change of -0.4% per month.



Med \$/SqFt



Average \$

Housing Supply

Based on all sales in this same group, there is a 0.0 month supply. This analysis shows a change of -0.7% per month.

Depreciated Cost Analysis Calculations

Solomon Adjustment Calculator - Report

| Criteria | | Adjustments | | | | |
|--------------------------|-----------|--------------------|-----|--|--|--|
| Zip Code 94949 | | GLA | 95 | | | |
| Quality Level 4 | Е | Basement Size | 19 | | | |
| Remaining Economic Life | 50 Ba | sement Finish | 33 | | | |
| | | Full Bath 9 | 453 | | | |
| | | Half Bath 4 | 591 | | | |
| | | Fireplace 2 | 840 | | | |
| Factor (see user manual) | Fir | st Garage Stall 15 | 646 | | | |
| | Addition | al Garage Stall 9 | 717 | | | |
| | Firs | st Carport Stall 3 | 791 | | | |
| | Additiona | al Carport Stall 2 | 527 | | | |

The market based adjustment is calculated by dividing Remaining Economic Life by Economic Life. With an accurate value for REL, we know the 'cents on the dollar' that the market is paying for the building. This ratio is then applied to the marginal cost of GLA.

National Building Cost reports GLA costs as Average Total Cost. Solomon has calculated Marginal Cost by charting Total Cost at appropriate quantities, and applying single variable regression to solve for Marginal Cost. In the Y = aX + B equation, Marginal Cost is the 'a' variable. Finally, Solomon factors in the variables that affect local building costs such as labor, material and equipment. Because REL / EL reveals the percentage of cost new that the market is paying, the result of the Solomon calculation infers how the market is reacting to changes in GLA, Basement Size, Basement Finish, Full Bath, Half Bath, Garage and Fireplace

Date Report Created: 01/17/2023

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© Cost Data - Craftsman Book

33816257 File No. 2301007

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.

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

| 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 |
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Other Appraiser-Defined Abbreviations

| Abbreviation | Full Name | Fields Where This Abbreviation May Appear |
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USPAP ADDENDUM

33816257 File No. 2301007

| | | | File No. 2301007 |
|----------------------------------|---|---|---|
| Borrower | Redwood Holdings, LLC | | |
| Property Address | 23 Lavenham Rd | | |
| City | | County Marin | State CA Zip Code 94949 |
| | Novato | County Marin | CA 25 0000 94949 |
| ender | Wedgewood Inc | | |
| · | | 10010 " " | |
| inis report wa | s prepared under the following I | JSPAP reporting option: | |
| Appraisal F | Renort | This report was prepared in accordance with USPAP Standards | s Bule 2-2(a) |
| Appraisant | тороге | This report was prepared in accordance was contributed | 711dio 2 2(d). |
| Restricted | Appraisal Report | This report was prepared in accordance with USPAP Standards | s Rule 2-2(b). |
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| Reasonable Ex | | | |
| My opinion of a r | reasonable exposure time for the sub | ject property at the market value stated in this report is: | 0-90 Days |
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| Additional Cert | tifications | | |
| I certify that, to the | he best of my knowledge and belief: | | |
| 1 | - | | I |
| I have NOT | performed services, as an appraiser | or in any other capacity, regarding the property that is the subje | ct of this report within the |
| | period immediately preceding accept | | |
| | ported immediately proceduring accordi | and of the accignition. | |
| ☐ I HAVE porf | formed consises, as an appraisar or i | n another canacity regarding the property that is the subject of t | his report within the three year |
| | | n another capacity, regarding the property that is the subject of t | |
| period imm | ediately preceding acceptance of thi | s assignment. Those services are described in the comments be | low. |
| The statemen | ate of fact contained in this range | t are true and correct | |
| | nts of fact contained in this repo | | |
| - The reported | analyses, opinions, and conclus | ons are limited only by the reported assumptions and limi | ting conditions and are my personal, impartial, and unbiased |
| professional an | alyses, opinions, and conclusion | S | |
| 1 ' | | | f this vancet and no marranal intercet with respect to the neutice |
| | vise iliulcateu, i liave lio preselit | or prospective interest in the property that is the subject of | f this report and no personal interest with respect to the parties |
| involved. | | | |
| - I have no bias | s with respect to the property tha | t is the subject of this report or the parties involved with t | his assignment |
| | | | • |
| - My engagem | ent in this assignment was not c | ontingent upon developing or reporting predetermined res | JITS. |
| - My compensa | ation for completing this assignn | nent is not contingent upon the development or reporting o | of a predetermined value or direction in value that favors the cause of |
| | | | · |
| | | | sequent event directly related to the intended use of this appraisal. |
| My analyses, | opinions, and conclusions were | developed, and this report has been prepared, in conform | ity with the Uniform Standards of Professional Appraisal Practice that |
| were in effect a | at the time this report was prepare | h | |
| | | | |
| - Unless otnerv | vise indicated, i nave made a pe | rsonal inspection of the property that is the subject of this | report. |
| - Unless otherv | vise indicated, no one provided s | ignificant real property appraisal assistance to the person | (s) signing this certification (if there are exceptions, the name of each |
| | | | 1-7 - 15 · · · · 5 · · · · · · · · · · · · · |
| iliulviuuai provi | ullig signilicant real property app | raisal assistance is stated elsewhere in this report). | |
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| | \ | H DANAVA | |
| Signature: | (Marris 6 | Signature: | |
| | Fornold | Name: | |
| 7 (40(11) | n Fernald | | |
| Date Signed: O | 1/17/2023 | Date Signed: | |
| State Certification #: | | State Certificati | on #: |
| | 3002942 | | |
| or State License #: | | or State Licens | e #: |
| State: CA | | State: | |
| Expiration Date of Cer | tification or Licenses | | of Certification or License: |
| | | 072020 | |
| Effective Date of Appr | raisal: 01/13/2023 | Supervisory Ap | praiser Inspection of Subject Property: |
| | | Did Not | Exterior-only from Street Interior and Exterior |

