APPRAISAL OF



LOCATED AT:

6136 Greenmeadow Rd Lakewood, CA 90713

FOR:

Wedgewood Inc 2015 Manhattan Beach BI #100 Redondo Beach, CA, 90278

BORROWER:

Catamount Properties 2018 LLC

AS OF:

March 10, 2023

BY:

TODD ASHLEY

LANDSAFE APPRAISAL Wedgewood Inc 2015 Manhattan Beach BI #100 Redondo Beach, CA, 90278

File Number: mar23pott-cc

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

6136 Greenmeadow Rd Lakewood, CA 90713

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

In my opinion, the market value of the property as of March 10, 2023

is:

\$675,000 Six Hundred Seventy-Five 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.

TODD ASHLEY

A Silly-

Loan # 52717

Exterior-Only Inspection Residential Appraisal Report

File No. mar23pott-cc

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	Legal Description	See At	tached Addend	dum													
	Assessor's Parce	# 627	4-016-030						Tax	Year 2022			F	R.E. Taxes \$			1,427
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Exterior-Only Inspection Residential Appraisal Report File No. mar23pott-cc

	rable prop	perties currently of	fered for	r sale	in the su	bject	t neighborhood rang	ing in pric	e from	\$ 65	50,0	000 to \$	899,	000		
	rable sale	es in the subject ne	ighborh				twelve months rang	ing in sale	price t	from \$	(625,000	to \$	850,000		
FEATURE	,	SUBJECT		COMPARABLE SALE NO. 1 COMPARABLE SALE N				ALE NO. 2				ALE NO. 3				
10022 Potter St			15327 Leahy Ave Bellflower, CA 90706			15350 Cabell Ave				9714 Glandon St						
Address Bellflower, CA	90706				,	706		Bellflower, CA 90706				Bellflower, CA 90706				
Proximity to Subject			0.44 r	miles	SW			0.43 m	iles S				0.48 r	niles NW		
Sale Price	\$	660,000				\$	700,000				\$	675,000			\$	686,000
Sale Price/Gross Liv. Area	\$	406.15 sq. ft.			60 sq. ft.				5.45					55.92 sq. ff		
Data Source(s)							1;DOM 9					80;DOM 8		_S#DW230		33;DOM 6
Verification Source(s)						COE	12/13/2022				coe	1/30/2023		23-012580		
VALUE ADJUSTMENTS	DE	SCRIPTION			IPTION		+(-) \$ Adjustment		SCRIP1	TION		+(-) \$ Adjustment		SCRIPTION		+(-) \$ Adjustment
Sale or Financing			ArmL					ArmLth					ArmL	:h		
Concessions			Conv					Conv;4				-4,000				
Date of Sale/Time			s12/2		1/22			s01/23		23		5 000		3;c02/23		
Location	N;Res	,	N;Res					A;BsyF				5,000		•		
Leasehold/Fee Simple	Fee Si	•	Fee S		<u>e </u>		0	Fee Si					Fee S			
Site View	6370 s N;Res		6024 N;Res				0	5314 s N;Res:	<u> </u>			0	6432 N;Res			0
Design (Style)		raditional	DT1;		tional			DT1;Ti	oditio	nol			<u> </u>	raditional		
Quality of Construction	Q4	auilionai	Q4	Haui	lionai			Q4	auilio	ııaı			Q4	Taullionai		
Actual Age	67		82				0	69				0				0
Condition	C4		C3				-25,000	C4				0	C2			-50,000
Above Grade	Total Bdi	rms. Baths	Total B	drmc	Baths		-23,000	Total Bdr	mc	Baths				drms. Bath		5,000
Room Count	6 3			3	3.0			5 3		2.0		5,000		2 1.0		10,000
Gross Living Area 50		1,625 sq. ft.			1,600 so	a. ft	0			73 sq.	. ft	22,000		1,234		19,500
Basement & Finished	0sf	.,0=0 04.11.	0sf		,550 30	4		0sf	.,.	- 54		22,000	0sf	.,_0-	7. 10	10,000
Rooms Below Grade	33.		55.					33.					33.			
Functional Utility	Averag	e	Avera	age				Averag	е				Avera	ge		
Heating/Cooling	fwa/no		fwa/ca				-2,000	_					fwa/n			
Energy Efficient Items	None		None				,	None					None			
Garage/Carport	2gd2dv	W	2gd2d		w		-2,000		v			0	2ga2d	lw		0
Porch/Patio/Deck	Patio		Patio				,	Patio					Patio			
adu,bonus room	None		None					None					None			
Pool	None		None					None					None			
Listing Price	see pa	ge 1	\$729,	970			0	\$5000	00			0	\$788,	000		0
Net Adjustment (Total)				+ (X -	\$	29,000	X +] -	\$	28,000		X -	\$	15,500
Adjusted Sale Price			Net Ad	lj.	-4.1%			Net Adj.	4	4.1%			Net Ad	2.3%	5	
of Comparables			Gross A	Adj.	4.1%	\$	671,000	Gross Ad	j. 5	5.3%	\$	703,000	Gross A	dj. 12.3%	\$	670,500
I X did did not res	earch the	e sale or transfer hi	istory of	the si	ubject pr	opert	ty and comparable s	ales. If no	t, expla	ain _						
	1															
My research X did		eveal any prior sal	es or tra	ansfer:	s of the s	subje	ct property for the th	ree years	prior to	o the ef	fect	ive date of this appr	aisal.			
Data source(s) REALIS																
My research X did		eveal any prior sal	es or tra	anster	s of the o	comp	arable sales for the	year prior	to the	date of	sale	e of the comparable	sale.			
Data source(s) REALIS														۵)		
Report the results of the res	searcn an			or tra	inster nis	tory		-	mparai T						DADI	E CALE NO 3
Data of Dries Cale/Transfer			BJECT				COMPARABLE SA	LE NO. I				ARABLE SALE NO.				E SALE NO. 3
Date of Prior Sale/Transfer		03/08/2023)9/22/:				01/05/2023 \$486.000	3	
Price of Prior Sale/Transfer		\$660,000				Blo	ok Knight			\$545,0			- +	+/	ht	
Data Source(s) Effective Date of Data Source	re(s)	Black Knight 03/10/2023	Black Knight 03/10/2023			Black Knight 03/10/2023			Black Knight 03/10/2023							
Analysis of prior sale or tran	. ,					ct was listed and sold on the market an										
Note: The owner not th																
have prior sales to inve								i. THOIC	WCIC	110 1111	CIR	or mis priotos or	uic sui	ycci. Comp	Jarab	103 #1 and #2
nave prior dailed to inve			,	000.0	<u> </u>											
Summary of Sales Compari	son Appr	oach. SEE AT	TACH	ED A	ADDEN	DUI	M.									
Indicated Value by Sales Co	ompariso	n Approach \$ 675	5,000													
Indicated Value by: Sales	s Compa	rison Approach	\$675,0	000		Co	ost Approach (if de	/eloped)	\$ 0			Income Ap	proach	(if develope	d) \$ 0	
See Attached Addendu	ım															
	_															
II — ··	X as is,	•					specifications on the						$\overline{}$			
subject to the following	•											•	sub	ect to the fol	lowing	required
inspection based on the ext	raordinar	y assumption that	the cond	dition	or deficie	ency	does not require alte	eration or	epair:	N	O C	CONDITIONS				
Based on a visual inspe							-				-			-		=
conditions, and apprais	er's cer	tification, my (o	-								-	-	t of this	report is \$	675	,000
as of 03/10/2023			, wh	ich is	the date	e of i	nspection and the	ettective	date of	t this a	ppr	aisal.				

Exterior-Only Inspection Residential Appraisal Report

COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions.
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Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions.
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions.
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for estimated to the comparable land sales or other methods.	ions. imating site value) COST APPROACH IS NOT REQUEST BY LENDER
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for estable land	ions. imating site value) COST APPROACH IS NOT REQUEST BY LENDER OPINION OF SITE VALUE= \$
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Exterior-Only Inspection Residential Appraisal Report

File No. mar23pott-cc

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

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

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

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

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

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

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

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

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

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

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Exterior-Only Inspection Residential Appraisal Report

- File No. mar23pott-cc
- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
AM AM	
Signature Out 18	Signature
Name TODO ASHLEY	Name
Company Name LANDSAFE APPRAISAL	Company Name
Company Address 12231 LA MIRADA BLVD	Company Address
LA MIRADA, CA 90638	
Telephone Number <u>1-877-572-5673</u>	Telephone Number
Email Address TODD.ASHLEY@LANDSAFE.COM	Email Address
Date of Signature and Report 03/12/2023	Date of Signature
Effective Date of Appraisal 03/10/2023	State Certification #
State Certification # AR010298	or State License #
or State License #	State
or State License # State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 08/12/2023	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
10022 Potter St	Did not inspect exterior subject property
Lakewood, CA 90713	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 675,000	
	00171717171717
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capitol	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach BI #100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Exterior-Only Inspection Residential Appraisal Report File No. mar23pott-cc

FEATURE	FEATURE SUBJECT COMPARABLE SALE NO.			SALE NO. 4	COMPARABLE SALE NO. 5				COMPARABLE S	SALE NO. 6		
10022 Potter St							fax Ave					
Address Bellflower, CA	90706		Bellflower, CA 90	0706		Bellflower,						
Proximity to Subject	<u></u>	000,000	0.21 miles NW	1	200,000	0.59 miles		740,000		Φ.		
Sale Price Sale Price/Gross Liv. Area	\$	660,000 406.15 sq. ft.	\$ 718.58 sq. ft.	\$	699,900	\$ 494.98	\$ \$	749,900	\$	0.00 sq. ft.		
Data Source(s)	D.	400.13 Sq. II.	CRMLS#RS2303		9·DOM 10	CRMLS#C		77·DOM 2	Þ	0.00 Sq. II.		
Verification Source(s)			active listing	5000	.0,201110	active listin		7,DOW 2				
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCRI		+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment	
Sale or Financing			Listing		·	Listing						
Concessions			;0			;0						
Date of Sale/Time			Active		-50,000	Active		-52,500				
Location	N;Res		N;Res;			N;Res;						
Leasehold/Fee Simple Site	Fee S 6370 s		Fee Simple 8342 sf		-4.000	Fee Simple 5615 sf)	0				
View	N;Res		N;Res;		-4,000	N;Res;		0				
Design (Style)		raditional	DT1;Traditional			DT1;Tradit	ional					
Quality of Construction	Q4		Q4			Q4						
Actual Age	67		73		0	69		0				
Condition	C4		C4			C3		-25,000	L.,			
Above Grade	Total Bd		Total Bdrms. Baths			Total Bdrms.	Baths		Total E	Bdrms. Baths		
Room Count	6	3 3.0	6 3 1.0		10,000	6 3	3.0		\sqcup			
Gross Living Area 50	0.1	1,625 sq. ft.	974 s	q. ft.	32,500		,515 sq. ft.	5,500	-	sq. ft.		
Basement & Finished Rooms Below Grade	0sf		0sf			0sf						
Functional Utility	Averag	je	Average			Average						
Heating/Cooling	fwa/nc		Fwa/Cac		-2,000	fwa/cac		-2,000				
Energy Efficient Items	None		None			None						
Garage/Carport	2gd2d	w	1ga1dw		5,000	2ga4dw		0				
Porch/Patio/Deck	Patio		Patio			Patio						
adu,bonus room	None		None			Bonus roor	m	-5,000				
Pool Listing Price	None see pa	20.1	None \$699,090		0	None \$749000		0				
Net Adjustment (Total)	see pa	.ge i	+ X-	T\$	8,500		X - \$	79,000	$\vdash \sqcap$	+		
Adjusted Sale Price			Net Adj1.2%	_	0,300		10.5%	73,000	Net A			
of Comparables			Gross Adj. 14.8%		691,400	,	12.0% \$	670,900		,		
		SU	BJECT		COMPADADIE CA	ENO 4	COMP	ARABLE SALE NO.	5	COMPADADI	E SALE NO. 6	
ITEM		301			COMPARABLE SA	LE NO. 4		AINABLE SALE NO.	. 5	COMPARABI		
Date of Prior Sale/Transfer		03/08/2023			COMPARABLE SAI	LE NO. 4		ANADEL SALL NO.	. 0	COMPARABI		
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Uniform Appraisal Dataset Definitions

File No. mar23pott-cc

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.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- 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.

File No. mar23pott-cc

Abbreviat	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DOM	=		RH		= -
	Detached Structure	Design(Style)		Rural Housing - USDA	Sale or Financing Concessions
dw Estato	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
L 		ersion 9/2011 Produced using ACI software 8	L	. ———	2055 05HAD 12182015

ADDENDUM

Borrower: Catamount Properties 2018 LLC	I	File No.: mar23pott-cc
Property Address: 10022 Potter St	(Case No.: Loan # 52717
City: Bellflower	State: CA	Zip: 90706
Lender: Wednewood Inc		

The coronavirus (covid-19) outbreak has had a significant impact on local, national and global economies. Financial markets worldwide are experiencing unprecedented volatility. These events are likely to impact real estate values in the short term but, as of the date of this appraisal, there is not enough data to substantiate that position. I have researched available local sources and, as of this date, i have not found any data suggesting that significant changes in local real estate market have occurred. The market data presented in this appraisal report is considered the most recent and relevant available and the resulting analysis best reflects market conditions as of the effective date of appraisal.

Owner of record within Realist: Yoshimura Harry H (Co-Tr); Yoshimura Trust

Legal Description

LOT COM AT NW COR OF LOT 32 TR NO 20770 TH S ON W LINE OF SD LOT AND S PRO- LONGATION THEREOF 104 FT TH N 89 38'39 E 56 FT TH

Neighborhood Description

The subject is located with a primarily single family neighborhood with commercial properties along with major blvds. All city services are within a reasonable proximity with no adverse factors noted. The area is primarily mature with limited land for new housing.

The area consists of average quality, 1 and 2 story single famly homes with condition rations from avg/fair - Very good. Shopping is within a close proximity with the schools are within walking distance, and the 605/91/15 freeway are located within approx 5 miles.

Neighborhood Market Conditions

The market appears to be currently stable over the past 1-3 months based upon the mls data reflected in the 1004mc. the local market market update within the pwr mls shows the median / average price single family home has increased 10.3%/9.4% over the past 12 month although stable from January 2022 and January 2023 within the subjects city. (see attached Local Market Update provided by the Pacific West Board of Realtors)

The appraisal will utilized the mls data within the 1004mc as it is more market specific, with the update supporting the data.

Site Comments

The subjects site is considered typical for the area, with no adverse easements, encroachments or special assessments. The title report was not available for my review. The zoning is legal and conforming to the public records, although if the current zoning per city differs from the public records, i reserve the right to change my appraisal report.

The Long Beach International Airport is within 5 miles southwest with no adverse impact on marketability noted.

Comments on Sales Comparison

The market appears to be currently stable over the past 1-3 months based upon the mls data reflected in the 1004mc. the local market market update within the pwr mls shows the median / average price single family home has increased 10.3%/9.4% over the past 12 month although stable from January 2022 and January 2023 within the subjects city. (see attached Local Market Update provided by the Pacific West Board of Realtors)

The appraisal will utilized the mls data within the 1004mc as it is more market specific, with the update supporting the data.

The comparable market research included the area noted in the neighborhood section. The single family market was researched within the 2-5 bedroom market and the living area range from 1000-2500sqft. Additional parameters such additional dwelling units, location, condition, additional rooms and effective/actual year built were also utilized.

All sales sold as standard sales with reasonable listing times and within the market area.

Comparables #1,#3 have been remodeled adjustment snoted for the superior condition rating.

Comparables #3 and #4 required large living area adjustments which are due to the lack of sales in the subjects immediate area with recent sales dates.

Comparables #4-5 are active listings with a 7% adjustment noted for a potential sales price.

NOTE:

Weight given to #2,#3 for condition and #2 for size.

NOTE: The indicated value is above the subjects recent sold/closing price as the subject appears to have sold at a discount with minimal marketing time and sold well below the market.

Final Reconciliation

Most weight is given to the market approach as it closely simulates the actions of buyer and sellers in the current market. The cost approach was not requested and due to the lack of vacant land sales.. The income approach is typically and indicator for 2-4 units and multi family and not a realiable indicator for the single family market.

The intender user:

The appraisal will be used as the basis to set the asking price for the subject property for its disposal as an reo property and to determine the financial feasibility of the marking of repairs or to evaluate a short sale transaction. The appraisal may be used for mortgage lending purposes..

No prior inspections of the subject over the past 3 years.

Loan # 52717

Market Conditions Addendum to the Appraisal Report File No. mar23pott-cc

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cond	ditions prevalent in t	he subject neighbo	rhood.	This is a required
addendum for all appraisal reports with an effective date on or af Property Address 10022 Potter St	ter April 1, 2009.	City Bellflo	wer	9	state CA Zip C	ode 90	706
Borrower Catamount Properties 2018 LLC		Ony Denine		<u>ა</u>	naio On Zip C	Jul 30	
Instructions: The appraiser must use the information require	d on this form as the I	basis for his/her concl	usions, and must provide	de support for those	conclusions, regai	ding ho	ousing trends and
overall market conditions as reported in the Neighborhood section					_	-	-
analysis as indicated below. If any required data is unavailable	or is considered unre	eliable, the appraiser	must provide an explai	nation. It is recogniz	zed that not all dat	a sourc	es will be able to
provide data for the shaded areas below; if it is available, however			-				-
median, the appraiser should report the available figure and ident	-	_					
that would be used by a prospective buyer of the subject proper Inventory Analysis	ty. The appraiser mus Prior 7-12 Months	st explain any anomal Prior 4-6 Months	Current - 3 Months	s seasonal markets,	new construction, Overall Trend	toreclo	sures, etc.
Total # of Comparable Sales (Settled)	20	3	9	Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	3.33	1.00	3.00	Increasing	X Stable		Declining
Total # of Comparable Active Listings	3	3	3	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.90	3.00	1.00	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	<u> </u>	Overall Trend)
Median Comparable Sale Price	780,000	690,000	725,000	Increasing	X Stable		Declining
Median Comparable Sales Days on Market Median Comparable List Price	8 690,000	13 759,000	750,000	Declining Increasing	X Stable X Stable		Increasing Declining
Median Comparable List rifect Median Comparable Listings Days on Market	90	739,000	730,000	Declining	X Stable	 -	Increasing
Median Sale Price as % of List Price	103.24%	100.77%	101.20%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No		Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m	onths (e.g., seller cor	ntributions increased t	rom 3% to 5%, increas	ing use of buydown	s, closing costs, co	ndo fe	es, options, etc.).
CRMLS indicates there were 32 closed sales during t	he past 12 months	and 11 of those	sales contained sell	er concessions v	which is 34% of	the tot	al
transactions in this market area. Prior Months 7-12: 2	0 Sales; 8 with co	ncessions; 40% of	sales for this perio	d. 4-6: 3 Sales; (with concession	ons; 0°	% of sales for
this period. 0-3: 9 Sales; 3 with concessions; 33% of	sales for this perio	d. The concession	s ranged between	\$2,000 and \$25,	000. The media	n con	cession
amount is \$5,000.							
	· · · · · · · · · · · · · · · · · · ·						
Are foreclosure sales (REO sales) a factor in the market?		-	the trends in listings ar			1 4	aatiana
The data used in the grid above does not indicate the							
However, this is not a mandatory reporting field for ag assignment to confirm each sale used in the Market C		ly be some distres	sed sales that were	постеропеа. в в	s beyond the so	ope o	triis
assignment to commit each sale used in the Market C	oriditions report.						
-							
Cite data sources for above information. CRMLS was the data	ata source used to	complete the Mai	ket Conditions Add	endum. 3/10/20	23		
		,					
Summarize the above information as support for your conclus	ions in the Neighborl	hood section of the a	ppraisal report form. I	f you used any add	itional information	, such a	as an analysis of
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate	-			-	itional information	, such a	as an analysis of
pending sales and/or expired and withdrawn listings, to formulate The market appears to be currently stable over the pa	your conclusions, prost 1-3 months bas	ovide both an explana ed upon the mls d	iion and support for you ata reflected in the	r conclusions. 1004mc.			
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File I	Vo.: mar23pott-cc				
Property Address: 10022 Potter St	Case	Case No.: Loan # 52717				
City: Bellflower	State: ca	Zip: 90706				
Lender: Wedgewood Inc		•				



FRONT VIEW OF SUBJECT PROPERTY

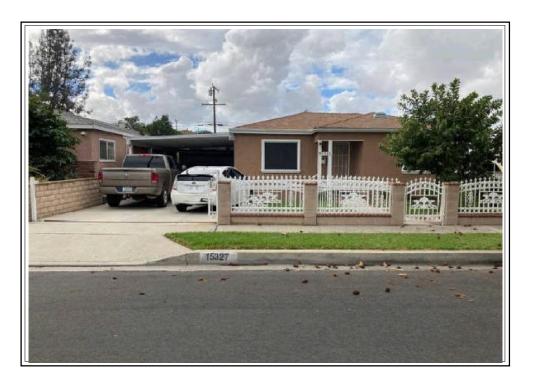
Appraised Date: March 10, 2023 Appraised Value: \$ 675,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC
Property Address: 10022 Potter St
City: Bellflower
Lender: Wedgewood Inc



COMPARABLE SALE #1

15327 Leahy Ave Bellflower, CA 90706 Sale Date: s12/22;c11/22 Sale Price: \$ 700,000



COMPARABLE SALE #2

15350 Cabell Ave Bellflower, CA 90706 Sale Date: s01/23;c01/23 Sale Price: \$ 675,000



COMPARABLE SALE #3

9714 Glandon St Bellflower, CA 90706 Sale Date: s02/23;c02/23 Sale Price: \$ 686,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File I	Vo.: mar23pott-cc				
Property Address: 10022 Potter St	Case	Case No.: Loan # 52717				
City: Bellflower	State: ca	Zip: 90706				
Lender: Wedgewood Inc		•				



COMPARABLE SALE #4

9879 Potter St Bellflower, CA 90706 Sale Date: Active Sale Price: \$ 699,900



COMPARABLE SALE #5

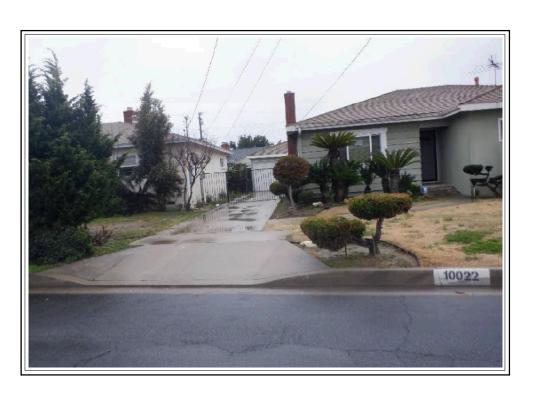
15118 Carfax Ave Bellflower, CA 90706 Sale Date: Active Sale Price: \$ 749,900

COMPARABLE SALE #6

Sale Date: Sale Price: \$ Borrower: Catamount Properties 2018 LLC
Property Address: 10022 Potter St
City: Bellflower
Lender: Wedgewood Inc



Front of Subject



East side of subject



West side of subject

Borrower: Catamount Properties 2018 LLC
Property Address: 10022 Potter St
City: Bellflower
Lender: Wedgewood Inc



side view



street view west



Street east

PLAT MAP

Borrower: Catamount Properties 2018 LLC File No.: mar23pott-cc Property Address: 10022 Potter St Case No.: Loan # 52717 City: Bellflower State: ca Zip: 90706 Lender: Wedgewood Inc

OFFICE OF THE ASSESSOR COUNTY OF LOS ANGELES COPYRIGHT © 2002 2008012402004001-12 2017081819004001-26 2006012402004002-12 2017081619006001-26 20121024 6274 16 P.A. 970209803-67 88040405000001 890630 TRA 15768 2339 2350 8838 WHY 1888 TRACT NO 73400 MB 1397-79-82 ST& N THEST S O'GENER SIS AS FT ITTOM INTERSECTION OF SURE OF MOST SWEET WITH OF WOOD PUR OR 277561 15768 N (1) (1) (1) **39** € 11 @ COYOTES PG 14 12 🚱 3 1118 20 (22) 172.82 @ a 19 🐵 POR NE1/4 , NE1/4 , SEC 2 T3S R12W 7425 -IBBETSON SO POR NE1/4 , NE1/4 , SEC 22 T38 R12W @ 9 14 🕣 0 ORM 15 800.5 800.1 68 defa 59 3 m 3m (4) 0 (0) 21 to 1 80 50.89 16 62.66³ N 9 PG 13 0 484 TRACT NO/20770 MB 591-723 - 24 POR NE1/4, NE1/4, SEC 2 T3S R12W CORNUTA 93 8 3 E 23 (9) E 3 1 TS. 161 10 116. 32(30) * POTTER 31(29)

O.

LOCATION MAP

File No.: mar23pott-cc Borrower: Catamount Properties 2018 LLC Property Address: 10022 Potter St Case No.: Loan # 52717 City: Bellflower State: CA Zip: 90706 Lender: Wedgewood Inc Imperial Hwy. Imperial Hwy. Calvary Chapel Downey Cheddar S Borson St @ Adoree St Adoree St 105 Angell St Coast F Angell St Angeli St Branscomb St Imago Dei Church Belcher St Foster Rd New River Elementary School Muroe St St. John Bosco Ave Co High School Arthurdale St T. Mayne Thompson P Comparable Sale 4 Van Ruiten 9879 Potter St Bellflower, CA 90706 Comparable Sale 3 0.21 miles NW 9714 Glandon St Bellflower, CA 90706 Subject secrans Ave 0.48 miles NW 10022 Potter St Bellflower Bellflower, CA 90706 Elementa School Comparable Sale 5 15118 Carfax Ave Washington St H Mapledale St Wer St Bellflower, CA 90706 Comparable Sale 1 0.59 miles SE 15327 Leahy Ave Bellflower, CA 90706 aywood S 0.44 miles SW Riverview Park Comparable Sale 2 Somerset Blvd 15350 Cabell Ave Bellflower, CA 90706 arlower Nichols St 0.43 miles SW Fairton St Anna M. Glaz lives St Elementary Sch Blvd Bellflower Middle/ Highdale St Jefferson St High School Hop Darnell St Mo Ron Yary Stadium Linden St St George Coptic Orthodox Barnwall St Rendalia St Alondra Blvd Nava St Alondra Blvd Alondra Blvd Bellflower Harvard St Los Angeles St Blvd Olive St Mayne St Oak St ark 🔼 San Gabriel River Bellflower Courthouse ... Flower St Flower St Bellflower Bellilower Maple St Maple St Weinst St Walnut St Bellflower City Woodruf Blvd Caruthers Park Ruth R. Beach St Caruthers Park Beach St Goodle Map data ©2023

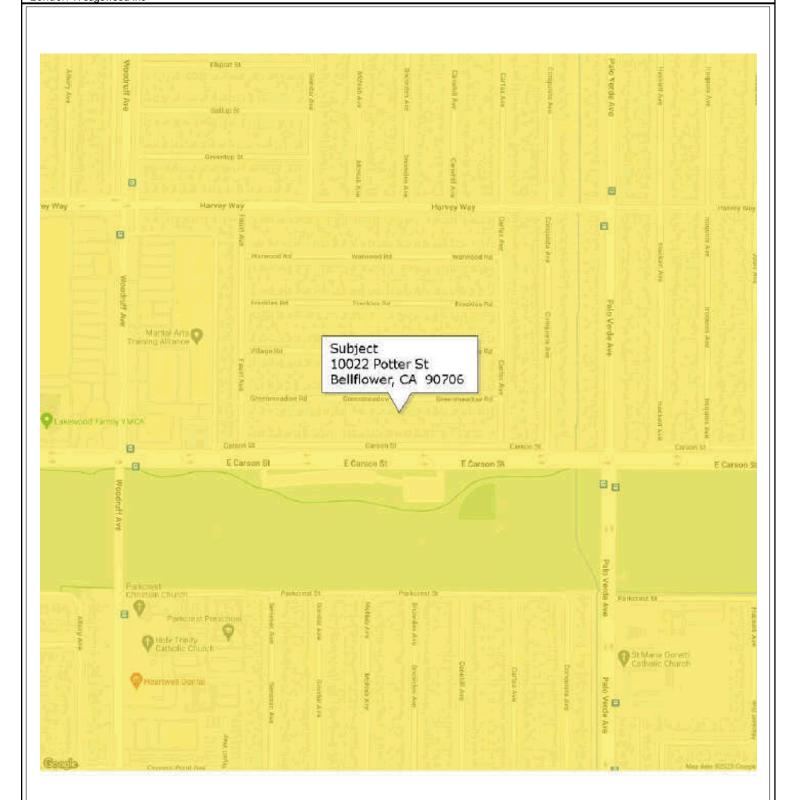
FLOOD MAP

Borrower: Catamount Properties 2018 LLC
Property Address: 10022 Potter St
City: Bellflower

File No.: mar23pott-cc
Case No.: Loan # 52717

State: CA
Zip: 90706

Lender: Wedgewood Inc



FLOOD INFORMATION

Community: CITY OF LAKEWOOD

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1980F

Panel: 06037C1980

Zone: X

Map Date: 09-26-2008

FIP5: 06037

Source: FEMA DFIRM

LEGEND

FEMA Special Flood Hazard Area – High Risk
 Moderate and Minimal Risk Areas

Road View:

= Forest



Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or meuse of this flood map or its data.

Borrower: Catamount Properties 2018 LLC File No.: mar23pott-cc Property Address: 10022 Potter St Case No.: Loan # 52717 City: Bellflower State: ca Zip: 90706

Lender: Wedgewood Inc



REAL ESTATE APPRAISER LICENSE

BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency

Todd S. Ashley

California and is, therefore, entitled to use the title: has successfully met the requirements for a license as a residential real estate appraiser in the State of

"Certified Residential Real Estate Appraiser"

Certification Law. This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and

BREA APPRAISER IDENTIFICATION NUMBER:

AR 010298

Effective Date:

August 13, 2021 August 12, 2023

Date Expires:

Loretta Dillon, Deputy Bureau Chief, BREA

3059042

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Borrower: Catamount Properties 2018 LLC	File N	l0.: mar23pott-cc	
Property Address: 10022 Potter St	Case	No.: Loan # 52717	
City: Bellflower	State: CA	Zip: 90706	

Lender: Wedgewood Inc





LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Date LIA-001 (12/14)

ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company") 175 Capitol Blvd. Suite 100 Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number
10/05/2022	AAI009180-06	AAI009180-05

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PREPIOD**, IT FASTER BEAD THE POLICY CARREST LY PERIOD. PLEASE READ THE POLICY CAREFULLY.

Item	
1. Customer ID: 148811 Named Insured: ASHLEY, TODD S. 13120 San Felipe St. La Mirada, CA 90638	
2. Policy Period: From: 10/18/2022 To: 10/18/2023 12:01 A.M. Standard Time at the address stated in 1 above.	
3. Deductible: \$1,000 Each Claim	
4. Retroactive Date: 10/18/2017	
5. Inception Date: 10/18/2017	
6. Limits of Liability: A. \$1,000,000 Each Claim B. \$2,000,000 Aggregate	
7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652	
8. Annual Premium: \$1,050.00	
9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14 LIA135 (10/14)	
This Declarations Page, together with the completed and signed Policy A the Policy shall constitute the contract between the Named Insured and the	
	Kwie

Authorized Signature

Aspen American Insurance Company

Borrower: Catamount Properties 2018 LLC		File No.: mar23pott-cc			
Property Address: 10022 Potter St		Case No.: Loan # 52717			
City: Bellflower	State: ca	Zip: 90706			
London		·			

Lender: Wedgewood Inc

Appraisal and Valuation Professional Liability Insurance Policy



Named Insured: ASHLEY, TODD S. Policy Number: AAI009180-06
Effective Date: 10/18/2022

Customer ID: 148811

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERED APPRAISERS ENDORSEMENT

In consideration of the premium charged, it is agreed that Section IV. DEFINITIONS (I) "Insured" is amended to include:

"Insured" means:

The persons identified below, but only while acting on behalf of the Named Insured:

Name Coverage Principal/Owner,
Effective Date Appraiser or Trainee

Todd S. Ashley 10/18/2022 Principal/Owner

All other terms, conditions, and exclusions of this Policy remain unchanged.

Aspen American Insurance Company LIA012 (12/14) Page 1 of 1

	nount Properties 2018 LLC SS: 10022 Potter St			File No.: mar23pott-cc Case No.: Loan # 52717			
Ulflower Wedgewood Inc			State:	CA	Zip: 90706		
w eagewood inc							
	CF	RTIFICATE (OF INSURANC	<u> </u>			
Producer:			Issue Date: 10/05/2				
LIA ADMINISTRATORS	& INSURANCE SE	RVICES	This Certificate is i	ssued as a matter of informat pon the Certificate Holder. Th	•		
P.O. Box 1319 Santa Barbara, CA 93102-				stend or alter the coverage aff			
			pointy out it.				
Insured: 148811			COME	PANY AFFORDING CO	VERAGE		
ASHLEY, TODD S. 13120 San Felipe St.			Aspen America	n Insurance Company			
La Mirada, CA 90638			Ruie				
	_						
Fax Number: 000-000-0000	0		Authorized Repr	esentative			
		wasanananananananananananananananananana					
This is to certify that the p Notwithstanding any requir issued or may pertain, the of such policy. Limits show DISCLAIMER: This certification.	rement, term of cond insurance afforded by wn may have been re	lition of any contract y the policy describe duced by paid claim	t or other document w ed herein is subject to s.	ith respect to which this C all the terms, exclusions	Certificate may be and conditions		
TYPE OF INSURANCE	POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE	LIMIT	re		
THE OF INSURANCE	POLICI NUMBER	EFFECTIVE DATE	EARIKATION DATE				
Professional Liability	AAI009180-06	10/18/2022	10/18/2023	Each Claim General Aggregate	\$ 1,000,000 \$ 2,000,000		
Description of Operations/I REAL ESTATE APPRAISE			SURANCE				
			ı				
Cortificate Helder			Cancellations				
Certificate Holder: ASHLEY, TODD S.			1	OF THE ABOVE DESC			
			SHOULD ANY BE CANCELLI THEREOF, NO	ED BEFORE THE EXPL TICE WILL BE DELIV	RATION DATE ERED IN		
ASHLEY, TODD S. 13120 San Felipe St.			SHOULD ANY BE CANCELLI THEREOF, NO	ED BEFORE THE EXPL	RATION DATE ERED IN		

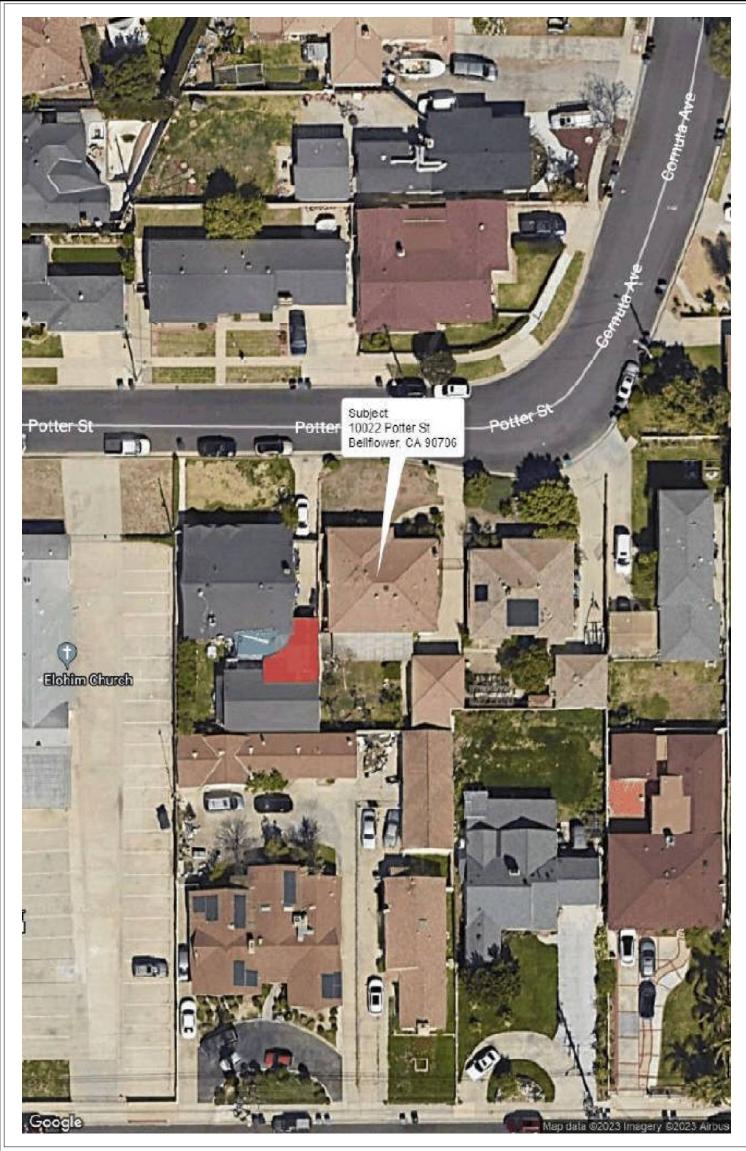
AERIAL MAP

BORTOWER: Catamount Properties 2018 LLC
Property Address: 10022 Potter St
City: Bellflower
State: CA

File No.: mar23pott-cc
Case No.: Loan # 52717

State: CA
Zip: 90706

Lender: Wedgewood Inc



Loan # 52717

	USPAP ADDENDUM	File No. mar23pott-cc
Borrower: Catamount Properties 2018 LLC Property Address: 6136 Greenmeadow Rd City: Lakewood	County: Los Angeles State	: <u>CA</u> Zip Code: <u>90713</u>
Lender/Client: Wedgewood Inc		
Restricted Appraisal Report This report The intende appraiser ar	was prepared in accordance with the requirements of the Appraisal R was prepared in accordance with the requirements of the Restricted A and user of this report is limited to the identified client. This is a Restrict rrived at the opinions and conclusions set forth in the report may not in the appraiser's workfile.	Appraisal Report option of USPAP Standards Rule 2-2(b). ted Appraisal Report and the rationale for how the
 analyses, opinions, and conclusions. I have no (or the specified) present or prospecti the parties involved. I have no bias with respect to the property or the My engagement in this assignment was not core. My compensation for completing this assignment the cause of the client, the amount of the value intended use of this appraisal. My analyses, opinions, and conclusions were depractice. 	are true and correct. s are limited only by the reported assumptions and are my pe ive interest in the property that is the subject of this report an	d no (or specified) personal interest with respect to redetermined value or direction in value that favors ce of a subsequent event directly related to the the Uniform Standards of Professional Appraisal
immediately preceding acceptance of this ass	ser or in any other capacity, regarding the property that is the signment. or in another capacity, regarding the property that is subject o	
	signment. Those services are described in the comments belo	
PROPERTY INSPECTION		
I have NOT made a personal inspection of the XI HAVE made a personal inspection of the pro		
APPRAISAL ASSISTANCE Unless otherwise noted, no one provided significan assistance, they are hereby identified along with a	nt real property appraisal assistance to the person signing this summary of the extent of the assistance provided in the repo	s certification. If anyone did provide significant rt.
ADDITIONAL COMMENTS Additional USPAP related issues requiring disclosu	ıre and/or any state mandated requirements:	
MARKETING TIME AND EXPOSURE	TIME FOR THE SUBJECT PROPERTY	
X A reasonable marketing time for the subject pr X A reasonable exposure time for the subject pr		tinent to the appraisal assignment.
APPRAISER:	SUPERVISORY APPRAIS	ER (only if required):
400 MM		
Signature:		
Date Signed: 03/12/2023	Date Signed:	
State Certification #: AR010298 or State License #:		
or State License #: State or Other (describe): State		
State: CA	Expiration Date of Certificati	on or License:
Expiration Date of Certification or License: 08/12 Effective Date of Appraisal: 03/10/2023		ection of Subject Property: r-only from street

Borrower: Catamount Properties 2018 LLC File No.: mar23pott-cc Property Address: 10022 Potter St Case No.: Loan # 52717 City: Bellflower State: CA Zip: 90706

Lender: Wedgewood Inc

3/10/23, 2:41 PM Matrix

10022 Potter St, Bellflower 90706

STATUS: Closed

LIST/CLOSE: \$700,000/\$660,000 \$

Left on Rosecrans Ave, left on Potter St



Recent: 03/08/2023 : SOLD : P->S



BED / BATH: 3/3,0,0,0 SQFT(src): 1,625 (A) PRICE PER SQFT: \$406.15 LOT(src): 6,370/0.1462 (A)

LEVELS: One GARAGE: 2/Detached YEAR BUILT(src): 1956 (ASR) PROP SUB TYPE: SFR/D DOM / CDOM: 0/0

SLC: Trust

PARCEL #: 6274016030 LISTING ID: SB23024252

Submit Offer

DESCRIPTION -

EXCLUSIONS: INCLUSIONS:

AREA: RH - Bellflower N of Alondra, E of Beliflower SUBDIVISION: / COUNTY: Los Angeles SENIOR COMMUNITY?: No CERTIFIED 433A?:

LIST \$ ORIGINAL: \$700,000 BASEMENT SQFT: COMMON WALLS: No Common Walls PARKING: HORSE: PROBATE AUTHORITY:

ROOM TYPE: All Bedrooms Down, Laundry EATING AREA:

COOLING: Central Air HEATING: Central VIEW: None WATERFRONT: LAUNDRY: Inside

PROP SUB TYPE: Single Family

Residence (Detached)

STRUCTURE TYPE: House

COMMON INTEREST: None

INTERIOR

INTERIOR: MAIN LEVEL BEDROOMS: 3 MAIN LEVEL BATHROOMS: 3

ACCESSIBILITY: APPLIANCES: KITCHEN FEATURES: BATHROOM FEATURES:

FLOORING: ENTRY LOC/ENTRY LVL: FIREPLACE: Dining Room

EXTERIOR

EXTERIOR: FENCING: DIRECTION FACES: SECURITY: SEWER: Public Sewer

LOT: 0-1 Unit/Acre POOL: None

PATIO/PORCH: SPA:

BUILDING

BUILDER NAME: ARCH STYLE: MAKE: DOOR: BUILD MODEL: TAX MODEL: WINDOW:

ROOF: FOUNDATION DTLS: PROP COND:

CONSTR MTLS: OTHER STRUCT: NEW CONSTRUCTION YN: No

GARAGE AND PARKING

ATTACHED GARAGE?: **Detached** UNCOVERED SPACES: PARKING TOTAL: 2 # REMOTES:

GARAGE SPACES: 2 RV PARK DIM:

CARPORT SPACES:

GREEN GREEN ENERGY GEN: WALK SCORE:

GREEN ENERGY EFF:

GREEN WTR CONSERV:

POWER PRODUCTION

POWER PRODUCTION: No GREEN VERIFICATION: No

COMMUNITY

HOA FEE: **\$0** HOA FEE 2: HOA NAME: HOA NAME 2: HOA FEE 3: HOA NAME 3

HOA PHONE 2: HOA PHONE 3:

GREEN SUSTAIN:

OF UNITS: 1 # UNITS IN COMMUNITY: STORIES TOTAL: 1

COMMUNITY: Biking , Curbs

HOA AMENITIES:

Borrower: Catamount Properties 2018 LLC File No.: mar23pott-cc Property Address: 10022 Potter St Case No.: Loan # 52717 City: Bellflower State: CA Zip: 90706

Lender: Wedgewood Inc

3/10/23, 2:41 PM Matrix

HOA MANAGEMENT NAME 2: HOA MANAGEMENT NAME 3:

LAND LEASE?: No PARCFL #: 6274016030 ADDITIONAL APN(s): No

LAND LEASE AMOUNT: LAND LEASE AMT FREQ: LAND LEASE PURCH?: LAND LEASE RENEW:

UTILITIES: ELECTRIC: WATER SOURCE: Public LOT SIZE DIM:

ASSESSMENTS: None

TAX LOT: 32 TAX BLOCK:
TAX BLOCK:
TAX TRACT #: 20770
ZONING: BFR1*
TAX OTHER ASSESSMENT: \$598
TAX OTHER ASSESS SOURCE: Estimated

SCHOOL

HIGH SCHOOL DISTRICT: Beliflower Unified

ELEMENTARY: ELEMENTARY OTHER: MIDDLE/JR HIGH: MIDDLE/JR HIGH OTHER:

- DATES

HIGH SCHOOL: HIGH SCHOOL OTHER:

LISTING

BAC: 2% BAC RMRKS: DUAL/VARI COMP?: No

LEASE CONSIDERED?: No CURRENT FINANCING: SIGN ON PROPERTY?: CONTINGENCY LIST:

TERMS: Cash, Cash To Existing Loan, Conventional, FHA
LIST AGRMT: Exclusive Right To Sell LIST SERVICE: Full Service

AD NUMBER: DISCLOSURES: INTERNET, AVM?/COMM?: Yes/Yes INTERNET?/ADDRESS?: Yes/Yes NEIGHBORHOOD MARKET REPORT YN?: Yes LIST CONTRACT DATE: 02/10/23 START SHOWING DATE: ON MARKET DATE: 02/11/23 PRICE CHG TIMESTAMP PRICE CHG TIMESTAMP: 03/08/23
STATUS CHG TIMESTAMP: 03/08/23
MOD TIMESTAMP: 03/08/23
EXPIRED DATE: 07/31/23
PURCH CONTRACT DATE: 02/10/23
CLOSE DATE: 03/08/23

CONTINGENCY: PRIVATE REMARKS:

SHOWING INFORMATION

SHOW CONTACT TYPE: Agent SHOW CONTACT NAME: SHOW CONTACT PH:

SHOW INSTRUCTIONS: None DIRECTIONS: Left on Rosecrans Ave, left on Potter St

LOCK BOX LOCATION: None LOCK BOX TYPE: None

OCCUPANT TYPE: Owner

OWNER'S NAME:

AGENT / OFFICE

LA: (SBAALCAAR) Aaron Aalcides CoLA:

LO: (S6669) Keller Williams South Bay LO PHONE: 310-375-3511

CoLO:

CoLO PHONE:

LA State License: 01948003

CoLA State License: 01854035 LO State License: 01854035 LO FAX: 310-375-6860 CoLO State License:

CoLO FAX:
Offers Email: aaron@aalcidesre.com

CONTACT PRIORITY

1.LA CELL: **310-999-8332** 2.LA DIRECT: **310-999-8332**

3.LA PAGER: 4.LA FAX:

5.LA VOICEMAIL: 6.LA EMAIL: aaron@aalcidesre.com

COMPARABLE INFORMATION

CLOSE PRICE: \$660,000 LIST PRICE: \$700,000 LIST \$ ORIGINAL: \$700,000 PURCH CONTRACT DATE: 02/10/23

DOM/CDOM: 0/0

BA: (SBAALCAAR) Aaron BO: Keller Williams South Bay
BA State License: 01948003
BO State License: 01854035

COBA: () CoBO: CoBA State License: CoBO State License:

BUYER FINANCING: Cash CONCESSIONS \$: \$0 CONCESSION CMTS: None COE DATE: 03/08/23



AGENT FULL: Residential LISTING ID: SB23024252

Printed by Todd Ashley, State Lic: AR010298 on 03/10/2023 2:41:22 PM

Borrower: Catamount Properties 2018 LLC	File N	l0.: mar23pott-cc	
Property Address: 10022 Potter St	Case	No.: Loan # 52717	
City: Bellflower	State: CA	Zip: 90706	
Lender: Wedgewood Inc			

3/10/23, 2:41 PM

Matrix

Search Criteria
Property Type is 'Residential'
Standard Status is 'Closed'
Contract Status Change Date is 03/10/2023 to 09/11/2022
Property Sub Type is 'Single Family Residence'
Latitude, Longitude is around 33.90, -118.12
Selected 1 of 22 results.

Borrower: Catamount Properties 2018 LLC File No.: mar23pott-cc Property Address: 10022 Potter St Case No.: Loan # 52717 City: Bellflower State: CA Zip: 90706

Lender: Wedgewood Inc

Local Market Update — January 2023A Research Tool Provided by the Pacific West Association of REALTORS®



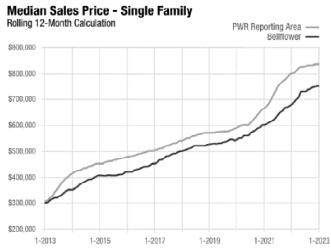
Bellflower

Los Angeles County

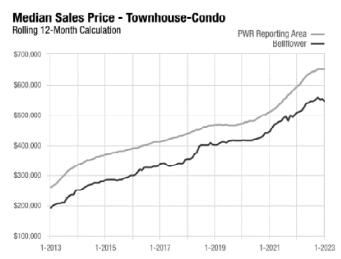
Single Family Jar		January				
Key Metrics	2022	2023	% Change	Thru 1-2022	Thru 1-2023	% Change
New Listings	15	19	+ 26.7%	270	229	- 15.2%
Pending Sales	10	14	+ 40.0%	229	173	24.5%
Closed Sales	16	12	- 25.0%	241	172	- 28.6%
Days on Market Until Sale	14	32	+ 128.6%	16	19	+ 18.8%
Median Sales Price*	\$727.250	\$731,000	+ 0.5%	\$680,000	\$750,000	+ 10.3%
Average Sales Price*	\$747,031	\$759,333	+ 1.6%	\$704,732	\$771,036	+ 9.4%
Percent of Original List Price Received*	105.9%	96.9%	- 8.5%	103.9%	101.5%	- 2.3%
Inventory of Homes for Sale	20	25	+ 25.0%			
Months Supply of Inventory	1.0	1.7	+ 70.0%	_		

Townhouse-Condo	January			Last 12 Months			
Key Metrics	2022	2023	% Change	Thru 1-2022	Thru 1-2023	% Change	
New Listings	7	3	- 57.1%	69	77	+ 11.6%	
Pending Sales	6	6	0.0%	59	61	+ 3.4%	
Closed Sales	7	4	- 42.9%	62	63	+ 1.6%	
Days on Market Until Sale	33	48	+ 45.5%	21	19	- 9.5%	
Median Sales Price*	\$595,000	\$532,500	- 10.5%	\$509,000	\$545,000	+ 7.1%	
Average Sales Price*	\$587,857	\$508,750	- 13.5%	\$516,806	\$569,071	+ 10.1%	
Percent of Original List Price Received*	100.6%	97.4%	- 3.2%	104.5%	102.3%	- 2.1%	
Inventory of Homes for Sale	10	5	- 50.0%	——————————————————————————————————————		-	
Months Supply of Inventory	2.0	1.0	- 50.0%	_			

^{*} Does not account for seller concessions and/or down payment assistance, | Activity for one month can sometimes look extreme due to small sample size.







Current as of February 2, 2023. All data from CRMLS. Report © 2023 Sho