52774

Exterior-Only Inspection Residential Appraisal Report File No. 33966867

	to provide the lender/client with an a				nuc or the subject	r property.
Property Address 2609 W 82nd St	•	City Inglewood		State CA	Zip Code 90305	
Borrower Catamount Properties 2018 LLC	Owner of Public Reco	d Stephanie L Swan		County Los	<u> </u>	
Legal Description Tract # 10925 Lot 99	OWNER OF FUDIL NECO	. Stophanio E Swall		Journey LUS	90103	
Assessor's Parcel # 4010-016-015		Tax Year 2022		D.F. Toyoo ¢	2 510	
				R.E. Taxes \$		
Neighborhood Name Inglewood		Map Reference 703G2		Census Tract		<u> </u>
Occupant X Owner Tenant Vacant	Special Assessments	\$ 0	PUD H	OA \$ 0	per year	per month
Property Rights Appraised X Fee Simple	Leasehold Other (describe)					
Assignment Type Purchase Transaction	Refinance Transaction X Other (de	scribe) Loan Servicing				
Lender/Client Wedgewood Inc	Address 2015 Manha	ttan Beach Blvd Suite 100, R	Redondo Beach, C	A 90278		
Is the subject property currently offered for sale or ha	s it been offered for sale in the twelve mo	nths prior to the effective date of	of this annraisal?	Yes X N	ln .	
Report data source(s) used, offering price(s), and data						okars
	rubile records (County Tax A.	ssessor s Office), RealQuest	, iteansi uata, CLF	W WES and Con	reisations with bi	UKCI 3,
real estate agents and current owner(s). I did did not analyze the contract for sale	for the subject purchase transaction. Exp	ain the recults of the analysis of	f the contract for cal	or why the analys	sis was not perform	od
uid flot allalyze the contract for sale	ioi the subject purchase transaction. Exp	alli the results of the analysis of	i the contract for sair	e or writy the arialys	sis was not penoring	eu.
				<u> </u>		
Contract Price \$ Date of Contract	ract Is the property	seller the owner of public recor	rd? Yes _	No Data Sour	ce(s)	
Is there any financial assistance (loan charges, sale o	concessions, gift or downpayment assista	nce, etc.) to be paid by any part	ty on behalf of the b	orrower?	Yes No	
If Yes, report the total dollar amount and describe the	e items to be paid.		-			
The roof roport the total abiliar amount and abboride the	s nome to be paid.					
Note: Dogg or differential account of	who who and are a set a second set of the se					
Note: Race and the racial composition of the neig		Journa Tree de		loit Harra'r	Present	dlle = C/
Neighborhood Characteristics		Housing Trends		Init Housing	Present Land	
Location Urban X Suburban Rural			ining PRICE	AGE	One-Unit	85 %
Built-Up X Over 75% 25-75% Under	r 25% Demand/Supply Shortage	X In Balance Over	r Supply \$(000)	(yrs)	2-4 Unit	5 %
Growth Rapid X Stable Slow	Marketing Time X Under 3 n	iths 3-6 mths Over	r 6 mths 60	0 Low 30	Multi-Family	5 %
Neighborhood Boundaries Are defined as the are	_				Commercial	5 %
East of Prairie Ave and Park Ave.	2.1.2, 110, 01 0	. ,,		0 Pred. 85	Other	<u> </u>
	is located in Indiawood CA 00205	actablished cuburben notel				
Neighborhood Description The Subject property				_		
competing market area of Inglewood, CA 90302		•				
supports all social services, schools, local ame	nities, and employment centers. All s	treets are paved with aspha	It and include con	crete sidewalks,	curbs, and gutter	S.
Market Conditions (including support for the above co	onclusions) See Attached Addendum	1				
Dimensions 50 x 105	Area 5249 sf	Shape Rectan	nular	View N;	Res:	
Specific Zoning Classification INR1Y	Zoning Description Single	•	guiui	V10W 14)	1103,	
			1. \			
	<u> </u>	o Zoning Ullegal (descri				
Is the highest and best use of the subject property as	improved (or as proposed per plans and	enacifications) the procent use				
use of this property as improved or as vacant				No If No, des	cribe. The highes	t and best
use of this property as improved, or as vacant,	is the existing use. The current use of			No If No, des	cribe. <u>The highes</u>	t and best
Utilities Public Other (describe)	is the existing use. The current use on Publi	ives the greatest net return	to the land.	No If No, desi		
		ives the greatest net return	to the land.	Improvements—		
Utilities Public Other (describe)	Publi Water X	ives the greatest net return	to the land. Off-site	Improvements—	Type Public	
Utilities Public Other (describe) Electricity X Gas X	Water X Sanitary Sewer X	c Other (describe)	to the land. Off-site Street A	Improvements— Asphalt Jone	Type Public	
Utilities Public Other (describe) Electricity X Gas X FEMA Special Flood Hazard Area Yes X		C Other (describe) FEMA Map # 06037	to the land. Off-site Street A	Improvements—	Type Public	
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Exterior-Only Inspection Residential Appraisal Report File No. 33966867

There are 5 compa	rable prop	erties currently of	fered for sale in the si	ubject neighborhood rang	ing in price fr	om \$ 799,8	88 to \$	900,000		
There are 22 compa	rable sale	s in the subject ne	ighborhood within the	past twelve months rang	ing in sale pr	ice from \$	600,000	to \$ 99	90,000	•
FEATURE	5	SUBJECT	COMPARA	BLE SALE NO. 1	COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3		
2609 W 82nd St			8911 S 6th Ave		3005 W 841	th St		825 E 67th		
Address Inglewood, CA	90305		Inglewood, CA 903	305	Inglewood	, CA 90305		Inglewoo	od, CA 90302	
Proximity to Subject			0.57 miles SW	-	0.25 miles	SW		1.39 mile	es NW	
Sale Price	\$			\$ 780,000		\$	775,000		\$	700,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 481.18 sq. ft			00 sq. ft.			30.27 sq. ft.	
Data Source(s)			CLAW MLS#SB222	250673;DOM 6	CLAW MLS	S#22140005;I	DOM 56		LS#IN22022252	'
Verification Source(s)			Doc#27000 / OLP \$	5749,900		7 / OLP \$699	9,000		039 / OLP \$850	,000
VALUE ADJUSTMENTS	DE:	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		CrtOrd			ArmLth		
Concessions			Conv;0		Conv;0			Conv;0		
Date of Sale/Time			s01/23;c12/22		s07/22;c05	/22		s08/22;c	05/22	
Location	N;Res;		N;Res;		N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Sim	ple	Fee Simple		Fee Simple	9		Fee Sim	ple	
Site	5249 sf		6751 sf	-15,000	6249 sf		-10,000	5718 sf		0
View	N;Res;		N;Res;		N;Res;	1		N;Res;		
Design (Style)	DT1;Spa	anish	DT1;Spanish		DT1;Tradit	ional	0	DT1;Trac	ditional	0
Quality of Construction	Q4		Q4		Q4			Q4		
Actual Age	87		92	0	85		0	100		0 25 000
Condition Above Crade	C3		C3		C3	D-2		C4	D."	25,000
Above Grade Room Count	Total Bdr		Total Bdrms. Baths	10,000	Total Bdrms.	Baths 2.0		Total Bdrm		
Gross Living Area 75	0 3	1,134 sq. ft.	5 2 2.0 1,621 s		υ 3	2.0 1,281 sq. ft.	-11,000	0 3	1,029 sq. ft.	8,000
Basement & Finished	0sf	1,104 SY. II.	0sf	-31,000	0sf	1,201 34. IL	-11,000	0sf	1,027 Sy. II.	6,000
Rooms Below Grade	VSI		VSI		V31			031		
Functional Utility	Average	2	Average		Average			Average		
Heating/Cooling	FAU/No		FAU/Central	-5,000	FAU/None			FAU/Nor		
Energy Efficient Items	None	110	None	-5,000	None			None	10	
Garage/Carport	2gd1dw	,	2gd1dw		2gd1dw			2gd1dw		
Porch/Patio/Deck	Porch		Porch		Porch			Porch		
Features	Average	j	Average		Average			Average		
APN#	4010-01		4026-014-015	0	4010-006-0	08	0	4013-030		0
Zoning	INR1YY		INR1YY		INR1YY			INR2YY		0
Net Adjustment (Total)			+ X-	\$ 47,000	+	X - \$	21,000	X +	<u></u> - \$	33,000
Adjusted Sale Price			Net Adj6.0%	<u> </u>	Net Adj.	-2.7%		Net Adj.	4.7%	30,000
of Comparables			Gross Adj. 8.6%		Gross Adj.	2.7% \$	754.000	Gross Adi		733,000
	search the	sale or transfer hi		roperty and comparable s				,		
			, , ,	, , ,		'				
My research did X	did not re	eveal any prior sal	es or transfers of the	subject property for the th	ree years prid	or to the effect	tive date of this appr	aisal.		
				subject property for the th				aisal.		
Data source(s) Public Re	cords (C	ounty Tax Asse	ssor's office), Real0		vices, and th	ne CLAW ML	.S.			
Data source(s) Public Re My research did X	cords (C did not re	county Tax Assesteveal any prior sal	ssor's office), RealOes or transfers of the	Quest, Realist Data Serv	vices, and the year prior to t	ne CLAW ML the date of sal	S. le of the comparable			
Data source(s) Public Re My research did X	did not records (C	ounty Tax Asset eveal any prior sal county Tax Asset	ssor's office), Realdes es or transfers of the ssor's office), Reald	Quest, Realist Data Service Comparable sales for the Quest, Realist Data Service Comparable Service Comparab	vices, and the year prior to to vices, and the	ne CLAW ML the date of sal ne CLAW ML	.S. le of the comparable .S.	sale.	page 3).	
Data source(s) Public Re My research did X Data source(s) Public Re	did not records (C	county Tax Assestance and prior sale county Tax Assestance analysis of the prior the p	ssor's office), Realdes es or transfers of the ssor's office), Reald	Quest, Realist Data Service Comparable sales for the Quest, Realist Data Service Comparable Service Comparab	vices, and the year prior to to vices, and the rty and comp	ne CLAW ML the date of sal ne CLAW ML arable sales (r	.S. le of the comparable .S.	sale. or sales on		E SALE NO. 3
Data source(s) Public Re My research did X Data source(s) Public Re Report the results of the res	did not records (C	county Tax Assestance and prior sale county Tax Assestance analysis of the prior the p	ssor's office), Reald es or transfers of the ssor's office), Reald rior sale or transfer hi	Quest, Realist Data Sen comparable sales for the Quest, Realist Data Sen story of the subject prope	vices, and the year prior to to vices, and the rty and comp	ne CLAW ML the date of sal ne CLAW ML arable sales (r	.S. le of the comparable .S. report additional pric PARABLE SALE NO	sale.		E SALE NO. 3
Data source(s) Public Re My research did X Data source(s) Public Re Report the results of the res ITEM	did not records (C	ounty Tax Asserveal any prior sal county Tax Assert d analysis of the pi	ssor's office), Reald es or transfers of the ssor's office), Reald rior sale or transfer hi	Quest, Realist Data Serv comparable sales for the Quest, Realist Data Serv story of the subject proper COMPARABLE SA	vices, and the year prior to to vices, and the rty and comp	the CLAW ML the date of sal ne CLAW ML arable sales (r	.S. le of the comparable .S. report additional pric PARABLE SALE NO	sale. or sales on . 2 01	COMPARABL	E SALE NO. 3
Data source(s) Public Re My research did X Data source(s) Public Re Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	ecords (C did not re ecords (C search and	county Tax Asse: eveal any prior sal county Tax Asse: d analysis of the pri SUI 10/17/1989 150,000 Realist,RealQue	ssor's office), Real0 es or transfers of the ssor's office), Real0 rior sale or transfer hi BJECT	Quest, Realist Data Sen comparable sales for the Quest, Realist Data Sen story of the subject proper COMPARABLE SA 07/30/2007	vices, and the year prior to to vices, and the rty and comp	ne CLAW ML ihe date of sal ne CLAW ML arable sales (r COMF 09/05/1980 \$69,500 Realist,Re	.S. le of the comparable .S. report additional pric PARABLE SALE NO	sale. or sales on . 2 01 \$2	COMPARABL /02/1970 21,500 ealist,RealQues	
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Exterior-Only Inspection Residential Appraisal Report File No. 33966867

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting re Intended Users are identified by the appraiser.		
		nal
COCT ADDDOACHTO VALUE	(not so eviral by Family Man)	
Provide adequate information for the lender/client to replicate the below cost figures and calculating	E (not required by Fannie Mae) ons.	
Support for the opinion of site value (summary of comparable land sales or other methods for est	-	
ractor is used to determine the replacement cost new, less an forms of depreciation an		
Subject's land to value ratio is estimated to be 81% which is typical for the neighborho	d contributory site value. In this area, there is little available land or land sales. The od market area.	
Subject's land to value ratio is estimated to be 81% which is typical for the neighborho	od market area.	000
	od market area. OPINION OF SITE VALUE	,000
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Subject's land to value ratio is estimated to be 81% which is typical for the neighborho ESTIMATED REPRODUCTION OR REPRODUCTI	OPINION OF SITE VALUE	,500 ,650 ,000 ,150 ,132) ,018
Subject's land to value ratio is estimated to be 81% which is typical for the neighborho ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall & Swift Quality rating from cost service Good Effective date of cost data 03/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost estimates were obtained from the Marshall & Swift cost handbook and adjusted for time, location and customization as necessary. Land to value ratio is within the typical range of recent sales in the neighborhood market area. Physical depreciation is based on observed age to life method. The total estimated economic life for residential property in the Subject market area is 100 years. The total estimated remaining economic life for the Subject property is 45 years which is typical for the neighborhood market area. Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Income Approach (including support for market rent and GRM) Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No Income Inc	OPINION OF SITE VALUE	,500 ,650 ,000 ,150 ,132) ,018
Subject's land to value ratio is estimated to be 81% which is typical for the neighborho ESTIMATED REPRODUCTION OR REPRODUCTI	OPINION OF SITE VALUE	,500 ,650 ,000 ,150 ,132) ,018
Subject's land to value ratio is estimated to be 81% which is typical for the neighborhood ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall & Swift Quality rating from cost service Good Effective date of cost data 03/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost estimates were obtained from the Marshall & Swift cost handbook and adjusted for time, location and customization as necessary. Land to value ratio is within the typical range of recent sales in the neighborhood market area. Physical depreciation is based on observed age to life method. The total estimated economic life for residential property in the Subject market area is 100 years. The total estimated remaining economic life for the Subject property is 45 years which is typical for the neighborhood market area. Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Income Approach for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases Total number of units rented Total number of units rented Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project created by the conversion of an existing building(s) into a PUD? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No Data source(s)	OPINION OF SITE VALUE	,500 ,650 ,000 ,150 ,132) ,018

Exterior-Only Inspection Residential Appraisal Report

File No. **33966867**

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

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

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

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

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

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

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

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

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

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

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

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

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Exterior-Only Inspection Residential Appraisal Report

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Step L. J. aldwell	Signature
Name Stephen L. Caldwell	Name
Company Name Velox Valuations LLC	Company Name
Company Address 55 Monument Circle Floor 7	Company Address
Indianapolis, IN 46204	
Telephone Number (317) 482-7700	Telephone Number
Email Address stephen.caldwell@veloxval.com	Email Address
Date of Signature and Report 03/09/2023	Date of Signature
Effective Date of Appraisal 03/08/2023	State Certification #
State Certification # AR033861	or State License #
or State License #	State
or State License # or Other (describe) State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 04/29/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
2609 W 82nd St	Did not inspect exterior subject property
Inglewood, CA 90305	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 750,000	
LENDEDIGLIENT	0040404045
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

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Exterior-Only Inspection Residential Appraisal Report

File No. **33966867**

FEATURE		SUBJECT	CO	MPARAE	BLE S	ALE NO. 4	CO	MPARABLE S	SALE NO. 5		COMPARABLE	SALE NO. 6
2609 W 82nd St			2302 W 77	th St			2721 W 941	th St		9817	S 4th Ave	
Address Inglewood, CA	90305		Inglewood	, CA 903	305		Inglewood	, CA 90305		Ingle	ewood, CA 90305	
Proximity to Subject			0.38 miles				0.99 miles				miles SE	
Sale Price	\$		0.0000		\$	800,000	0177 1111100	\$	839,999		65 02	835,000
Sale Price/Gross Liv. Area	\$	0.00 ca ft	\$ 603.	22 ca ft	_	000,000	¢ E70		037,777	¢		033,000
	\$	0.00 sq. ft.		.32 sq. ft.		:0 DOM 5/		51 sq. ft.	DOM 447	\$	752.93 sq. ft.	105 DOM 20
Data Source(s)			CLAW MLS			*		S#22-207749			W MLS#PW23015	*
Verification Source(s)			Doc#27223	34 / OLP	\$805	,000	LD 10/11/2	022 / OLP \$8	49,000	LD 0	1/26/2023 / OLP	T .
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCI	RIPTION		+(-) \$ Adjustment	DESCF	RIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth				Listing		-65,000	Listi	ng	-35,000
Concessions			Conv;0				0;			0;	•	
Date of Sale/Time			s03/22;c02	122		0	Active			Activ	10	
	N. Daa			122		U		-11				
Location	N;Res;		N;Res;				N;Res;B.S		0	N;Re		
Leasehold/Fee Simple	Fee Sir	•	Fee Simple	3			Fee Simple	9		_	Simple	
Site	5249 st		6704 sf			-15,000	5416 sf		0	6765	sf	-15,000
View	N;Res;		N;Res;				N;Res;			N;Re	es;	
Design (Style)	DT1;Sp	anish	DT1;Tradit	tional		0	DT1;Tradit	ional	0	DT1	Traditional	0
Quality of Construction	Q4		Q4				Q4		-	Q4		
	87		98			0			0	76		0
Actual Age									U	_		
Condition	C3		C2			-25,000	C3			C2		-25,000
Above Grade	Total Bd	rms. Baths	Total Bdrms.	Baths	5		Total Bdrms.	Baths		Total	Bdrms. Baths	
Room Count	6	3 2.0	6 3	1.0		10,000	6 3	1.1	5,000	6	3 2.0	
Gross Living Area 75		1,134 sq. ft.		1,326 so	a. ft.	-14,000		1,452 sq. ft.	-24,000		1,109 sq. f	t. 0
Basement & Finished	0sf	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0sf		1	1.,,222	0sf	.,	2.,,000	0sf	7,707 04.	
Rooms Below Grade	031		031				""			"31		
										_		
Functional Utility	Averag		Average				Average			Avei		
Heating/Cooling	FAU/N	one	FAU/None				FAU/None				/Central	-5,000
Energy Efficient Items	None		None				None			Non	e	
Garage/Carport	2gd1dv	V	2gd1dw				2gd1dw			2gd	ldw	
Porch/Patio/Deck	Porch		Porch				Porch			Porc		
Features	Averag		Average				Average		_	Avei		_
APN#	4010-0		4009-024-0	07		0		34	0		-023-013	0
Zoning	INR1Y	<u> </u>	INR1YY		, 1		INR1YY			INR1		
Net Adjustment (Total)			+	X -	\$	44,000	+	X - \$	84,000] + X - \$	80,000
Adjusted Sale Price			Net Adj.	-5.5%			Net Adj.	-10.0%		Net A	Adj. -9.6 %	
of Comparables			Gross Adj.	8.0%		756 000	Gross Adj.	11.2% \$	755,999	Gros		755,000
ITEM		CII	BJECT	0.070		COMPARABLE SA		1	PARABLE SALE NO.	•		BLE SALE NO. 6
			BJECT				LE NO. 4			. 5		BLE SALE NO. 0
		10/17/1989			05/09			07/22/2008				
Date of Prior Sale/Transfer						8/2014			<u> </u>		09/28/2022	
Price of Prior Sale/Transfer		150,000			\$303	3,500		\$390,500			\$635,000	
Price of Prior Sale/Transfer Data Source(s)			est		\$303							est
Price of Prior Sale/Transfer	-	150,000	est		\$303 Real	3,500		\$390,500	alQuest		\$635,000	est
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	150,000 Realist,RealQue 03/08/2023			\$303 Real	3,500 list,RealQuest		\$390,500 Realist,Re	alQuest		\$635,000 Realist,RealQu	est
Price of Prior Sale/Transfer Data Source(s)	ce(s)	150,000 Realist,RealQue 03/08/2023			\$303 Real	3,500 list,RealQuest		\$390,500 Realist,Re	alQuest		\$635,000 Realist,RealQu	est
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	150,000 Realist,RealQue 03/08/2023			\$303 Real	3,500 list,RealQuest		\$390,500 Realist,Re	alQuest		\$635,000 Realist,RealQu	est
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	150,000 Realist,RealQue 03/08/2023			\$303 Real	3,500 list,RealQuest		\$390,500 Realist,Re	alQuest		\$635,000 Realist,RealQu	est
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	150,000 Realist,RealQue 03/08/2023			\$303 Real	3,500 list,RealQuest		\$390,500 Realist,Re	alQuest		\$635,000 Realist,RealQu	est
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Uniform Appraisal Dataset Definitions

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.

Uniform Appraisal Dataset Definitions

File No. **33966867**

Abbreviati	ons 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	m -	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw Estato	Driveway Estato Salo	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S Short	Settlement Date	Date of Sale/Time
e FHA	Expiration Date	Date of Sale/Time	Short sf	Short Sale	Sale or Financing Concessions
	Federal Housing Authority Garage	Sale or Financing Concessions Garage/Carport		Square Feet Square Meters	Area, Site, Basement Area, Site, Basement
g	Garage - Attached	Garage/Carport	sqm Unk	Unknown	Date of Sale/Time
ga	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gbi	Garage - Detached	Garage/Carport		Walk Out Basement	Basement & Finished Rooms Below Grade
gd GR	Garage - Detactied Garden Structure	Design(Style)	wo 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
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Other Ann	unings Defined Abbus	tarta da			
Other App	raiser-Defined Abbre	viations			
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ADDENDUM

Borrower: Catamount Properties 2018 LLC		File No.: 33966867
Property Address: 2609 W 82nd St	1	Case No.: 52774
_City: Inglewood	State: CA	Zip: 90305
Lender: Wedgewood Inc		

The intended use for this appraisal assignment is to estimate the 'as-is' market value of the Subject property in order to provide a basis for determining the listing price of the property for marketing purposes.

Having inspected the exterior of the Subject property, I certify to the best of my knowledge that the Subject property has sustained no damage due to any recent disaster, including damage from flood, wind, or fire. The Subject property is in acceptable and marketable condition. Marketability and acceptability are average.

The Covid-19 pandemic, also referred to as the Coronavirus, has had no impact on the Subject's market value and/or the total days of marketing time as of the effective date of the appraisal (03/08/2023). Marketability and acceptability are average.

Neighborhood Market Conditions

Market values in the Subject neighborhood are stabilizing. Supply and demand are in balance. There have been (22) closed sales over the past 12 months and there are (5) comparable properties currently offered for sale on the CLAW MLS. There is a current 3.75 month supply of inventory on the market with an average absorption rate of (2) sales per month over the past 12 months. The typical exposure time for actively marketed and realistically priced single family homes in the Subject market area is under (3) months. The estimated exposure time for the Subject property is under (3) months.

The search parameters used for this market analysis were:

SFR's Inglewood 1.50-mile distance Zip codes 90305, 90302 2-4 Bedrooms 1-2 Baths Year Built 1921 to 1951 Lot 5,000 s/f to 8,515 s/f GLA 816 s/f to 1,644 s/f

Due to a limited number of comparable sales and comparable active listings similar to the Subject property in terms of location, condition, design, and overall appeal, the appraiser chose to expand the market area to include homes located over a 1-mile distance and to include homes located within a similar competing market area (Inglewood, CA 90302) for this market analysis. Based upon market research there was little to no variance in market value noted. Marketability and acceptability are average.

***It was noted that all 2 bed - 1 bath homes were excluded and not utilized in this analysis.

Highest and Best Use

The Subject's highest and best use was developed by an analysis of the property as a vacant site, as well as analysis as presently improved, in order to factor the contributory value, if any, of the existing improvements.

The analysis relied on the economic principle of consistent use, which requires that land and the improvements be appraised on the same economically consistent use basis; and, the economic principle of anticipation, which assumes that a property has value based on anticipated future benefits from its expected use and not just its present use, by a buyer with full knowledge of all the uses and purposes that comprise the property. The four major factors considered in the analysis were: legally permissible uses, physical possibility, economic feasibility, and maximum productivity.

The highest and best use of the property as improved, or as vacant, is the existing use, as this use gives the greatest net return to the land.

Comments on Sales Comparison

All available data was exhausted including the CLAW MLS, Realquest, Realist Data services and conversations with local realtors familiar with the area considered.

The comparable sales and listings used in the sales comparison analysis are from the Subject's immediate neighborhood market area and are the most similar in terms of location, functional utility, design and overall appeal.

All comparable sales used were verified closed sales.

All comparable photos utilized in the appraisal report are all original photos taken by the appraiser.

All adjustments were made within acceptable market norms and confirmed per market and match pair grid analysis of the comparable sales and listings utilized in the sales comparison approach.

ADDENDUM

Borrower: Catamount Properties 2018 LLC		File No.: 33966867
Property Address: 2609 W 82nd St		Case No.: 52774
City: Inglewood	State: CA	Zip: 90305
Lender: Wedgewood Inc		

The Subject is located in a stabilizing market. No time adjustments were required based upon match pair grid analysis of the comparable sales and listings utilized in the sales comparison approach.

Due to a limited number of sales located within the Subject market area over the past 90 days similar to the Subject in terms of location, condition, design, and overall appeal, the appraiser had no other choice but to utilize comparable sales (Comp 2, Comp 3, Comp 4) sold over a 3-month time period. An adjustment for time was considered; however, no time adjustment warranted based upon match pair grid analysis of the comparable sales and listings utilized in the sales comparison approach. Marketability and acceptability are average.

The lot adjustment was derived based upon match pair grid analysis of the comparable sales and listings utilized in the sales comparison approach and is within acceptable market norms for the neighborhood market area.

The condition adjustment was made subjectively based on my observation of the Subject and each comparable sale. This adjustment was made with a percentage of the sales price when a comp is considered inferior or superior to the Subject property. The condition adjustment for the market area indicated a range of up to 4% and was confirmed per market and match pair grid analysis of the comparable sales and listings utilized in the sales comparison approach.

GLA adjusted at \$75/sf. This adjustment was derived based upon match pair grid analysis of the comparable sales and listings utilized in the sales comparison approach and is within acceptable market norms for the neighborhood market area.

Bedroom adjusted at \$10,000. This was adjustment was derived based upon match pair grid analysis of the comparable sales and listings utilized in the sales comparison approach and is within acceptable market norms for the neighborhood market area.

1/2 Bathroom adjusted at \$5,000. This was adjustment was derived based upon match pair grid analysis of the comparable sales and listings utilized in the sales comparison approach and is within acceptable market norms for the neighborhood market area.

Bathroom adjusted at \$10,000. This was adjustment was derived based upon match pair grid analysis of the comparable sales and listings utilized in the sales comparison approach and is within acceptable market norms for the neighborhood market area.

The list to sale adjustment for the market area indicated a range of up to 10%. The list to sale adjustments are within acceptable market norms for the neighborhood market area and were confirmed per match pair grid analysis of the comparable sales utilized in the sales comparison approach.

Comp 5 was adjusted less 8% for buyer/seller negotiation.

Comp 6 was adjusted less 4% for buyer/seller negotiation.

Final Reconciliation

Value conclusion is at \$750,000 or \$661.38 s/f which is within the market data range of \$481.18 s/f to \$752.93 s/f and is supported by the unadjusted and the adjusted sales price of the comparable sales and listings utilized in the sales comparison approach.

Comp 1 was given most emphasis based upon its close proximity, for its similar 1-story Spanish style design, for its similar effective age and condition, for its same bath utility, and for its recent sales recording within the past 90 days.

Comp 2 was given secondary emphasis based upon its close proximity, for its similar effective age and condition, for its same bedroom and bath utility, and for its recent sales recording within the past 10 months.

Comp 3 was given consideration based upon its location within a similar competing market area (Inglewood, CA 90302), for its similar lot size, for its same bedroom and bath utility, and for its recent sales recording within the past 10 months.

Comp 4 was given consideration based upon its close proximity, for its same bedroom utility, and for its recent sales recording within the past 12 months.

Comps 5 and 6 are comparable active listings that were utilized to provide evidence of current competition within the Subject market area and were given additional consideration based upon the current neighborhood market conditions.

Conditions of Appraisal

ADDENDUM

Borrower: Catamount Properties 2018 LLC		File No.: 33966867
Property Address: 2609 W 82nd St		Case No.: 52774
City: Inglewood	State: CA	Zip: 90305
Lender: Wedgewood Inc		

The appraiser has complied with all certified appraiser licensing requirements and is in good standing with the state of California at the time of this report.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

The appraisal is made "as is". This report may not be used or relied upon by anyone other than the client for any purpose without written consent of the appraiser.

Signature is digitally generated, and password protected.

Stephen Lewis Caldwell California Certified Residential Real Estate Appraiser # AR033861 Expires: 04/29/2024

Cost Approach Comments

Replacement cost figures are for valuation purposes only. No one, client or third part, should rely on these figures for insurance purposes. The definition of market value on Page 4 of this form (URAR) are not consistent with definitions of insurable value.

The cost approach was formerly called the summation approach. The theory is that the value of a property can be estimated by summing the land value and the depreciated value of any improvements. The value of the improvements is often referred to by the abbreviation RCNLD (reproduction cost new less depreciation or replacement cost new less deprecation).

Reproduction refers to reproducing an exact replica. Replacement cost refers to the cost of building a house or other improvement which has the same utility, but using modern design, workmanship, and materials. In practice, appraisers use replacement cost and then deduct a factor for any functional disutility associated with the age of the subject property.

In most instances when the cost approach is involved, the overall methodology is a hybrid of the cost and sales comparison approaches. For example, while the replacement cost to construct a building can be determined by adding the labor, material, and other costs, land values and depreciation must be derived from an analysis of comparable data.

The cost approach is considered reliable when used on newer structures, but the method tends to become less reliable for older properties. The cost approach is often the only reliable approach when dealing with special use properties (e.g. -- public assembly, government buildings, marinas, etc.).

Market Conditions Addendum to the Appraisal Report File No. 33966867

The purpose of this addendum is to provide the lender/client with	a cloar and accurat-	understanding of the	markat tranda and ac-	ditions provolent !-	the eight	act palabback	ד אסח	
		understanding of the	market trends and cont	uitions prevaient in	i trie subj	ect neignborn	00a. I	rnis is a required
addendum for all appraisal reports with an effective date on or at Property Address 2609 W 82nd St	ter April 1, 2009.	City Inglow	and		State CA	A Zip Code	~ nna	DOE .
Borrower Catamount Properties 2018 LLC		City Inglew	00u		State CI	A ZIP Cou	e 903	500
•	d on this form as the	hasis for his/hor const	usions, and must provi	do cupport for the	so conclu	cione rogardir	na hoi	ucing trands and
Instructions: The appraiser must use the information require						-	-	-
overall market conditions as reported in the Neighborhood section								
analysis as indicated below. If any required data is unavailable				_				
provide data for the shaded areas below; if it is available, however			-					-
median, the appraiser should report the available figure and ident		-		-		-		
that would be used by a prospective buyer of the subject proper				s seasonal markets			reclos	sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			verall Trend	_) D
Total # of Comparable Sales (Settled)	14	4	4	Increasing	<u>x</u>		╄	Declining
Absorption Rate (Total Sales/Months)	2.33	1.33	1.33	Increasing		Stable	<u> </u>	Declining
Total # of Comparable Active Listings	2	3	5	Declining	=	Stable	X	<u> </u>
Months of Housing Supply (Total Listings/Ab.Rate)	0.86	2.25	3.75	Declining		Stable	X	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			verall Trend		
Median Comparable Sale Price	817,500	782,000	774,000	Increasing	<u>x</u> :			Declining
Median Comparable Sales Days on Market	12	10	8	Declining	X :	Stable		Increasing
Median Comparable List Price	824,894	799,000	839,999	Increasing	(x) 9	Stable		Declining
Median Comparable Listings Days on Market	30	59	149	Declining		Stable	X	Increasing
Median Sale Price as % of List Price	103.14%	99.24%	98.80%	Increasing		Stable	X	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler	nt? Yes 🗶	No		Declining	X 5	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m	onths (e.g., seller cor	ntributions increased f	rom 3% to 5%, increas	ing use of buydow	vns, closi	ng costs, cond	do fee	es, options, etc.).
The CLAW MLS indicates there were 22 closed sales during	. •					•		
this market area. Prior Months 7-12: 14 Sales; 2 with conc								
with concessions; 25% of sales for this period. The conce								·
					12 12 17			
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	ves explain (including	the trends in listings ar	nd sales of foreclos	sed nrone	erties)		
The data used in the grid above does not indicate there w			•					
The data used in the grid above does not indicate there w	ere arry KLO/Short s	sales of other distre-	sseu properties asso	clated with the re	eporteu	u ansactions.	•	
City data assumed for the control of the CLANNING CONTROL	4b. data assumas		Andret Canalitiana Ad		Data	Thuma day M		00 2022
Cite data sources for above information. The CLAW MLS was	the data source use	ed to complete the N	larket Conditions Ad	idendum. Effectiv	ve Date:	Thursday, M	arch	09, 2023
Summarize the above information as support for your conclus	_				lditional i	information, s	uch a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	your conclusions, pro	ovide both an explanat	ion and support for you	ır conclusions.				-
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	F	ile No.: 33966867
Property Address: 2609 W 82nd St	C	Case No.: 52774
City: Inglewood	State: ca	Zip: 90305
Lender: Wedgewood Inc		•



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 8, 2023 Appraised Value: \$ 750,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC		File No.: 33966867
Property Address: 2609 W 82nd St		Case No.: 52774
City: Inglewood	State: ca	Zip: 90305
Lender: Wedgewood Inc		•



COMPARABLE SALE #1

8911 S 6th Ave Inglewood, CA 90305 Sale Date: s01/23;c12/22 Sale Price: \$ 780,000



COMPARABLE SALE #2

3005 W 84th St Inglewood, CA 90305 Sale Date: s07/22;c05/22 Sale Price: \$ 775,000



COMPARABLE SALE #3

825 E 67th Inglewood, CA 90302 Sale Date: s08/22;c05/22 Sale Price: \$ 700,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File I	No.: 33966867	
Property Address: 2609 W 82nd St	Case	e No.: 52774	
City: Inglewood	State: ca	Zip: 90305	
Lender: Wedgewood Inc		7	



COMPARABLE SALE #4

2302 W 77th St Inglewood, CA 90305 Sale Date: s03/22;c02/22 Sale Price: \$ 800,000



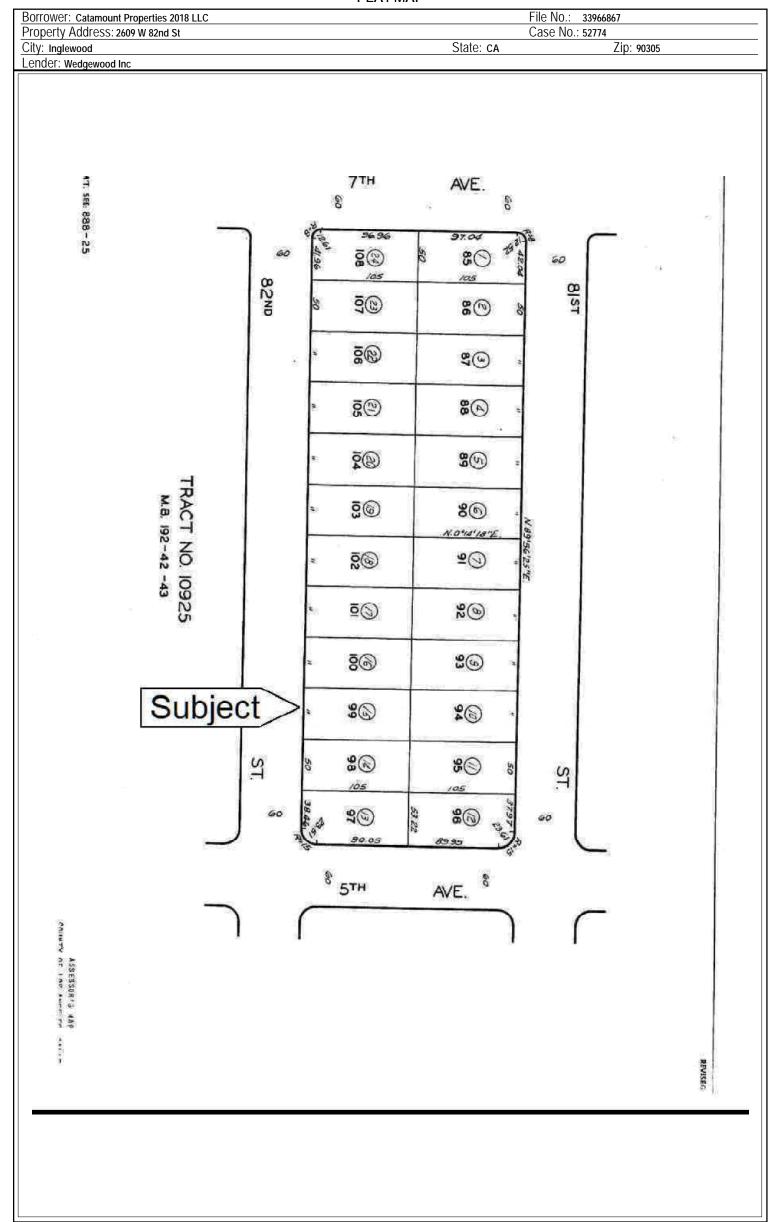
COMPARABLE SALE #5

2721 W 94th St Inglewood, CA 90305 Sale Date: Active Sale Price: \$ 839,999



COMPARABLE SALE #6

9817 S 4th Ave Inglewood, CA 90305 Sale Date: Active Sale Price: \$ 835,000



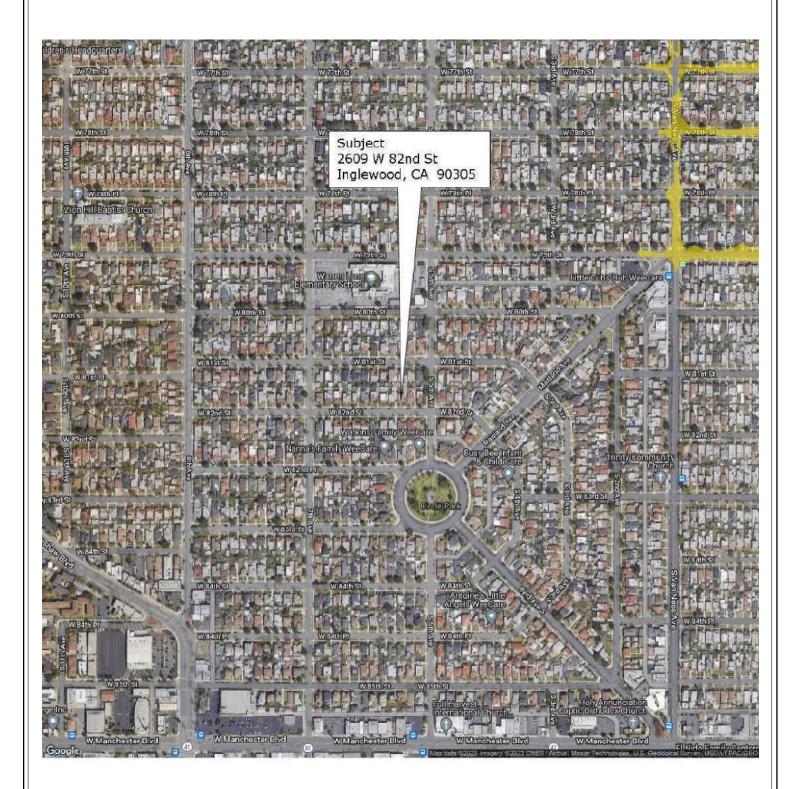
FLOOD MAP

 Borrower: Catamount Properties 2018 LLC
 File No.: 33966867

 Property Address: 2609 W 82nd St
 Case No.: 52774

 City: Inglewood
 State: CA
 Zip: 90305

Lender: Wedgewood Inc



FLOOD INFORMATION

Community: CITY OF INGLEWOOD

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1780G

Panel: 06037C1780

Zone: X

Map Date: 12-21-2018

FIPS: 06037

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

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 misuse of this flood map or its data.

AERIAL MAP

File No.: 33966867 Borrower: Catamount Properties 2018 LLC Property Address: 2609 W 82nd St
City: Inglewood
Lender: Wedgewood Inc Case No.: 52774 State: ca Zip: 90305

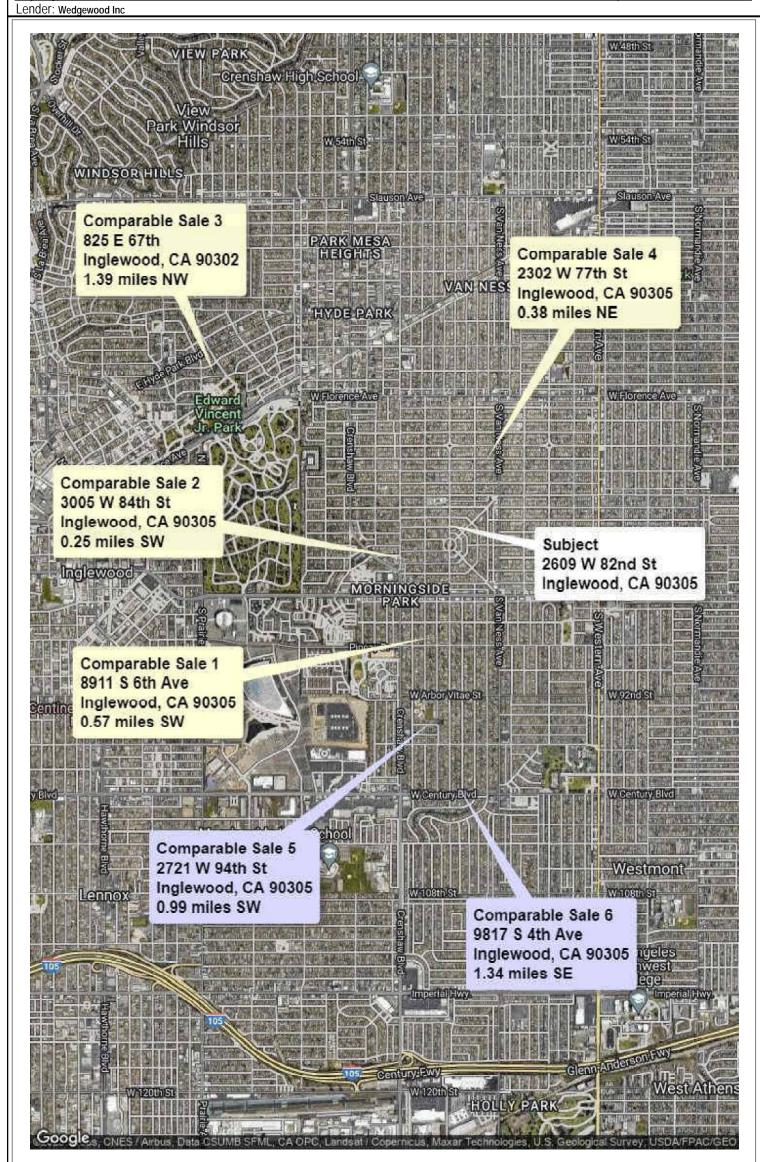


LOCATION MAP

 Borrower: Catamount Properties 2018 LLC
 File No.: 33966867

 Property Address: 2609 W 82nd St
 Case No.: 52774

 City: Inglewood
 State: CA
 Zip: 90305



 Borrower: Catamount Properties 2018 LLC
 File No.: 33966867

 Property Address: 2609 W 82nd St
 Case No.: 52774

 City: Inglewood
 State: CA
 Zip: 90305

Lender: Wedgewood Inc

Property Detail Report

For Property Located At : 2609 W 82ND ST, INGLEWOOD, CA 90305-1428



Owner Information Owner Name: SWAN STEPHANIE L 2609 W 82ND ST, INGLEWOOD CA 90305-1428 C009 Mailing Address: Vesting Codes: Location Information TRACT # 10925 LOT 99 Legal Description: LOS ANGELES, CA 4010-016-015 County: Census Tract / Block: 6008.01/4 Alternate APN: Township-Range-Sect: Subdivision: 10925 Legal Book/Page: 192-42 Map Reference. 57-D1/ Legal Lot: 99 Tract #: 10925 School District: INGLEWOOD Legal Block: School District Name: INGLEWOOD Market Area: 101 Neighbor Code: INGLEWOOD Munic/Township: Owner Transfer Information Recording/Sale Date: Deed Type: 1st Mtg Document #: Sale Price: Document #: Last Market Sale Information Recording/Sale Date: 11/01/1999 / 09/02/1999 1st Mtg Amount/Type: \$161,074 / FHA Sale Price: \$162,000 1st Mtg Int. Rate/Type: / FIXED Sale Type: 1st Mtg Document #: 2041343 FULL 2nd Mtg Amount/Type: 2041342 \$4,896 / CONV Document #: Deed Type: GRANT DEED 2nd Mtg Int. Rate/Type: Transfer Document #: \$142.86 Price Per SqFt: New Construction: Multi/Split Sale: FIRELANDS ABSTRACT AND TITLE Title Company: Lender MISCELLANEOUS FIN JAMES JESSE A Seller Name: Prior Sale Information Prior Rec/Sale Date: 10/17/1989 / 07/1989 Prior Lender: FAR WEST S&L Prior Sale Price: \$150,000 Prior 1st Mtg Amt/Type: \$135,000 / CONV Prior Doc Number: 1672800 Prior 1st Mtg Rate/Type: GRANT DEED Prior Deed Type: **Property Characteristics** PARKING AVAIL Gross Area: Parking Type: Construction: FRAME Living Area: 1,134 Garage Area: Heat Type: HEATED Tot Adj Area: Garage Capacity: Exterior wall: STUCCO Porch Type: Above Grade: Parking Spaces: Total Rooms: Patio Type: 6 Basement Area: Finish Bsmnt Area: Bedrooms: Pool: Air Cond: Bath(F/H): Basement Type: Year Built / Eff: 1936 / 1936 Roof Type: Style: SPANISH Fireplace: Foundation: RAISED Quality: # of Stories: Roof Material: ROLL Condition: GOOD COMPOSITION Other Improvements: FENCE Site Information INR1YY 0.12 County Use: SINGLE FAMILY RESID (0100)Lot Area: 5.249 Lot Width/Depth: 50 x 105 State Use: PUBLIC Land Use: SFR Res/Comm Units: 1/ Water Type: Site Influence: Sewer Type: TYPE UNKNOWN Tax Information Total Value: \$234,608 Assessed Year: 2022 Property Tax: \$3,518.00 Land Value: \$177,410 Improved %: 24% Tax Area: 4569 Improvement Value: \$57,198 Tax Year: 2022 Tax Exemption: Total Taxable Value: \$234,608

Comparable Data Summary List Page 1

Borrower: Catamount Properties 2018 LLC
Property Address: 2609 W 82nd St
City: Inglewood
Lender: Wedgewood Inc

Listings as of 3/9/2023 at 4:12 PM

STEPHEN CALDWELL

REAL ESTATE APPRAISER LIC.# AR033861 310.619.4513

Status: Sold, Active, Active Under Contract, Hold, Pending Status Date: Sold, Active, Active Under Contract, Hold, Pending Property Types: Single Family City: Inglewood Bed: 2 to 4 Bath: 1 to 2 Living Area Square Feet: to 1700 Location And Radius Search: 2609 W 82nd Pl, Inglewood, CA 90305 (United States)

RESIDENTIAL SINGLE FAMILY-ACTIVE											
Listing#	Address	Bd	Br	Sq Ft	Lot Sz	Year	Date	\$/Sf	DOM	Orig Price	List Price
IV22178715MR	1036 E 65th ST	3	2	1,306	5,589	1927	08/15/22	612.47	189	829,000	799,888
DW22172117MR	3113 W 83rd ST	3	2	1,369	5,990	1940	08/04/22	620.82	217	849,900	849,900
RS23036221MR	1060 E Fairview BLVD	3	1	816	5,256	1922	03/03/23	1102.94	6	900,000	900,000
PW23015185MR	9817 S 4th AVE	3	2	1,109	6,765	1947	01/26/23	752.93	41	835,000	835,000
22-207749	2721 W 94th St	3	2	1,452	5,416	1947	10/11/22	578.51	149	849,000	839,999
Listing Count	5	Avg		1,210				733.53	120	852,580	844,957
				High	900,000		Low	799,888		Median	839,999

RESIDENTIAL SINGLE FAMILY-SOLD													
Listing#	Address	Bd	Br	Sq Ft	Lot Sz	Year	Date	\$/Sf	DOM	Orig Price	List Price	Sale Price	Sp%Lp
SB22237136MR	3411 W 83rd ST	3	1	1,193	7,005	1940	01/25/23	511.32	10	625,000	625,000	610,000	97.60
22-188069	3012 W 80th St	2	2	1,495	5,256	1938	09/15/22	471.57	10	679,000	679,000	705,000	103.83
IV22231110MR	2821 W 83rd ST	2	2	1,644	6,817	1938	11/30/22	364.96	10	749,000	749,000	600,000	80.11
SB22250673MR	8911 S 6th AVE	2	2	1,621	6,751	1931	01/13/23	481.18	6	749,900	749,900	780,000	104.01
SB22116155MR	730 N Park AVE	3	2	1,500	8,462	1921	08/02/22	550.00	5	750,000	750,000	825,000	110.00
PW22143570MR	9127 S 3rd AVE	3	2	1,499	8,506	1939	07/27/22	533.69	5	750,000	750,000	800,000	106.67
IN22022252MR	825 E 67th	3	2	1,029	5,718	1923	08/10/22	728.86	99	850,000	750,000	750,000	100.00
OC21260552MR	2302 W 77th ST	3	1	1,326	6,704	1925	03/09/22	603.32	56	805,000	780,000	800,000	102.56
21-789796	3419 W 83Rd St	3	2	1,515	6,994	1941	03/10/22	531.35	12	780,500	780,500	805,000	103.14
22-151797	3520 W 75TH PL	2	2	1,271	5,664	1940	06/15/22	649.88	3	795,000	795,000	826,000	103.90
22-217357	9111 5 8th Ave	4	2	1,642	8,136	1941	01/13/23	467.72	29	799,000	799,000	768,000	96.12
22-140005	3005 W 84TH ST	3	2	1,281	6,249	1938	07/07/22	605.00	56	699,000	814,250	775,000	95.18
22-198516	7821 West Blvd	2	2	1,228	5,885	1940	10/14/22	699.51	6	859,000	859,000	859,000	100.00
21-111981	3226 W 83RD ST	3	2	1,473	5,588	1951	03/28/22	549.90	12	899,900	899,000	810,000	90.10
SR22072719CN	8319 S Van Ness AVE	3	2	1,468	5,000	1936	05/05/22	647.14	9	899,000	899,000	950,000	105.67
23-229945	3512 W 79th St	3	2	1,413	5,767	1939	01/04/23	636.94	0	900,000	900,000	900,000	100.00
22-177741	2916 W 83rd St	3	2	1,584	6,251	1939	09/20/22	618.69	25	995,000	995,000	980,000	98.49
SB22050723MR	9417 S 3rd AVE	3	1	1,307	8,506	1947	03/22/22	524.10	0	685,000	685,000	685,000	100.00
SB22081010MR	9626 S 2nd AVE	3	2	1,304	8,506	1948	07/01/22	632.67	31	850,000	799,900	825,000	103.14
22-152031	9410 S 3RD AVE	3	2	1,361	8,515	1940	06/22/22	669.36	11	849,999	849,999	911,000	107.18
SR22017341CN	3016 W 77th ST	3	2	1,225	6,703	1924	03/11/22	795.92	7	895,000	895,000	975,000	108.94
IN21242522MR	3420 W 85th ST	3	2	1,605	6,979	1940	03/27/22	616.82	102	1,177,000	1,100,000	990,000	90.00
Listing Count	22	Avg		1,408				585.90	23	820,059	813,798	814,955	100.30
				High	990,000		Low	600,000		Median	807,500		

Summary (Residential Single Family)

Property Type Count: 27 Avg SF: 1,372 Avg LP/SF: \$611.47 Avg DOM: 41 Avg Orig Price: \$826,081 Avg Price: \$819,568 Avg Sale Price: \$814,955 Avg SP/SF: \$585.90

NOTICE: Due to COVID-19, DOM was frozen and not recorded in the history from March 15, 2020 to July 5, 2020.

Broker/Agent does not guarantee the accuracy of the square footage, lot size or other information concerning the conditions or features of the property provided by the seller or obtained from Public Records or other sources. Buyer is advised to independently verify the accuracy of all information through personal inspection and with appropriate professionals. The property may have video/surveillance devices. VESTAPLUS™ Copyright © 2023 by TheMLS™. Information deemed reliable but not guaranteed. Presented by: Stephen Caldwell CALDRE#:AR033861 | DMCA

Modified Set of Instructions, Scope of Work, Statement of Assumptions and Limiting Conditions, and Certification for Appraisals with Exterior-only Inspection 52774

File No.33966867

EXTERIOR

This modified set of instructions, Scope of Work Statement of Assumptions and Limiting Conditions, and Certification replaces and supersedes the corresponding sections of the appraisal report to which this language is attached as an addendum. It is authorized and used with the express permission of Fannie Mae and Freddie Mac as of March 23, 2020. Any signatures attached to the original appraisal report and certifications are incorporated and apply to these revised sections.

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, or definition of market value 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. Additional modifications or deletions to this revised set of 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, including the condominium or cooperative project, if applicable (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.

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. If the appraiser has included a floor plan in this appraisal report, it shows the approximate dimensions of the improvements. If included, the floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data.
- 4. 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.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) 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.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a personal visual inspection of the exterior of the subject property, from the street, as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third-party data sources. I 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 or cooperative interest (where applicable) 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. [RESERVED]
- 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.

Modified Set of Instructions, Scope of Work, Statement of Assumptions and Limiting Conditions, and Certification for Appraisals with Exterior-only Inspection 52774

File No.33966867

APPRAISER'S CERTIFICATION: (continued)

- 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, including the subject project (where applicable), 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 or cooperative interest (where applicable) 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 mortgage or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

Borrower: Catamount Properties 2018 LLC File No.: 33966867 Property Address: 2609 W 82nd St City: Inglewood Case No.: 52774 State: ca Zip: 90305 Lender: Wedgewood Inc

California and is, therefore, entitled to use the title:

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

Stephen L. Caldwell

has successfully met the requirements for a license as a residential real estate appraiser in the State of

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER:

Certification Law.

AR 033861

Date Expires: Effective Date:

April 30, 2022 April 29, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3063589

Borrower: Catamount Properties 2018 LLC		File No.: 33966867
Property Address: 2609 W 82nd St		Case No.: 52774
City: Inglewood	State: ca	Zip: 90305
Landar: Wadaawaad Ina		•



PROFESSIONAL LIABILITY POLICY DECLARATIONS (CLAIMS-MADE AND REPORTED FORM)

Carrier: Admiral Insurance Company

Policy No.: EO000056476-01 Renewal/Rewrite of: NEW

Named Insured and Mailing Address

VELOX VALUATIONS LLC 10 INNISBROOKE TRL. GREENWOOD, IN 46142

NO FLAT CANCELLATIONS

POLICY PERIOD: From 04/01/2022 to 04/01/2023 At 12:01 A.M. Standard Time at the address of the Named Insured as stated herein

In consideration of the payment of premium, in reliance upon the statements herein or attached hereto, and subject to all of the terms of this policy, the Company agrees with the **Named Insured** as follows:

Item I: Named Insured's Business:

Real Estate Appraisal Services

Item II: Limits of Liability:

\$1,000,000 Each Claim \$3,000,000 Aggregate

Item III: Deductible: \$5,000 Per Claim (including claim expenses)

Item IV: Retroactive Date:

04/01/2020 Applies to limits of \$1,000,000 each occurrence and \$1,000,000 aggregate

05/01/2020 Applies to limits of \$1,000,000 each occurrence and \$3,000,000 aggregate

Item V: \$10,418.00 Not Subject to Audit

Item VI: Forms attached at inception:

See Schedule of Forms AI 00 18 03 98

This policy is not binding unless countersigned by Admiral Insurance Company or its authorized representative.

Countersigned On: 03/08/2022

At: Mount Laurel, NJ

By: Authorized Representative

\$10,418.00 Premium 266.70 Surplus Lines Tax 250.00 Policy Fee \$10,934.70 Total The Insurance Company in which this coverage is placed is authorized, but not licensed, to transact business in Indiana. This policy is not protected by the Indiana Insurance Guaranty Association in the event of insolvency of the Company. This policy and the premium thereon has been properly declared as a Surplus Lines Risk to the Indiana Department of Insurance and the surplus lines tax paid accordingly.

Artington/Roe & Co., Inc.

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