Huibin Lan
 File No. 33866018

 Case No. 52409

Exterior-Only Inspection Individual Condominium Unit Appraisal Report

	The purpose of this summary	appraisal report is to pro	wide the le	ndor/client	with an accurate	and ada	auatoly ci	innorted enini	on of the n	arkat valu	o of the cubicet pro	oorty
	Property Address 260 SUL		JVIUE IIIE IE			itv		layward		State CA	-	14541
		Holdings LLC	0	of Public R				CHEN CHIU		Count		
						NG CIT	AHA	SHEN CHIO	AINTI	Count	y Alamet	ıa
	Legal Description UNIT:536		PARKS	SIDE IR#	:/625						* 45.057	
	Assessor's Parcel No. 431-						Tax Ye		022		axes \$ 15,057	
		NA AT <u>PARKSIDE</u>	Pl	hase#	1 Map	Referen	ce	6-F2		Census		
2		Tenant Vacant		Special A	Assessments \$		0	HOA \$	23	35	per year X	per month
5	Property Rights Appraised	X Fee Simple Lea	asehold	Other (d	describe)							
)					n X Other (des	cribe)		S	Servicina	(Market \	Value)	
	Lender/Client Wedgewood						2015 Mar			•	edondo Beach, CA	90278
	Is the subject property curren		s it haan o	ffored for ea							Yes X No	
		·				ionins pi	ioi to tile	enective date t	υ ιι ιιο αρρι	aisai:	163 X NO	
	Report data source(s) used, o	onerings price(s), and da	ate(s). IVI	Locising	5#							
									• • • • • • • • • • • • • • • • • • • •			
	I did did not anal	yze the contract for sale	e for the sul	bject purcha	ase transaction. E	xplain th	e results o	of the analysis	of the conf	tract for sa	le or why the analys	is was not
	performed.											
?												
2	Contract Price \$	Date of Contract		Is the r	property seller the	owner o	f public re	cord? Ye	es No	Data So	urce(s)	
	Is there any financial assistar		concession									No
?	If Yes, report the total dollar a	, ,			wiipayiiioiit aoolo	arioo, o	.o., to bo p	ala by ally pai	ty on bone	01 1110 00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	ii res, report the total dollar a	amount and describe the	י ווכוווס נט גו	oe paiu.								
	Note: Race and the racial co		hborhood									
	Neighborhood Ch			Condo	<u>min</u> ium Unit Hou	sing Tre			Condomir	ium Housi	ng Present Land U	se %
	Location Urban X S	Suburban Rural	Prope	rty Values	Increasing	Sta	ble	X Declining	PRICE	AG	SE One-Unit	95 %
3	Built-Up X Over 75%	25-75% Under 259	% Dema	nd/Supply	Shortage	XInE	Balance	OverSupply	\$ (000)	(yr	rs) 2-4 Unit	2 %
5		Stable Slow			X Under 3 mths	$\overline{}$	mths	Over6mths		Low 1		2 %
-	Neighborhood Boundaries T									High 5		1 %
5						ie iviissi	on bivu, i	ne south				
3	boundary is the Hwy92 and									Pred. 1	1	0 %
5	Neighborhood Description T											
Ī	maintained and is close to	schools, parks, shoppi	ing center	rs and othe	er community ser	vices. 1	he prope	erty fits into th	e general	quality ar	nd condition in the	area.
1	The subject's neighborhood	d is located within 5 -1	0 miles fro	om employ	ment centers wi	th easy	access to	Hwy 880				
	Market Conditions (including	support for the above co	onclusions)) The nei	ighborhood trei	nd is d	ecline	for the last	12 month	ns with	moderate sales	rates.
	Current interest rate is ra				_							
		s.uogo. oo										
	Tanagraphy	Level/Typical		Size	3.43 ac		lonoity.	37 units/	lacro	View	N;Res;Cty	2tr
	Topography		`				ensity		acie	view	N,Nes,Ciy	Ju
	Specific Zoning Classification			Zoning	g Description CC	וטטאוי	I COVVINH	UUSE (Ub)				
					-							
	Zoning Compliance X Leg	jal Legal Nonconfo	orming - Do		regulations perm				Yes	No		
		al Legal Nonconfo (describe)	orming - Do		-			rent density?		No		
ı		(describe)		o the zoning	regulations perm	it rebuild	ling to cur	rent density?	Yes X Yes		lo, describe.	
- -	No Zoning Illegal	(describe)		o the zoning	regulations perm	it rebuild	ling to cur	rent density?			lo, describe.	
1 1 1	No Zoning Illegal Is the highest and best use of	(describe) subject property as imp		o the zoning	regulations perm	it rebuild	ling to cur	rent density?	X Yes	No If N	·	Private
	No Zoning Illegal Is the highest and best use of Utilities Public Other (de	(describe) subject property as imp	proved (or a	o the zoning as proposed Public	regulations perm	it rebuild	ling to curr	rent density? resent use? Off-site Impi	X Yes	No If N	·	Private
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File No. 33866018

Exterior-Only Inspection Individual Condominium Unit Appraisal Report 52409

	Describe the condition of the project and qu	ality o	f construction. Average					
<u>6</u>	Describe the common elements and common	1	facilities Discourse and asset				:	
PROJECT INFORMATION	Describe the common elements and recrea	ionai	facilities. Playground and comi	поп	area maintenance and all are in a	good condit	IOH.	
O N	A	l I I -		٦,,,	If V - d th - th th t d th			
Ż	Are any common elements leased to or by the	ne Ho	omeowners' Association? Yes X	NC	If Yes, describe the rental terms and opti	ions.		
ည Ш			Z					
S S	Is the project subject to ground rent?	es 2	< No If Yes, \$ p	er ye	ar (describe terms and conditions)			
<u> </u>								
	Are the parking facilities adequate for the p	<u>oject</u>	size and type? X Yes No If N	o, de	scribe and comment on the effect on value	e and marketabi	lity.	
	I did X did not analyze the condomir the analysis was not performed. Information				ne results of the analysis of the budget (ade	equacy of fees,	reserves, etc.)	, or why
Ğ Ļ	Are there any other fees (other than regular	HOA	charges) for the use of the project fac	ilities	? Yes X No If Yes, report the cha	rges and descri	he	
ANALYSIS	The allower of the second seco					. 900 44 4000		
ည	Compared to other competitive projects of s	imilar	quality and design, the subject unit of	narge	appears High X Average Low	v If High or Lov	v describe	
PROJECT			,					
A.	Are there any special or unusual characterisms Yes X No If Yes, describe and exp			um c	ocuments, HOA meetings, or other informa	ation) known to	the appraiser?	1
	TOO TO THE TOO, GOODING WING CAP	airi tir	e chest on value and marketability.					
	Unit Charge \$ 235 per month 3	(12 =	\$ 2,820 per year. Annua	l acc	essment charge per year per square feet o	of arose living a		2
	Utilities included in the unit monthly assess	nent	None X Heat Air Condition	ning	Electricity Gas X Water Se	ewer Cable	Other	
	Source(s) Used for Physical Characteristics X Other (describe) Drive by Exterior				Assessment and Tax Records Prior I a Source(s) for Gross Living Area RealQ	Inspection X	Property Owne	er
	General Description		Amenities	Date	Appliances		Storage	
	Floor # 1		Fireplace(s) # 0	Х	Refrigerator	None	•	
	# of Levels 3		Woodstove(s) # 0	X	Range/Oven	X Garage	Covered	Open
	Heating Type FWA Fuel Gas	X	Deck/Patio Concre	X	Disp X Microwave	# of Cars 2	0	
	X Central AC Individual AC Other (describe) None	╬	Porch/Balcony Concrete Other None		Dishwasher Washer/Dryer	Parking Space	Owned	
<u>N</u>	Finished area above grade contains:	8	Rooms 4 Bedrooms	4.0	D Bath(s) 1,860 Square Feet	of Gross Living	Area Above G	
SIPT	Are the heating and cooling for the individua	ıl unit	s separately metered? X Yes	No	f No, describe and comment on compatibili	ity to other proje	cts in the mark	et area.
ESCRIPTION	Additional features (special energy efficient	items	, etc.) Dual pane windows.					
	Describe the condition of the property (inclu	dina :	apparent needed repairs, deterioration	ren	ovations remodeling etc.) C3:The sub	piect is in a	nood condit	ion
	The data source is from the apprais	er o	utside inspection and confirmed	l wit	h the owner and the MLS data. No	physical, fur	nctional or	
	external inadequacies were noted	at th	e time of inspection. The Rema	ainir	g Economic Life for the subject is	about 40 yea	ırs.	
	Are there any physical deficiencies or adve	se co	nditions that affect the livability, sound	Iness	, or structural integrity of the property?	Yes X No	If Yes, describ	e
	Does the property generally conform to the	neigh	borhood (functional utility, style, condi	tion.	use construction etc.)? X Yes No	If No, describe	<u> </u>	
			,, ,, ,, ,, ,, ,, ,, ,, ,	,				
	I X did did not research the sale of	r tran	sfer history of the subject property and	com	parable sales. If not, explain			
				perty	for the three years prior to the effective da	te of this appra	isal.	
HISTORY	Data source(s) RealQuest, MLS.pleas My research did X did not reveal a			e sale	es for the year prior to the date of sale of the	e comparable s	ale.	
STC	Data source(s) RealQuest, MLS							
ш	Report the results of the research and anal	<u>ysis o</u> SUBJI					<u>r sales on page</u> 'ARABLE SALI	
SAL	Date of Prior Sale/Transfer 1	/07/	2022	, . <u>_</u>			,	
RIOR	Price of Prior Sale/Transfer Data Source(s) DOC#	\$0) 2182478 Realqu	aet	Realquest		Realquest	
<u>В</u>	Effective Date of Data Source(s) 02	2/01/	2023 02/01/2)23	02/01/2023	(02/01/2023	
	Analysis of prior sale or transfer history of the					f the subject	within last 3	36
	months and no prior sale of the co Other two foreclosure notice: Date				montns. Date 07/01/2022: Price:\$0; Doc#20	<u>0221</u> 21728. <i>i</i>	All the prior	3_
	transactions of the subject within the			orec	osure assignment/notice.			

Exterior-Only Inspection Individual Condominium Unit Appraisal Report

	There are 10 con	nnarable properties curre	ently offered for sale in t	he subject neighbo	rhood ranging in price fi	om \$ 550.0	00 to\$ 899,50	00 .
		nparable sales in the sul	•		* * *			60,000 .
						· · · · · · · · · · · · · · · · · · ·		•
	FEATURE	SUBJECT	COMPARABLES		COMPARABLE S		COMPARABLE SA	
		JLLIVAN WAY	109 Sunswe	•	706 City Wall		2301 Gibbon	
	and Unit# -, Hayv	vard, CA 94541	-, Hayward, C	CA 94541	8, Hayward, (CA 94541	-, Hayward, C	CA 94541
	Project Name and SIE	NNA AT PARKSIDE	Eleme	ent	CityW	alk	SIENNA AT F	PARKSIDE
	Phase	1	1		1		1	
		I	0.00:1-	- 05	0.70:1-	- NIT	i i	- 05
	Proximity to Subject		0.69 mile		0.70 mile		0.29 mile	
	Sale Price	\$	\$	799,500	\$	790,000	\$	895,000
	Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 501.57 so	q. ft.	\$ 557.12 s	g. ft.	\$ 451.56 so	q. ft.
	Data Source(s)		ML# SF4226896		ML# ML819117		ML# BE410044	
					Realquest Doc			
	Verification Source(s)		Realquest Doc				Realquest Doc	
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	Sale or Financing		ArmLth		ArmLth		ArmLth	
	Concessions		Conv;0		Conv;0		Conv;0	
	Date of Sale/Time		s01/23;c01/23	(s01/23;c12/22	0	·	-32,220
				20.000		<u> </u>		-52,220
	Location	N;Res;	A;Res;Railway	+20,000			N;Res;	
	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
	HOA Mo. Assessment	235	422	l c	300	0	235	
	Common Elements	Landscaping/Gardens	Landscaping/Gardens		Landscaping/Gardens		Landscaping/Gardens	
		Comm Area Maint			· -			
S	and Rec. Facilities	Comm Area Maint	Comm Area Maint		Comm Area Maint		Comm Area Maint	
S	Floor Location	1	1		1		1	
\succ	View	N;Res;CtyStr	N;Res;CtyStr		N;Res;CtyStr		N;Res;CtyStr	
₹	Design (Style)	GR3L;Garden	GR3L;Garden		GR3L;Garden		GR3L;Garden	
ANALYSIS	Quality of Construction	Q4	Q4		Q4		Q4	
7								
SALES COMPARISON	Actual Age	12	4		12		9	
2	Condition	C3	C3		C3		C3	
4	Above Grade	Total Bdrms Baths	Total Bdrms. Baths	+3,000	Total Bdrms. Baths	+3,000	Total Bdrms. Baths	
<u>₽</u>	Room Count	8 4 4.0	6 3 3.0	+8,000	6 3 2.1	+12,000	7 4 3.1	+4,000
ΙĘ	Gross Living Area	1,860 sq. ft.		+53,200		+88,400		-24,400
ဗ		 	· · · · · · · · · · · · · · · · · · ·	100,200		100,400	· · · · · · · · · · · · · · · · · · ·	-24,400
S	Basement & Finished	0sf	0sf		0sf		0sf	
Щ	Rooms Below Grade							
₽	Functional Utility	Average	Average		Average		Average	
ဟ	Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Central	
		Dual Pane Window	Dual Pane Window					
	Energy Efficient Items				Dual Pane Window		Dual Pane Window	
	Garage/Carport	2g	2g		2g		2g	
	Porch/Patio/Deck	Porch/Concrete	Porch/Concrete		Porch/Concrete		Porch/Concrete	
	Fireplaces	None	None		1 Fireplace	-5,000	None	
	Pool	None	None		None	·	None	
	Listing Price \$	None	799500	_	789000	0		(
		TVOTIC		¢ 94.200		_	+ X -	\$ -52,620
	Net Adjustment (Total)			\$ 84,200		\$ 98,400		\$ -52,620
	Adjusted Sale Price		Net Adj: 11%		Net Adj: 12%		Net Adj: -6%	
				A 000 700				1
	of Comparables		Gross Adj : 11%	\$ 883,700	Gross Adj: 14%	\$ 888,400	Gross Adj: 7%	\$ 842,380
	of Comparables Summary of Sales Compa	arison Analysis.	Gross Adj : 11%	\$ 883,700	Gross Adj: 14%	\$ 888,400	Gross Adj: 7%	\$ 842,380
		arison Analysis.	Gross Adj : 11%	\$ 883,700	Gross Adj: 14%	\$ 888,400	Gross Adj: 7%	\$ 842,380
	Summary of Sales Compa							
	Summary of Sales Compa							
	All Comps are close area.	d sales within last 1	1 months of similar	design and age	e, and similar quality	, condition and	appeal from subjec	ct's market
	All Comps are close area. Adjustments are made	d sales within last 1	1 months of similar	design and age	e, and similar quality	, condition and	appeal from subjec	ot's market 0 sqft); 2).
	All Comps are close area. Adjustments are mac Gross living area: \$2	d sales within last 1 de as follows: 1). Sit 00/SF; 3). Bedroom	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom;	design and age ze difference la 4). Bathroom: \$	e, and similar quality rger than 10% of the 8,000/Bathroom; 5)	y, condition and e subject's lot s . Age: \$1000/Y	appeal from subjectize or more than 50 ear(For age differer	ot's market 0 sqft); 2). nce more than
	All Comps are close area. Adjustments are made	d sales within last 1 de as follows: 1). Sit 00/SF; 3). Bedroom	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom;	design and age ze difference la 4). Bathroom: \$	e, and similar quality rger than 10% of the 8,000/Bathroom; 5)	y, condition and e subject's lot s . Age: \$1000/Y	appeal from subjectize or more than 50 ear(For age differer	ot's market 0 sqft); 2). nce more than
	All Comps are close area. Adjustments are mac Gross living area: \$2 20 years); 6). Fire place	d sales within last 1 de as follows: 1). Sit 00/SF; 3). Bedroom ace: \$5,000/Fireplac	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$	design and age ze difference la 4). Bathroom: \$ 10,000/car.8).T	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment	e subject's lot s . Age: \$1000/Y uses -0.6% M	appeal from subjectize or more than 50 ear(For age differeronthly for the contra	ot's market 0 sqft); 2). nce more than ct date
	All Comps are close area. Adjustments are mac Gross living area: \$2 20 years); 6). Fire pla difference more than	d sales within last 1 de as follows: 1). Sit 00/SF; 3). Bedroom ace: \$5,000/Fireplac 3 months accordin	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$7 ng to 1004MC Data	design and ago ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca	e subject's lot s . Age: \$1000/Y uses -0.6% M	appeal from subjectize or more than 50 ear(For age differeronthly for the contra	ot's market 0 sqft); 2). nce more than ct date
	All Comps are close area. Adjustments are mac Gross living area: \$2 20 years); 6). Fire place	d sales within last 1 de as follows: 1). Sit 00/SF; 3). Bedroom ace: \$5,000/Fireplac 3 months accordin	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$7 ng to 1004MC Data	design and ago ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca	e subject's lot s . Age: \$1000/Y uses -0.6% M	appeal from subjectize or more than 50 ear(For age differeronthly for the contra	ot's market 0 sqft); 2). nce more than ct date
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	All Comps are close area. Adjustments are mac Gross living area: \$2 20 years); 6). Fire pla difference more than	d sales within last 1 de as follows: 1). Sit 00/SF; 3). Bedroom ace: \$5,000/Fireplac 3 months accordir e comparables in the	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$1 ng to 1004MC Data e subject's neighbori 879,000	design and age ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2 hood and is typ	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca ical to the area.	, condition and e subject's lot s . Age: \$1000/Y uses -0.6% Mi iton; The above	appeal from subjectize or more than 50 ear(For age differeronthly for the contra	ot's market 0 sqft); 2). nce more than ct date
	All Comps are close area. Adjustments are mad Gross living area: \$2 20 years); 6). Fire pla difference more than paired analysis of the	d sales within last 1 de as follows: 1). Sit 00/SF; 3). Bedroom ace: \$5,000/Fireplac 3 months accordir e comparables in the	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$1 ng to 1004MC Data e subject's neighbori 879,000	design and age ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2 hood and is typ	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca	, condition and e subject's lot s . Age: \$1000/Y uses -0.6% Mi iton; The above	appeal from subjectize or more than 50 ear(For age differeronthly for the contra	ot's market 0 sqft); 2). nce more than ct date
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INCOME	All Comps are close area. Adjustments are mad Gross living area: \$2 20 years); 6). Fire pla difference more than paired analysis of the Indicated Value by Sales Estimated monthly Marl Summary of Income Approved Indicated Value by: Sale Most emphasis is on	d sales within last 1 de as follows: 1). Sit 00/SF; 3). Bedroom ace: \$5,000/Fireplac 3 months according comparables in the Comparison Approach \$ ket Rent \$ roach (including support the market comparison	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$1 ng to 1004MC Data e subject's neighbord 879,000 INCOME APPROA X Gross Rent I for market rent and GRM \$879,000 son approach which	design and age ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2 hood and is typ ACH TO VALUE (r Multiplier M). Income Approach n considers sal	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca ical to the area. tot required by Fannie =\$ (if developed) \$ es of similar propert	w, condition and e subject's lot so. Age: \$1000/Y uses -0.6% Moiton; The above	appeal from subjectize or more than 50 ear(For age differently for the contract adjustment are objective decided by Income Appears to the property of the contract and the property of the contract and the property of the pr	ct's market 0 sqft); 2). nce more than ct date tained by proach (optional)
INCOME	All Comps are close area. Adjustments are made Gross living area: \$2 20 years); 6). Fire pladifference more than paired analysis of the Indicated Value by Sales Estimated monthly Mark Summary of Income Approach is supportive.	d sales within last 1 de as follows: 1). Sit 00/SF; 3). Bedroom ace: \$5,000/Fireplac 3 months according comparables in the Comparison Approach weeket Rent \$ coach (including support the market comparing the Income approach	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$2 ing to 1004MC Data e subject's neighbori 879,000 INCOME APPROA X Gross Rent I for market rent and GRM \$879,000 son approach which in is not applicable: A	design and age ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2 hood and is typ ACH TO VALUE (r Multiplier //). Income Approach n considers sal As the subject in	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca rical to the area. rot required by Fannie =\$ (if developed) \$ es of similar propert s used as a primary	we subject's lot so and a subject resident an	appeal from subjectize or more than 50 ear(For age different onthly for the contract adjustment are object's neighbourhood limost all the homes	ot's market 0 sqft); 2). nce more than ot date tained by proach (optional) . Cost is in the
	All Comps are close area. Adjustments are made Gross living area: \$2 20 years); 6). Fire pladifference more than paired analysis of the Indicated Value by Sales Estimated monthly Mark Summary of Income Approach is supportive subject's neighborhood.	d sales within last 1 de as follows: 1). Site 00/SF; 3). Bedroom ace: \$5,000/Fireplace 3 months according comparables in the Comparison Approach \$ comparison Approach (including support as Comparison Approach the market comparing the Income approach od are purchased for the sales within the sales approach according to the sales approach to the sales approach according to the sales according to the	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$2 ing to 1004MC Data e subject's neighbori 879,000 INCOME APPROA X Gross Rent I for market rent and GRM \$879,000 son approach which in is not applicable: A	design and age ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2 hood and is typ ACH TO VALUE (r Multiplier //). Income Approach n considers sal As the subject in	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca rical to the area. rot required by Fannie =\$ (if developed) \$ es of similar propert s used as a primary	we subject's lot so and a subject resident an	appeal from subjectize or more than 50 ear(For age different onthly for the contract adjustment are object's neighbourhood limost all the homes	ot's market 0 sqft); 2). nce more than ot date tained by proach (optional) . Cost is in the
	All Comps are close area. Adjustments are made Gross living area: \$2 20 years); 6). Fire pladifference more than paired analysis of the Indicated Value by Sales Estimated monthly Mark Summary of Income Approach is supportive.	d sales within last 1 de as follows: 1). Site 00/SF; 3). Bedroom ace: \$5,000/Fireplace 3 months according comparables in the Comparison Approach \$ comparison Approach (including support as Comparison Approach the market comparing the Income approach od are purchased for the sales within the sales approach according to the sales approach to the sales approach according to the sales according to the	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$2 ing to 1004MC Data e subject's neighbori 879,000 INCOME APPROA X Gross Rent I for market rent and GRM \$879,000 son approach which in is not applicable: A	design and age ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2 hood and is typ ACH TO VALUE (r Multiplier //). Income Approach n considers sal As the subject in	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca rical to the area. rot required by Fannie =\$ (if developed) \$ es of similar propert s used as a primary	we subject's lot so and a subject resident an	appeal from subjectize or more than 50 ear(For age different onthly for the contract adjustment are object's neighbourhood limost all the homes	ot's market 0 sqft); 2). nce more than ot date tained by proach (optional) . Cost is in the
	All Comps are close area. Adjustments are made Gross living area: \$2 20 years); 6). Fire pladifference more than paired analysis of the Indicated Value by Sales Estimated monthly Mark Summary of Income Approach is supportive subject's neighborhood.	d sales within last 1 de as follows: 1). Site 00/SF; 3). Bedroom ace: \$5,000/Fireplace 3 months according comparables in the Comparison Approach \$ comparison Approach (including support as Comparison Approach the market comparing the Income approach od are purchased for the sales within the sales approach according to the sales approach to the sales approach according to the sales according to the	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$2 ing to 1004MC Data e subject's neighbori 879,000 INCOME APPROA X Gross Rent I for market rent and GRM \$879,000 son approach which in is not applicable: A	design and age ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2 hood and is typ ACH TO VALUE (r Multiplier //). Income Approach n considers sal As the subject in	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca rical to the area. rot required by Fannie =\$ (if developed) \$ es of similar propert s used as a primary	we subject's lot so and a subject resident an	appeal from subjectize or more than 50 ear(For age different onthly for the contract adjustment are object's neighbourhood limost all the homes	ot's market 0 sqft); 2). nce more than ot date tained by proach (optional) . Cost is in the
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	All Comps are close area. Adjustments are made Gross living area: \$2 20 years); 6). Fire pladifference more than paired analysis of the Indicated Value by Sales Estimated monthly Mark Summary of Income Approach is supportive subject's neighborhood.	d sales within last 1 de as follows: 1). Site 00/SF; 3). Bedroom ace: \$5,000/Fireplace 3 months according comparables in the Comparison Approach \$ comparison Approach (including support as Comparison Approach the market comparing the Income approach od are purchased for the sales within the sales approach according to the sales approach to the sales approach according to the sales according to the	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$2 ing to 1004MC Data e subject's neighbori 879,000 INCOME APPROA X Gross Rent I for market rent and GRM \$879,000 son approach which in is not applicable: A	design and age ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2 hood and is typ ACH TO VALUE (r Multiplier //). Income Approach n considers sal As the subject in	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca rical to the area. rot required by Fannie =\$ (if developed) \$ es of similar propert s used as a primary	we subject's lot so and a subject resident an	appeal from subjectize or more than 50 ear(For age different onthly for the contract adjustment are object's neighbourhood limost all the homes	ot's market 0 sqft); 2). nce more than ot date tained by proach (optional) . Cost s in the
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	All Comps are close area. Adjustments are made Gross living area: \$2 20 years); 6). Fire pladifference more than paired analysis of the Indicated Value by Sales Estimated monthly Mark Summary of Income Approach is supportive subject's neighborhous exactly same as originated the following required insignificance of the Based on a complete view.	d sales within last 1 de as follows: 1). Sit 00/SF; 3). Bedroom ace: \$5,000/Fireplac 3 months according comparison Approach \$ ket Rent \$ coach (including support as Comparison Approach the market comparing ve. Income approach od are purchased for inal ones. X "as is," subject to the following repairs spection based on the ext intended lender/clies sual inspection of the coach	1 months of similar e: \$10/SF(For lot siz : \$3,000/Bedroom; 4 e;7) Car storage: \$7 ng to 1004MC Data e subject's neighbori 879,000 INCOME APPROA X Gross Rent If for market rent and GRM \$879,000 son approach which n is not applicable: A r owner occupancy ct to completion per plan or alterations on the bas raordinary assumption the nt and/or its assigns exterior areas of the su exterior areas of the su	design and age ze difference la 4). Bathroom: \$ 10,000/car.8).T .9).Location:\$2 hood and is typ ACH TO VALUE (r Multiplier M). Income Approach n considers sale As the subject in The digital sign as and specification is of a hypothetical hat the condition of for use in more ubject property from	e, and similar quality rger than 10% of the 8,000/Bathroom; 5) he time adjustment 0000/Adverse Loca ical to the area. rot required by Fannie =\$ (if developed) \$ es of similar propert s used as a primary natures on this repo I condition that the repai r deficiency does not rec tgage transaction** om at least the street, of	Mae) Indicate In the password Interest and a repassword Interest and a r	appeal from subjectize or more than 50 ear(For age different on the contract and value by Income Appear (and value	proach (optional) Cost in the e true and ave been subject to sal Report is umptions and
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SALES COMPARISON ANALYSIS

Bluebay Appraisal Inc. EXTRA COMPARABLES 4-5-6

File No. 33866018 Case No. 52409

Borrower Redwood Holdings LLC

Property Address 260 SULLIVAN WAY

Zip Code County Alameda CA 94541 City Hayward State Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

		T		Г		Г	₁	
FEATURE	SUBJECT	COMPARABLE		COMPARABLE S		COMPARABLE SA		
	LLIVAN WAY	2368 Mori		24513 Diamond	•	21153 Estanci		
	ward, CA 94541	-, Hayward, 0		-, Hayward, (-, Hayward, 0		
Project Name and SIEI	NNA AT PARKSIDE	SIENNA AT F	PARKSIDE	Diamond C	Crossing	Burnle	ey	
Phase	1	1		1		1		
Proximity to Subject		0.35 mile		0.56 mile		1.09 mile		
Sale Price	\$	\$	920,000	\$	799,000	\$	879,999	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.		q. ft.		q. ft.		q. ft.	
Data Source(s)		ML# BE410019	<u> </u>	ML# ML819152	201;DOM 40	ML# ML819112	24;DOM 169	
Verification Source(s)		Realquest Doo	#24725510	Realquest an	d Bayeast	Realquest an	d Bayeast	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		ArmLth		Listing		Listing		
Concessions		Conv;0		Conv;0		Conv;0		
Date of Sale/Time		s10/22;c09/22	-27,600	Active	0	Active	0	
Location	N;Res;	A;Res;BsyRd	+20,000			A;Res;Comm	+20,000	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
HOA Mo. Assessment	235	235		200	0	235		
Common Elements	Landscaping/Gardens	Landscaping/Gardens		Landscaping/Gardens		Landscaping/Gardens		
and Rec. Facilities	Comm Area Maint	Comm Area Maint		Comm Area Maint		Comm Area Maint		
Floor Location	1	1		1		1		
View	N;Res;CtyStr	N;Res;CtyStr		N;Res;CtyStr		N;Res;CtyStr		
Design (Style)	GR3L;Garden	GR3L;Garden		GR3L;Garden		GR3L;Garden		
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	12	10	0	<u> </u>	0	3	0	
Condition	C3	C3		C3		C3		
Above Grade	Total Bdrms Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	+3,000	
Room Count	8 4 4.0	7 4 3.1	+4,000		+16,000		+4,000	
Gross Living Area	1,860 sq. ft	. 2,001 sq. ft.	-28,200	1,475 sq. ft.	+77,000	1,703 sq. ft.	+31,400	
Basement & Finished	0sf	0sf		0sf		0sf		
Rooms Below Grade								
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Central		
Energy Efficient Items	Dual Pane Window	Dual Pane Window		Dual Pane Window		Dual Pane Window		
Garage/Carport	2g	2g		1g	+10,000			
Porch/Patio/Deck	Porch/Concrete	Porch/Concrete		Porch/Concrete		Porch/Concrete		
Fireplaces	None	None		1 Fireplace	-5,000		-5,000	
Pool	None	None		None		None		
Listing Price \$	None	899000	0	110110		None		
Net Adjustment (Total)		+ X -	\$ -31,800	X + -	\$ 101,000	X + -	\$ 53,400	
Adjusted Sale Price		Net Adj: -3%		Net Adj: 13%		Net Adj: 6%		
of Comparables		Gross Adj : 9%	\$ 888,200	Gross Adj: 14%	\$ 900,000	Gross Adj: 7%	\$ 933,399	
Report the results of the re				ject property and compa		F COMPADAD		
IT C M	1 011	DIECT					ECNIE# 6	

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales										
ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6						
Date of Prior Sale/Transfer	11/07/2022									
Price of Prior Sale/Transfer	\$0									
Data Source(s)	DOC# 2022182478	Realquest	Realquest	Realquest						
Effective Date of Data Source(s)	02/01/2023	02/01/2023	02/01/2023	02/01/2023						
Summary of Sales Comparison A	Summary of Sales Comparison Analysis Search the database, no prior sale of the comparables within last 12 months.									

All Comps are closed sales within last 11 months of similar design and age, and similar quality, condition and appeal from subject's market

Adjustments are made as follows: 1). Site: \$10/SF(For lot size difference larger than 10% of the subject's lot size or more than 500 sqft); 2). Gross living area: \$200/SF; 3). Bedroom: \$3,000/Bedroom; 4). Bathroom: \$8,000/Bathroom; 5). Age: \$1000/Year(For age difference more than 20 years); 6). Fire place: \$5,000/Fireplace;7) Car storage: \$10,000/car.8). The time adjustment uses -0.6% Monthly for the contract date difference more than 3 months according to 1004MC Data .9).Location:\$20000/Adverse Locaiton; The above adjustment are obtained by paired analysis of the comparables in the subject's neighborhood and is typical to the area.

SALES COMPARISON ANALYSIS

Bluebay Appraisal Inc. EXTRA COMPARABLES 7-8-9

File No. 33866018 Case No. 52409

Borrower Redwood Holdings LLC

Property Address 260 SULLIVAN WAY

City Hayward County Alameda State CA Zip Code 94541

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

	FEATURE SUBJECT Address 260 SULLIVAN WAY and Unit# -, Hayward, CA 94541			COMPAI	RABLE Burbar			C	OMPA	RABLE S	ALE# 8	С	OMPAR	ABLE S	ALE# 9
a	and Unit# -, Hay	ward, (CA 94541	-, Hay	ward, (CA 9	94541								
	Project Name and SIEN Phase	NA A	T PARKSIDE 1	SIENN	A AT F 1	PAR	KSIDE								
	Proximity to Subject			0.0	3 mile										
	Sale Price	\$	0.00 sg. ft.	¢ 525.2	\$		977,000	r.		\$	#	œ.		\$	- a
	Sale Price/Gross Liv. Area Data Source(s)	\$	0.00 sq. ft.	\$ 525.2° ML# ML8		q. ft. 125∙1	DOM 13	\$		S	q. ft.	\$ sq.		q. ft.	
	/erification Source(s)			Realque											
	/ALUE ADJUSTMENTS	DF	SCRIPTION	DESCRIPT			\$ Adjustment	DF	SCRIP	TION	+(-) \$ Adjustment	DF	SCRIPT	TION	+(-) \$ Adjustme
	Sale or Financing			ArmLth			· · · · · · · · · · · · · · · · · · ·				() \$ 7 tajasansin				() () () ()
(Concessions			Conv;()										
	Date of Sale/Time			s04/22;c0	3/22		-64,482								
	ocation		N;Res;	N;Res	•										
	easehold/Fee Simple	F€	ee Simple	Fee Sim	ple										
	HOA Mo. Assessment			235											
		' '		Landscaping/G											
	and Rec. Facilities Floor Location	Rec. Facilities Comm Area Maint Comm A		1	ıvıaliil										
	/iew			N;Res;Ct	vStr										
	Design (Style)		3L;Garden	GR3L;Gai											
	Quality of Construction		Q4	Q4											
	Actual Age		12	11			0								
	Condition		C3	C3											
	Above Grade		Bdrms Baths	Total Bdrms.	Baths			Total	Bdrms	Baths		Total	Bdrms.	Baths	
	Room Count	8	4 4.0	8 4	4.0										
	Gross Living Area	1,	860 sq. ft		sq. ft.					sq. ft.				sq. ft.	
	Basement & Finished		0sf	0sf											
٠.	Rooms Below Grade Functional Utility		Average	Averag											
1	Heating/Cooling		/A/Central	FWA/Cer											
	Energy Efficient Items		Pane Window	Dual Pane W											
	Garage/Carport	Duai	2g	2g	muow										
	Porch/Patio/Deck	Pord	ch/Concrete	Porch/Con	crete										
F	ireplaces		None	None											
	Pool		None	None											
	isting Price \$		None	849,00			0								
	Net Adjustment (Total) Adjusted Sale Price			+ X Net Adj: -7%		\$	-64,482	Not A	+ .dj: 0%	-	\$	Not A	+ .dj: 0%	-	\$
	of Comparables			Gross Adj : 7		\$			aj. 0% Adj:		\$		uj. 0% s Adj: (\$
	л сотпратавлез			01033 / kg	70	Ψ	312,010	01030	, ruj.	<i>0</i> 70	Ψ	01000	, ruj. c	770	ļΨ
F	Report the results of the r	esearch	and analysis of	the prior sale or	transfe	r hist	ory of the sub	ect pro	perty a	nd compa	rable sales				
	ITEM			BJECT		COM	PARABLE SA	LE#	7	COMP	ARABLE SALE#	8	COM	1PARABI	E SALE# 9
_	Date of Prior Sale/Transfe		11/0	7/2022											
	Price of Prior Sale/Transfe	er	500"	\$0	_										
_	Data Source(s)	une e (-)		022182478			Realques		+						
	Effective Date of Data Sou Summary of Sales Compa			01/2023 th the databa	se	no n	02/01/202 prior sale of		mnar	ables 14	vithin last 12 mo	onthe			
_	Sammary of Sales Collips	ALIOUITA	naryoro. Ocarc	uio dalaba	JO,	υ ρ	or Jaic OI		pai	.D.O. W	nami idot 12 illi				
	All Comps are closed	d sales	within last 1	1 months of s	similar	desi	ign and age	e, and	simila	r guality	/. condition and	anne	al from) Suhie	ct's market
	area.	a Juice	, 111ti III I I I I I I I I I I I I I I I I I		zii i i i i i i i i i i i i i i i i i i	403	igii ana age	, and	Jamino	. quant)	,, condition and	appo	ai 11011	. cabje	market
	Adjustments are mad	le as fo	ollows: 1). Sit	e: \$10/SF(Fo	r lot si	ze d	ifference la	rger th	<u>na</u> n 10	% of the	e subject's lot s	ize or	more	than 50	0 sqft); 2).
	Gross living area: \$20							_							
	20 years); 6). Fire pla				_										
	difference more than	3 mon	ths according								iton; The above	e adju	stment	are ob	tained by
						h	and ie tyn	iool to	tho	rea					
F	paired analysis of the	comp	arables in the	e subject's ne	ignbor	11000	u anu is typ	icai io	ille a	iou.					
_		comp	arables in the	e subject's ne	ignbor	11000	u anu is typ	icai io	пеа	iou.					
		comp	arables in the	e subject's ne	ignbor	11000	u anu is typ	icai io	uile a	104.					
		comp	arables in the	e subject's ne	ignbor	11000	u anu is typ	icai to	uile a						

Market Conditions Addendum to the Appraisal Report File No. 33866018 Case No. 52409

The purpose of this addendum is to provide the lende			-	nds an	d conditions p	reva	lent in the s	ubject	
neighborhood. This is a required addendum for all ap Property Address 260 SULLIVA		City	aπer April 1, 2009. Hayward	Sta	ate CA		ZIP Code		94541
Borrower Redwood Holdings LLC		Oity	riaywara	0	210 071		211 0000		0.10.1.
Instructions: The appraiser must use the informatio housing trends and overall market conditions as repo it is available and reliable and must provide analysis explanation. It is recognized that not all data sources	rted in the Neighborho as indicated below. If a	od section of the app any required data is	oraisal report form. The unavailable or is consi	appra dered	niser must fill in unreliable, the	n all t appi	the informat raiser must	tion to provid	the extent le an
in the analysis. If data sources provide all the require	•								
average. Sales and listings must be properties that co									
subject property. The appraiser must explain any and	malies in the data, suc	h as seasonal mark	ets, new construction,	foreclo	sures, etc.				
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		0	veral	l Trend		
Total # of Comparable Sales (Settled)	86	24	12		Increasing		Stable	X	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	14.33	8.00 6	4.00 10		Increasing Declining		Stable Stable	X	Declining Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	0.07	0.75	2.50		Declining		Stable	X	Increasing
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			veral	l Trend		morodonig
Median Comparable Sales Price	867,500.00	850,000.00	737,500.00		Increasing		Stable	X	Declining
Median Comparable Sales Days on Market	11	19	22		Declining		Stable	X	Increasing
Median Comparable List Price	835,000.00	674,444.00	798,944.00		Increasing		Stable	X	Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	106.00	54 100.00	37 100.00		Declining Increasing		Stable Stable	X	Increasing Declining
Seller-(developer, builder, etc.) paid financial assistar		Yes X	No 100.00		Declining	X	Stable	╬	Increasing
Explain in detail seller concessions trends for the pas condo fees, options, etc.)	t 12 months (e.g. selle	r contributions increa	ased from 3% to 5%, in		ng use of buy	dowr	ns, closing o		
The concession were not seen as often as to the current market, this is especilly true for									
the broad bay area.	or the recent offici	nuis, uie manpie	oners are compe	ing it	n the nouse	,3 III	i tile fleig	HOOH	ioou anu
and another services.									
Are foreclosure sales (REO sales) a factor in the man	ket? Yes X	No If yes, expl	ain (including the trend	ls in lis	tings and sale	s of	foreclosed	proper	ties).
No, as there is no any distressed propertie			one of 122 sold co	mps a	and none o	f 17	active/pe	endin	g comps
within last 12 months are distressed sales),	the prices will NO	I be affected.							
Cite data sources for above information.									
MI C Detabase Device et/ versus massimals met)	I D I +/O -		aucot com)						
MLS Database:Bayeast(www.maxmls.net)	and Realquest(Co	relogic:www.reai	quest.com)						
	•			iarna li	Lucu upod op		itional infor	matian	a ayah aa
Summarize the above information as support for your	conclusions in the Ne	ighborhood section of	of the appraisal report						ı, such as
Summarize the above information as support for your an analysis of pending sales, and/or expired and with	conclusions in the Ne drawn listings, to form	ighborhood section outlier	of the appraisal report	lanati	on and suppor	t for	your conclu	isions.	
Summarize the above information as support for your	conclusions in the Ne drawn listings, to form hood is decline o	ighborhood section ou ulate your conclusion verall for the last	of the appraisal report ns, provide both an exp 112 months (Con	olanation parin	on and suppor g the medi	t for t	your conclu orice of m	isions. iost re	ecent 6
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MARKET RESEARCH & ANALYSIS

File No. 33866018 Case No. 52409

Borrower Redwood Holdings LLC

Property Address	260 SULLIVAN WAY						
City Hayward		County	Alameda	State	CA	Zip Code	94541
Lender/Client V	Vedgewood Inc	•	Address 201	5 Manhattan Beach I	Blvd Suite 100,	Redondo Beach	, CA 90278

No any litigation is against the subject or its project at the time of inspection.

This appraisal was ordered in compliance with Appraisal Independence "AIR" and Mortgage Letter 2009-28 Note that the age difference within 5 years is seen bracketed as no any adjustment needed in this case. No personal property was included in the valuation of the subject property .No personal property was in this transaction..

The condition of the interior of the improvements are from PUBLIC DATA (Realquest,MLS Listing and Zillow.com) An extraordinary assumption was made that the subject has been adequately maintained with no significant deferred maintenance or renovations made unless otherwise noted and the Solar Panles are OWNED. This assumption may affect assignment results.

All the comparables and the subject has the same or similar amenities, common elements, No any marketability difference between the comps in the subject's community and in the competing community.

Note that There is no any buyers resistance to condo ownership noticed and no any marketability issue associate with this type of properties(This can be seen from the small DOM for almost all the comparables, just like other type of properties, each has its own pro and cons, target different kind of people).

In order to have two most recent three months sold comparables, I have to extend the guideline of the GLA difference to use comp2 in the competing neighborhood.

In order to have two active/pending comps, I have to extend the guideline of the distance to use comp6 in the competing neighborhood.

In order to bracket the 4 bathrooms of the subject, I have to extend the guideline of sold time to use comp7 in the same community with the same floor plan..

Due to this extension and/or the difference of the GLA/lotsize/condition, the GLA adjustment of the comp2 and the preadjusted comparable price range is beyond the usual guideline.

Note about the verification source of the comp1 and comp2: As it is closed too recently(please see the attached MLS listing) and the deed document number is not recorded in the Realquest(See the attached property profile of these comparables). Confirmed the sale price with the agent.

The age,GLA adjustments were obtained by the pair analysis of the comparables in the subject's neighborhood. Note that the age difference is within 20 years and the lot size difference within 10% of the subject's lot size is seen as brackted as no adjustment are needed in this case.

All the comps are in the same or competing neighborhood (As the housing price are mainly impacted by the school's rating, all the comparables and the subject have the same or similar school ratings) within 1.1 miles with similar condition and location. Most emphasis are addressed in the same community and the nearest sold comp3 and comp7 (41% for comp3 and comp7 respectively,6% each for the remained sold comp).

Note that the subject's final market value is higher than that of the predominant value of the neighborhood, this is because the subject has a larger GLA and a good upgraded condition . No any marketability issue for the house value above/below the predominant value as the DOM are similar for the housing price above/below the predominant value.

No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner,independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment 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 Clear Capitol.

The subject's community has typical condensity as a CONDOMINIUM, the GLA, style ,construction quality and similar condition as a single family house(physically possible) and conform to the neighborhood with similar condiominium unit (The reasonable, probable and Legal use of the lot as the the single family home zoning of the neighborhood----Legally allowable), the demanding foe all kind of residential houses(Including CONDMINIUM type) is still high in all the bay area and in the subject's neighborhood(financially feasible and Maximu Productive), thus its current use is in its highest and best use.

File No. 33866018 Case No. 52409

Exterior-Only Inspection Individual Condominium Unit Appraisal Report

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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 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.

File No. 33866018 Case No. 52409

Exterior-Only Inspection Individual Condominium Unit Appraisal Report

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 have performed a visual inspection of the exterior areas of the subject property from at least the street. I have 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.

Huibin Lan File No. 33866018 Case No. 52409

Exterior-Only Inspection Individual Condominium Unit 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	Ital 1	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature(Signature
Name	Huibin M. Lan	Name
Company Name	Bluebay Appraisal Inc.	Company Name
Company Address _	41041 Trimboli Way #1492	Company Address
	Fremont, CA 94538	
Telephone Number	510-673-6733	Telephone Number
Email Address	appraiserlan@yahoo.com	Email Address
Date of Signature and	d Report02/01/2023	Date of Signature
Effective Date of App		State Certification #
State Certification #	AR030132	or State License #
or State License#		State
or Other (describe)	State#	Expiration Date of Certification or License
State	CA	
Expiration Date of Ce	ertification or License 02/18/2023	
		SUBJECT PROPERTY
ADDRESS OF PROF	PERTY APPRAISED	
	260 SULLIVAN WAY	Did not inspect exterior of subject property
	-, Hayward, CA 94541	Did inspect exterior of subject property from street
		Date of Inspection
APPRAISED VALUE	OF SUBJECT PROPERTY \$ 879,000	
LENDER/CLIENT		
Name	Clear Capitol	COMPARABLE SALES
Company Name	Wedgewood Inc	
Company Address	2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
. , _	Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address	·	Date of Inspection

Bluebay Appraisal Inc. SUBJECT PHOTO ADDENDUM

File No. 33866018 Case No. 52409

Borrower Redwood Holdings LLC

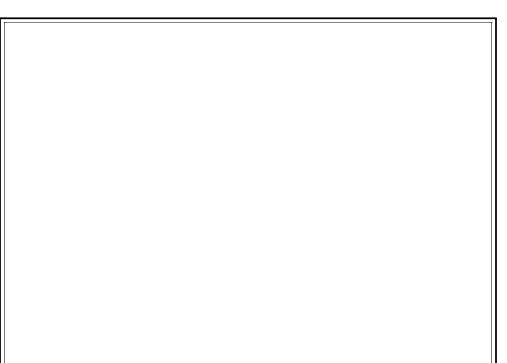
Property Address 260 SULLIVAN WAY

City Hayward County Alameda State CA Zip Code 94541

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



FRONT OF SUBJECT PROPERTY 260 SULLIVAN WAY Hayward, CA 94541



REAR OF SUBJECT PROPERTY

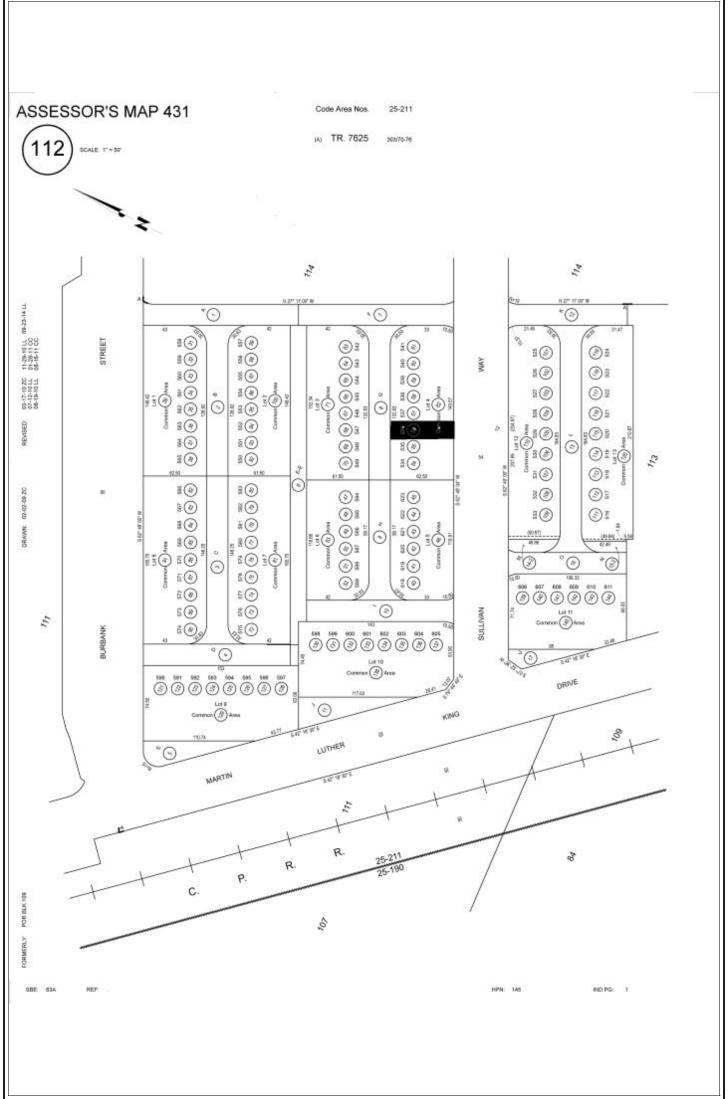


STREET SCENE

Bluebay Appraisal Inc. **PLAT MAP**

File No. 33866018 Case No. 52409

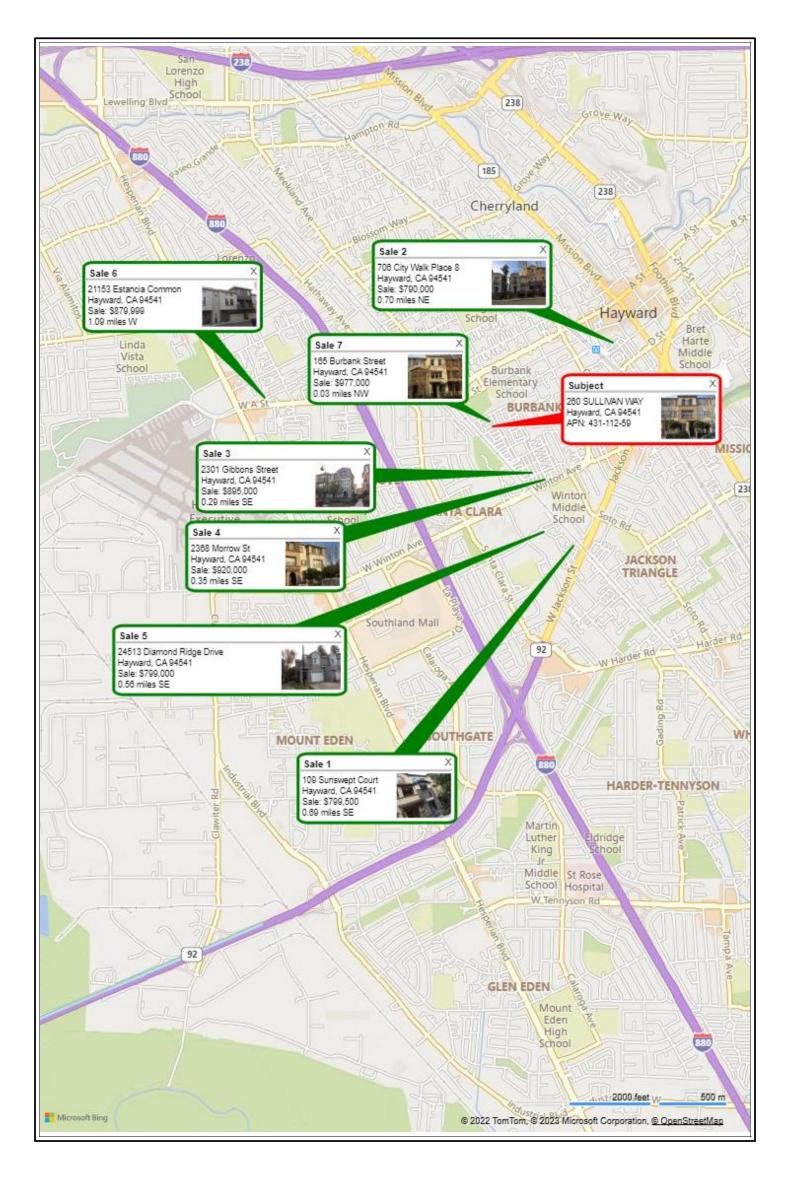
Property Address	260 SULLIVAN W	ΆΥ					
City Hayward	(County	Alameda	State	CA	Zip Code	94541
Lender/Client	Wedgewood Inc	·	Address	2015 Manhattan	Beach Blvd Suite	e 100, Redondo B	each, CA 90278



Bluebay Appraisal Inc. **LOCATION MAP ADDENDUM**

File No. 33866018 Case No. 52409

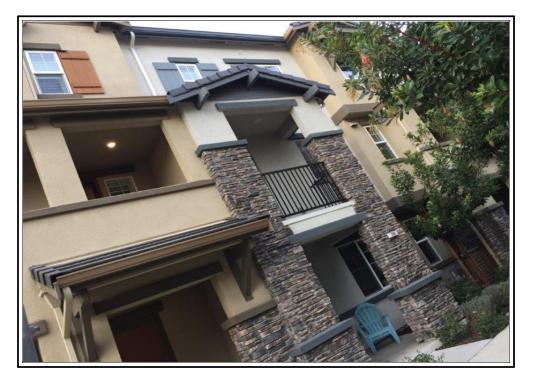
Property Address	260 SULLIVAN WAY					
City Hayward	County	Alameda	State	CA	Zip Code	94541
Landar/Client We	edgewood Inc	Addross	2015 Manhattan Roa	ch Blyd Suito 10	n Podondo Booch	h CA 00278



File No. 33866018 Case No. 52409

Borrower Redwood Holdings LLC

Property Address	260 SULLIVAN WAY					
City Hayward	County	Alameda	State	CA	Zip Code	94541
Lender/Client We	dgewood Inc	Address	2015 Manhattan B	Beach Blvd Suite	100, Redondo Be	each, CA 90278

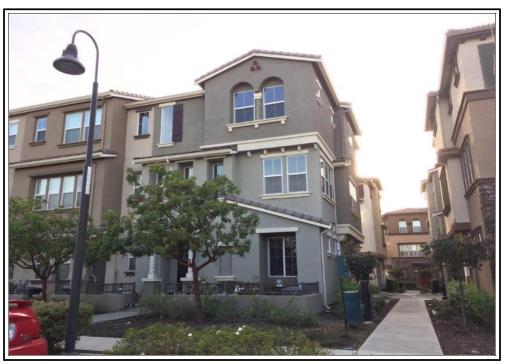


COMPARABLE SALE # 109 Sunswept Court -, Hayward, CA 94541

1



COMPARABLE SALE # 2 706 City Walk Place 8 8, Hayward, CA 94541



COMPARABLE SALE # 2301 Gibbons Street -, Hayward, CA 94541

3

File No. 33866018 Case No. 52409

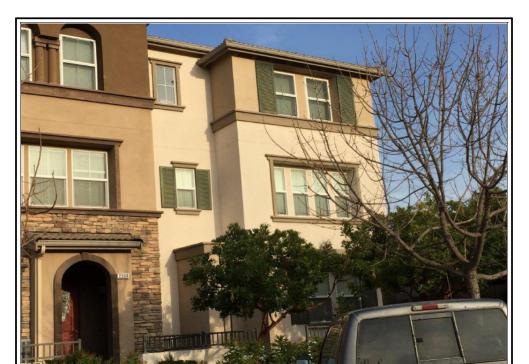
Redwood Holdings LLC Borrower

Lender/Client

260 SULLIVAN WAY Property Address

Wedgewood Inc

City Hayward County Alameda CA Zip Code 94541 State



COMPARABLE SALE# 2368 Morrow St

-, Hayward, CA 94541

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



COMPARABLE SALE# 24513 Diamond Ridge Drive

-, Hayward, CA 94541



COMPARABLE SALE# 21153 Estancia Common

-, Hayward, CA 94541

6

File No. 33866018 Case No. 52409

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Borrower Redwood Holdings LLC

Lender/Client Wedgewood Inc

Property Address 260 SULLIVAN WAY

City Hayward County Alameda State CA Zip Code 94541



COMPARABLE SALE # 7 165 Burbank Street -, Hayward, CA 94541

COMPARABLE SALE # 8

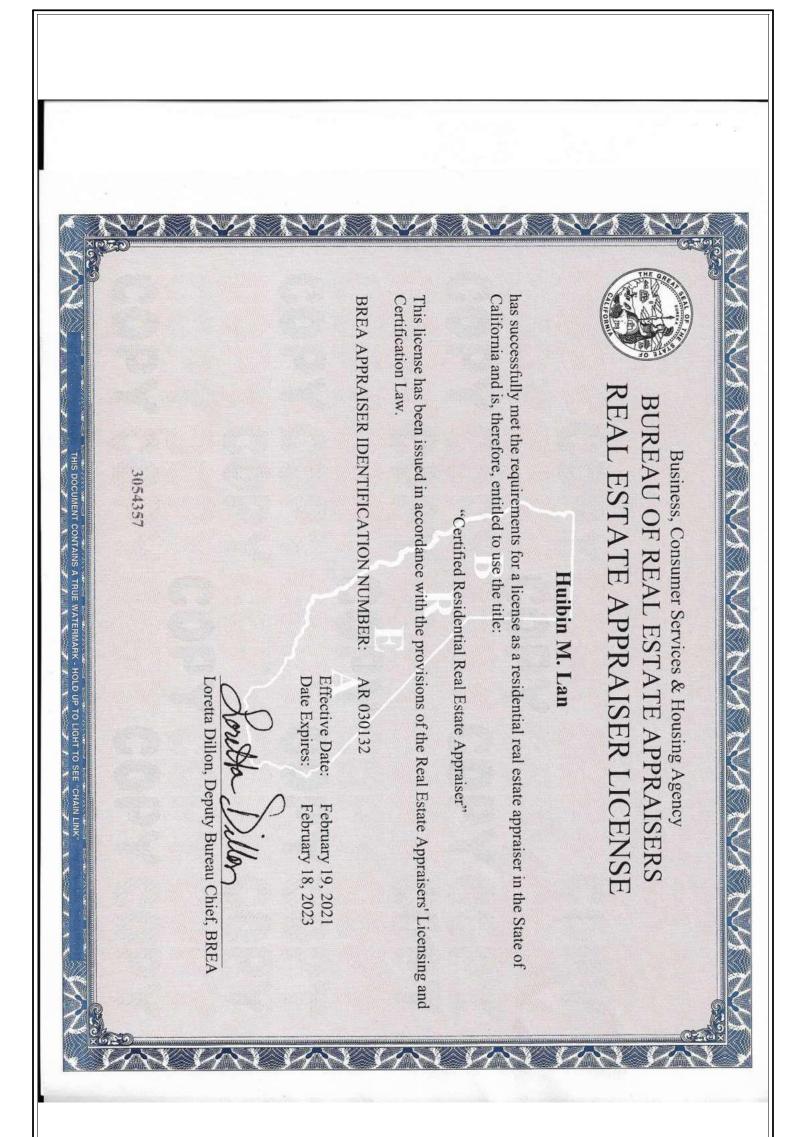
COMPARABLE SALE # 9

33866018 File No. Case No. 52409

Borrower Redwood Holdings LLC
Property Address 260 SULLIVAN WAY

City Hayward CA 94541 County Alameda State Zip Code

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Insurance

File No. 33866018 Case No. 52409

Borrower Redwood Holdings LLC

Property Address 260 SULLIVAN WAY

City Hayward County Alameda State CA Zip Code 94541 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



DECLARATIONS

REAL ESTATE APPRAISERS **ERRORS & OMISSIONS INSURANCE POLICY**

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP3367375-22 Renewal of: RAP3367375-21

Herbert H. Landy Insurance Agency Inc. Program Administrator:

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Huibin Lan Item 1. Named Insured:

Item 2. Address: 41526 Carmen St

Fremont, CA 94539 City, State, Zip Code:

09/08/2022 09/08/2023 Item 3. Policy Period: From

(Month, Day, Year) (Month, Day, Year)
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. Limits of Liability:

A. \$ 500,000 Damages Limit of Liability - Each Claim

500,000 B. \$ Claim Expenses Limit of Liability - Each Claim

1,000,000 C. \$ Damages Limit of Liability - Policy Aggregate

1,000,000 Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$__**500** Each Claim

B. \$ 1,000 Aggregate

835.00 Item 6. Premium: \$

Item 7. Retroactive Date (if applicable): 09/08/2006

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (08/12)

D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)

D42414 (08/19)

Keepy a magnion Authorized Representative

D42101 (03/15) Page 1 of 1

File No. 33866018 Case No. 52409

Borrower Redwood Holdings LLC

Property Address 260 SULLIVAN WAY

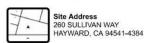
CA 94541 City Hayward County Alameda State Zip Code Wedgewood Inc Lender/Client

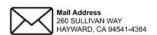
Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



ENHANCED REPORT 2.0

Subject Property:







Prepared For:

Provided By

Amy Zhang (510) 552-1058

Document Contents



Profile Cover Sheet Property Overview Property History Page Property Comparables (Detailed) Property Comparables (Summary)

Richard Chen 3340 Walnut Ave 116 Fremont, CA 94538 Richard.chen@ctt.com

PROPERTY OVERVIEW

260 SULLIVAN WAY, HAYWARD, CA 94541-4384

Owner and Geographic Information



YANG CHIA H & CHEN CHIUAN H

Site Address:

260 SULLIVAN WAY, HAYWARD, CA 94541-4384

Housing Tract Number:

Legal Description:

7625

Subdivision:

Tract Number:

Legal Brief Description:

Secondary Owner:

Mail Address:

260 SULLIVAN WAY, HAYWARD, CA 94541-4384

Page / Grid:

UNIT:536 SUBD:SIENNA AT PARKSIDE TR#:7625

SIENNA AT PARKSIDE

Property Details

Bedrooms: Bathrooms: ☐ Total Rooms:

Year Built: Garage: Fireplace:

1 Pool:

7625

2011 Garage 2 Square Feet: 1,860

Number of Units: Use Code:

Condominium Unit (Residential)

Sale Information

Zoning:



Transfer Date: Transfer Value: Cost/Sq Feet:

05/23/2019

Seller:

YANG, CHIA HSU; CHEN, CHIUAN HUA

2019097164

Assessment and Taxes



Assessed Value: Land Value:

Market Value:

\$404,421.00 \$106,477.00 \$297,944.00 Improvement Value: Market Improvement Value:

Percent Improvement: Tax Amount: Tax Status: Market Land Value:

\$15,057.10 Current

Homeowner Exemption: Tax Rate Area: 25-211 Tax Account ID: Tax Year:

2022

File No. 33866018 Case No. 52409

Borrower Redwood Holdings LLC

Property Address 260 SULLIVAN WAY

City Hayward County Alameda State CA Zip Code 94541

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



PROPERTY HISTO	DRY			260 SULLIVAN WAY, HAYWARD, CA 94541-43
Foreclosure Record - 11	/07/2022			
Recording Date:	11/07/2022		Document#:	2022182478
Document Type:	Notice of Sale			
Lender Type:			Borrowers Name:	
Vesting:				
Legal Description:				
Foreclosure Record - 07	//25/2022			
Recording Date:	07/25/2022		Document#:	2022132218
Document Type:	Notice of Default			
Lender Type:			Borrowers Name:	
Vesting:				
Legal Description:				
Assignment Record - 07	/01/2022			
Recording Date:	07/01/2022		Document#:	2022121728
Price:			Document Type:	Assignment of Mortgage
TD Due Date:			Type of Financing:	
Lender Name:				
Lender Type:			Borrowers Name:	YANG,CHIA HSU
Vesting:				
Legal Description:				
Foreclosure Record - 06	/25/2019			
Recording Date:	06/25/2019		Document#:	2019120429
Document Type:	Notice of Rescission			
Lender Type:			Borrowers Name:	
Vesting:				
Legal Description:				
Prior Transfer - 05/23/20	19			
Recording Date:	05/23/2019		Document#:	2019097164
Price:	\$471,000.00		Document Type:	Correction deed
First TD:			Type of Sale:	Full Amount on Deed
Lender Name:				
Buyer Name:	CARE DEFINED BEN	IEFIT PLAN	Buyer Vesting:	
Seller Name:	YANG, CHIA HSU; CI	HEN, CHIUAN HUA		
Legal Description:	Lot Number:	4		
	Tract Number:	7625		
		10001		

MB 303 PG 70-76

HAYWARD

PORTION LOT4; PRIOR REF: 2019-095641

Map Ref:

Legal Brief Description:

City / Muni / Twp:

Aerial Map

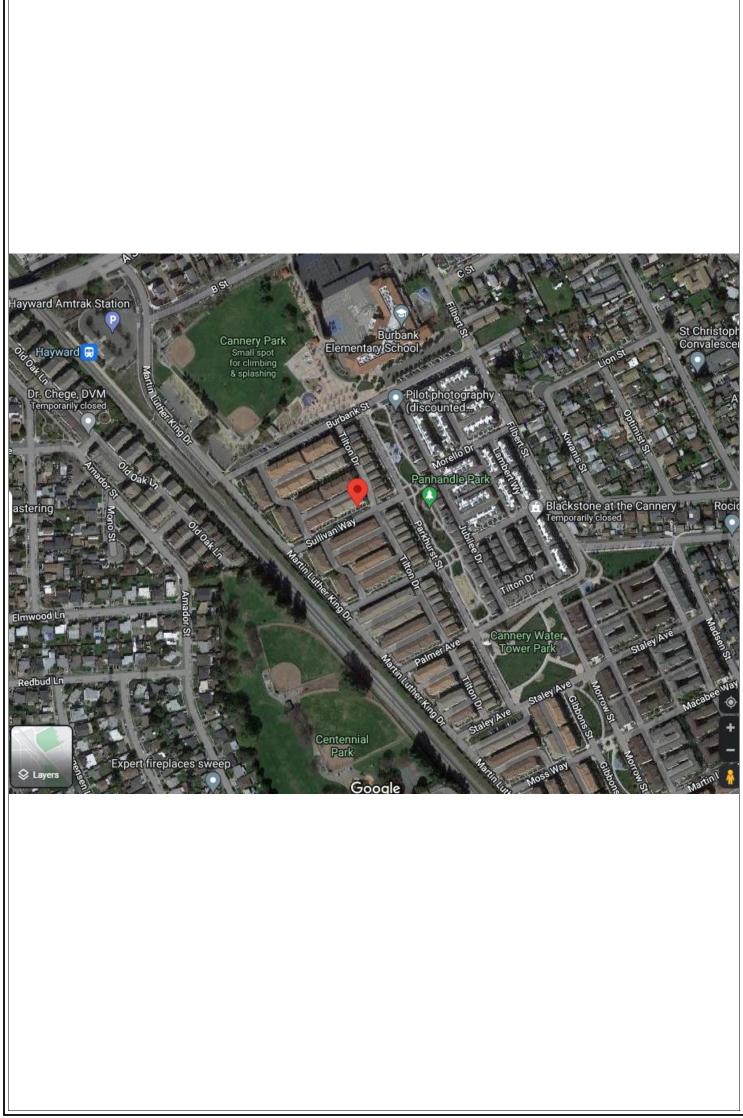
File No. 33866018 Case No. 52409

Borrower Redwood Holdings LLC

Property Address 260 SULLIVAN WAY

City Hayward County Alameda State CA Zip Code 94541

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



33866018 Case No. 52409

Borrower Redwood Holdings LLC

Property Address 260 SULLIVAN WAY

County Alameda State CA Zip Code 94541 Lender/Client Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278 Address

2/1/23, 11:05 PM

109 Sunswept Court, Hayward, California 94544

View Comparable Properties



1 / 58

Public:

Private:



MLS #: SF422689625

Beds: Baths (F/P): 3 (3/0)

Primary SqFt 1,594 SqFt (Realist*) Apprx Lot: 7,939 SqFt (Realist*) Apprx Acr: 0.182 Acres Age/Yr Blt: 4/2019 Parcel#: 443-009-3062 149

DOM: IA: Tyson Li LA Ph: (415) 205-5185 BA: Lynne Ancien-Ronen

Walk Score: Recent:

01/21/2023: Changed to Sold:

P->5

SYMBIUM ADU options

109 Sunswept Court, Hayward 94544 Status: Sold Dates

Orig Price: \$889,500 08/24/2022 County: Alameda Original: 3400 - Hayward List Price: \$799,500 List: 08/24/2022 Area: Class: Res. Townhouse / Townhouse(s), RemodeleSale Price: \$799,500 Sale: 01/20/2023 Land Use: \$/Primary SqFt: \$501.57 COE: 01/20/2023 \$/Total SqFt Expires: 02/24/2023 Comm: Off Mrkt:

L.Type/Service: Exclusive Right to Sell, Full Service

LOE: Special Info: Not Applicable Zoning: Incorp:

Ownership: City Limit: Fin Terms: Possession: Seller Rent Back

Buy This Home and We'll Buy Yours!. Awesome Home for sale in the Element Community! Take advantage of the \$50,000 Price drop or finance it your way with saving towards Closing Costs, Permanent Buydown, Temporary Buydown (rate starts at 4%), Mortgage Insurance or Long Term Rate Lock!.* condition applies. Stunning 3-Story Townhouse style condo built in 2019! located in a Gated and Pet friendly Community. Intelligently designed with an open layout floor plan which capture tons of natural sunlight. This newer home is equipped with high energy-efficiency zoned-climate control and recessed lightings throughout the house. Main Level Features a spacious Living Room, Chef's Dream kitchen with quartz countertops, large island for dinning, Stainless steel appliances. It also includes entrance to its balcony and guest Bedroom and Bathroom. Upper level features 2 suites and an In-Unit Laundry Room. Master Suite comes with a luxury bathroom with double vanity, ample closet space with 1 walk-in-closet in addition to the closet with the spacious bedroom. Other suite includes a beautiful large bedroom, and bathroom. 2 Car Garage, prepped EV charging and tankless

water heater. Conveniently commuted near Shops, freeways, BART, and San Mate Bridge. https://vimeo.com/7413 Townhouse style condo. Staged! Shows well. Gate code is #1109 Escrow opened with Pauline Thache at Chicago Title.

Showing & Location

Offer reviewed as it comes. https://app.disclosures.io/link/109-Sunswept-Court-laozrsx4

Showing Information

Owner: Occupied By: Vacant Show Contact: Gt.Code: Tyson Li Show type:

Occupant Nm: Occupant Ph: Add Instruct: Phone:

Instructions: Go Directly, Lockbox - Supra iBox, Other

School Map X Street: Autumn Mist Way Elem: Middle: Directions: High: Prop Faces: Building #: Closing Details

offers: Sold Remarks: Buyer Finance: Conventional Loan Concession: Call Listing Agent LOF: 0

Features Accessibility: Horse: Bathroom: Interior:

Bedroom: Kitchen: Dishwasher, Cooktop - Gas, Microwave, Breakfast Nook,

Island, Countertop - Quartz Hookups Only, In Closet Communication: Laundry:

Construct Type: Lot Desc: Cooling: Central AC, Multi-Zone Other Rooms:

Dining Rm: Pool YN: Energy Sav: Tankless Water Heater Pool / Spa: Ext. Amenities: Prop Condition: Other,

Family Room: Roof: Fence: Security: Fireplace: Soil Condition:

https://search.mlslistings.com/Matrix/Results.aspx?c=AAEAAAD*****AQAAAAAAAAAAAAQAAAEQAAAAGAgAAAAQ3NzE4BgMAAAABMwYEAAAAA...

File No. 33866018 Case No. 52409

Borrower Redwood Holdings LLC

Property Address 260 SULLIVAN WAY

City Hayward County Alameda State CA Zip Code 94541 Lender/Client Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278 Address

□ 706 City Walk Place Unit #8, Hayward, California 94541

View Comparable Properties

Listing



1 / 28

Public:

Report Listing



A 👰 TX 👱 👔

MLS #: ML81911746 Beds:

Baths (F/P): 3 (2/1)

Primary SqFt 1,418 SqFt (Realist*) Apprx Lot:

Apprx Acr: Age/Yr Blt:

21/2001 (Realist*) Parcel#: 428-0082-036 DOM:

LA: LA Ph: BA: (650) 346-6158 Marina Petrosov Walk Score:

01/25/2023 : Changed to Sold :

SYMBIUM ADU options

706 City Walk Place, #8, Hayward 94541

County: Area: Alameda 3400 - Hayward Res. Condominium / Class Land Use: Condominium 2.5% Dual Variable Comm:

L.Type/Service: Exclusive Right to Sell, Full Service Special Info: Not Applicable

Ownership: Condominium Ownership Fin Terms:

Cash or Conventional Loan

Status: Sold Orig Price: List Price: \$789,000 **\$789,000** Sale Price: \$790,000 \$/Primary SqFt: \$557.12 \$/Total SqFt

Zoning: Zoning Dates Original: List: 10/28/2022 10/28/2022 Sale: 12/02/2022 COE: Expires: 12/14/2022

Off Mrkt: LOE: 53 Incorp: City Limit: Possession:

Cash or Conventional Loan

Possession:

Home conveniently situated in the heart of the Bay Area! One of a kind floor plan with a bright and airy open-flowing layout. Beautiful home with luxury vinyl flooring throughout, recessed lighting throughout, SS appliances, updated kitchen cabinets, updated bathrooms, spacious walk-in closet, laundry room, attached 2 car garage, plus much more! Quiet family oriented community Walking distance to Downtown Hayward, shopping, restaurants, coffee, entertainment, movie theater, new public library, the heritage Hayward plaza, city hall, 880, 580, 92 freeways, walking distance to Farmer's market, BART & Amtrak. Your dream home awaits in a perfect location! First Republic Bank offers 3.79 interest rate with closing cost credit. Ask me how! Open house Sat/Sun. A must see!

Offers will be reviewed as they come. Pre Escrow has been open with Fidelity National Title, Maria Gutierrez in Burlingame. Please text LA-Jeanette Smart/any questions. Property is owner occupied & easy to show, but PLEASE TEXT AGENT PRIOR TO SHOWING TO MAKE APPOINTMENT - 650-346-6158. Please submit offers w/POF & Pre-Approval. Please wear shoe covers as home has been professionally deep cleaned. First Republic Bank offers 3.79 interest rate and closing cost credit for your buyers. Requirement is minimum 20% down and minimum 720 credit score to qualify. Special Eagle program qualifies this community specifically. Ask me how or for more details. Seller is related to the Listing Agent. Disclosures IO link https://app.disclosures.io/link/706-City-Walk-Place-8-ddgy5bty

Private:

Showing & Location

Showing Information

Occupied By: Show Contact: Owner: Show type: Call Agent Gt.Code:

Occupant Nm: Occupant Ph: Easy to show but please contact Agent Prior to showing. 650-346-6158 Phone: (650) 346-6158

Add Instruct: Instructions: 24-Hour Notice Required, Appointment Only, Do Not Disturb Occupants, Gate Code - Call LA

School <u>Map</u> C Street

X Street: Elem: / Hayward Unified / Hayward Unified / Hayward Unified / Hayward Unified Directions: C Street to City Walk Middle: High: Prop Faces: Building #:

Closing Details Sold Remarks:

LOE: Buyer Finance: Conventional Loan 53 Concession: Features

Accessibility: Horse: Interior:

Countertop - Stone, Dishwasher, Garbage Disposal, Microwave, Refrigerator (s) Washer/Dryer Bedroom: Kitchen:

Communication: Laundry:

Construct Type: Lot Desc: Cooling: Other Rooms: Ceiling Fan, Central AC Dining Rm: Dining Area Pool YN: No Energy Sav: Ext. Amenities: Pool / Spa: Prop Condition:

Family Room: Other Roof Composition

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 33866018 Case No. 52409

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

Condition Ratings and Definitions

C:1

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 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. It's estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C.4

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

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

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability are 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.

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 33866018 Case No. 52409

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 exceptionally high quality.

Q2

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

Q3

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

Ω4

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

05

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.

Ω6

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.

Requirements - 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 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) Property Description Abbreviations Used in This Report

File No. 33866018 Case No. 52409

	n Full Name	May Appear in These Fields
4	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
AT .	Attached Structure	Design (Style)
3	Beneficial	Location & View
ра	Bathroom(s)	Basement & Finished Rooms Below Grade
or	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
p	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
	•	
V	Covered	Garage/Carport
DOM	Days On Market	Data Sources
T	Detached Structure	Design (Style)
lw	Driveway	Garage/Carport
	Expiration Date	Date of Sale/Time
	· ·	
state	Estate Sale	Sale or Financing Concessions
HA	Federal Housing Administration	Sale or Financing Concessions
1	Garage	Garage/Carport
ja	Attached Garage	Garage/Carport
jbi	Built-In Garages	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Slfvw	Golf Course View	View
GR	Garden	Design (Style)
łR	High Rise	Design (Style)
n	Interior Only Stairs	Basement & Finished Rooms Below Grade
nd	Industrial	Location & View
₋isting	Listing	Sales or Financing Concessions
_ndfl	Landfill	Location
		View
_tdSght	Limited Sight	
MR	Mid Rise	Design (Style)
∕ltn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
)	Other	Basement & Finished Rooms Below Grade
)	Other	Design (Style)
р	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
	·	
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
		-
<u>r</u>	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
i e	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
,£	Square Feet	Area, Site, Basement
	Square Meters	Area, Site
		Date of Sale/Time
qm	Unknown	
sqm Jnk		Sale or Financing Concessions
qm Jnk /A	Veterans Administration	Sale or Financing Concessions
eqm Jnk /A v	Veterans Administration Withdrawn Date	Date of Sale/Time
sqm Jnk /A v	Veterans Administration	Date of Sale/Time
sf sqm Jnk /A v vo Voods	Veterans Administration Withdrawn Date	Date of Sale/Time
sqm Jnk /A v vo Voods	Veterans Administration Withdrawn Date Walk Out Basement Woods View	Date of Sale/Time Basement & Finished Rooms Below Grade
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qm Jnk /A v vo Voods Vtr	Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
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qm Jnk /A / /o Voods Vtr	Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Date of Sale/Time Basement & Finished Rooms Below Grad View View Location

File No. 33866018 Case No. 52409

Property Address 260 SULLIV						
City Hayward	County	Alameda	State	CA	Zip Code	94541
Lender/Client Wedgewood Ir	ıc	Address 2015 N	//anhattan Beach	Blvd Suite 10	0, Redondo Bea	ch, CA 90278

Appraiser searched out 5 m found with following 122 com	•	months GLA	.1400-2322 sqf	t and	city of Hayward	and
Street Address (Full)	Sale Price So	Ft Total				
109 Sunswept CT	799500	1594				
1895 Sally Creek Cir	750000	1561				
706 City Walk PL 8	790000	1418				
27429 Lemon Tree Ct	680000	1474				
24210 Harrington Ln	710000	1561				
22140 Castille Ln 75	610000	1432				
221 Span CT	910000	1760				
25498 Custom Dr	932980	2119				
610 Plaza Pl	614000	1700				
27710 Del Norte CT	690000	1474				
2257 Parnassus Ct	865000	1554				
22776 Atherton St	725000	1511				
1147 Martin Luther King Dr	845000	1704				
67 Trestle Dr.	660000	1520				
31039 Everett Ct #16	715000	1436				
2371 Arf Ave	680000	1474				
2275 Gibbons St	875000	1704				
217 Spring Harvest Rd	817000	1554				
31213 Tepic Place 45	690000	1435				
405 Industrial PKWY	973958	1892				
149 Cue Way	940000	1760				
2368 Morrow St		2001				
	920000					
1151 Martin Luther King Dr 2427 Oliver Dr	855000	1704				
	735000	1656				
25555 Compton Ct 103	725000	1440				
29334 Hub Lane 8	825000	1558				
24512 Autumn Mist WAY	936000	1812				
2246 Oak Creek PL	650000	1424				
2301 Gibbons Street	895000	1982				
29725 Hansen Street	1024087	2018				
2301 Gibbons ST 200	895000	1982				
20255 Concord Ave 3	685000	1411				
23516 Saklan Road	930000	1546				
2605 Northern Cross Rd	885000	1867				
27524 Ponderosa Ct	740000	1474				
1585 Glenn Street	915000	1546				
515 Delve CT	770000	1501				
221 Burbank ST	910000	1716				
1889 Sally Creek CIR	715000	1640				
635 Artistic Pl	720000	1700				
25389 Parklane DR	1045000	2119				
29434 Urbia Way	845000	1501				
615 Plaza Pl	718000	1700				
203 Fanuncio Ln	900000	1817				
26661 Greta Ln	875000	1823				
616 Staley Ave	755000	1616				
561 Delve CT	825442	1501				
3205 Monika Ln	850000	1900				
25353 Parklane Dr	1005000	2184				
25304 Ironwood Ct	890000	1503				
2009 Jubilee Dr	925000	1716				
25426 Parklane DR	1015000	2119				

File No. 33866018 Case No. 52409

Property Address	260 SULLIVAN WAY					
City Hayward	County	Alameda	State	CA	Zip Code	94541
Lender/Client W	edgewood Inc	Address 2015 N	// Janhattan Beach	Blvd Suite 10	0. Redondo Bea	ch. CA 90278

Wedgewood IIIe		Address 2010 Manhattan Beach Bivd Guite 100, Nedondo Beach, OA C
4000 0 11 0 1 01		
1839 Sally Creek Cir	800000	1640
1325 Martin Luther King Dr	880000	1809
311 Moorpark PL	998000	1915
24715 Echo Springs DR	850888	1620
600 Old Oak Ln 1	860000	1538
65 Fernridge CT	775000	1520
22012 Sevilla Rd 112	725000	1487
25326 Villager Ln	1010000	1909
313 Williams Way	950000	1726
24609 Diamond Ridge DR	821000	1475
27777 Hummingbird Ct	770000	1474
25265 Parklane DR	810000	1445
1517 Glenn St	960000	1546
24542 Eden Ave	830000	1447
20255 Concord Ave 4	685000	1411
2199 Oak Creek Pl	840000	1806
1015 Imperial Pl	630000	1565
740 City Walk PL 1	838000	1418
161 Burbank St	925000	1910
26571 Greta Ln	1020000	2074
633 Moss Way	1000000	1982
603 Plaza Pl	900000	1595
22103 Vista Del Plaza Ln 8	700000	1482
24555 Long Ct	895000	1402
503 Staccato Pl	993000	1716
703 Veranda Cir	932000	1440
391 Rhythm LN	883000	1501
24013 La Paz Way	838000	1412
323 Williams WAY	920000	1726
22626 amador st 5	870000	1527
517 Staley Ave	906000	1827
310 Williams Way	942000	1827
22803 Paseo Pl	765400	1700
25939 Dollar St	953000	1707
165 Burbank ST	977000	1860
26937 Hayward BLVD 331	640000	1713
312 Sungold Way	1056000	1716
26587 Mission Blvd	900000	1823
1235 George Cir	925000	1704
24024 San Blas Rd 42	761000	1412
137 Nexa Court	1155000	1888
412 Palmer AVE	855000	1827
638 Artisan Pl	855000	1595
519 Delve CT	853703	1501
688 Mesa Cir	850000	1434
1865 Marcus Court	835000	1620
3217 Contreras	770000	1518
1581 Middle LN	1090000	1546
610 Santina DR	980000	1716
1112 Martin Luther King Dr	940000	1809
519 Blue Jay DR	900101	1576
31214 Tepic Pl 26	757000	1435
2156 Morrow St	845000	1446
2 Crystal Gate Cmns	775000	1670

File No. 33866018 Case No. 52409

201101101						
Property Address 260 SULLI	VAN WAY					
City Hayward	County	Alameda	State	CA	Zip Code	94541
Lender/Client Wedgewood I	nc	Address 2015 N	Manhattan Beach	Blvd Suite 10	0, Redondo Bea	ich, CA 90278

_			
	424 Palmer Ave	875000	1726
	22801 Parkhill Ct #1	795000	1850
	1012 Martin Luther King DR	820000	1845
	2215 Parnassus Court #3	820000	1554
	2765 Journey Ln	1160000	1750
	24553 Long CT	895000	1402
	418 Trace LN	884535	1501
	26559 Greta Ln	877000	1735
	18 Trestle Drive	880000	1699
	25525 Southwick Dr 101	880000	1705
	200-1 Old Oak Ln 1	865000	1538
	25200 Parklane Dr	1055000	2119
	1159 Martin Luther King	865000	1809
	456 Trace LN	820000	1501
	486 Trace LN	807475	1501
	490 Trace LN	828760	1501

33866018 File No. Case No. 52409

Borrower Redwood Holdings LLC

Property Address 260 SULLIVAN WAY

City Hayward County Alameda State CA Zip Code 94541 Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278 Lender/Client Wedgewood Inc

PROPERTY OVERVIEW 109 SUNSWEPT CT, HAYWARD, CA 94544-2100

Owner and Geographic Information

Primary Owner: LEONG BENJAMIN Secondary Owner: Site Address:

109 SUNSWEPT CT, HAYWARD, CA 94544-2100

Mail Address:

109 SUNSWEPT CT, HAYWARD, CA 94544-2100

443-93-62 Page / Grid: APN: Lot Number:

Housing Tract Number: Legal Description: Property Details

Year Built: Bedrooms: 3 2019 Square Feet: 1,594 Lot Size: 7,915 SF Bathrooms: 3 Garage: Garage 2 Total Rooms: 6 Fireplace: Number of Units: 0

Zoning: Pool: Use Code: Condominium Unit (Residential)

Sale Information

Transfer Date: 06/19/2019 Seller: KB HOME SOUTH BAY INC,

Transfer Value: \$732,000.00 Document#: 2019116327

Cost/Sq Feet:

Assessment and Taxes

Assessed Value: \$769,140.00 Percent Improvement: 69.93% Homeowner Exemption: Tax Amount: Tax Rate Area: Land Value: \$231,257.00 \$9.513.46

Improvement Value: \$537,883.00 Tax Status: Current Tax Account ID:

Market Improvement Value: Market Land Value: Tax Year: 2022

Market Value:

PROPERTY HISTORY 109 SUNSWEPT CT, HAYWARD, CA 94544-2100

Release Record - 10/20/2020

Recording Date: 10/20/2020 Document#: 2020278788

Document Type: Substitution of Trustee and Full Reconveyance

TD Due Date: Type of Financing:

Lender Name:

Lender Type: Borrowers Name: LEONG, BENJAMIN

Vesting: Legal Description:

Mortgage Record - 09/23/2020

Recording Date: 09/23/2020 Document#: 2020242616 \$717,000.00 Loan Amount: Loan Type: Conventional

Type of Financing: TD Due Date: **GUARANTEED RATE INC** Lender Name:

Lender Type: Borrowers Name: LEONG, BENJAMIN

Vesting: Legal Description: Lot Number:

Subdivision: **TRACT 8240**

Unit:

Map Ref:

City / Muni / Twp: HAYWARD

File No. 33866018 Case No. 52409

94541

Borrower Redwood Holdings LLC

Property Address 260 SULLIVAN WAY City Hayward Alameda State CA Zip Code County

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278 Lender/Client Wedgewood Inc

PROPERTY OVERVIEW 706 CITY WALK PL 8, HAYWARD, CA 94541-6644

Owner and Geographic Information

Primary Owner: SMARŤ JASON A Secondary Owner: Site Address:

706 CITY WALK PL 8, HAYWARD, CA 94541-6644

Mail Address:

706 CITY WALK PL UNIT 8, HAYWARD, CA 94541-6644

428-82-36 Page / Grid: APN: Lot Number:

Housing Tract Number: 7155

Legal Description:

CITY WALK Subdivision:

Tract Number: 7155

Unit: 42

Legal Brief Description: UNIT:42 SUBD:CITY WALK TR#:7155

Property Details

Bedrooms: 2001 Square Feet: Year Built: 1.418 Bathrooms: Garage: Garage 2 Lot Size: 3.435 AC Total Rooms: 6 Fireplace: Number of Units: 0

Condominium Unit (Residential) Zoning: Pool: Use Code:

Sale Information

SMART, JEANETTE Transfer Date: 01/31/2020 Seller:

Transfer Value: 2020021909 \$0.00 Document#:

Cost/Sq Feet:

Assessment and Taxes

Assessed Value: \$667,492.00 Percent Improvement: 70.00% Homeowner Exemption: Land Value: \$200,247.00 Tax Amount: \$8,221.86 Tax Rate Area:

Improvement Value: \$467,245.00 Tax Status: Current Tax Account ID:

Market Improvement Value: Market Land Value: 2022 Tax Year:

Market Value:

PROPERTY HISTORY 706 CITY WALK PL 8, HAYWARD, CA 94541-6644

Release Record - 03/06/2020

Recording Date: 03/06/2020 Document#: 2020055259

Document Type: Substitution of Trustee and Full Reconveyance Price:

TD Due Date: Type of Financing:

Lender Name:

Lender Type: Borrowers Name: SMART, JASON ANTHONY

Vesting: Legal Description:

Mortgage Record - 01/31/2020

Recording Date: 01/31/2020 Document#: 2020021911 Loan Amount: \$127,000.00 Loan Type: Credit Line

TD Due Date: Type of Financing: Lender Name: QUORUM FEDERAL CU

Lender Type: Borrowers Name: SMART, JASON ANTHONY

Vesting: MM Legal Description: Tract Number: 7155 Unit: 42

Map Ref: 0

City / Muni / Twp: HAYWARD

Bluebay Appraisal Inc.

APPRAISAL COMPLIANCE ADDENDUM File No. 33866018 Case No. 52409

This Appraisal Report is one of the following types: A pagnasial Report appraisal Report appraisal Report appraisal Report approach is propriet and accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a). Restricted Appraisal Report and the restricted Appraisal Report approach is propriet and the opinions and conclusions set for in the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), intended user of this report is similar to the the identified client. This is a Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), intended user of this report is similar to the best of my knowledge and belief: The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions are fined only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions were developed and this report or the parties involved with this assignment. My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice were in effect at the time this report with a subject of this report. We are portionally preceding acceptance or made as personal inspection of the property				Case	5 NO. 32403
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