435 W Center Promenade #229

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

File Number: 435Cent

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

435 W Center Promenade St #229 Anaheim, CA 92805

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 February 28, 2023

is:

\$680,000 Six Hundred Eighty 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

# \*\*\*\*\*\*\*\*\* INVOICE \*\*\*\*\*\*\*\*

File Number: 435Cent

435 W Center Promenade #229 Anaheim CA. 92805

Borrower :

Wedgewood Inc

Invoice # : Order Date : 02/27/2023 Reference/Case # : 20230227 PO Number :

435 W Center Promenade St #229 Anaheim, CA 92805

2055	\$	245.00
Technology Fee	\$	15.00
Invoice Total	\$	260.00
State Sales Tax @	\$	0.00
Deposit	(\$	)
Deposit	(\$	ý
Amount Due	\$	260.00
	(\$	260.00

Terms:

Please Make Check Payable To:

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

Fed. I.D. #:

Thank You

# Exterior-Only Inspection Residential Appraisal Report File No. 435Cent

he purpose o	of this summa	ary appraisar i	report is to	o provid	e the lender/cl	lient with an a	accurate, and	d adequat	ely suppo	orted,	opinion of the	e market v	alue of the	subject property.
Property Add	dress 435 W	/ Center Pro	omenad	le St #2	229		City Anah	neim			S	itate CA	Zip Code 🔇	92805
		Properties 2				of Public Reco						County Or		
											C		ange	
		16606 Lot 1	1 UN 22	29 Of P	roject 938-2	23								
Assessor's F	Parcel # 938	-233-58					Tax Year 2	022			F	R.E. Taxes	\$ 5,379	
Neighborhog		wntown Ana	aheim/H	larbor	Lofts		Map Refere	nce 768 .	1-5		C	ensus Tra	ct <b>0873.0</b> 2	)
	_													
Occupant		X Tenant	Vacant	<u></u>		Assessments	\$0				UD HOA\$(	J	per ye	arper month
Property Rig	hts Appraised	X Fee Sim	nple 🔄	Leaseh	old 🗌 Other	r (describe)								
Assignment		Irchase Transac	tion	Refinanc	e Transaction	X Other (de	scribe) Serv	icina						
				rtennano						400	, Redondo	Deeeb	CA 0007	n
	nt Wedgew													5
Is the subject	ct property curr	ently offered for	sale or has	s it been o	ffered for sale in	n the twelve mo	nths prior to th	e effective	date of thi	s appra	aisal?	Yes [ 🗙 🦳	No	
Report data	source(s) used	l, offering price(s	s), and date	e(s). C	RMLS									
		51	.,											
I 🗌 did 🛛	did not and	alyze the contrac	ct for sale fo	or the sub	ject purchase tra	ansaction. Exp	ain the results	of the anal	ysis of the	e contra	ict for sale or wh	ny the analy	ysis was not p	erformed.
	•							<i>(</i> )	10			<b>D</b> 1 0	()	
Contract Price			te of Contra			Is the property					Yes 🔄 No	Data Sou	Irce(s)	
Is there any	financial assist	ance (loan char	ges, sale co	oncessior	ns, gift or downp	ayment assista	nce, etc.) to be	e paid by ar	ny party or	n behal	f of the borrowe	r?	Yes I	10
		r amount and de	-			5		. ,	51 5			_		
ii ies, iepoi					be palu.		_							
Note: Race	and the racial	composition	of the neigh	hborhoo	d are not appra	isal factors								
								de			Opo Unit L		Dress	nt Land Llos 9/
		od Characterist					Housing Tren		ר ר		One-Unit Ho	-	-	nt Land Use %
Location X	<u>(</u> ] Urban [	] Suburban (	Rural	P	roperty Values		<b>X</b> Stal	ble	Declining	g	PRICE	AGE	One-Unit	40 %
Built-Up X	=	25-75%	Under 2		emand/Supply		X In B		) Over Su	~	\$(000)	(yrs)	2-4 Unit	20 %
			<u> </u>					6	<u> </u>		1 1	<u> </u>		
Growth	_Rapid (	X Stable	Slow	M	arketing Time	X Under 3 m	nths 🗌 3-6	mths 🔄	Over 6 m	nths	485 Low	4	Multi-Famil	y 20 %
Neighborhor	od Boundaries	North; Line	coln Ave	e. Sou	th: South S	t. East: Sa	nta Ana F	reeway	West <sup>.</sup>		<b>710</b> High	25	Commercia	al 20 %
-		<u>,</u> Liin		2. 200	, 200010			somuy						
Anaheim										<u> </u>	670 Prec		Other	%
Neighborhoo	od Description	The subje	cts neig	hborh	ood is a mix	x use of de	tached sir	ngle fam	nily resi	denc	es, small ir	ncome u	units, mult	ti-family
-		l commerica												
												Ketabilit	y of the 3	ubjects
		e Santa An												
Market Cond	ditions (includir	ig support for the	e above cor	nclusions	) Present	market cor	ditions for	r the ma	rketing	area	a of the sub	ject are	aood. Lii	nited
		ess than 90												
			Juays. II	IIICI CS	i lates ale i	nsing, now	ever it app		naven	iu av			currenti	
values re	emaining s	table.												
Dimensions	See Plat N	Map			Area 2.80	ac		Shape C	Corner L	_ot		View N	l;Res;	
	ing Classificati					cription Cond	lominium/						.,,	
						]	C	l						
Zoning Com	ipliance <u>X</u>	Legal 🚺 Le	egal Nonco	onforming	(Grandfathered	IUse) 🔲 N	lo Zoning	Illegal (	describe)					
Is the highes	st and best use	of the subject p	roperty as i	improved	(or as proposed	her plans and						If No. do	scribe.	
15 the highes		or the subject p	noperty us i	improveu	101 03 01000300			i the nresei	nt use?		IVes I No			
						por plano ana	specifications	) the presei	nt use?		Yes 🗌 No	li no, de		
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		Other (describ	pe)	-		Publi			nt use?		Off-site Impro	vements-		
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annie Mae Form 2055 March 2005 2055\_05UAD 12182015

# Exterior-Only Inspection Residential Appraisal Report File No. 435Cent

There are 7 comp	arable prop	erties currently of	fered for sale in the subje	ect neighborhood rang	ing in price fr	om \$ 535,	,000 to \$	739	,900		
There are 22 comp	arable sale:	s in the subject ne	eighborhood within the pa	st twelve months rang	ing in sale pr	ice from \$	485,000	to \$	710,000		
FEATURE	S	UBJECT	COMPARABLE	E SALE NO. 1	CO	MPARABLE S	SALE NO. 2	COMPARABLE SALE NO. 3			
435 W Center Pro	menade	St #229	435 W Center Prom	nenade St #223	435 W Ce	enter Prome	enade St #426	421 \$	S Anaheim Blvd	#3	
Address Anaheim, C	CA 9280	5	Anaheim, CA 92	805	Anahein	n, CA 928	05	Anal	neim, CA 928	305	
Proximity to Subject			0.01 miles SW		0.02 mil				miles SE		
Sale Price	\$		\$	620,000		\$	661,000		\$	710,000	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.				\$ 427.28 sq. ft.			\$ 538.29 sq. ft.		
Data Source(s)	Ψ	0.00 34.11.						CRMLS #PW22155505;DOM 9			
			NDC Doc#32133	CRMLS #PW22049966;DOM 8 NDC Doc#144014 04/14/2022			NDC Doc#305082 09/13/2022				
Verification Source(s)											
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment	
Sale or Financing			ArmLth		ArmLth			Arm			
Concessions			Conv;0		Cash;0			Con	,		
Date of Sale/Time			s09/22;c08/22		s04/22;c	:03/22			22;c07/22		
Location	N;Res		N;Res;		N;Res;			N;Re			
Leasehold/Fee Simple	Fee S	imple	Fee Simple		Fee Sim	ple			Simple		
Site	2.80 a		2.80 ac	_	2.80 ac			2.50		0	
View	N;Res	,	N;Res;		N;Res;			N;Re	es;		
Design (Style)	AT1;N	lodern	AT1;Modern		AT1;Mo	dern		AT1	;Modern		
Quality of Construction	Q4		Q4		Q4			Q4			
Actual Age	16		16		16			9		0	
Condition	C4		C4		C4			C4			
Above Grade	Total Bdrr	ns. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total E	Bdrms. Baths		
Room Count	6 2		6 2 2.0		6 2	2.0		6	2 2.0		
Gross Living Area 70		<b>1,859</b> sq. ft.	<b>1,547</b> sq. f	it. 21,840		,547 sq. ft.	21,840		<b>1,319</b> sq. ft.	37,800	
Basement & Finished	0sf	<b>,,,,,,</b> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0sf		0sf	, <b>-</b> 11 34.11.	21,040	0sf	., <b>.</b>	01,000	
Rooms Below Grade											
Functional Litility	Confo	rme	Conforms		Conform			Con	forms		
Functional Utility	FWA									+	
Poinctional Outily         Heating/Cooling         Energy Efficient Items         Garage/Carport         Porch/Patio/Deck         Fence         Pool Spa         Net Adjustment (Total)         Adjusted Sale Price         of Comparables         I       X did			FWA C/Air		FWA C/	<b>A</b> II			A C/Air		
Energy Efficient Items	None		None		None			Non			
Garage/Carport	2gbi		2gbi		2gbi			2gbi			
Porch/Patio/Deck	None		None	_	None			Non			
Fence	None		None		None			Non	-		
Pool Spa	Comm	nunity	Community		Commu	nity		Com	munity		
Net Adjustment (Total)			X + - \$	21,840	X +	<u> </u>	21,840	X		37,800	
Adjusted Sale Price			Net Adj. 3.5%		Net Adj.	3.3%		Net Ac	ij. <b>5.3</b> %		
of Comparables			Gross Adj. 3.5% \$	641,840	Gross Adj.	3.3% \$	682,840	Gross	Adj. 5.3% \$	747,800	
IX did did not re	esearch the	sale or transfer h	istory of the subject prop	erty and comparable s	ales. If not, e	xplain					
My research did	did not re	eveal any prior sa	les or transfers of the sub	ject property for the th	ree years pri	or to the effec	tive date of this appr	aisal.			
	did not re Record		les or transfers of the sub	ject property for the th	ree years pri	or to the effec	tive date of this appr	aisal.			
Data source(s) Public	Record	s/MLS									
Data source(s) Public	Record	s/MLS eveal any prior sa	les or transfers of the sub								
Data source(s)PublicMy researchdidData source(s)Public	Record	s/MLS eveal any prior sa s/MLS	les or transfers of the cor	nparable sales for the	year prior to	the date of sal	le of the comparable	sale.	on page 3).		
Data source(s) Public My research did	Record	s/MLS eveal any prior sa s/MLS d analysis of the p	les or transfers of the cor	nparable sales for the	year prior to	the date of sal	le of the comparable	sale. r sales		BLE SALE NO. 3	
Data source(s) Public My research did 2 Data source(s) Public Report the results of the re ITEM	Record ↓ did not re ► Record esearch and	s/MLS eveal any prior sa s/MLS d analysis of the p	les or transfers of the cor	nparable sales for the ry of the subject prope	year prior to	the date of sal	le of the comparable	sale. r sales		SLE SALE NO. 3	
Data source(s) Public My research did 2 Data source(s) Public Report the results of the re- ITEM Date of Prior Sale/Transfer	Record	s/MLS eveal any prior sa s/MLS d analysis of the p	les or transfers of the cor	nparable sales for the ry of the subject prope	year prior to	the date of sal	le of the comparable	sale. r sales		SLE SALE NO. 3	
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#### Exterior-Only Inspection Residential Appraisal Report File No. 435Cent

After reviewing the three approaches, the market approach, the co			
determined to be the strongest supporter for the subjects final val			
property. The income approach was considered to be not applicat	ble, due to the predominance of owr	ner occupany, 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

nn chak	
Signature Wille CFale	Sign
Name William C Fisher	Nam
Company Name William C Fisher	Com
Company Address 9192 Guss Drive	Com
Huntington Beach, CA 92646	
Telephone Number 714-931-6993	Tele
Email Address <u>hbredfish@gmail.com</u>	Ema
Date of Signature and Report 02/28/2023	Date
Effective Date of Appraisal 02/28/2023	State
State Certification # AR005705	or St
or State License #	State
or Other (describe) State #	Expi
State CA	
Expiration Date of Certification or License 12/23/2024	
ADDRESS OF PROPERTY APPRAISED	SUB
435 W Center Promenade St #229	
Anaheim, CA 92805	🗌 D
	D
APPRAISED VALUE OF SUBJECT PROPERTY \$680,000	
LENDER/CLIENT	COM
Name Clear Capital	
Company Name Wedgewood Inc.	
Company Address 2015 Manhattan Beach Blvd Suite 100	D
Redondo Beach, CA 90278	
Email Address	

· ^

# SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect exterior subject property
Did inspect exterior of subject property from street
Date of Inspection

COMPARABLE SALES

Did not inspect e	exterior of comparable sales from street
Did inspect exte	rior of comparable sales from street
Date of Inspection	n

# Exterior-Only Inspection Residential Appraisal Report File No. 435Cent

										-		
FEATURE		SUBJECT		<u>COMPAR</u> A	BLE S	SALE NO. 4	CO	MPARABLE S	SALE NO. 5	C	OMPARABLE S	SALE NO. 6
435 W Center Pron	nenade	e St #229	435 W	Center P	rome	enade St #436						
Address Anaheim, C				eim, CA								
	r 3201	,,				00						
Proximity to Subject			0.03 r	niles SV								
Sale Price	\$				\$	709,900		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 36	<b>3.49</b> sq. f	t. 📃		\$	sq. ft.		\$	sq. ft.	
Data Source(s)	+					84;DOM 39	+			· ·		
Verification Source(s)				r Contra								
VALUE ADJUSTMENTS	DE	SCRIPTION	DES	SCRIPTION		+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment	DESC	CRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing	a								
Concessions			. `	5								
•			, c01/2	<b>^</b>								
Date of Sale/Time												
Location	N;Res		N;Res									
Leasehold/Fee Simple	Fee S	Simple	Fee S	Simple								
Site	2.80 a	ас	2.80 a	ас								
View	N;Res		N;Res									
•												
Design (Style)		Nodern		/lodern								
Quality of Construction	Q4		Q4									
Actual Age	16		16									
Condition	C4		C4									
		D.11					T	D. 11		T	D.11	
Above Grade	Total Bd		Total Bdr				Total Bdrms.	Baths		Total Bdrm:	s. Baths	
Room Count	6 2	2 2.0	6 2	2 2.0							1	
Gross Living Area 70		<b>1,859</b> sq. ft.		1,953	sq. ft.	-6,580		sq. ft.			sq. ft.	
Basement & Finished	0sf		0sf									
Rooms Below Grade												
	0		Crit	-								
Functional Utility	Confo		Confo									
Heating/Cooling	FWA	C/Air	FWA	C/Air								
Energy Efficient Items	None		None									
Garage/Carport	2gbi		2gbi									
Porch/Patio/Deck	None		None									
Fence	None		None				L					
Pool Spa	Comr	nunity	Comr	nunity								
I		4		,								
Not Adjustment (T. J. )			+	χ.	\$	6,580			1		\$	I
Net Adjustment (Total)					_	6,580	+	<u> </u>		+		
Adjusted Sale Price			Net Adj.				Net Adj.	%		Net Adj.	%	
of Comparables			Gross Ac	lj. <b>0.9</b> %	6\$	703,320	Gross Adj.	% \$		Gross Adj.	% \$	
ITEM		SU	BJECT		Γ	COMPARABLE SA	IENO 4	COME	ARABLE SALE NO	5	COMPARAB	LE SALE NO. 6
Date of Prior Sale/Transfer											00111711010	
Date of Prior Sale/Transfer												
Price of Prior Sale/Transfer												
		PubRec/CR	MLS		Pu	bRec/CRMLS						
Price of Prior Sale/Transfer Data Source(s)	ce(s)		MLS									
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		02/28/2023	MLS			bRec/CRMLS 28/2023						
Price of Prior Sale/Transfer Data Source(s)		02/28/2023	MLS									
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		02/28/2023	MLS									
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		02/28/2023	MLS									
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		02/28/2023									Eapnie M	ae Form 2055 March 2005

### **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.

**Q6** Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

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

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

### Explanation of Bathroom Count

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.	Full Name	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
А	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	Ν	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	r	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**

bbrev.	FullName	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

#### Market Conditions Addendum to the Appraisal Report File No. 435Cent

The purpose of this addendum is to provide the lender/client with addendum for all appraisal reports with an effective date on or af		j							quirea
Property Address 435 W Center Promenade St #2		City Anah	neim			State	CA Zip Cod	e <b>92805</b>	
Borrower Catamount Properties 2018 LLC									
Instructions: The appraiser must use the information require	ed on this form as the I	basis for his/her concl	usions, and must prov	vide su	pport for those	e conc	lusions, regardi	ng housing trend	ds and
overall market conditions as reported in the Neighborhood section	n of the appraisal repo	ort form. The appraise	r must fill in all the info	ormatio	on to the extent	it is a	available and reli	able and must p	rovide
analysis as indicated below. If any required data is unavailable					-				
provide data for the shaded areas below; if it is available, however									
median, the appraiser should report the available figure and ident		-			-		-		criteria
that would be used by a prospective buyer of the subject proper				as sea	sonal markets			reclosures, etc.	
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Overall Trend		
Total # of Comparable Sales (Settled)	18	3	1	$\vdash$	Increasing	$\mathbb{H}$	Stable	X Declining	
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	3.00	1.00 6	0.33		Increasing Declining		Stable Stable	X Declining	-
Months of Housing Supply (Total Listings/Ab.Rate)	3.67	6.00	21.21		Declining	HA	Stable	X Increasin	<u> </u>
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	<u> </u>	Deciming		Overall Trend		ig
Median Comparable Sale Price	620,000	661,000	670,000		Increasing		Stable	Declining	1
Median Comparable Sales Days on Market	35	29	13		Declining	ĥ	Stable	Increasin	/
2 Median Comparable List Price	629,000	690,000	720,000		Increasing		Stable		-
Median Comparable Listings Days on Market	45	33	9		Declining		Stable	Increasin	,
Median Sale Price as % of List Price	97.00%	100.00%	100.00%		Increasing	X		Declining	)
Seller-(developer, builder, etc.)paid financial assistance prevaler					Declining			Increasin	<u> </u>
Explain in detail the seller concessions trends for the past 12 m The higher percentage of consessions are as						ns, clo	sing costs, con	to fees, options	, etc.).
The higher percentage of consessions are as	sistance with cl	osing costs at a	a low percentag	e or	amount.				
$\Delta$	Yes X No If	une overlain lingludi	the trands in listing-	and co	los of forceles	od pre	nortice)		
Are foreclosure sales (REO sales) a factor in the market?	-	yes, explain (including	-						
		in anno, mai wu		andl					
Cite data sources for above information. CRMLS/NDC									
Cite data sources for above information. CRMLS/NDC									
Cite data sources for above information. CRMLS/NDC									
Summarize the above information as support for your conclus	-			-	-	litiona	al information, s	uch as an analy	ysis of
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat	tion and support for yo	our con	clusions.				
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate <b>Present market conditions for the marketing a</b>	e your conclusions, pro area of the subj	ovide both an explanation of the sect are good. Li	tion and support for yo imited marketin	our con g tim	nclusions. The of less t	han			
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro area of the subj	ovide both an explanation of the sect are good. Li	tion and support for yo imited marketin	our con g tim	nclusions. The of less t	han			
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Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate <b>Present market conditions for the marketing a</b> <b>are rising, however it appears to have no avd</b> <b>If the subject is a unit in a condominium or cooperativ</b> Subject Project Data	e your conclusions, pro area of the subj lerse effect on the	ovide both an explana ect are good. L he current mark	tion and support for yo imited marketin	our con g tim	nclusions. The of less t ining stab	han le.	90 days. Ir	iterest rates	
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# SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLCFile No.:435CentProperty Address: 435 W Center Promenade St #229Case No.:City: AnaheimState: CAZip: 92805Lender: Wedgewood Inc.Ender: Wedgewood Inc.

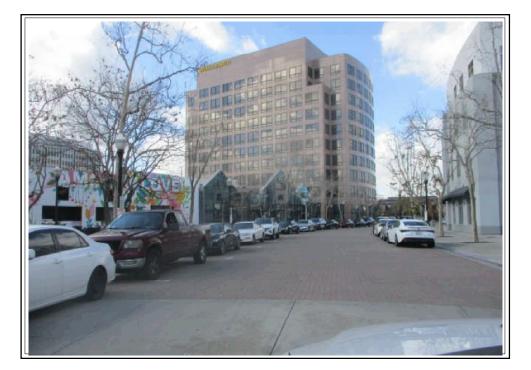


# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: February 28, 2023 Appraised Value: \$ 680,000

# REAR VIEW OF SUBJECT PROPERTY





# STREET SCENE

# COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Catamount Properties 2018 LLC
 File No.:
 435Cent

 Property Address: 435 W Center Promenade St #229
 Case No.:

 City: Anaheim
 State: CA
 Zip: 92805

 Lender: Wedgewood Inc.
 Case No.:



# COMPARABLE SALE #1

435 W Center Promenade St #223 Anaheim, CA 92805 Sale Date: s09/22;c08/22 Sale Price: \$ 620,000



# COMPARABLE SALE #2

435 W Center Promenade St #426 Anaheim, CA 92805 Sale Date: s04/22;c03/22 Sale Price: \$ 661,000



## COMPARABLE SALE #3

421 S Anaheim Blvd #3 Anaheim, CA 92805 Sale Date: s09/22;c07/22 Sale Price: \$ 710,000

# COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Catamount Properties 2018 LLC
 File No.:
 435Cent

 Property Address: 435 W Center Promenade St #229
 Case No.:

 City: Anaheim
 State: CA
 Zip: 92805

 Lender: Wedgewood Inc.
 Case No.:



# COMPARABLE SALE #4

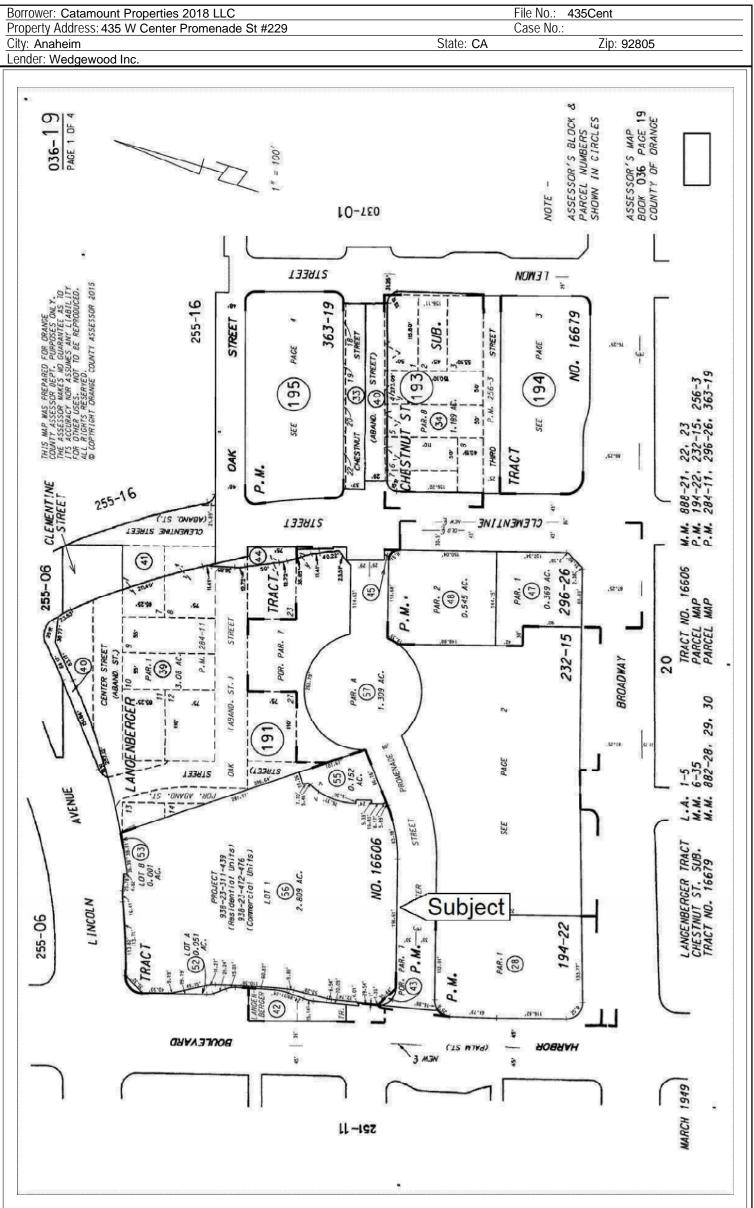
435 W Center Promenade St #436 Anaheim, CA 92805 Sale Date: c01/23 Sale Price: \$ 709,900

# COMPARABLE SALE #5

Sale Date: Sale Price: \$

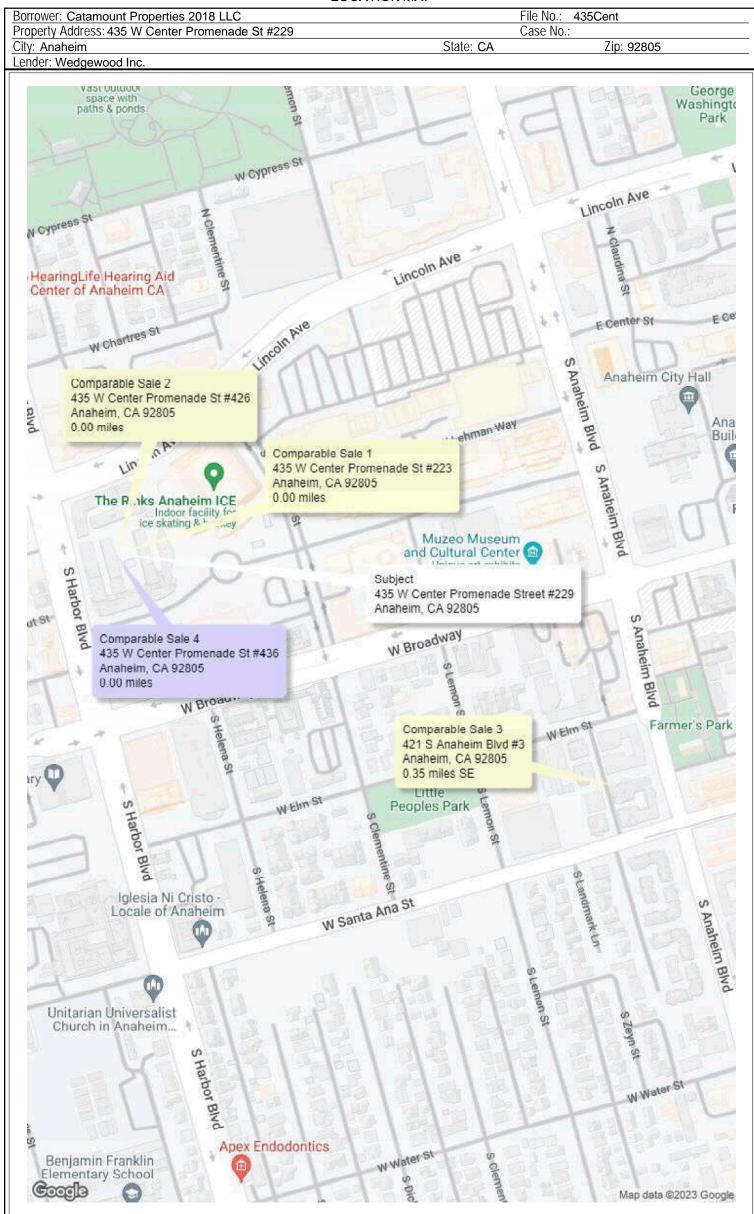
COMPARABLE SALE #6

Sale Date: Sale Price: \$



PLAT MAP

# LOCATION MAP



# **AERIAL MAP**

Borrower: Catamount Properties 2018 LLC Property Address: 435 W Center Promenade St #229 City: Anaheim Lender: Wedgewood Inc.

State: CA

File No.: 435Cent

