Borrower	Catamount Properties 2018 LLC				File No.	69380		
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Lender	Wedgewood Inc							

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Loan #52662

		USPAP ADDENDUM	File No. 693	380
Borrower	Catamount Properties	2018 LLC		
Property Address	8429 Sunnybrae Ave			
City	Winnetka	County Los Angeles	State CA Z	ip Code 91306
Lender	Wedgewood Inc			
This report v	was prepared under the following	ig USPAP reporting option:		
1		This report was prepared in accordance with USPAP Standards Rule 2-2(a).		
Restrict	ed Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b).		
See "Scop	pe of Report" commentary	below.		
D his	For a constant			
	Exposure Time	subject property at the market value stated in this report is:		
	·		f 4 0	
	The Appraised value of	the subject property is based on a Reasonable Exposure Time	3 01 1-3 MONUNS	
Additional C	ertifications			
	o the best of my knowledge and bel	ef:		
			nin Ma	
	o i periormed services, as an appra ar period immediately preceding ac	iser or in any other capacity, regarding the property that is the subject of this report with	iin the	
unee-ye	ai period illillediately preceding ac	eptance of this assignment.		
☐ I HAVE p	performed services, as an appraiser	or in another capacity, regarding the property that is the subject of this report within the	three-year	
period in	nmediately preceding acceptance o	this assignment. Those services are described in the comments below.		
Disclosure of	f prior services is required by US	PAP prior to acceptance of an appraisal assignment, or upon discovery during ar	n assignment, as well as in th	ie appraiser's
certification.				
l				
	•	praisal was prepared in accordance with the requirements of Title XI of the Finan		•
AUT (FIRRE	a) of 1989, as afficiated (12 0.5.	C. 3331 et seq.), and any applicable implementing regulations in effect at the tim	ie trie appraiser signs trie app	oraisai ceruncation.
This Certifica	ation sunnlements existing Certific	ations (on pages 5-6) that are required to be in this Appraisal Report. Nothing in	n this "Sunnlemental Certifica	tion" changes, deletes or
	existing Certifications.	ations (on pages 5-6) that are required to be in this Appraisal ricport. Nothing if	Tulis Supplemental Serunca	tion onlinges, deletes of
Additional C	ammanta			
Additional C	omments			
Scope of	Work: The "Scope of W	ork" decision is specific to the stated Intended Use and w	as deemed appropria	ite for the
specifica	lly named Intended Use	r(s). Use of this appraisal for a purpose other than the sta	ted "Intended Use" re	equires that a
new appr	aisal assignment be co	mpleted by the appraiser. Information communicating the	scope of work perfo	rmed, may be
included	throughout this report,	in addition to the Scope of Work section.		
Scope of	Report: This appraisal	s reported under the "Appraisal Report" option identified	in USPAP Standards	Rule 2-2(a). The
content of	of the report is consister	it with the Intended Use of this appraisal and is believed to	adequately address	the needs of the
parties id	lentified as Intended Us	er(s). In addition to communicating the results of this assign	gnment, the Report is	ncludes
statemen	ts indicating the essent	ial Assignment Elements used to identify the appraisal pro	oblem being solved,	summarizes the
Scope of	Work used to develop t	he appraisal, summarizes the information analyzed, the ap	praisal methods & te	chniques
employed	d, as well as the reasoni	ng that supports the analyses, opinions, and conclusions.	In addition, the repo	ort includes a
1 -	-	s any assumptions & limiting conditions. Addenda & exhil		
_		o understanding the appraisal report and identifying the re		·
_		pages of the report. Readers of this report (other than the		·
1		and parts of the report without specialized UAD training.		· ·
	ns Addendum included i			
	4			
APPRAISER:	\sim II	SHDEDWISODY ADDDAISE	P: (only if required)	
AFFRAISEN.	1) in H	SUPERVISORY APPRAISE	n: (only ii requireu)	
	D. M.			
Signature:	011	Signature:		
Name: Bria	n Mathews	Name:		
Date Signed:	03/03/2023	Date Signed:		
State Certification	#: <u>AR004130</u>	State Certification #:		
or State License #	f:	or State License #:		
State: CA	<u> </u>	State:		
		5/27/2024 Expiration Date of Certification or Lice		
Effective Date of A	ppraisal: <u>03/01/2023</u>	Supervisory Appraiser Inspection of S		
		Did Not Exterior-or	nly from Street In	terior and Exterior

Loan #52662 File # 69380

г	The purpose	of this summa	ry appraisal repo	rt is to pro	ovide the I	lender/client	with an	accurate,	and adequa	telv suni	ported, opir	nion of th	ne mark	et value	of the	subject	property.
ь	Property Address			-	J1140 110 1	ionaon, onone	***************************************	City	Winnetka		portou, opii		State		Zip Code		
		0.200	unnybrae Ave operties 2018		0	wner of Pub	lic Record				sahian /T		County	0, 1	naeles	9130	סע
	Legal Description		21291 Lot 37	LLC		7111101 01 1 02		ivia	jid & Maria	D Dai	abiaii (i	<u></u>	County	LUS A	ingeles		
	Assessor's Parci		0-024-007					Tax Y	ear 2022				R.E. Tax	es\$ 3	3,278		
	Neighborhood Na	2100	of Los Angele	s - Winnetl	ka area					N/A			Census		134.28		
ECT	Occupant		Tenant Vac			pecial Asses	ssments \$	0		14// (PUI	D HOA\$	0		per year		per month
B	Property Rights	Appraised	Fee Simple	Leasehole	d 🗍	Other (desci	ribe)								•		
S	Assignment Type	Purc	hase Transaction	Refina	ance Transactio	on	Other	(describe)	Servicin	q							
	Lender/Client	Wedgewo	ood Inc			Address	2015	Manha	ttan Beach	Blvd,	Suite 10	0, CA 90	278				
	Is the subject pro	perty currently offer	ed for sale or has it be	en offered for sal	e in the twelve	months prio	r to the effec	tive date of th	nis appraisal?						Yes 🔀	No	
	Report data sour	ce(s) used, offering	price(s), and date(s).		The d	ata sou	rce is Cl	RMLS.									
E						F											
	I did performed.	did not analyze	the contract for sale fo	ir the subject purc	chase transactio	on. Explain t	ne results of	the analysis o	of the contract for	sale or wi	ny the analysi	s was not					
	perioritieu.																
ACT	Contract Price \$		Date of Contr	act		Is the prope	erty seller the	owner of pul	blic record?		Yes	No	Data Sour	ce(s)			
Ι¥		icial assistance (loar	n charges, sale conces							orrower?				(-)	Г	Yes	□ No
CON	· ·		and describe the items	-												_	
	Note: Race and	the racial composi	tion of the neighborh	ood are not appr	raisal factors.												
		Neighborhood	l Characteristics				One-l	Unit Housing	Trends			One-	Unit Hou	sing	Pres	ent Land	Use %
	Location] Urban 🔀	Suburban	Rural	Property Valu	Jes	Increasing	9 _	Stable	∑ Dec	lining	PRICE		AGE	One-Unit		100 %
	Built-Up	u	25-75%	Under 25%	Demand/Sup		Shortage		In Balance		r Supply	\$ (000)		(yrs)	2-4 Unit		%
g	Growth	Rapid 🔀	<u> </u>	Slow	Marketing Tir		Under 3 n		3-6 mths		er 6 mths	575	Low	3	Multi-Fam	,	%
ξ	Neighborhood Bo		Generally de			Street to	the nor	rth, south	n to Satico	y Stree	et,	1,250	High	75	Commerci	al	%
围	west to De Neighborhood De		e, and east to						0.4.0		·	865	Pred.	67	Other		%
В		-	The subject				•		_		,						ge
Г			similar in age, sources of en			•						•	ge. in	e neign	DOITIOO	ı is	
			for the above conclus			•			market ha				ast sev	en vea	rs due t	o hiah	
			pply. The CO														
			st rates. This				•										
	Dimensions	68 X 120				Area 8	160 sf		Sha	pe Re	ectangula	ar		View N;	Res;		
	Specific Zoning (RS-1			Zoning De			ential Subu		one - Sir	ngle Fan	nily Dv	ellings/			
	Zoning Complian			onforming (Grand			No Zoi	ning	Illegal (describe)							
	is the highest an	d best lise of slibles.				100 11		 	,				- ··				
					per plans and	specification	s) the preser	nt use?	,	,	\boxtimes	Yes	No	lf No, descri	ibe (See At	tached
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Loan #52662 File # 69380

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There are 3 comparable	proper	ties current	itly of	ffered f	or sale	in t	the subjec	t neighborhoo	d rangi	ng in	price	from \$	829,000		to \$	929	9,900	
There are 53 comparable	sales	in the su	ubject	neighbo	rhood	within t	he past	twelve months	rangin	g in s	ale prio	ce from	\$ 575,00	n		to \$ 1	,129,00	n .
FEATURE	\Box	SUBJECT			CO	MPARAB	LE SALE #	1		CON	//PARABI	LE SALE # :	2		CO		E SALE # 3	
Address 8429 Sunnybrae	Δνο			2076	1 Stra	thern	C+		9519	Keokı	ık Avı			2051	1 Mich	ala S		
0 120 Cariny brac																	-	
Winnetka, CA 91	306					CA 91	1306			etka, (306			etka,		306	
Proximity to Subject				0.53	miles	SW			0.47	miles [Ε				miles	N		
Sale Price	\$						\$	870,000				\$	770,000				\$	775,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ (350.7	1 sq.ft.			\$	566.18	sq.ft.			\$	524.00) sq.ft.		
Data Source(s)							00901;[20M 8				52414;[OM 6	CRM	II S #S	R221	17665;D	OM 21
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VALUE ADJUSTMENTS	-	DESCRIPTION			57 7 30 SCRIPTION	1/Rea		Adjustment		#1787 SCRIPTIO			Adjustment		# 7564 Escriptio			Adjustment
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Sales or Financing				ArmL	th				ArmL	.th				ArmL	_th			
Concessions				Conv	:0				Conv	:0				Conv	/;0			
Date of Sale/Time				s02/2	3;c01	/23		-9,000	s01/2	3·c12/	22		-12,000	s07/2	22·c06	122		-35,000
Location	N:R			N;Re		720			N;Re				12,000		aff Noi:			+15,000
Leasehold/Fee Simple																		+13,000
•		Simple			Simple	•				Simple					Simple	;		
Site	8160) sf		8381	sf			0	1728	9 sf			-91,000	8188	sf			0
View	N;R	es;		N;Re	s;				N;Re	s;				N;Re	es;			
Design (Style)	DT1	;Traditio	nal	DT1:	Traditi	ional			DT1:	Ranch			0	DT1:	Traditi	onal		
Quality of Construction	Q4			Q3				-50,000						Q4				
Actual Age	67			68					72				0	66				0
Condition																		0
	C4			C3		Ι		-75,000					+50,000		1			
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	6	4	2.0	5	3	2.0		0	5	3	1.0		+10,000	6	4	2.0		
Gross Living Area			sq.ft.		1,337			+11,000		1,360			+10,000		1.479			
Basement & Finished	0sf			0sf	,			,	0sf	, - 00			,	0sf	,			
Rooms Below Grade	USI			USI					USI					031				
	+								.									
Functional Utility	Ave	age		Avera	age				Avera	age				Aver	age			
Heating/Cooling	FW/	A/CAC		FWA	/CAC				Wall/	None			+10,000	FWA	/CAC			
Energy Efficient Items	Non	<u> </u>		None				-	None				•	Solai	r (Own	ed)		-10,000
S Garage/Carport	2ga2			2ga2					None				+20,000	_		,		.0,000
Porch/Patio/Deck																		
Forcily Patio/ Deck		o/Deck		Deck					Deck					Deck				0
Pool/Spa	Poo	l (Empty))	None	!			0	None	!			0	None	9			0
Other	Non	е		None					Work	shop			-20,000	None	9			
										045.0								
Assessor's Parcel Number	APN	1-		2108		013			2781	-()15-()	09		0	2780	-016-0	010		0
Assessor's Parcel Number Net Adjustment (Total)	APN	l:		2108	-009-0		\$		2781		_	\$			-016-0		\$	30,000
Assessor's Parcel Number Net Adjustment (Total) Adjusted Sale Price	APN	l: 			-009-0 + [☑ -	\$	-123,000		+ [₫ -	\$	-23,000] + [☑ -	\$	-30,000
Assessor's Parcel Number Net Adjustment (Total) Adjusted Sale Price	APN	l:		Net Adj.	-009-0 + [7 - 14.1 %		-123,000	Net Adj.	+	3.0 %		-23,000	Net Adj.] + [3.9 %	\$	-30,000
Net Adjustment (Total) Adjusted Sale Price of Comparables				Net Adj. Gross A	-009-0 + [2 dj.	- 14.1 [%] 16.7 [%]	\$	-123,000 747,000	Net Adj.	+	₫ -			Net Adj.] + [☑ -	\$	
Assessor's Parcel Number Net Adjustment (Total) Adjusted Sale Price of Comparables I did did not research the:			of the	Net Adj. Gross A	-009-0 + [2 dj.	- 14.1 [%] 16.7 [%]	\$	-123,000 747,000	Net Adj.	+	3.0 %		-23,000	Net Adj.] + [3.9 %	\$	-30,000
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Loan #52662 File # 69380

Clarification of Intended Use & Intended User(s): The Intended User of this appraisal report is the Lender/Client. No additional Intended Users are identified by the appraiser. The borrower is not an Intended User. A party receiving a copy of this report is not an Intended User. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, the reporting requirements of this appraisal report form, and the definition of Market Value, included in the Note: the "Scope of Work" decision is specific to the stated Intended Use and was deemed appropriate for the specifically named Intended User(s). Use of this appraisal for a purpose other than the stated "Intended Use" requires that a new appraisal assignment be completed by the appraiser. Information communicating the scope of work performed, may be included throughout this report, in addition to the scope of work section • Cost Approach Warning: The purpose of Cost Approach is to help estimate and support the subject property's market value (NOT to estimate the Replacement Cost of the subject improvements). Use of this data, in whole or in part, for any other purpose is not intended by the appraiser. Nothing set forth in this appraisal report is intended to be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. If used for that purpose, the appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted. Further, the Cost Approach may not be a reliable indication of replacement cost new for any date other than the effective date of this appraisal due to changing costs of labor and materials, as well as changing building codes and governmental regulations and requirements. The Appraised Value is based on a Reasonable Exposure Time of less than 30 days. * Property values then marginally declined, erasing most of the gains made earlier in 2022, and list prices for available properties also decreased. While the number of active listings remains low, and the "Days on Market" (DOM) has increased, although it is low by historical levels. Market conditions can be unpredictable and dependent on supply and demand, which has been impacted by interest rates returning to normal (higher) levels. Interested parties are cautioned to consider the potential for a further decline in value when making decisions related to this transaction. COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) High site to value ratio is typical of the subject's market area. Site value has been derived by extraction and/or allocation due to lack of available site sales data in the subject's market area. REPRODUCTION OR REPLACEMENT COST NEW OPINION OF SITE VALUE =\$ 575,000 1,479 Sq.Ft.@\$ DWELLING =\$ Source of cost data DwellingCost.com 174.40 257,900 0 Sq.Ft.@\$ Effective date of cost data Quality rating from cost service =\$ Avg. Comments on Cost Approach (gross living area calculations, depreciation, etc.) =\$ Garage/Carport 400 Sq.Ft.@\$ =\$ Cost estimates were obtained from DwellingCost.com. Depreciation 63.38 25,400 Total Estimate of Cost-New =\$ was calculated using the Economic Age/Life method. Replacement cost 283,300 Less Physical Functional External estimates are rounded to the nearest \$100. Garage size estimated due Depreciation =\$(to lack of public records information - based on standard garage sizes 170.000 170,000) Depreciated Cost of Improvement =\$ Note: In order to replicate the appraisers analysis, it is noted that a 113,300 "As-is" Value of Site Improvements =\$ rating of 3.40 was used in DwellingCost.com. This rating corresponds to 65,000 a rating of average. 30 Years INDICATED VALUE BY COST APPROACH Estimated Remaining Economic Life (HUD and VA only) =\$ 753,300 INCOME APPROACH TO VALUE (not required by Fannie Mae) Estimated Monthly Market Rent \$ X Gross Rent Multiplier Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal Name of Project Total number of units Total number of units sold Total number of phases Total number of units for sale Total number of units rented Data source(s) Was the project created by the conversion of existing building(s) into a PUD? Yes No. If Yes, date of conversion Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. Describe common elements and recreational facilities.

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

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

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

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

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

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

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, 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.

Loan #52662 File # 69380

20. I identified the lender/client in this appraisal report who i ordered and will receive this appraisal report.	s the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state obtain the appraiser's or supervisory appraiser's (if applicable)	report to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal luding, but not limited to, the public through advertising, public
	raisal report by me or the lender/client may be subject to certain visions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrowinsurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or	market participants may rely on this appraisal report as part
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ignature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
	in this appraisal report may result in civil liability and/or conment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervis	sory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignmental analysis, opinions, statements, conclusions, and the appraise appraisal a	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	sub-contractor or an employee of the supervisory appraiser (or the cceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisa report was prepared.	of Professional Appraisal Practice that were adopted and I Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	· /·
APPRAISER RIVER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	SignatureName
Name Brian Mathews Company Name ACI Real Estate Services Inc.	Company Name
Company Name ACI Real Estate Services, Inc. Company Address 3182 Toulouse Cir	Company Address
Thousand Oaks, CA 91362	· · · · · · · · · · · · · · · · · · ·
Telephone Number (800) 937-4221	Telephone Number
Email Address bmathews@valuefast.com	Email Address
Date of Signature and Report 03/03/2023	Date of Signature
Effective Date of Appraisal 03/01/2023 State Certification # AR004130	State Certification # or State License #
State Certification # AR004130 or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 05/27/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
8429 Sunnybrae Ave	Did inspect exterior of subject property from street
Winnetka, CA 91306	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 745,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	
Name Clear Capital Company Name Wedgewood Inc	Did not inspect exterior of comparable sales from street
- Court Capital	

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 6 of 6

Fannie Mae Form 2055 March 2005

Loan #52662 File # 69380

	FEATURE		SUBJECT	T		CO	MPARAB	LE SALE #	4		CO	MPARABL	E SALE # 5		CO	-	E SALE #	6
	Address 8429 Sunnybrae	Ave			8050	Irond	ale A	/e		834	1 McCı	ue Ct		8515	Oso /	Ave		
	Winnetka, CA 91				Winn	etka,	CA 9	1306		1			A 91306	Can	oga Pa	ark, CA	91306	
	Proximity to Subject					miles				0.29	miles	SW			miles			
	Sale Price	\$						\$	625,000				\$ 823,000				\$	799,000
	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	414.4	6 sq.ft.			\$	514.3	8 sq.ft.		\$	568.2	8 sq.ft.		
	Data Source(s)				CRM	LS #C	C230	12850;[OOM 7	CRN	ЛLS #2	22239	27;DOM 50	CRM	1LS #C	C222	24799;D0	OM 14
	Verification Source(s)					#1157					#1184					106/R		
	VALUE ADJUSTMENTS	0	ESCRIPTI	ON	D	ESCRIPTI	ON	+(-)\$	Adjustment	1	DESCRIPTI	ON	+(-) \$ Adjustment	0	DESCRIPTI	ON	+(-) \$ Ac	ljustment
	Sales or Financing				ArmL	_th				Arm	Lth			Arml	Lth			
	Concessions				Cash	;0				Con	v;0			Con	v;0			
	Date of Sale/Time				s02/2	23;c02	/23		-3,000	s02/	23;c01	/23	-8,000	s12/	22;c11	/22		-16,000
	Location	N;Re	es;		N;Re	s;				N;R	es;			N;Re	es;			
	Leasehold/Fee Simple	Fee	Simple	е	Fee :	Simple	9			Fee	Simple	е		Fee	Simple	9		
AC.	Site	8160) sf		7501	sf			0	5366	6 sf		+28,000	7738	3 sf			0
PRC	View	N;Re	es;		N;Re	s;				N;R	es;			N;Re	es;			
AP.	Design (Style)	DT1	;Tradit	ional		Tradit	ional				;Tradit	ional		_	;Rancl	1		0
RISON APPROACH	Quality of Construction	Q4			Q4					Q4			-25,000					
≰.	Actual Age	67			68					46				68				0
SALES COME	Condition	C4	T		C6				+100,000		1	1	-25,000		1			-25,000
ES (Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths		
SAL	Room Count	6	4	2.0	6	4	2.0			7	4	2.0	0	_	3	2.0		0
۶	Gross Living Area Basement & Finished	0 1	1,479	g sq.ft.		1,508	3 sq.ft.		0	_	1,600	O sq.ft.	-10,000		1,406	sq.ft.		+6,000
٦	Basement & Finished Rooms Below Grade	0sf			0sf					0sf				0sf				
	Functional Utility	Δ			A	~~-		1		Δ.				Δ				
	Heating/Cooling	Aver			Aver			1	140.000	Ave				Aver				
	Energy Efficient Items		VCAC			<u>None</u>			+10,000	Non					VCAC			
	Garage/Carport	None			None				0					None 2ad2				0
	Porch/Patio/Deck	2ga2	o/Deck	,	2gd2 None					2ga2 Dec			0	Decl				0
	Pool/Spa		(Emp		None					Non				None				0
	Other	None		су /	None					Non			0		. Patio			-10,000
	Assessor's Parcel Number	APN				-006-0)15		0		0-006-0	053	0		I-012-0			0
	Net Adjustment (Total)	,					7 -	\$	107.000	_			\$ -40.000	_		☒ -	\$	-45,000
	Adjusted Sale Price				Net Adj.		17.1 [%]		,	Net Ad		4.9 %	-,	Net Adj		5.6 %		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	of Comparables				Gross A	dj.	18.1 %	\$	732,000	Gross	Adj.		\$ 783,000	Gross A	Adj.	7.1 %	\$	754,000
	Report the results of the research and anal	ysis of t	he prior sa			y of the s	ubject pr			• •	additional p							
	ITEM			S	UBJECT			COI	MPARABLE SAL	E#	4		COMPARABLE SALE #	5		COMPAR	ABLE SALE #	6
	Date of Prior Sale/Transfer																	
J	Price of Prior Sale/Transfer														-			
OR	Data Source(s) Effective Date of Data Source(s)		Realis		LS			Realist/				Realis				st/CRI		
SALE HISTORY	Analysis of prior sale or transfer history of		03/01/		nnarahla	calac		03/01/20		-44 N	4: - l l -	03/01/		1000	_	1/2023		
ALE	#756432). 8050 Irondale A						rior t	anefor h					nsferred on 07/26			_		C
S	#1 30432). 0030 Horidale P	VC III	a3 110 1	KIIOWII	12-111	Onui	ווטו נו	ansier i	iistory. 00	10 0	30 700	nas n	5 KHOWH 12-HIOHU	Грпо	i iiaiis	ici ilis	tory.	
	Analysis/Comments Comps	. #4-6	are r	ecent	sales	locate	d in t	ne subje	ct neighbo	rhoo	d. The	ey were	e used to provide	addit	ional s	upport	for the v	alue
	estimate due to limited dire	ect co	mpara	able sa	ales d	ata in	the su	ubject ne	eighborhoo	od.Qu	uality a	nd con	dition adjustment	s are	based	l on vis	sual	
	inspection by the appraise	r, as	well as	s M.L.	S data	a, desc	criptio	ns and a	vailable p	hoto	graphs	. Qual	lity & condition rat	ings a	are ba	sed on	UAD	
	definitions (see attached)	and s	ome a	ıdjustn	nents	were i	made	within th	ne same "ı	ating	" for di	iffering	levels of overall	quality	y and o	conditi	on. A	
	condition adjustment was										_							
	significant deferred mainte													•				
	comps. #5 & 6 for superior								. An adjus	tmen	t was a	also ap	plied to comp. #5	for s	uperio	r quali	ty due to	
	superior level of upgrades	anu (overall	qualii	y or c	onstru	CHOII.											
	See Narrative Addendum	for A	ddition	al Sale	es Co	mnaris	son C	omment	arv									
	COO HUMANO HUGONUANI	70, 710	2010011	ur our	<i>30 00</i>	прате	<i>3011</i> 0	ommone.	ury.									
STI																		
ME																		
ANALYSIS / COMMENTS																		
/SI																		
γ.																		
₹.																		

Client File No.

Exterior-Only Inspection Residential Appraisal Report

Loan #52662 File # 69380

	FEATURE		SUBJECT	T		CO	MPARAE	BLE SALE # 7		CO	MPARABL	E SALE # 8		COMPARABI	E SALE # 9
	Address 8429 Sunnybrae	Ave			8038	Irond	ale A	ve							
	Winnetka, CA 913					netka,									
	Proximity to Subject					miles									
	Sale Price	\$			0		-	\$ 810,000				\$			\$
	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	441.4	2 sq.ff		\$		sq.ft.		\$	sq.ft.	
	Data Source(s)							691;DOM 8							
	Verification Source(s)				Real		2100	OST,DON O							
	VALUE ADJUSTMENTS	D'	ESCRIPTI	ION		ESCRIPTI	ON	+(-) \$ Adjustment	D	ESCRIPTI	ON	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment
	Sales or Financing				Listir			(),				(7)			(7. 4
	Concessions				Lisui	ıg									
	Date of Sale/Time				-02/	22									
	Location	NI-D-			c03/2										
	Leasehold/Fee Simple	N;Re			N;Re										
ᆽ	Site		Simple	<u>e</u>		Simple	e								
OAC	View	8160			7502			0							
胀		N;Re			N;Re										
Ν	Design (Style)		;Tradit	tional		Tradit	ional								
SALES COMPARISON APPROACH	Quality of Construction	Q4			Q4			-25,000							
PAR	Actual Age	67			68			0							
OM	Condition	C4			C4			-25,000							
S	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total Bdrn	ns. Baths	
¥	Room Count	6	4	2.0	6	3	2.0	0							
J)	Gross Living Area		1,479	g sq.ft.		1,83	5 sq.ff	-28,000			sq.ft.			sq.ft.	
	Basement & Finished	0sf			0sf										
	Rooms Below Grade														
	Functional Utility	Avera	age		Aver	age									
	Heating/Cooling	FWA	VCAC	;	Wall	/None		+10,000							
	Energy Efficient Items	None	Э		None	9									
	Garage/Carport	2ga2	2dw		2ga2	dw.									
	Porch/Patio/Deck	Patio)/Deck	<	Deck	(0							
	Pool/Spa	Pool	(Emp	ty)	None	9		0							
	Other	None			None	9									
	Assessor's Parcel Number	APN:			2108	3-006-0	013	0							
	Net Adjustment (Total)						<u> </u>	\$ -68,000		+ [٦-	\$	+	П-	\$
	Adjusted Sale Price				Net Adj.		8.4 %		Net Adj.		%		Net Adj.	%	
	of Comparables				Gross A	dj.	10.9 %		Gross A	dj.	%	\$	Gross Adj.	%	\$
	Report the results of the research and analy	ysis of th	ne prior sa	ale or trans	fer histo						rior sales	on page 3).			l
	ITEM			SI	UBJECT			COMPARABLE SAL	E# 7	7		COMPARABLE SALE #	3	COMPA	RABLE SALE # 9
	Date of Prior Sale/Transfer							04/18/2022							
	Price of Prior Sale/Transfer							\$917,000							
RY	Data Source(s)	F	Realis	t/CRM	LS			Realist/CRMLS							
ΙO	Effective Date of Data Source(s)		03/01/					03/01/2023							
Ĭ	Analysis of prior sale or transfer history of				nparable	sales			nn #7	nrev	iously :	sold on 04/18/202	2 for \$91	7 000 It	was sold to
SALE HISTORY	OpenDoor, an iBuyer that	purch	nases	proper	ties ir	orde	r to re								
0)	consistent with all element														
	price was not indicative of														
	current list price.	mane	ot vaic	<u>uo. 7 tu</u>	and on the	uny, u	1010 1	TOTO GOOMITOO IIT GIO	man		1011 1110	rodood the gap be	ottroon th	o odio p	noo una
	our one not price.														
	Analysis/Comments Comp	#7 ic	a "ne	nding (sale" I	ocato	d in #	ne suhiect neighbo	rhood	Δci	t hae n	not closed escrow	the final	sale nri	ne was not
Ī								ne subject neighbo							
	available and it was given	no we	eight i	n the s	ales	compa	arison	analysis. Quality	and co	nditio	n adju	stments are based	d on visua	al inspec	tion by the
	available and it was given appraiser, as well as M.L.S	no we S data	eight ii a, desc	n the s	ales ons	compa d avail	arison lable	analysis. Quality a photographs. Qua	and co	nditio condit	n adju: ion rat	stments are based ings are based or	d on visua UAD det	al inspec initions	tion by the (see
	available and it was given appraiser, as well as M.L.S attached) and some adjust	no we S data tment	eight ii a, desc ts were	n the s cription e made	ales ons and e with	compa d avail iin the	arison lable same	analysis. Quality a photographs. Qua e "rating" for differi	and co lity & ng lev	onditio condit els of	n adju: ion rat overal	stments are based ings are based on I quality and cond	d on visua UAD det ition. Whi	al inspec initions le comp	tion by the (see . #7 received
	available and it was given appraiser, as well as M.L.S attached) and some adjust the same quality and cond	no we S data tment lition r	eight in a, desc ts were ratings	n the s cription e made s (per l	ales one and allowed allowed and allowed allowed and allowed and allowed allowed and allow	compa d avail in the definiti	arison able same ons),	analysis. Quality a photographs. Qua e "rating" for differi it was adjusted for	and co lity & ng lev	onditio condit els of	n adju: ion rat overal	stments are based ings are based on I quality and cond	d on visua UAD det ition. Whi	al inspec initions le comp	tion by the (see . #7 received
	available and it was given appraiser, as well as M.L.S attached) and some adjust	no we S data tment lition r	eight in a, desc ts were ratings	n the s cription e made s (per l	ales one and allowed allowed and allowed allowed and allowed and allowed allowed and allow	compa d avail in the definiti	arison able same ons),	analysis. Quality a photographs. Qua e "rating" for differi it was adjusted for	and co lity & ng lev	onditio condit els of	n adju: ion rat overal	stments are based ings are based on I quality and cond	d on visua UAD det ition. Whi	al inspec initions le comp	tion by the (see . #7 received
	available and it was given appraiser, as well as M.L.S attached) and some adjust the same quality and cond condition due to superior le	no we S data tment lition r evel o	eight in a, deso ts were ratings of remo	n the s cription e made s (per l odeling	ales one and	compa d avail in the definiti overa	arison able same ions), Il con	analysis. Quality a photographs. Qua e "rating" for differi it was adjusted for dition.	and co lity & ng lev	onditio condit els of	n adju: ion rat overal	stments are based ings are based on I quality and cond	d on visua UAD det ition. Whi	al inspec initions le comp	tion by the (see . #7 received
	available and it was given appraiser, as well as M.L.S attached) and some adjust the same quality and cond	no we S data tment lition r evel o	eight in a, deso ts were ratings of remo	n the s cription e made s (per l odeling	ales one and	compa d avail in the definiti overa	arison able same ions), Il con	analysis. Quality a photographs. Qua e "rating" for differi it was adjusted for dition.	and co lity & ng lev	onditio condit els of	n adju: ion rat overal	stments are based ings are based on I quality and cond	d on visua UAD det ition. Whi	al inspec initions le comp	tion by the (see . #7 received
	available and it was given appraiser, as well as M.L.S attached) and some adjust the same quality and cond condition due to superior le	no we S data tment lition r evel o	eight in a, deso ts were ratings of remo	n the s cription e made s (per l odeling	ales one and	compa d avail in the definiti overa	arison able same ions), Il con	analysis. Quality a photographs. Qua e "rating" for differi it was adjusted for dition.	and co lity & ng lev	onditio condit els of	n adju: ion rat overal	stments are based ings are based on I quality and cond	d on visua UAD det ition. Whi	al inspec initions le comp	tion by the (see . #7 received
	available and it was given appraiser, as well as M.L.S attached) and some adjust the same quality and cond condition due to superior le	no we S data tment lition r evel o	eight in a, deso ts were ratings of remo	n the s cription e made s (per l odeling	ales one and	compa d avail in the definiti overa	arison able same ions), Il con	analysis. Quality a photographs. Qua e "rating" for differi it was adjusted for dition.	and co lity & ng lev	onditio condit els of	n adju: ion rat overal	stments are based ings are based on I quality and cond	d on visua UAD det ition. Whi	al inspec initions le comp	tion by the (see . #7 received
TS T	available and it was given appraiser, as well as M.L.S attached) and some adjust the same quality and cond condition due to superior le	no we S data tment lition r evel o	eight in a, deso ts were ratings of remo	n the s cription e made s (per l odeling	ales one and	compa d avail in the definiti overa	arison able same ions), Il con	analysis. Quality a photographs. Qua e "rating" for differi it was adjusted for dition.	and co lity & ng lev	onditio condit els of	n adju: ion rat overal	stments are based ings are based on I quality and cond	d on visua UAD det ition. Whi	al inspec initions le comp	tion by the (see . #7 received
MENTS	available and it was given appraiser, as well as M.L.S attached) and some adjust the same quality and cond condition due to superior le	no we S data tment lition r evel o	eight in a, deso ts were ratings of remo	n the s cription e made s (per l odeling	ales one and	compa d avail in the definiti overa	arison able same ions), Il con	analysis. Quality a photographs. Qua e "rating" for differi it was adjusted for dition.	and co lity & ng lev	onditio condit els of	n adju: ion rat overal	stments are based ings are based on I quality and cond	d on visua UAD det ition. Whi	al inspec initions le comp	tion by the (see . #7 received
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Sales Comparison Commentary [Multi-page]

	Sales Comparison	n Con	ımentary [Multi	i-page]	Fi	le No. 69380		
Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Lender	Wedgewood Inc							

Sales Comparison Analysis - Commentary

Methodology & Data: The Sales Comparison Analysis is the primary method of estimating the market value of SFRs. It assumes that sales of similar properties having similar physical and locational factors provide a reliable indicator of value for the subject property. Data accuracy and comparability of each sale property are crucial for credibility. Physical and neighborhood characteristics, as well as functional utility define the search parameters. Sales selected for this analysis are considered the most applicable to the subject or were selected in order to bracket physical or locational factors (consistent with common appraisal practice). Comparable properties represent competitive alternatives in the same market. Transaction details were verified using reliable sources and/or parties involved in the transaction.

With the foregoing in mind, 6 closed comparable sales and 1 pending sale were selected and were chosen as the most appropriate data to estimate the subject property's market value. Although the data may include sales from adjacent subdivisions, dated sales, and properties requiring significant adjustments which exceed common appraisal practice, these comparables were considered the most relevant for a direct comparison to the subject property.

Adjustments: To account for dissimilar features between the comparables and the subject property, adjustments have been made to arrive at an indication of value. Available market data, including comparable sales analyzed in this analysis, were used to estimate the market's reaction to differences in specific factors. These adjustments were made to ensure the adjusted sale prices of the comparables reflect the subject's unique characteristics and provide a reliable indicator of its value.

Negative adjustments for market conditions (time adjustments) are based on current MLS statistical data, the attached 1004MC analysis, sensitivity analysis using the adjusted comparables, and simple regression analysis developed using Spark (see attached exhibit), resulting in a negative .5% adjustment per month. Comp. #3 is located in proximity to a traffic street and was adjusted for inferior location due to traffic noise influence. Site adjustments are based on \$10/sf for significant differences in site utility. No adjustments were applied for minor differences in site area as market participants do not typically recognize very small differences in site utility. Some comparable site sizes were obtained directly from County Assessor's maps and may vary slightly from the site sizes reported by data reporting services.

The quality and condition ratings align with the UAD definitions, as detailed in the attached addendum. Adjustments were made within the same rating for variations in overall quality and condition, based on visual inspection by the appraiser, M.L.S. data, descriptions, and available photographs. Comp. #1 was adjusted for superior quality due to superior level of upgrades and superior condition due to significant level of remodeling and vastly superior overall condition. A condition adjustment was applied to comp. #2 for inferior condition as it was a "fixer" and had significant deferred maintenance. Although there are some age differences, no adjustments were made for actual age, as "effective" ages may differ. Effective ages are accounted for in quality and condition ratings/adjustments. No adjustments were required for differences in design (style) as the subject/comparable design styles are all generally acceptable in the subject's market area.

No adjustments were made for number of bedrooms, as all dwellings have similar functional utility and were compared on the basis of their overall gross living area (GLA). Bath adjustments are based on \$10,000/bath and GLA adjustments are based on \$80/SF (rounded). No adjustments were applied for minor differences in GLA as market participants do not typically recognize very small differences in living area.

Summary: Among the closed comparable sales that were analyzed, comps. #1-3 were generally deemed to be the most relevant overall and they established the range from which the estimated value was selected. The most important factors were considered to be Gross Living Area (GLA), date of sale, quality/condition, and proximity to the subject. Although it is a dated sale, comp. #3 is the most similar in overall appeal and was given the most emphasis in developing this analysis. Comps. #1 & 2 are recent sales and provide strong support for the value estimate.

While there is considerable weakness in the available market data, comparables #1-6 were deemed to be the best available closed sales and their use is considered to be reasonable and necessary in order to develop the sales comparison analysis.

File No. 69380

Supplemental Addendum

	- July 1					03000		
Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Lender	Wedgewood Inc							

• <u>Clarification Regarding Subject City</u>: Winnetka is an "area" located in a larger area that was mostly considered Canoga Park. Both are "areas" or "neighborhoods" within the incorporated city of Los Angeles. In the area, the terms are essentially interchangeable as the post office recognizes both under the 91306 zip code so both meet UAD requirements. Other sources vary as the city of Los Angeles reflects Canoga Park and the county of Los Angeles (assessor) reflects Winnetka. Market participants are used to both names and is no difference in marketability in either case.

Site Comments

The subject site is typical in size and has typical site utility for the neighborhood. The improvements appear to be well situated on the site and no apparent adverse easements, encroachments or other adverse site conditions were noted from off-site.

Note: I have not checked the title/land records for recorded easements and have reported only apparent easements, encroachments and/or other apparent adverse conditions. The title policy was not reviewed by appraiser.

- <u>Highest & Best Use</u>: The stated conclusion that the "highest and best" use of the subject property (as improved) is considered to be its present use as a single-family residential dwelling, is consistent with allowable uses under the subject site's zoning designation (1-family residential dwelling), and is supported by the contributory value of the improvements coupled with the remaining economic life of the structure.
- <u>Note Regarding Empty Pool</u>: Aerial images of the subject property indicate that the pool is currently empty. While the images were not captured on the Effective Date of appraisal, it is assumed that the pool remained empty on that date. An empty pool typically contributes no value to the property due to the uncertainty of its condition and the likelihood that it may not be feasible to salvage the pool or its equipment after an extended period of remaining empty.
- <u>Effective Age</u>: The appraiser estimates the effective age of the subject dwelling to be 45 years. In estimating the effective age the appraiser has considered any physical deterioration, functional obsolescence, and/or external obsolescence observed from off-site on the effective date. No functional or external obsolescence was noted from off-site. Thus, the effective age only reflects physical deterioration. The exterior appears to be adequately maintained and the effective age is estimated to be less than the actual age of 67 years.

• Exterior-Only : Reconciliation

The Sales Comparison Analysis best reflects the conditions present in the Market Value definition, and best reflects the actions of buyers & sellers in the market. In addition, the market data presented in support of the Sales Comparison Analysis was verified by the appraiser and considered very reliable.

The Cost Approach was deemed to be a less reliable analysis, due to insufficient land sales data and the difficulty of estimating accrued depreciation. This approach was given secondary consideration and it supports the value conclusion of the Sales Comparison Analysis.

The Income Approach was not developed and is considered "not relevant" as similar properties (in the area) are not typically purchased for income production and there is insufficient rental data.

For the reasons stated above, the Sales Comparison Analysis was considered to be the most valid approach and was given the most emphasis in the final value conclusion.

Secure Signature

This report was transmitted electronically and includes a computer generated image, of my original signature, encrypted for security purposes. The report shall be as effective, enforceable and valid as if a "paper" version of this report was delivered.

Signature B. Marie		Signature	
Name Brian Mathews		Name	
Date Signed 03/03/2023		Date Signed	
State Certification # AR004130	State CA	State Certification #	State
Or State License #	State	Or State License #	State

Client File No.

Market Conditions Addendum to the Appraisal Report

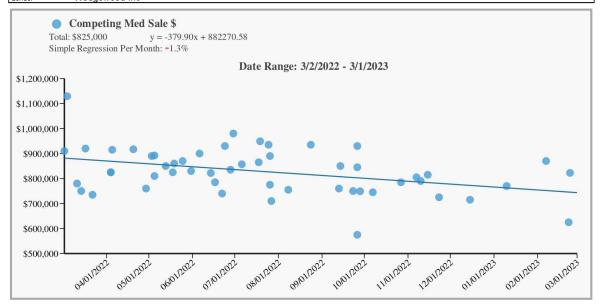
Loan #52662 File No. 69380

The purpose of this addendum is to provide the lender/client with a cl			ends and condition	ons prevalent in the subject						
neighborhood. This is a required addendum for all appraisal reports was reported Address 8429 Sunnybrae Ave	vitil all effective date oil of after A		Winnetka			State CA		ZIP Code 913	306	
Borrower Catamount Properties 2018 LLC		,	vviiiii Gtika							
Instructions: The appraiser must use the information required on this	form as the basis for his/her con-	clusions, and m	nust provide sup	port for those conclusions, regardi	ng					
housing trends and overall market conditions as reported in the Neigh					ent					
it is available and reliable and must provide analysis as indicated belo explanation. It is recognized that not all data sources will be able to pr					_					
in the analysis. If data sources provide the required information as an					a					
average. Sales and listings must be properties that compete with the					he					
subject property. The appraiser must explain any anomalies in the dat										
Inventory Analysis	Prior 7–12 Months	Prior 4–6	6 Months	Current – 3 Months	\top		(Overall Trend		
Total # of Comparable Sales (Settled)	35	1	3	5		Increasing		Stable	\boxtimes	Declining
Absorption Rate (Total Sales/Months)	5.83	4.3	33	1.67		Increasing		Stable	\boxtimes	Declining
Total # of Comparable Active Listings	4		2	3		Declining	\times	Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	0.7 Prior 7–12 Months	O. Prior 4–6	-	1.8 Current – 3 Months	┸	Declining	L	Stable Overall Trend		Increasing
Median Comparable Sale Price	\$857,000	\$785		\$770,000	╁	Increasing	T-	Stable		Declining
Median Comparable Sales Days on Market	10	2		8	╁	Declining	k	Stable	H	Increasing
Median Comparable List Price	\$759,950	\$889		\$849,000	Ť	Increasing		Stable	Ħ	Declining
Median Comparable Listings Days on Market	41	5	,	53		Declining	\boxtimes	Stable		Increasing
Median Sale Price as % of List Price	103%	100	0%	102%	I	Increasing	X	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 months	Yes	No No			ĮĒ	Declining	X	Stable		Increasing
Are foreclosure sales (REO sales) a factor in the market? An analysis was performed on 53 competir		st 12 mont		the trends in listings and sales of foose sales, a total of 0			rted	d to be RE	О.	
Cite data sources for above information. The database. These sources appear to provid market conditions section of the attached resumarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to In support of the market conditions concluse analyzed data about competing properties listings. Analyses are summarized in this resignificantly declined. At the same time, the prices and the market currently appears to than 3 months when priced competitively (to be misleading due to reliance on small data conditions Commentary on Page 1	le a comprehensive a eport. the Neighborhood section of the a o formulate your conclusions, pro sions set forth in the r in the subject neighb market conditions add the number of active list be declining. The ox passed on current pen	and reliable appraisal report wide both an expension perighborhole or hood in dendum. Stings has werall medical and ing sales	form. If you use planation and su cood section cluding clot The number of remained dian days of s). Reade	and any additional information, such pport for your conclusions. On of the attached apposed sales, listings, poer of recent closed said stable. This has increase market indicates poers are advised that the	forti as erais endi les eas rope e re	al report, the subject the downerties have sults of the	he a	appraiser ired and w price rang ard pressi en selling 004MC and	has ithd e hare in le	Irawn as on ess
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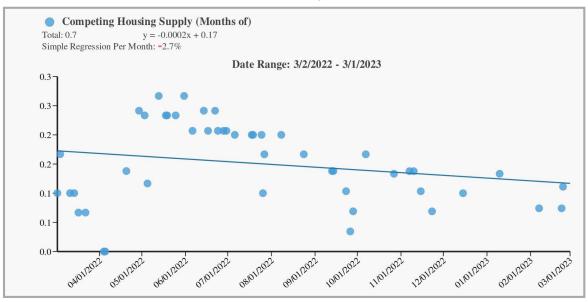
Freddie Mac Form 71 March 2009

Photograph Addendum

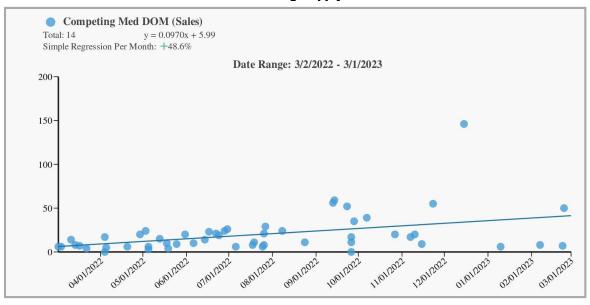
Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Lender	Wedgewood Inc							



Median \$



Housing Supply



Sales DOM

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Lender	Wedgewood Inc							



Subject Front

8429 Sunnybrae Ave

Sales Price

 Gross Living Area
 1,479

 Total Rooms
 6

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 8160 sf

 Quality
 Q4

 Age
 67



Additional Front View



Subject Street

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Lender	Wedgewood Inc							



Comparable 1

20761 Strathern St

Prox. to Subject 0.53 miles SW 870,000 Sales Price 1,337 Gross Living Area Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 8381 sf Site Q3 Quality Age 68



Comparable 2

8518 Keokuk Ave

Prox. to Subject 0.47 miles E Sales Price 770,000 Gross Living Area 1,360 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 17289 sf Quality Q4 Age 72



Comparable 3

20511 Michale St

 Prox. to Subject
 0.27 miles N

 Sales Price
 775,000

 Gross Living Area
 1,479

 Total Rooms
 6

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 A;Traff Noise;

 View
 N;Res;

 Site
 8188 sf

 Quality
 Q4

 Age
 66

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Lender	Wedgewood Inc							



Comparable 4

8050 Irondale Ave

Prox. to Subject 0.46 miles SW 625,000 Sales Price Gross Living Area 1,508 Total Rooms 6 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 7501 sf Site Q4 Quality Age 68



Comparable 5

8341 McCue Ct

Prox. to Subject 0.29 miles SW Sales Price 823,000 Gross Living Area 1,600 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5366 sf Quality Q4 Age 46



Comparable 6

8515 Oso Ave

Prox. to Subject 0.36 miles NE Sales Price 799,000 Gross Living Area 1,406 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 7738 sf Quality Q4 Age 68

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Londor	Wodgowood Inc							



Comparable 7

8038 Irondale Ave

Prox. to Subject 0.48 miles SW Sale Price 810,000 Gross Living Area 1,835 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 7502 sf Site Quality Q4 Age 68

Comparable 8

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

Comparable 9

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

Exhibit: Tax Records - Page 1

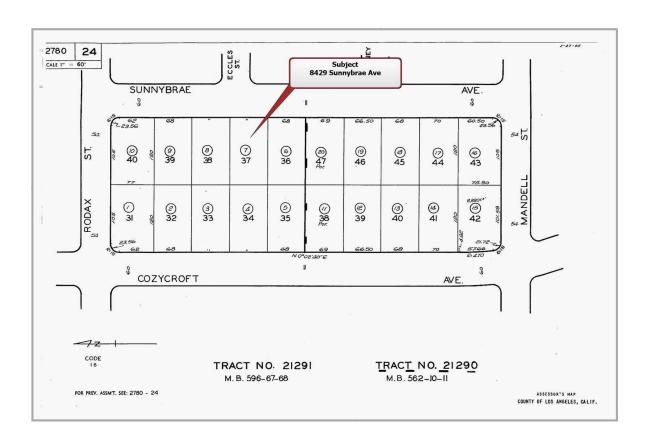
PN: 2780-024-007 CLIP: 1	088031273		
OWNER INFORMATION			
Owner Name	Darabian Majid (Te) & Maria D	Tax Billing Zip	91306
Owner Name 2	Majid Maria & Darabian	Tax Billing Zip+4	1539
Mail Owner Name	Majid & Maria D Darabian	Owner Vesting	
Tax Billing Address	8429 Sunnybrae Ave	Owner Occupied	Yes
Tax Billing City & State	Winnetka, CA	No Mail Flag	
LOCATION INFORMATION			
Zip Code	91306	Location Influence	
Carrier Route	C013	TGNO	
Zoning	LARS	Census Tract	1134.28
Tract Number	21291	Topography	Rolling/Hilly
School District	Los Angeles	Township Range Sect	
Comm College District Code	Los Angeles City	Neighborhood Code	
TAX INFORMATION			
APN	2780-024-007	Tax Appraisal Area	
Alternate APN		Lot	37
Exemption(s)	Homeowner	Block	- "
% Improved	43%	Water Tax Dist	Southern California
Tax Area	16	Fire Dept Tax Dist	
Legal Description	TRACT # 21291 LOT 37		
ASSESSMENT & TAX			
Assessment Year	2022	2021	2020
Assessed Value - Total			
	\$254,070	\$249,089	\$246,536
Assessed Value - Land	\$144,468	\$141,636	\$140,184
Assessed Value - Improved	\$109,602	\$107,453	\$106,352
YOY Assessed Change (\$)	\$4,981	\$2,553	
YOY Assessed Change (%)	2%	1.04%	
Exempt Building Value			
Exempt Land Value			
Exempt Total Value			
Tax Year	Total Tax	Change (\$)	Change (%)
2020	\$3,259	913	
2021	\$3,233	-\$26	-0.81%
2022	\$3,278	\$46	1.42%
Special Assessment		Tax Amount	
Laco Vectr Cntrl80		\$14.67	
Safe Clean Water83		\$130.35	
La Stormwater 21		\$28.24	
Flood Control 62		\$35.42	
City Lt Maint 21		\$72.17	
Rposd Measure A 83		\$25.14	
Lacity Park Dist21		\$18.71	
Trauma/Emerg Srv86		\$73.95	
Total Of Special Assessments		\$398.65	
CHARACTERISTICS			
County Land Use	Single Family Resid	Cooling Type	
Universal Land Use	SFR	Patio Type	
Lot Frontage	68	Garage Type	Parking Avail
Lot Acros	120	Garage Sq Ft	On Site
Lot Acres Lot Area	0.1873 8,160	Parking Type	On Site
Lot Shape	0,100	Parking Spaces Roof Type	
Style	Conventional	Roof Material	Gravel & Rock
Building Sq Ft	1,479	Roof Frame	Giuroi a ricon
Gross Area	-37.	Roof Shape	Gable
2nd Floor Area		Construction Type	

Exhibit: Tax Records - Page 2

			Interior Wall	Plaster
Stories	1		Exterior	Stucco
Total Units	1		Floor Cover	
Total Rooms	6		Flooring Material	Concrete
Bedrooms	4		Foundation	Slab
Total Baths	2		Pool	Pool
MLS Total Baths	2		Year Built	1956
Full Baths	2		Effective Year Built	1956
Half Baths			Other Impvs	Fence
Dining Rooms			Equipment	Range Oven
Family Rooms			Porch	
Other Rooms			Patio/Deck 1 Area	
Fireplaces	1		Patio/Deck 2 Area	
Condo Amenities			Porch 1 Area	
Condition			Porch Type	
Quality			Building Type	Type Unknown
Water			Bldg Class	
Sewer	Type Unknown		Building Comments	
Heat Type	Central		# of Buildings	1
Heat Fuel Type				
ESTIMATED VALUE			NAME OF THE PROPERTY OF THE PARTY OF THE PAR	1.22
RealAVM™	\$837,400		Confidence Score	96
RealAVM™ Range	\$785,200 - \$889,700		Forecast Standard Deviation	6
Value As Of	02/21/2023			
1) Real&VM™ is a Corel onic® derived vs	alue and should not be used in lieu of an appraisal.			
The FSD denotes confidence in an AVI stimate will fall within, based on the con-	M estimate and uses a consistent scale and meaning sistency of the information available to the AVM at t	g to generate a standardized conf he time of estimation. The FSD or	fidence metric. The FSD is a statistic that me an be used to create confidence that the true	asures the likely range or dispersion an AVM value has a statistical degree of certainty.
LISTING INFORMATION				
MLS Listing Number	F1842797		Pending Date	
MLS Status	Closed		Closing Date	01/30/2011
MLS Area	WIN - WINNETKA		MLS Sale Price	\$290,000
	01/30/2011			F207016657-Manjeet Kaur
MLS Status Change Date			MLS Listing Agent	ALLIED REALTY INC
MLS Current List Price	\$390,000 \$390,000		MLS Listing Broker MLS Source	CN CN
MI C Original Liet Price			WLS Source	
MLS Original List Price	4000,000			
MLS Original List Price MLS Listing #	V 000,000			
MLS Listing #	4000,000			
MLS Listing # MLS Status	400,000			
MLS Listing # MLS Status MLS Listing Date				
MLS Listing # MLS Status MLS Listing Date MLS Listing Price				
MLS Listing # MLS Status MLS Listing Date MLS Listing Price MLS Orig Listing Price				
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MLS Listing # MLS Status MLS Listing Date MLS Listing Price MLS Orig Listing Price MLS Close Date MLS Listing Close Price MLS Listing Cancellation Da MLS Source	ite S HISTORY	CN	Sale Tyre	Full
MLS Listing # MLS Status MLS Listing Date MLS Listing Price MLS Orig Listing Price MLS Close Date MLS Listing Close Price MLS Listing Cancellation Da MLS Source LAST MARKET SALE & SALE Recording Date	te S HISTORY 11/23/1998		Sale Type	Full Grant Dood
MLS Listing # MLS Status MLS Listing Date MLS Listing Price MLS Orig Listing Price MLS Close Date MLS Listing Close Price MLS Listing Cancellation Da MLS Source LAST MARKET SALE & SALE Recording Date Sale Date	s HISTORY 11/23/1998 Tax: 10/05/1998 MLS: 0		Deed Type	Grant Deed
MLS Listing # MLS Status MLS Listing Date MLS Listing Price MLS Orig Listing Price MLS Close Date MLS Listing Close Price MLS Listing Cancellation Da MLS Source LAST MARKET SALE & SALE Recording Date Sale Date Sale Price	te S HISTORY 11/23/1998 Tax: 10/05/1998 MLS: 0 \$172,000		Deed Type Owner Name	Grant Deed Darabian Majid (Te) & Maria D
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MLS Listing # MLS Status MLS Listing Date MLS Listing Price MLS Orig Listing Price MLS Close Date MLS Listing Close Price MLS Listing Cancellation Da MLS Source LAST MARKET SALE & SALE Recording Date Sale Date Sale Price Price Per Square Feet	te S HISTORY 11/23/1998 Tax: 10/05/1998 MLS: 0 \$172,000		Deed Type Owner Name Owner Name 2	Grant Deed Darabian Majid (Te) & Maria D Majid Maria & Darabian
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MLS Listing # MLS Status MLS Listing Date MLS Listing Price MLS Orig Listing Price MLS Close Date MLS Listing Close Price MLS Listing Cancellation Da MLS Source LAST MARKET SALE & SALE Recording Date Sale Date Sale Price Price Per Square Feet Multi/Split Sale Document Number Recording Date Sale Date Sale Date Sale Price Nominal Buyer Name Seller Name	11/23/1998 Tax: 10/05/1998 MLS: 0 \$172,000 \$116.29 2140638 08/13/2014 08/07/2014 Y Darabian M & M Living Trust Darabian Magid	11/23/1998 10/05/1998 \$172,000 Darabian Magid Mcmanamon Trust	Deed Type Owner Name Owner Name 2 Seller 11/23/1998 11/17/1998 Darabian Magid Daraiban Maria D	Grant Deed Darabian Majid (Te) & Maria D Majid Maria & Darabian Mcmanamon Trust
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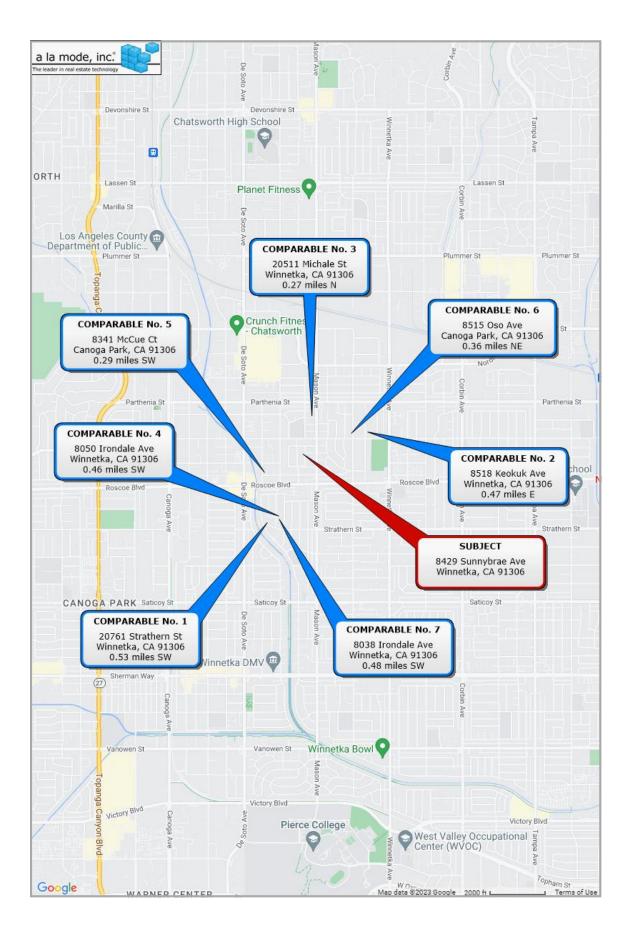
Plat Map

Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Lender	Wedgewood Inc							



Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	St	te CA	Zip Code	91306	
Lender	Wedgewood Inc							



Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Lender	Wedgewood Inc							



Zoning Map

Borrower	Catamount Properties 2018 LLC							
Property Address	8429 Sunnybrae Ave							
City	Winnetka	County	Los Angeles	State	CA	Zip Code	91306	
Lender	Wedgewood Inc							



Loan #52662 8 No. 69380

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

Client File No.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

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.

05

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

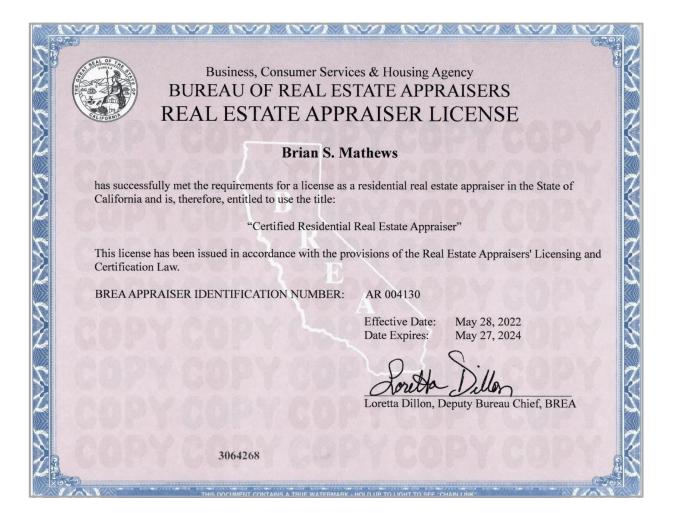
UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road Contracted Date	Location Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View Posice (Chile)
MR Mtn	Mid-rise Mountain View	Design (Style) View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk VA	Unknown Veterans Administration	Date of Sale/Time
W	Veterans Administration Withdrawn Date	Sale or Financing Concessions Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Work Out Basement Woods View	View
Wtr	Woods view Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
	Additional Abbreviations	
GIΔ	I Gross Living Area	I Sales Comparison Commentary
GLA MLS	Gross Living Area Multiple Listing Service	Sales Comparison Commentary Listing History Contract Analysis & Sales Comparison Commentary
MLS	Multiple Listing Service	Listing History, Contract Analysis & Sales Comparison Commentary
	-	

License



E&O Policy Page



General Star National Insurance Company P.O. Box 10360 (Attn: GSN) Stamford, Connecticut 06904

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA401722 Renewal of Number: N/A

1. NAMED INSURED: Brian S Mathews

STREET ADDRESS: 3182 Toulouse Cir, Thousand Oaks, CA, 91362-4845

2. POLICY PERIOD: Inception Date: 12/01/2022 Expiration Date: 12/01/2023

Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. LIMITS OF LIABILITY:

Each Claim: \$1,000,000 Aggregate: \$1,000,000

Claim Expenses have a separate Limit of Liability:

Each Claim: \$1,000,000 Aggregate: \$1,000,000

4. **DEDUCTIBLE**: Each Claim: \$0 Aggregate: \$0

5. RETROACTIVE DATE: 12/01/2022

If a date is indicated, this policy will not provide coverage for any **Claim** arising out of any act, error, omission or personal injury which occurred before such date.

6. ANNUAL PREMIUM: \$680 TAXES AND FEES: N/A TOTAL DUE: \$680

7. ENDORSEMENTS:

This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

AP 00 0001 06 11 Policy Form

IL N 018 01 22 California Fraud Statement

SGN 90 0001 0710 Signature Page AP 08 0005CA 01 22 Application

AP 04 0001 06 11 Supplementary Payments - Third Party Notification Endorsement

AP 04 0004 07 14 Supplementary Payments - Reputational Protection Expenses Endorsement

AP 04 0007 10 20 Supervisory Appraiser Coverage Endorsement

AP 04 0005 10 20 Drone Photography Coverage Extension Endorsement

AP 06 0002 10 20 Home Measurements Services Endorsement

AP 04 0006 10 20 Appraisers Premises Liability Coverage Endorsement

AP 04 0003 10 20 Supplementary Payments - Higher Limits Endorsement

AP 27 0006 10 16 Amendment of Retirement Extended Reporting Period Endorsement

AP 21 0002 06 11 Exclusion of Terrorism Endorsement

AP 27 0004 06 11 Retiree Extended Reporting Period Option Endorsement

AP 20 0001 06 11 Additional Insured Endorsement

AP 01 0004CA 06 11 California Amendatory Endorsement

AP 21 0005 07 22 Exclusion - Cyber Privacy Event Endorsement

IL 11 0001 07 22 Additional Policy Conditions - Trade Sanctions and Specially Designated Nationals (OFAC)

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