Exterior-Only Inspection Residential Appraisal Report

52632 File No. 33942957

Th	he purpose of this summary appraisal report is								
	Property Address 6215 Millux Ave			City Pico Rivera		State	CA Zi	ip Code 906	660
	Borrower Catamount Properties 2018 L	_LC Owner	of Public Record	Luis Garcia		Count	ty Los A	ngeles	
	Legal Description Tract No 15667 Lot 70								
	Assessor's Parcel # 6379012029			Tax Year 2022		R.E. T	Taxes \$ 7	.864	
	Neighborhood Name Dico Pivera			Map Reference 99a1			us Tract 5		
Ö.	Occupant X Owner Tenant Vacant	t Snocia	I Assessments \$			PUD HOA \$ 0	us maci S	per year	per month
SUBJEC	Described Associated V For Circular			0		TOD HOA D		per year	per monun
╗.	Property Rights Appraised X Fee Simple		r (describe)						
Ĩ.	Assignment Type Purchase Transaction	Refinance Transaction							
	Lender/Client Wedgewood Inc			hattan Beach Blv				A 90278	
	Is the subject property currently offered for sale or ha	as it been offered for sale in	n the twelve mon	ths prior to the effective	date of this app	raisal? Yes	X No		
	Report data source(s) used, offering price(s), and da	ate(s). CRMLS, Rea	alist						
	I did did not analyze the contract for sale	e for the subject purchase tr	ansaction, Explai	in the results of the anal	vsis of the contr	ract for sale or why the	e analysis v	was not perfo	ormed.
		rior and dubject parenage at	andadiidiii Expia	in the results of the unal	<i>y</i> 5.5 5. 1.15 55.1.1	action date of mily and	o analyolo	ndo not pono	
CONTRAC			1. 11		10		1.6./	<i>(</i>)	
쯥.	Contract Price \$ Date of Cont			seller the owner of public			ata Source(· —	
Z	Is there any financial assistance (loan charges, sale		ayment assistan	ce, etc.) to be paid by ar	ny party on beha	alf of the borrower?	Y€	es No	
ಠ	If Yes, report the total dollar amount and describe the	ne items to be paid.							
	Note: Race and the racial composition of the nei	ighborhood are not appra	aisal factors						
ľ	Neighborhood Characteristics	J		ousing Trends		One-Unit Housin	na	Present I	and Use %
ı		Droport Male		X Stable	Doolinin-				
J			Increasing		Declining			ne-Unit	80 %
	Built-Up X Over 75% 25-75% Unde	er 25% Demand/Supply		X In Balance	Over Supply	` '		-4 Unit	5 %
Ø.	Growth Rapid X Stable Slow	J			Over 6 mths	650 Low	20 M	lulti-Family	5 %
Ĭ	Neighborhood Boundaries The subject neig	ghborhood is bound	by Whittier	to the North, Ro	semead	850 High	140 Cd	ommercial	10 %
NEIGHBORHOOD	to the West, Washington to the Sout			, -		730 Pred.		ther	%
	Neighborhood Description See Attached Ad					,	. 5 0	-	,0
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Z.									
				1					
	Market Conditions (including support for the above c	conclusions) See Atta	iched Adden	iaum					
	Dimensions See Plat Map	Area 574 6	6 sf	Shape R	Rectangular	· V	/iew N;R	les;	
-						- V	/iew N;R	les;	
-	Specific Zoning Classification R1	Zoning Des	cription Single	Family Residen	ce	- V	/iew N;R	les;	
-	Specific Zoning Classification R1 Zoning Compliance X Legal Legal Nonc	Zoning Des	cription Single d Use) No	Family Resident Zoning Illegal (ce describe)				ttoole od
-	Specific Zoning Classification R1 Zoning Compliance X Legal Legal Nonc Is the highest and best use of the subject property as	Zoning Des	cription Single d Use) No	Family Resident Zoning Illegal (ce describe)			des; be. <u>See A</u> f	ttached
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Exterior-Only Inspection Residential Appraisal Report File No. 33942957

							A 01	0.000	050.00		
					t neighborhood rangi				850,00		
There are 36 compa	rable sale	es in the subject ne	ighborhood with	hin the pas	t twelve months rang	ing in sale pr	rice from \$	650,000	to \$ 85	0,000	
FEATURE		SUBJECT	COMP	PARABLE S	SALE NO. 1	СС	MPARABL	E SALE NO. 2	CC	MPARABLE	SALE NO. 3
6215 Millux Ave			6217 Redb			9625 W				osehedge	
	C 4 O	0000			0000	1	_		l	•	
Address Pico Rivera,	CA 90	0660	Pico River		0000	Pico Riv		90660		vera, CA	90660
Proximity to Subject			0.87 miles	s NW		0.57 mil	les SW		0.45 mi	les NW_	
Sale Price	\$			\$	770,000			\$ 730,000		\$	680,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 342.53	sa ft	·	\$ 506.5	59 sn ft	<u>, </u>	\$ 509.	75 sq. ft.	·
Data Source(s)	<u> </u>	0.00 sq. it.			0274:DOM 10			006546;DOM 8			69165;DOM 6
					· · · · · · · · · · · · · · · · · · ·						
Verification Source(s)					07/2022/Reak			<u>14/2023/Realqst</u>			05/2022/Realq:
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIP [*]	PTION	+(-) \$ Adjustment	DESCI	RIPTION	+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth			ArmLth		
Concessions			Conv;2500	Λ	-2,500	1			Conv;0		
			s11/22;c09		2,000	s02/23;	001/22		s10/22;	000/22	
Date of Sale/Time			· · · · · ·	9/22						000/22	
Location	N;Res		N;Res;			A;BsyRo		+20,000			
Leasehold/Fee Simple	Fee S	Simple	Fee Simple	le		Fee Sim	nple		Fee Sir	nple	
Site	5746	sf	5616 sf		0	6251 sf		0	6752 sf		-1,000
View	N;Res		N;Res;			N;Res;			N;Res;		,
	DT1;t		DT1;tract				ot .		DT1;tra	ot .	
Design (Style)		raci	,			DT1;tra	Cl			Cl	
Quality of Construction	Q3		Q3			Q3			Q3		
Actual Age	74		73		0				74		
Condition	СЗ		C3			C3			C4		+20,000
Above Grade		mc Dotho		Dotho			Dot-			Doth-	1 = 3,000
	Total Bdr	_	Total Bdrms.	Baths	40.000	Total Bdrms.	Baths	_	Total Bdrms		+
Room Count	6 4	1 2.0	7 4	3.0	-10,000	6 3	2.0	0	6 3	2.0	0
Gross Living Area 50		1,692 sq. ft.		248 sq. ft.	-27,800		1,441 sq.	ft. 12,600		1,334 sq. fl	17,900
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade											
	Avera	uge.	Average			Δικοτοσσ			Averag		
Functional Utility						Average		-			. 10 000
Heating/Cooling	FAU/0	JAU	FAU/CAC			FAU/CA	\ <u>\</u>		Wall/No	one	+10,000
Energy Efficient Items	None		None			None			None		
Garage/Carport	2ga2d	w	2ga2dw			1ga1dw		+10,000	2ga2dv	1	
Porch/Patio/Deck	Porch	/ Patio	Porch/ Pat	tio		Porch/ F	Patio		Porch/	Patio	
Pool/Spa	None		None			None			None		
Τοογορα	110110		110110			140110			140110		
				<u>a I.</u>	40.000						40.000
Net Adjustment (Total)			+ X		40,300	X +	$\overline{}$	\$ 42,600	X +	<u></u> - \$	46,900
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of Comparables			Gross Adj. 5	5.2% \$	729,700	Gross Adj.	5.8%	\$ 772,600	Gross Adj.	7.2% \$	726,900
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Exterior-Only Inspection Residential Appraisal Report

File No. 33942957

The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated S this appraisal report form, and Definition of Market Value. No additional transactions of Market Value.	cope of Work, purpose of the appraisal, reporting requirements of
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52632

Exterior-Only Inspection Residential Appraisal Report

File No. 33942957

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

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

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

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

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

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

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

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

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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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).

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Exterior-Only Inspection Residential Appraisal Report

- 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.

CLIDED/JEODY ADDDAIGED (ONLY IE DECLIDED)

AFFRAISER	SUPERVISORT AFFRAISER (UNLT IF REQUIRED)
Signature Lawy	Signature
Name Ricky Leung	Name
Company Name ACM Enterprise	Company Name
Company Address 7561 Silverado Ln	Company Address
La Palma, CA 90623	
Telephone Number <u>714-390-6777</u>	Telephone Number
Email Address ACM.EnterpriseOne@gmail.com	Email Address
Date of Signature and Report 02/26/2023	Date of Signature
Effective Date of Appraisal 02/26/2023	State Certification #
State Certification # AR033688	or State License #
or State License # State #	State
	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 04/13/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
6215 Millux Ave	Did not inspect exterior subject property
Pico Rivera, CA 90660	Did inspect exterior subject property
100 11/1014, 07/10000	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 730,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	☐ Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address N/A	

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Exterior-Only Inspection Residential Appraisal Report File No. 33942957

FEATURE		SUBJECT		MPARABI				/IPARABLE S			COMPARABLE S	ALE NO. 6
6215 Millux Ave			9436 Ha				9425 Ho				Camellia Ln	
Address Pico Rivera,	CA 9	0660	Pico Riv		A 90	0660	Pico Rive		00660		Rivera, CA 9	0660
Proximity to Subject Sale Price	\$		0.53 mile		\$	650,000	0.71 mile	S INE	750,000	0.75	miles SW \$	729,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 440.C		2	650,000	\$ 517.6		750,000	\$ 1	11.17 sq. ft.	729,000
Data Source(s)	Þ	0.00 sq. ii.			2542	202;DOM 7			852;DOM 5		ILS#MB22225	5059·DOM 2
Verification Source(s)						5/2023/Realg			8/2022/Realqs			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment	DESCR		+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLth			Listir	ng	•
Concessions			FHA;0				Conv;0			;0		
Date of Sale/Time			s02/23;c	01/23			s04/22;c	02/22		Activ		
Location	N;Re	•	N;Res;				N;Res;			N;Re		
Leasehold/Fee Simple		Simple	Fee Sim	ple		0	Fee Simp	ole	0	1	Simple	0.400
Site View	5746 N;Re		5700 sf N;Res;			0	5727 sf N;Res;		0	3601 N;Re		2,100
Design (Style)	DT1;1		DT1;trac	·†			DT1;trac			DT2		0
Quality of Construction	Q3	idot	Q3	<u>,,, </u>			Q3			Q3	traot	0
Actual Age	74		75			0	75		0			-5,200
Condition	СЗ		C4			+50,000	C3			C3		
Above Grade	Total Bd		Total Bdrms.	Baths			Total Bdrms.	Baths			drms. Baths	
Room Count	6	4 2.0	6 4	2.0			6 4	2.0		6	4 2.1	-5,000
Gross Living Area 50		1,692 sq. ft.		,477 sq	1. ft.	10,800		449 sq. ft.	12,200		1,773 sq. ft.	0
Basement & Finished	0sf		0sf				0sf			0sf		
Rooms Below Grade	۸۰٬۰۰	200	A., a. = = =		+		Λιοτοπο			Λ	000	
Functional Utility Heating/Cooling	Avera FAU/		Average FAU/CA		+		Average FAU/CA			Aver	age /CAC	
Energy Efficient Items	None		None	<u> </u>			None	<i></i>		None		
Garage/Carport	2ga2		None			+20,000				2ga2		
Porch/Patio/Deck		n/ Patio	Porch/ F	atio		-,	Porch/ P	atio			h/ Patio	
Pool/Spa	None		Pool			-10,000	None			None	Э	
					\perp							
Net Adjustment (Total)			X +	-	\$	70,800	X + (\$	12,200	- 📙		8,100
Adjusted Sale Price			,	10.9%	<u>_</u>	720 800	Net Adj.	1.6% \$	762,200	Net Ad	,	720,900
of Comparables ITEM		SII	Gross Adj. BJECT	14.0%	•	720,800 COMPARABLE SAI			PARABLE SALE NO			.E SALE NO. 6
Date of Prior Sale/Transfer		03/02/2015	DJE O I)5/1981	LL IVO. 4	09/09/2			06/13/2013	LE SALE IVO. 0
Price of Prior Sale/Transfer		465,000		(0			\$0			370,000	
Data Source(s)		CoreLogic				eLogic		CoreLo	gic		CoreLogic	
Effective Date of Data Sour		02/26/2023		(02/2	26/2023		02/26/2	023		02/26/2023	
Summary of Sales Compari	son App	roach										
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-												

Exterior-Only Inspection Residential Appraisal Report 52632 File No. 33942957

FEATURE		SUBJECT	CC	MPARAB	BLE S	ALE NO. 7	CON	MPARABLE S	SALE NO. 8		COMPARABLE S	ALE NO. 9
6215 Millux Ave	ı		5534 Pa									-
Address Pico Rivera,	CA 90	0660	Pico Riv									
Proximity to Subject	UA 31		0.39 mil									
-			0.39 11111	ies inc		700 000						
Sale Price	\$				\$	739,000		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 569.3				\$	sq. ft.		\$	sq. ft.	
Data Source(s)					300	5400;DOM 38						
Verification Source(s)			CRMLS									
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCI	RIPTION	_ T	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	L D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing			•						·
Concessions			;0									
Date of Sale/Time			Active									
	NI-D-				-							
Location	N;Res		N;Res;									
Leasehold/Fee Simple		Simple	Fee Sim	nple								
Site	5746	sf	6628 sf			0						
View	N;Res	s;	N;Res;									
Design (Style)	DT1;t	ract	DT1;tra	ct								
Quality of Construction	Q3		Q3	-								
	74		62		-	-1,200						
Actual Age					\dashv	-1,200					+	
Condition	C3		C3				1			 		
Above Grade		rms. Baths	Total Bdrms.	Baths			Total Bdrms.	Baths		Total I	Bdrms. Baths	
Room Count	6 4	4 2.0	6 3	2.0		0						
Gross Living Area 50		1,692 sq. ft.	1	1,298 so	<u>q. ft</u> .	19,700		sq. ft.		L	sq. ft.	
Basement & Finished	0sf		0sf		\neg							
Rooms Below Grade												
Functional Utility	Avera	ane	Average									
	FAU/		FAU/CA									
Heating/Cooling				···	\dashv							
Energy Efficient Items	None		None									
Garage/Carport	2ga2d		2ga2dw									
Porch/Patio/Deck	Porch	n/ Patio	Porch/ F	Patio								
Pool/Spa	None		None		T							
•												
Net Adjustment (Total)			X +		\$	18,500	 + [I		+	
					_	10,300				-		
Adjusted Sale Price			Net Adj.	2.5%		7	Net Adj.	%		Net A	•	
of Comparables			Gross Adj.	2.8%		757,500		% \$		Gross		
ITEM			BJECT			COMPARABLE SA	_E NO. 7	COMP	PARABLE SALE NO.	. 8	COMPARABL	E SALE NO. 9
Date of Prior Sale/Transfer		03/02/2015				24/2022						
Price of Prior Sale/Transfer		465,000			\$54	11,000						
Data Source(s)		CoreLogic				reLogic						
Effective Date of Data Sour	ce(s)	02/26/2023			02/	26/2023						
Summary of Sales Compar					J_//			1			ı	
Junimary or Sales Compar	ιουτι Αμβί											
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Uniform Appraisal Dataset Definitions

File No. 33942957

Condition Ratings and Definitions

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).

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.

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.

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.

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

- 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.
- 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.
- 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.
- Ο4 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.
- 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.

File No. **33942957**

Abbreviat	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	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
Α	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)
DOM	=		RH		= -
	Detached Structure	Design(Style)		Rural Housing - USDA	Sale or Financing Concessions
dw Estato	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
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
L 		ersion 9/2011 Produced using ACI software 8	L	. ———	2055 05HAD 12182015

ADDENDUM

Borrower: Catamount Properties 2018 LLC		File No.: 33942957
Property Address: 6215 Millux Ave		Case No.: 52632
City: Pico Rivera	State: CA	Zip: 90660
Lender: Wedgewood Inc		

Neighborhood Description

The neighborhood consists of average quality, 1 and 2 story, wood frame and stucco, single family residences, 2-4 units, apartments, condominiums, commercial sites, school and park where the property maintenance levels are average. The neighborhood properties vary in size, age and style. The subject is conveniently located to local employment center, school, shopping, transportation and most other public support facilities.

Neighborhood Market Conditions

Based on current market data, the property values in the subject neighborhood remains stable for the past 6 months. Secondary data presented in the 1004MC shows subject immediate neighborhood comparable sale price and comparable list price to be increasing or returning to a state of stability.

Reasonable exposure time of the subject property is under 3 months. Based upon the "Median Comparable Sales Days On Market" in the 1004MC, the "Exposure Time" for the opinion of value is under 3 months.

Highest and Best Use

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Comments on Sales Comparison

Research parameters for substitute properties included sales and/or listings with transaction dates within the past 6 months, located within 1 mile of the subject. GLA, list size, and year built are similar to the subject. Data sources relied upon for research included the MLS, Realquest, NDC, and local agents.

Most consideration was given to Comparable #1 for being the most similar in gla. Closed sales 1-5 bracket the subject in GLA. Comps 6-7 is a listings located within the subject neighborhood. Adjustments applied in the sales comparison approach were made through paired sales analysis gathered from current sales data, broker listing information, and past appraisal data files. All comparables presented are the best indicators of value for the subject property. MLS photos for comps presented due to people present at time of inspection. Appraiser certifies driving to the property and completing a physical exterior inspection of the comparables. All comparables presented are the best indicators of value for the subject property.

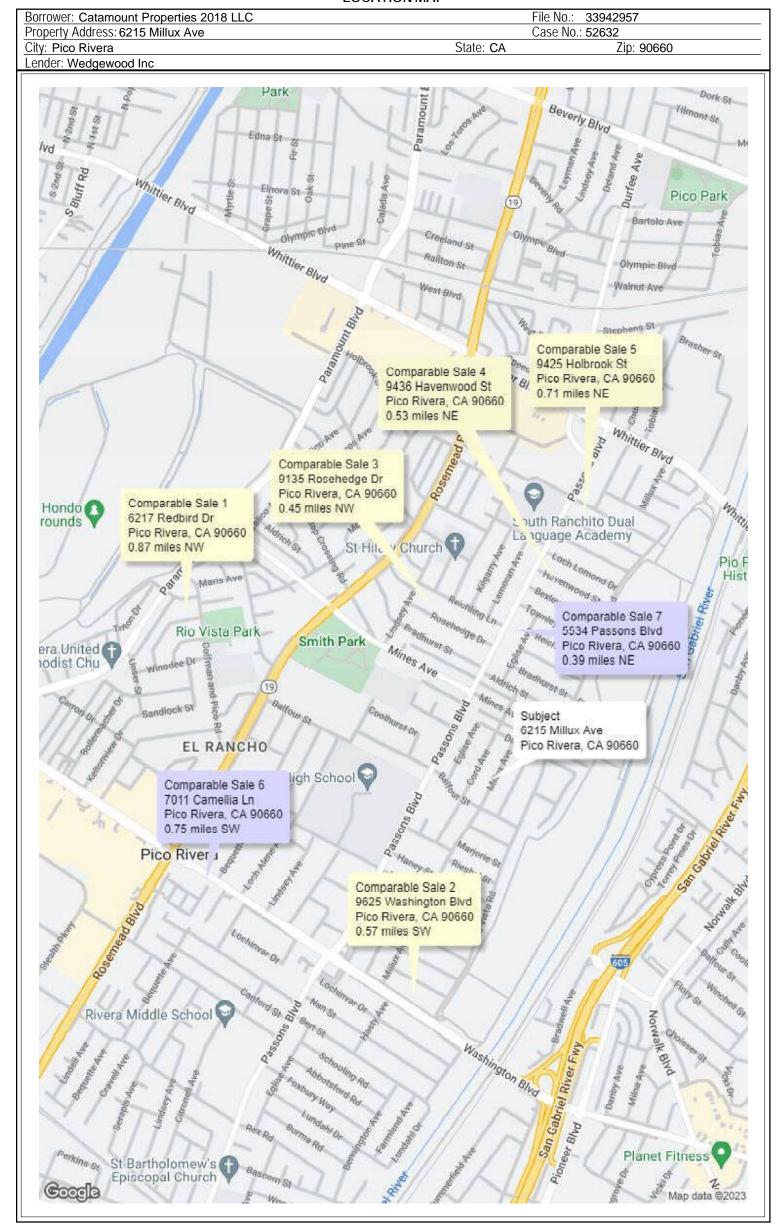
Final Reconciliation

The Market Data Approach, the principle of which is substitution was given the most consideration in determining the final estimate of value because this approach evaluates the behaviour of typically informed buyers and sellers.

The Cost Approach was developed using data from Building-cost.com and local builder costs.

The Income Approach was not used because there is no relevant rental data available.

LOCATION MAP



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File	No.: 33942957
Property Address: 6215 Millux Ave	Case	e No.: 52632
City: Pico Rivera	State: CA	Zip: 90660
Lender: Wedgewood Inc		,



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: February 26, 2023 Appraised Value: \$ 730,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Catamount Properties 2018 LLC
 File No.: 33942957

 Property Address: 6215 Millux Ave
 Case No.: 52632

 City: Pico Rivera
 State: CA
 Zip: 90660

 Lender: Wedgewood Inc
 Case No.: 52632
 Case No.: 52632



COMPARABLE SALE #1

6217 Redbird Dr Pico Rivera, CA 90660 Sale Date: s11/22;c09/22 Sale Price: \$ 770,000



COMPARABLE SALE #2

9625 Washington Blvd Pico Rivera, CA 90660 Sale Date: s02/23;c01/23 Sale Price: \$ 730,000



COMPARABLE SALE #3

9135 Rosehedge Dr Pico Rivera, CA 90660 Sale Date: s10/22;c08/22 Sale Price: \$ 680,000

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Catamount Properties 2018 LLC
 File No.: 33942957

 Property Address: 6215 Millux Ave
 Case No.: 52632

 City: Pico Rivera
 State: CA
 Zip: 90660

 Lender: Wedgewood Inc
 Case No.: 52632
 Case No.: 52632



COMPARABLE SALE #4

9436 Havenwood St Pico Rivera, CA 90660 Sale Date: s02/23;c01/23 Sale Price: \$ 650,000



COMPARABLE SALE #5

9425 Holbrook St Pico Rivera, CA 90660 Sale Date: s04/22;c02/22 Sale Price: \$ 750,000



COMPARABLE SALE #6

7011 Camellia Ln Pico Rivera, CA 90660 Sale Date: Active Sale Price: \$ 729,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC		File No.: 33942957
Property Address: 6215 Millux Ave	ı	Case No.: 52632
City: Pico Rivera	State: CA	Zip: 90660
Lender: Wedgewood Inc		



COMPARABLE SALE #7

5534 Passons Blvd Pico Rivera, CA 90660 Sale Date: Active Sale Price: \$ 739000

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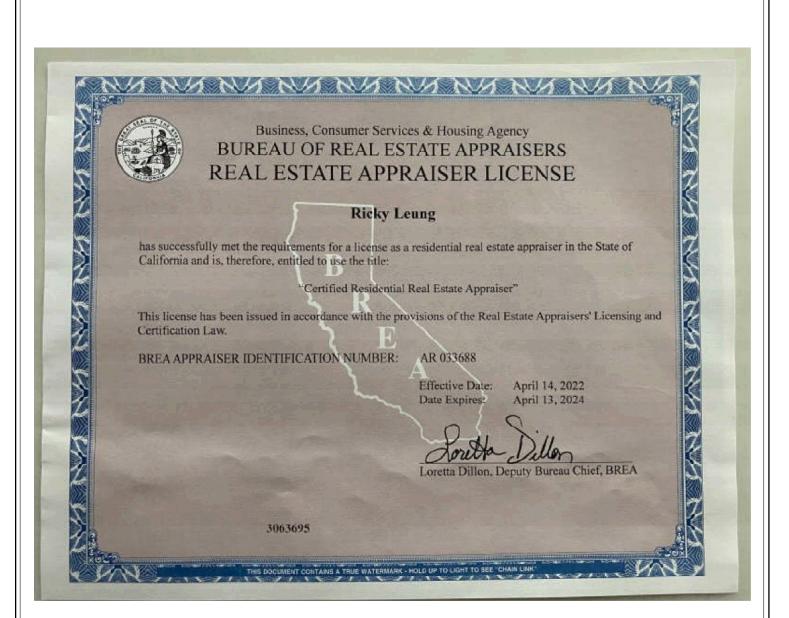
COMPARABLE SALE #8

Sale Date: Sale Price: \$

COMPARABLE SALE #9

Sale Date: Sale Price: \$ Borrower: Catamount Properties 2018 LLC File No.: 33942957
Property Address: 6215 Millux Ave Case No.: 52632
City: Pico Rivera State: CA Zip: 90660

Lender: Wedgewood Inc



Borrower: Catamount Properties 2018 LLC
Property Address: 6215 Millux Ave
City: Pico Rivera
State: CA
City: 90660

Lender: Wedgewood Inc

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



Policy Aggregate

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1012287 Renewal of: PRA-2AX-1004115

1. Named Insured: Ricky Leung DBA ACM

Enterprise

2. Address: 7571 Silverado In

La palma, CA 90623

3. Policy Period: From: August 19, 2022 To: August 19, 2023

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability Each Claim

Damages Limit of Liability A. \$1,000,000 B. \$1,000,000

Claims Expense Limit of

Liability C. \$1,000,000 D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

5A. <u>\$500</u> Each Claim 5B. <u>\$1,000</u> Aggregate

6. Policy Premium: \$680.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: August 19, 2016

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: OREP Insurance Services, LLC

(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President

Secretary

PRA100 (01/20)

Page | 1

Market Conditions Addendum to the Appraisal Report File No. 3394 2957

and and the fact of the control of t		understanding of the	market trends and con	ditions prevalent in	the subject neighbo	rhood. 7	This is a required
addendum for all appraisal reports with an effective date on or af Property Address 6215 Millux Ave	Ter April 1, 2009.	City Pico	Rivera		State CA Zip C	ode 90	1660
Borrower Catamount Properties 2018 LLC		City FICO	itiveia		orace Ou Tib C	Jue 30	-500
Instructions: The appraiser must use the information require	ed on this form as the b	basis for his/her concl	usions, and must provi	de support for those	e conclusions, regar	dina ho	using trends and
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, however	er, the appraiser must	include the data in the	analysis. If data source	es provide the requi	red information as a	ın avera	ge instead of the
median, the appraiser should report the available figure and ident	tify it as an average. Sa	ales and listings must	oe properties that comp	oete with the subject	property, determine	d by ap	plying the criteria
that would be used by a prospective buyer of the subject proper				s seasonal markets			sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend) p
Total # of Comparable Sales (Settled)	22	9	5	Increasing	X Stable X Stable	<u> </u>	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	3.67 6	3.00 6	1.67 5	Increasing Declining	X Stable		Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.64	2.00	2.99	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		jo. edeg
Median Comparable Sale Price	697,500	675,000	640,000	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	11	16	8	Declining	X Stable		Increasing
Median Comparable List Price	654,000	657,450	664,500	Increasing	X Stable		Declining
Median Comparable Listings Days on Market	70	32	77	Declining	X Stable		Increasing
Median Sale Price as % of List Price	105.58%	100.00%	100.00%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler Explain in detail the seller concessions trends for the past 12 m		No		Declining	X Stable		J Increasing
The CRMLS MLS indicates there were 36 clo which is 14% of the total transactions in this reperiod. 4-6: 9 Sales; 0 with concessions; 0% concessions ranged between \$1,500 and \$13. Are foreclosure sales (REO sales) a factor in the market? The data used in the grid above does not indice reported transactions. However, this is not a most reported. It is beyond the scope of this as Cite data sources for above information. Cite data sources for above information. The CRMLS ML Sunday, February 26, 2023 Summarize the above information as support for your conclust pending sales and/or expired and withdrawn listings, to formulate	market area. Prof sales for this 3,600. The mediance of the me	ior Months 7-12 period. 0-3: 5 stan concession yes, explain (including any REO/Shotorting field for agnifirm each sale) source used to	2: 22 Sales; 4 wi Sales; 1 with cor amount is \$2,50 the trends in listings a t sales or other gents and there used in the Mar complete the M	ith concession ncessions; 20° 00. nd sales of foreclose distressed pro may be some ket Conditions	ed properties). operties associativessed sass Report. ons Addendun	iated les th	with the at were
Search data presented is similar to the subject			ion and support for you		inional iniomation	, Sucii c	is an analysis of
			ion and support for you		inional illomiation	, Sucii a	is an analysis of
	ct in gla, cation,	, and amenities	ion and support for you	ur conclusions.	et Name:	, Sucii a	is an analysis of
Search data presented is similar to the subject If the subject is a unit in a condominium or cooperative Subject Project Data	ct in gla, cation,	, and amenities	ion and support for you	ur conclusions.			is an analysis of
Search data presented is similar to the subject If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled)	ct in gla, cation,	and amenities	ion and support for you	Project Increasing	et Name: Overall Trend Stable		Declining
Search data presented is similar to the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	ct in gla, cation,	and amenities	ion and support for you	Project Increasing Increasing	et Name: Overall Trend Stable Stable		Declining Declining
Search data presented is similar to the subject a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings	ct in gla, cation,	and amenities	ion and support for you	Project Increasing Increasing Declining	et Name: Overall Trend Stable Stable Stable Stable		Declining Declining Increasing
Search data presented is similar to the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	re project , complet Prior 7-12 Months	te the following:	ion and support for you	Project Increasing Increasing Declining Declining	ct Name: Overall Trend Stable Stable Stable Stable Stable Stable		Declining Declining Increasing Increasing
Search data presented is similar to the subject If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	re project , complet Prior 7-12 Months Yes No If y	te the following:	Current - 3 Months	Project Increasing Increasing Declining Declining	ct Name: Overall Trend Stable Stable Stable Stable Stable Stable		Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of	re project , complet Prior 7-12 Months Yes No If y	te the following: Prior 4-6 Months yes, indicate the numb	Current - 3 Months	Project Increasing Increasing Declining explain the trends in	Overall Trend Stable Stable Stable Stable In listings and sales of	of forecla	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of	re project , complet Prior 7-12 Months Yes No If y	te the following: Prior 4-6 Months yes, indicate the numb	Current - 3 Months er of REO listings and	Project Increasing Increasing Declining explain the trends in	Overall Trend Stable Stable Stable Stable Inistings and sales of	of forecla	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of	re project , complet Prior 7-12 Months Yes No If y	te the following: Prior 4-6 Months yes, indicate the numb SUP	Current - 3 Months er of REO listings and	Project Increasing Increasing Declining explain the trends in	Overall Trend Stable Stable Stable Stable Inistings and sales of	of forecla	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of	re project , complet Prior 7-12 Months Yes No If y	te the following: Prior 4-6 Months yes, indicate the numb SUP Signa Nam	Current - 3 Months er of REO listings and	Project Increasing Increasing Declining explain the trends in	Stable Stable Stable Stable In listings and sales of	RED)	Declining Declining Increasing Increasing Declining Increasing Declining
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of the subje	re project , complet Prior 7-12 Months Yes No If y	te the following: Prior 4-6 Months yes, indicate the numb SUP Signa Nam Com	Current - 3 Months er of REO listings and ERVISORY APP ature e	Project Increasing Increasing Declining explain the trends in	Stable Stable Stable Stable In listings and sales of	RED)	Declining Declining Increasing Increasing Declining Increasing Declining
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of the subje	re project , complet Prior 7-12 Months Yes No If y	te the following: Prior 4-6 Months yes, indicate the numb SUP Signa Nam Com Com	Current - 3 Months er of REO listings and ERVISORY APP ature e pany Name	Project Increasing Increasing Declining explain the trends in	Stable Stable Stable Stable In listings and sales of	RED)	Declining Declining Increasing Increasing Declining Increasing Declining

52632 File No. 33942957

USPAP ADDENDUM

	USPAP ADDI		
Borrower: Catamount Properties 2018 LLC			
Property Address: 6215 Millux Ave			
	County: Los Angeles	State: CA	Zip Code: <u>90660</u>
Lender: Wedgewood Inc			
APPRAISAL AND REPORT IDENTIFICAT	ION		
This report was prepared under the followi		ion:	
	report prepared under Standard		
		• •	
Restricted Appraisal Report A written	report prepared under Standard	ds Rule 2-2(b).	
Reasonable Exposure Time			
My opinion of a reasonable exposure time for the subj	ect property at the market value	e stated in this report is: unde	er 3 months
Paganable expenses time of the subject proper	arty which is defined as a r	atragnactive aninian has	d on an analysis of past
Reasonable exposure time of the subject propervents assuming a competitive and open market			
the1004MC, the "Exposure Time" for the opinion			
OnMarket" the "Marketing Time" appears to be			
for"Marketing Time" has been checked.	J	, 3	
Additional Certifications			
	or in any other areas to "	and the present of the file of the second	inch of this report within the three
X I have performed NO services, as an appraiser of period immediately preceding acceptance of this		ng the property that is the sub	ject of this report within the three-year
period infinediately preceding acceptance of this	assigninent.		
I HAVE performed services, as an appraiser or i	n another capacity, regarding th	ne property that is the subject	of this report within the three-year
period immediately preceding acceptance of this			
Additional Comments			
ADDDAICED.	CII		
APPRAISER:	SU	PERVISORY APPRAISER (энгун гедигеа):
D. I			
Signature: Lary		3	
Name: Ricky Leung			
Date Signed: 02/26/2023			
State Certification #: AR033688			
or State License #: State #	or		
or Other (describe): State # State: CA		ate: kniration Date of Certification (or License:
Expiration Date of Certification or License: 04/13/2	2024 Si	upervisory Appraiser inspection	
Effective Date of Appraisal: 02/26/2023			nly from street Interior and Exterior

52632

Appraiser Independence Certification File No.: 33942957

Borrower:	Catamount Properties 2018 LL	.C			
Property Address:	6215 Millux Ave				
City:	Pico Rivera	County: Los An	geles	State: CA	Zip Code: 90660
Lender/Client:	Wedgewood Inc				

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

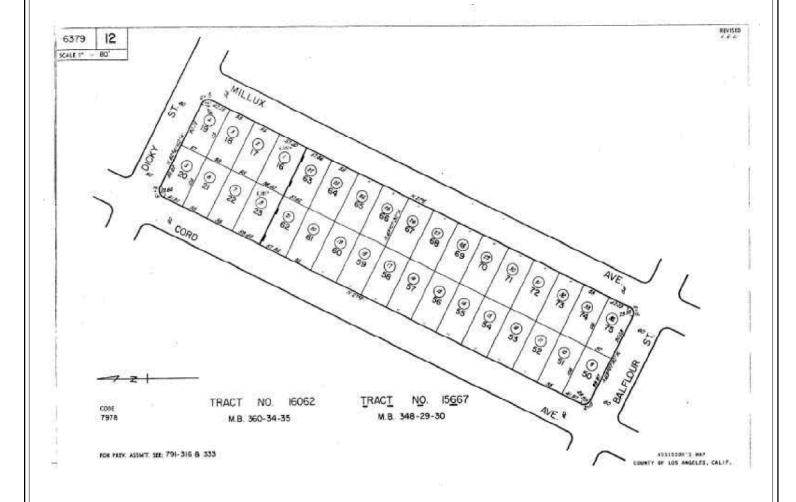
1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;

Additional Comments:

- 2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- 3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- 4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- 5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- 6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- 7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
- 8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

PPRAISER:	SUPERVISORY APPRAISER (only if required):
_	
gnature: Rich Lawy	Signature:
gnature: me: Ricky Leung	Signature: Name:
gnature: ame: Ricky Leung ate Signed: 02/26/2023	Signature: Name: Date Signed:
gnature: Ame: Ricky Leung ate Signed: 02/26/2023 ate Certification #: AR033688	Signature: Name: Date Signed: State Certification #:
gnature: gnature: Ame: Bricky Leung ate Signed: O2/26/2023 ate Certification #: AR033688 State License #: Other (describe): State #:	Signature: Name: Date Signed:

PLAT MAP			
Borrower: Catamount Properties 2018 LLC	File No.: 33942957		
Property Address: 6215 Millux Ave	Case No.: 52632		
City: Pico Rivera	State: CA	Zip: 90660	
Lender: Wedgewood Inc			



AERIAL MAP

Borrower: Catamount Properties 2018 LLC
Property Address: 6215 Millux Ave
City: Pico Rivera
Lender: Wedgewood Inc File No.: 33942957 Case No.: 52632 State: CA Zip: 90660

