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

File Number: 919chal

In accordance with your request, I have appraised the real property at:

919 E Chalynn Avenue Orange, CA 92866

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of March 7, 2023

is:

\$870,000 Eight Hundred Seventy Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Wille criste

William C Fisher

Exterior-Only Inspection Residential Appraisal Report File No. 919chal

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| | | E Chalynn A | | .0 provi | | nom | with an a | | Orange | uutt | ny sup | portou, | opinion or i | | Zip Code 9 | | Jong. |
| | | Holdings LL | | | Owner | of Pi | iblic Record | | rie Tubek I | Ba | rtlina [·] | Trust | | County Or | | 2000 | |
| - | | 6502 Lot 3 | | | 011101 | 0110 | | a ma | | Du | ung | 11000 | | | ango | | |
| Assessor's P | | | • | | | | | Tax | Year 2022 | | | | | R.E. Taxes | \$ 1.235 | | |
| | | ambridge Pa | ark | | | | | | Reference 79 | 99 | H-5 | | | | et 0758.06 | | |
| Occupant | Owner | $\overline{}$ | K Vacant | | Specia | l Ass | essments \$ | | | | | ПР | UD HOA | | per yea | ar Dperr | month |
| Property Rig | hts Appraise | | | Lease | | | scribe) | | | | | | | | | | |
| Assignment | | urchase Transac | - | ~ | nce Transaction | <u> </u> | | cribe) | Servicing | | | | | | | | |
| Lender/Clien | | | | | | | | | an Beach E | Blv | d Suit | e 100 | . Redond | o Beach. | CA 90278 | | |
| - | | | sale or has | s it beer | n offered for sale i | | | | | | | | | Yes X | | | |
| | | d, offering price | | | | | | | | | | | | | | | |
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| I 🗌 did 🛛 | did not ar | alyze the contra | ct for sale fo | or the s | ubject purchase tr | ansa | ction. Expla | ain the | results of the a | analy | sis of th | ne contra | act for sale or | why the anal | ysis was not pe | rformed. | |
| | _ | 2 | | | | | · | | | | | | | | | | |
|) | | | | | | | | | | | | | | | | | |
| Contract Pric | :e \$ | Da | ate of Contra | act | | ls th | ne property | seller t | the owner of pu | ublic | record? | 2 |)Yes 🗌 No | Data So | ırce(s) | | |
| Is there any f | inancial assi | stance (loan char | rges, sale co | oncessi | ions, gift or downp | baym | ent assistar | nce, eta | c.) to be paid by | y an | y party o | on beha | If of the borro | wer? |]Yes 🗌 N | C | |
| If Yes, report | the total dol | ar amount and d | escribe the | items to | o be paid. | | | | | | | | | | | | |
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| Note: Race a | and the racia | al composition | of the neigl | hborho | ood are not appra | aisal | factors. | | | | | | | | | | |
| • | | od Characteris | | | | | One-Unit H | lousin | ng Trends | | | | One-Unit | Housing | Presen | t Land Use % | % |
| Location | Urban | X Suburban | Rural | | Property Values | | Increasing | | X Stable | | Declini | ng | PRICE | AGE | One-Unit | 5 | 50 % |
| Built-Up X | Over 75% | 25-75% | Under | 25% | Demand/Supply | X | Shortage | | In Balance | | Over S | upply | \$(000) | (yrs) | 2-4 Unit | 2 | 20 % |
| Growth | Rapid | X Stable | Slow | | Marketing Time | | | ths [| 3-6 mths | \Box | Over 6 | | 790 L | ow 40 | Multi-Family | 1 | 10 % |
| | | _ | | | South; Gard | | | | | tin <i>i</i> | | | 1,950 H | | Commercial | | 20 % |
| West; Ma | | , | | | , | | | | | - | | | 958 P | | Other | | % |
| | | The subje | ects neig | ghbor | hood is a mi | x us | se of det | tache | ed single fa | am | ily res | sidend | ces, small | | | -family | |
| | | | | | perty. The ov | | | | | | | | | | | | |
| | | | | | eway is near | | | | | | | - | | | | | |
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| | | | | | st rates are | | | | | | | _ | | | | | h |
| values re | | | | | | | | | | | | | | | | | |
| Dimensions | <u> </u> | | | | Area 609 | 6 sf | | | Shape | e R | ectan | gular | | View I | l;Res; | | |
| Specific Zoni | | | | | Zoning Des | cripti | on Single | e Far | mily Reside | | | 9 | | | ,, | | |
| Zoning Com | | | egal Nonco | onformir | ng (Grandfathered | | | o Zonir |) | | escribe |) | | | | | |
| I | | | <u> </u> | | | | | | IU I IIICU | allu | escribe. |) | | | | | |
| | | e or the subject t | property as i | | | | | | <u> </u> | | , | | Yes No |) If No. de | scribe. | | |
| | | e of the subject p | property as i | | ed (or as proposed | | | | <u> </u> | | , | | Yes 🗌 No | o If No, de | scribe. | | |
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Exterior-Only Inspection Residential Appraisal Report File No. 919chal

| There are 5 compa | rable properties currently of | ffered for sale in the subjec | t neighborhood rang | ing in price from \$ 91 | 5,000 to \$ | 1,279,000 | | |
|--|---|--|---|--|---|--|--|--|
| | rable sales in the subject ne | | | ing in sale price from \$ | 790,000 | to \$ 1,950,000 | | |
| FEATURE | SUBJECT | COMPARABLE S | SALE NO. 1 | COMPARABL | E SALE NO. 2 | COMPARABLE | | |
| 919 E Chalynn Ave | nue | 842 E Tularosa A | venue | 903 E Van Bibb | | 428 S Greengrove Drive | | |
| Address Orange, CA | 92866 | Orange, CA 9286 | 6 | Orange, CA 928 | 66 | Orange, CA 928 | 66 | |
| Proximity to Subject | | 0.11 miles SW | | 0.14 miles NW | | 0.30 miles NE | | |
| Sale Price | \$ | \$ | 868,500 | | \$ 860,000 | \$ | 888,000 | |
| Sale Price/Gross Liv. Area | \$ 0.00 sq. ft. | \$ 508.19 sq. ft. | | \$ 648.57 sq. ft. | | \$ 575.50 sq. ft. | | |
| Data Source(s) | | CRMLS #PW221957 | 770;DOM 66 | CRMLS #PW2217 | | CRMLS #PW22227 | '347;DOM 72 | |
| Verification Source(s) | | NDC Doc#411846 | 5 12/09/2022 | NDC Doc#3216 | 8 02/14/2023 | NDC Doc#25858 | 02/06/2023 | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment | |
| Sale or Financing | | ArmLth | | ArmLth | | ArmLth | | |
| Concessions | | Conv;1000 | -1,000 | Conv;0 | | Conv;0 | | |
| Date of Sale/Time | | s12/22;c11/22 | | s02/23;c01/23 | | s02/23;c01/23 | | |
| Location | N;Res; | N;Res; | | N;Res; | | N;Res; | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | | |
| Site | 6096 sf | 6525 sf | 0 | 7080 sf | 0 | 8040 sf | 0 | |
| View | N;Res; | N;Res; | ŭ | N;Res; | | N;Res; | Ŭ | |
| Design (Style) | DT1;Traditional | DT1;Traditional | | DT1;Traditional | | DT1;Traditional | | |
| Quality of Construction | Q4 | Q4 | | Q4 | | Q4 | | |
| Actual Age | 55 | 54 | 0 | 67 | 0 | | 0 | |
| | C4 | C4 | 0 | C4 | 0 | C4 | 0 | |
| Condition | | | | | | | 0 | |
| Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | 0 | Total Bdrms. Baths | | Total Bdrms. Baths | 0 | |
| Room Count | 7 3 2.0 | 8 4 2.0 | ~ | 7 3 2.0 | a 04.000 | 7 4 2.0 | - | |
| Gross Living Area 70 | 1,626 sq. ft. | 1,709 sq. ft. | 0 | 1,326 sq. | ft. 21,000 | | . 0 | |
| Basement & Finished | Osf | 0sf | | Osf | | Osf | | |
| Rooms Below Grade | | | | | | | | |
| Functional Utility | Conforms | Conforms | | Conforms | | Conforms | | |
| Heating/Cooling | FWA Unknown | FWA C/Air | 0 | FWA None | 0 | FWA C/Air | 0 | |
| Energy Efficient Items | None | None | | None | | None | | |
| Garage/Carport | 2ga2dw | 2ga2dw | | 2ga2dw | | 2ga2dw | | |
| Porch/Patio/Deck | Unkown | Patio | 0 | Patio | 0 | Patio | 0 | |
| Fireplace | 1 F/P | 1 F/P | | 1 F/P | | 1 F/P | | |
| Fence | Fence | Fence | | Fence | | Fence | | |
| Pool Spa | None | None | | None | | None | | |
| Net Adjustment (Total) | | + X- \$ | 1,000 | | \$ 21,000 | | 0 | |
| Adjusted Sale Price | | Net Adj0.1% | 1,000 | Net Adj. 2.4% | ¢ _ 1,000 | Net Adj. 0.0% | . | |
| of Comparables | | Gross Adj. 0.1% \$ | 867,500 | | \$ 881,000 | | 888,000 | |
| | search the sale or transfer h | | | | \$ 001,000 | 1 01033 Auj. 0.070 \$ | 000,000 | |
| | | listory of the subject proper | ty and comparable s | | | | | |
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| | did not reveal any prior sa | les or transfers of the subje | ect property for the th | ree years prior to the eff | ective date of this appr | aisal. | | |
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| Data source(s) CRMLS | 5/PubRec) did not reveal any prior sa | | | | | | | |
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Exterior-Only Inspection Residential Appraisal Report File No. 919chal

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| | determined to be the strongest supporter for the subjects final value | e estimate. The cost approach is typical | y used for this type of |
| | property. The income approach was considered to be not applicable | le, due to the predominance of owner oc | cupany, and lack of rental |
| | data. Exterior inspection only. | | |
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER

| Signature Wille Crake | Signature |
|--|----------------------------------|
| Name William C Fisher | Name |
| Company Name William C Fisher | Company Name |
| Company Address 9192 Guss Drive | Company Address |
| Huntington Beach, CA 92646 | |
| Telephone Number 714-931-6993 | Telephone Number |
| Email Address hbredfish@gmail.com | Email Address |
| Date of Signature and Report 03/08/2023 | Date of Signature |
| Effective Date of Appraisal 03/07/2023 | State Certification # |
| State Certification # AR005705 | or State License # |
| or State License # | State |
| or Other (describe) State # | Expiration Date of Certification |
| State CA | |
| Expiration Date of Certification or License 12/23/2024 | |
| ADDRESS OF PROPERTY APPRAISED | SUBJECT PROPERTY |
| 919 E Chalynn Avenue | Did not inspect exterior su |
| Orange, CA 92866 | Did inspect exterior of sub |
| | Date of Inspection |
| APPRAISED VALUE OF SUBJECT PROPERTY \$870,000 | |
| LENDER/CLIENT | COMPARABLE SALES |
| Name Clear Capital | Did not inspect exterior of |
| Company Name Wedgewood Inc. | Did inspect exterior of cor |
| Company Address 2015 Manhattan Beach Blvd Suite 100 | Date of Inspection |
| Redondo Beach, CA 90278 | |
| Email Address | |

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

| Signature |
|--|
| Name |
| Company Name |
| Company Address |
| T 1 1 AI I |
| Telephone Number |
| Email Address |
| Date of Signature |
| State Certification # |
| or State License # |
| State |
| State Expiration Date of Certification or License |
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| |
| SUBJECT PROPERTY |
| Did not inspect exterior subject property |
| Did inspect exterior of subject property from street |
| Date of Inspection |
| · |

| Did not inspect exterior of comparable sales from street |
|--|
| Did inspect exterior of comparable sales from street |
| Date of Inspection |

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Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

O2 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.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

O6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

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

Other Appraiser-Defined Abbreviations

| Abbrev. | FullName | Appropriate Fields | Abbrev. | FullName | Appropriate Fields |
|---------|------------|--------------------|---------|----------|--------------------|
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Market Conditions Addendum to the Appraisal Report File No. 919chal

| The purpose of this addendum is to provide the lender/client wi addendum for all appraisal reports with an effective date on or a | | | | | | | | | |
|--|---|---|--|----------------|--|------------|--|----------------|--|
| Property Address 919 E Chalynn Avenue | | City Oran | ge | | | State | CA Zip Co | ode 9 | 2866 |
| Borrower Redwood Holdings LLC | | | | | | | | | |
| Instructions: The appraiser must use the information requir | | | | | | | - | - | - |
| overall market conditions as reported in the Neighborhood section | | | | | | | | | |
| analysis as indicated below. If any required data is unavailable | | | | | - | | | | |
| provide data for the shaded areas below; if it is available, howev median, the appraiser should report the available figure and ider | | | - | | | | | | - |
| that would be used by a prospective buyer of the subject prope | | - | | | - | | - | | |
| Inventory Analysis | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | 13 30 | | | Overall Trend | | JSUIES, EIC. |
| Total # of Comparable Sales (Settled) | 29 | 11 | 4 | \square | Increasing | | Stable | 5 | C Declining |
| Absorption Rate (Total Sales/Months) | 4.83 | 3.67 | 1.33 | | Increasing | | Stable | 1 | |
| Total # of Comparable Active Listings | 11 | 4 | 5 | | Declining | X | Stable | | Increasing |
| Months of Housing Supply (Total Listings/Ab.Rate) | 2.28 | 1.09 | 3.76 | | Declining | | Stable | $\overline{)}$ | K Increasing |
| Median Sale & List Price, DOM, Sale/List % | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | | | | Overall Trend | | _ |
| Median Comparable Sale Price | 1,000,000 | 990,000 | 958,000 | | Increasing | | Stable | | Declining |
| Median Comparable Sales Days on Market | 26 | 37 | 40 | | Declining | | Stable | | Increasing |
| Median Comparable List Price Median Comparable Listings Days on Market Median Sale Price as % of List Price | 959,000 | 929,900 | 949,000 | | Increasing | | Stable | ╶╢╴ | |
| Median Comparable Listings Days on Market | 39 | 43 | 55 | | Declining | X | | | |
| Median Sale Price as % of List Price | 100.00% ent? Yes X | 100.00% | 100.00% | | Increasing Declining | | Stable Stable | ╶┼╴ | Declining Increasing |
| Seller-(developer, builder, etc.)paid financial assistance prevale | 0 | | ram 20/ to E0/ increa | <u>ا</u> | 0 | | | | |
| Explain in detail the seller concessions trends for the past 12 r The higher percentage of consessions are a | - | | | - | - | IS, CIU | ising costs, co | nuo ie | es, options, etc |
| | | iosing costs at a | a low percentage | 0 | i amount. | | | | |
| | | | | | | | | | |
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| Seller-(developer, builder, etc.)paid financial assistance prevale Explain in detail the seller concessions trends for the past 12 r The higher percentage of consessions are a | | | | | | | | | |
| Are foreclosure sales (REO sales) a factor in the market? | Yes X No If | yes, explain (including | the trends in listings a | and s | ales of foreclos | ed pro | perties). | | |
| Limited number of foreclosure property is no | ited at the prese | nt time, that wo | uld offset the cu | ırre | nt stable m | arke | et trends. | | |
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| City data assume for allow information CDMI C/NDC | | | | | | | | | |
| Cite data sources for above information. CRMLS/NDC | | | | | | | | | |
| Cite data sources for above information. CRMLS/NDC | | | | | | | | | |
| | isions in the Neighbor | hood section of the a | nnraisal report form | lf vo | uused anv add | litiona | l information | such | as an analysis |
| Summarize the above information as support for your conclu | | | | | | litiona | al information | such | as an analysis |
| Summarize the above information as support for your conclupending sales and/or expired and withdrawn listings, to formula | te your conclusions, pro | ovide both an explana | tion and support for yo | ur co | onclusions. | | | | - |
| Summarize the above information as support for your conclu | te your conclusions, pro area of the subj | ovide both an explana ect are good. Li | tion and support for yo | ur co g tii | onclusions. me of less t | han | | | - |
| Summarize the above information as support for your conclupending sales and/or expired and withdrawn listings, to formula Present market conditions for the marketing | te your conclusions, pro area of the subj | ovide both an explana ect are good. Li | tion and support for yo | ur co g tii | onclusions. me of less t | han | | | - |
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SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 919chal

 Property Address: 919 E Chalynn Avenue
 Case No.:

 City: Orange
 State: CA
 Zip: 92866

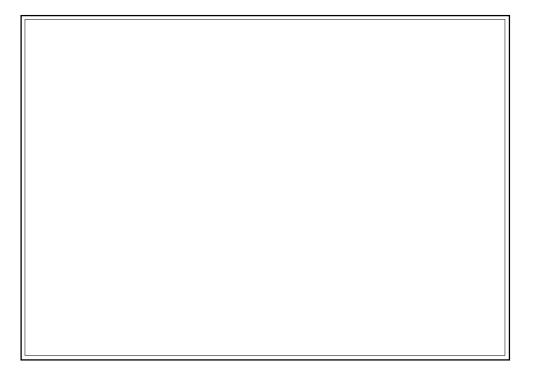
 Lender: Wedgewood Inc.
 Case No.:



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 7, 2023 Appraised Value: \$ 870,000

REAR VIEW OF SUBJECT PROPERTY





STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 919chal

 Property Address: 919 E Chalynn Avenue
 Case No.:

 City: Orange
 State: CA
 Zip: 92866

 Lender: Wedgewood Inc.
 Case No.:



COMPARABLE SALE #1

842 E Tularosa Avenue Orange, CA 92866 Sale Date: s12/22;c11/22 Sale Price: \$ 868,500



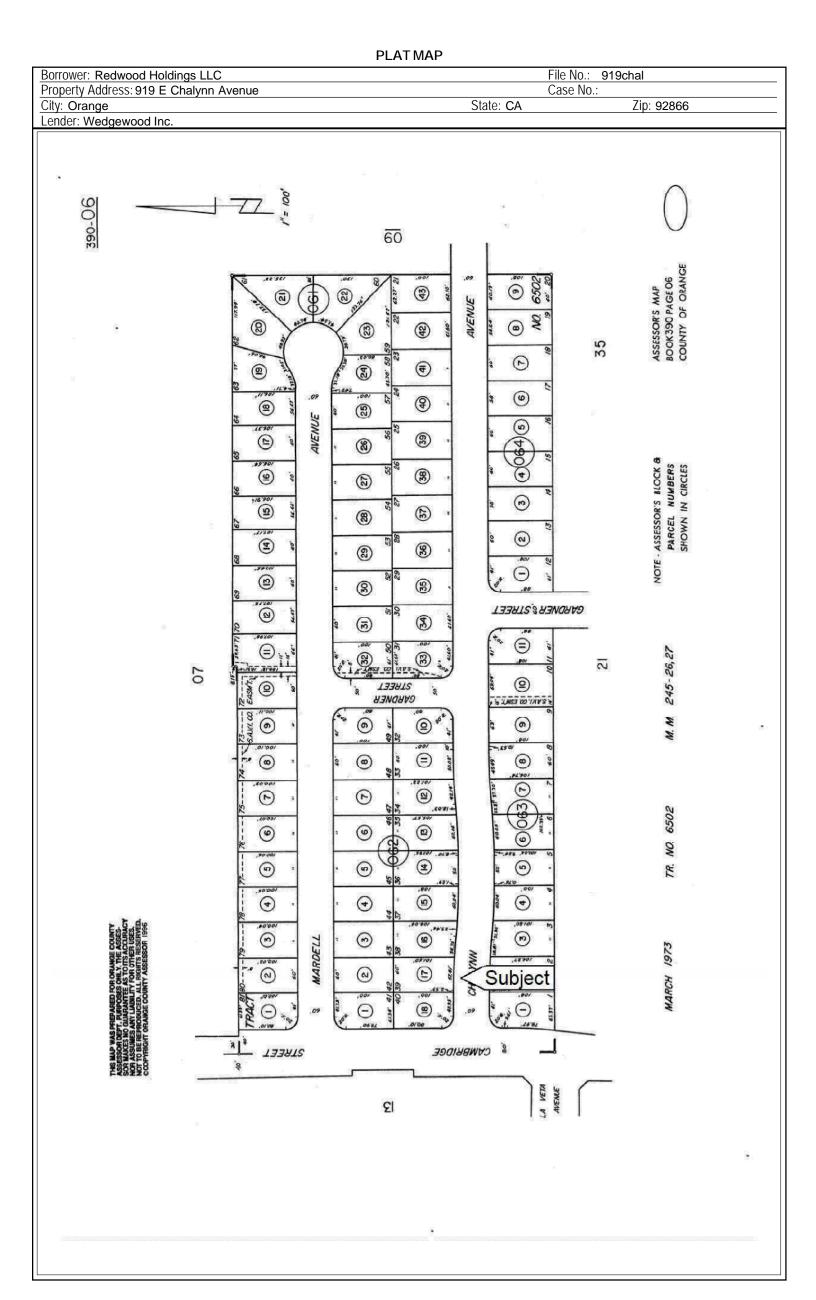
COMPARABLE SALE #2

903 E Van Bibber Avenue Orange, CA 92866 Sale Date: s02/23;c01/23 Sale Price: \$ 860,000



COMPARABLE SALE #3

428 S Greengrove Drive Orange, CA 92866 Sale Date: s02/23;c01/23 Sale Price: \$ 888,000



LOCATION MAP

Borrower: Redwood Holdings LLC Property Address: 919 E Chalynn Avenue City: Orange

State: CA

Zip: 92866

File No.: 919chal

Case No.:



| This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law. BREA APPRAISER IDENTIFICATION NUMBER: AR 005705 Effective Dar. AR 005705 Date Expires December 24, 2022 Date Expires December 23, 2024 Date Expires December 23, 2024 Date Date Date Date Date Date Date Date | has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title: "Certified Residential Real Estate Appraiser" | Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE William C. Fisher |
|--|---|--|
|--|---|--|

| Borrower: Redwood Holdings LLC Property Address: 919 E Chalynn Aver | | | | File No.: 919chal Case No.: |
|--|--|--|-----------------------|---|
| City: Orange | nue | Sta | te: CA | Zip: 92866 |
| ender: Wedgewood Inc. | | 014 | | p. 0_000 |
| | | | | |
| HUDSON INSURANCE O 100 William Street, 5 th Flo New York, NY 10038 | or | | DANCE | |
| NOTICE: THIS IS A "CL BE MADE AGAINST THE | AIMS MADE AND RE | PORTED" POLICY. TI THE POLICY PERIOD | HIS POLIC | CY REQUIRES THAT A CLAIM PORTED TO THE INSURER, IN D REPORTING PERIOD. |
| IS RESPONSIBLE TO PA DEDUCTIBLE AMOUNT | Y IN CONNECTION W | TH CLAIMS. CLAIM E CLAIM EXPENSES WII | XPENSES | AIM EXPENSES THE INSURER SHALL BE SUBJECT TO ANY E THE LIMITS OF LIABILITY POLICY CAREFULLY. |
| | PLEASE REA | D THIS POLICY CA | REFULLY | |
| Policy Number: F 1. Named Insured: V | PRA-1AX-1002512 Villiam C. Fisher | | Renewal | of: |
| | 192 Guss Drive luntington Beach,CA | 92646 | | |
| 3. Policy Period: F | rom: October 18, 20 | 22 | To: <u>O</u> | ctober 18, 2023 |
| | Time at the address of | | stated in N | |
| Limit of Liability Damages Limit of I Claims Expense L Liability | Liability A. <u>\$</u> .imit of | ach Claim 1.000.000 1.000.000 | | Policy Aggregate \$1.000.000 \$1.000.000 |
| 5. Deductible (Inclus | A CARLER AND A CAR | | | TRICEPIEEE |
| 10 | ach Claim 5 | the second by the second of the | ggregate Surcharge | 95: |
| 7. Retroactive Date | .: October 18, 20 | 22 | | |
| 8. Notice to Compa | Hudson Inst 100 William New York, N Fax: 646-2: | .6-3786 | | |
| 9. A. Program Admi B. Agent/Broker: | inistrator: River ALIA Corp | onclaims300@hudsonin ton Insurance Agency (Riverton Insurance A) 882-4410 | y Corp. | <u>1</u> |
| IN WITNESS WHEREO Corporate Secretary at N | | his policy to be exec | cuted by o | our President and our |

Aut 2. Julled President

Dina Dashiel Secretary

PRA100 (01/20)

Page |1

********* INVOICE ********

File Number: 919chal

Borrower :

Redwood Holdings LLC

Invoice # : 919chal Order Date : Reference/Case # : PO Number : 33976619

919 E Chalynn Avenue Orange, CA 92866

| 2055 | \$ \$ | 240.00 |
|------------------------------------|------------------|----------------|
| Invoice Total State Sales Tax @ | \$ \$ | 240.00 0.00 |
| Deposit Deposit | \$ (\$ (\$ | 15.00) |
| Amount Due | \$ | 225.00 |

Terms:

Please Make Check Payable To:

William C Fisher 9192 Guss Drive Huntington Beach, CA. 92646

Fed. I.D. #:

Borrower: Redwood Holdings LLC Property Address: 919 E Chalynn Avenue City: Orange Lender: Wedgewood Inc.

State: CA

Zip: 92866

