Borrower	Catamount Properties 2018 LLC				File No.	69385	
Property Address	3421 Corpus Christi St						
City	Simi Valley	County	Ventura	State	CA	Zip Code	93063
Lender	Wedgewood Inc						

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USPAP ADDENDUM

		File NO. 69385
rrower	Catamount Properties 2018 LLC	
perty Address	3421 Corpus Christi St	
/		^{Dunty} Ventura State CA Zip Code 93063
ıder	Wedgewood Inc	
This report w	as prepared under the following USPAP reporting option:	
Appraisal	Report This report was prepared in acco	rdance with USPAP Standards Rule 2-2(a).
Restricter	d Appraisal Report This report was prepared in acco	rdance with USPAP Standards Rule 2-2(b).
Hestilicieu	a Appraisal Report This report was prepared in acco	Tuance with OSPAP Standards hule 2-2(b).
See "Scop	e of Report" commentary below.	
	Exposure Time	
My opinion of a	a reasonable exposure time for the subject property at the market value s	tated in this report is:
***	The Appraised Value of the subject property is base	ed on a Reasonable Exposure Time of 1-3 months ***
	····· + + · ···· · · ···· · · ··· · ···· · ···· ·	· · · · · · · · · · · · · · · · · · ·
Additional Ca	artifications	
Additional Ce		
i certity that, to	the best of my knowledge and belief:	
I have NO	T performed services, as an appraiser or in any other capacity, regarding	I the property that is the subject of this report within the
three-year	r period immediately preceding acceptance of this assignment.	
	oformed convices to an appreciate as in such as a set in the second set of the secon	reports that is the subject of this concrt within the three sees
	erformed services, as an appraiser or in another capacity, regarding the p	
period im	mediately preceding acceptance of this assignment. Those services are of	Jescribed in the comments below.
Disclosure of	prior services is required by USPAP prior to acceptance of an appr	aisal assignment, or upon discovery during an assignment, as well as in the appraiser's
certification.		
continuation.		
.		
		e with the requirements of Title XI of the Financial Institutions, Reform, Recovery & Enforcement
ACT (FIRREA)) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable	e implementing regulations in effect at the time the appraiser signs the appraisal certification.
This Certificati	ion supplements existing Certifications (on pages 5-6) that are requ	ired to be in this Appraisal Report. Nothing in this "Supplemental Certification" changes, deletes or
		med to be in this Appraisal hepoit. Nothing in this Supplemental Certification changes, deletes of
modifies the e	existing Certifications.	
Additional Co	omments	
Scope of \	Work: The "Scope of Work" decision is specific f	to the stated Intended Use and was deemed appropriate for the
specifical	ly named Intended User(s) Use of this appraisa	I for a purpose other than the stated "Intended Use" requires that a
•		
		Information communicating the scope of work performed, may be
included t	hroughout this report, in addition to the Scope o	of Work section.
Scone of I	Poport: This appraisal is reported under the "Ap	praisal Report" option identified in USPAP Standards Rule 2-2(a). The
-		
content of	i the report is consistent with the Intended Use o	f this appraisal and is believed to adequately address the needs of the
parties ide	entified as Intended User(s). In addition to comm	unicating the results of this assignment, the Report includes
•		used to identify the appraisal problem being solved, summarizes the
	• •• •	the information analyzed, the appraisal methods & techniques
employed	, as well as the reasoning that supports the analy	yses, opinions, and conclusions. In addition, the report includes a
	,	ting conditions. Addenda & exhibits are also included in this report
-		
-		aisal report and identifying the real property being appraised.
Readers n	nust have access to all pages of the report. Read	ders of this report (other than the Client & Intended Users) are advised
that it may	be difficult to understand parts of the report wi	thout specialized UAD training. Readers are directed to the UAD
-	s Addendum included in this appraisal report.	
Deminition:	a Autonuum monuueu in una appiaisai report.	
APPRAISER:	\bigcirc	SUPERVISORY APPRAISER: (only if required)
	1 With	
	T_{\perp} Mak $< $ $>$	
lianatura		Cionatura
Signature:	_ · · • _	Signature:
Name: Brian	n Mathews	Name:
	03/20/2023	Date Signed:
-		
State Certification #	741001100	State Certification #:
or State License #:		or State License #:
state: CA		State:
0/1		
- APIT ALLUT D' D' D' D'	ertification or License: 05/27/2024	Expiration Date of Certification or License:

Form ID14AP - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

 Supervisory Appraiser Inspection of Subject Property:

 Did Not
 Exterior-only from Street

Interior and Exterior

Effective Date of Appraisal:

03/20/2023

ACI Real Estate Services Co.

Client File No. 34026540 Page # 2

Exterior-Only Ins	pection Residentia	Appraisal	Repo
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			Exte	rior-Or	nly Insp	pection	n Reside	ntial Ap	ppraisa	al Report	t	File #	5293 6938			
	The purpose of this s	ummary appraisal report	t is to prov	vide the	lender/clien	t with	an accurate,	and ad	dequately	supported, o	opinion of th	ie mark	et value	e of the	subject p	oroperty.
	Property Address 342	21 Corpus Christi S	St				City	Simi \	/alley			State	CA	Zip Code	93063	
		t Properties 2018 I	LLC	(Owner of Pu	blic Record	I Th	omas &	Charlo	tte Pears	on	County	Ven	tura		
		<u> Fract: 1399-06 : Lo</u>	ot: 346 Map	onr: 037r	mr 052			,								
		<u>628-0-074-075</u>					Tax ' Man	Year 20 Reference	22			R.E. Tax Census		2,925		
СТ	Occupant 🔀 Owner	Texas Tract	nt	9	Special Asse	esements \$		Reference	N/A		PUD HOA\$		TTACL	0084.02 per year		r month
SUBJECT	Property Rights Appraised	Fee Simple	Leasehold		Other (desc		0				100 110/10	0	L	por your		montai
SL	Assignment Type	Purchase Transaction		ice Transacti		,	er (describe)	Serv	ricina							
	Lender/Client Wedd	ewood Inc			Address	20	15 Manha		<u> </u>	d. Suite 1	100, CA 90	278				
	Is the subject property currentl		en offered for sale	in the twelve	e months pri						,			Yes 🖂] No	
	Report data source(s) used, of	fering price(s), and date(s).		The c	lata sou	urce is (CRMLS.									
_																
		alyze the contract for sale for	the subject purch	iase transact	ion. Explain	the results	of the analysis	of the contra	act for sale o	or why the anal	ysis was not					
	performed.															
ACT	Contract Price \$	Date of Contrac	ct		Is the pror	ertv seller t	the owner of pi	ublic record?	1	T Ye	s 🗆 No I	Data Sourc	ce(s)			
CONTRACT	Is there any financial assistanc			payment ass		·									Yes	□ No
00	If Yes, report the total dollar an	nount and describe the items t	to be paid.													
	Note: Race and the racial cor		ood are not appra	isal factors.												
		rhood Characteristics		_			e-Unit Housin	-				Unit Hous			esent Land Us	
	Location Urban	Suburban		Property Val	L	Increas	- <u>k</u>	-		Declining	PRICE		AGE	One-Unit		95 %
_	Built-Up Over 75%	25-75%		Demand/Sup		Shorta		<u> </u>		Over Supply	\$ (000)	Laur	(yrs)	2-4 Unit	aile :	%
00	Growth Rapid Neighborhood Boundaries	Stable		Marketing Ti	Ľ	Under:		3-6 mths		Over 6 mths	650	Low High	4	Multi-Far Commer	,	3 %
ORH		Neighborhoo					-			e south,	<u>1,150</u> 830	Pred.	<u>60</u> 59	Other	101	2 %
GHB	north to Cottonwoo Neighborhood Description	The subject is							i and is	comprise					are of	70
ΝE	similar age, style a									•		· · ·				
	employment, shop							j								
	Market Conditions (including s	upport for the above conclusion	ons)		The res	sidentia	l property	/ market	t has be	een strong	g for the pa	ast sev	ven ye	ars due	to high	
	demand and limited	d supply. The COV	/ID-19 outb	reak in 2	2020 di	srupted	l supply a	ind dem	and, ar	nd subsec	quent inflat	ion ca	used t	he Fede	ral	
	Reserve to raise in		ate increas	e led to			gage rates	s, negat			ind decrea				ising.*	
		- See Plat Map				3800 sf				Irregular				l;Res;		
	Specific Zoning Classification Zoning Compliance	RM Legal Legal Nonco	nforming (Grandfa	athered Lise)	Zoning De		Resid	ential M 7 Illegal (des		Density -	Single Far	nily Dv	velling	IS		
	Is the highest and best use of		- 1	,		1101	Loning	incyai (uc.	301100)							
					specificatio	ns) the pre	sent use?				V Yes 🗌	No	lf No. des	cribe	Soo 1#0	school
	Addendum for High	nest & Rest Lise Co			specificatio	ns) the pre	sent use?				Yes 🗌	No	lf No, des	cribe	See Atta	ched
	Addendum for High Utilities Public	nest & Best Use Co Other (describe)			specificatio Publi		sent use? er (describe)				Yes	No	lf No, des	cribe Pub		
TE			ommentary							Off-site Impro		No	lf No, des		lic Priv	
SITE	Utilities Public Electricity Image: Compared to the second secon	Other (describe)	ommentary W	Vater anitary Sewe	Publi	c Othe	er (describe)			Off-site Impro	ovements - Type	<u></u>		Pub	lic Priv	
SITE	Utilities Public Electricity Image: Compared and the second and	Other (describe)	Dommentary W Si No FEN	Vater	Publi er X	c Othe	er (describe)			Off-site Impro	ovements - Type Sphalt	<u></u>	If No, des	Pub	lic Priv	vate
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		Exterior-Only In	nspection Reside	ential Appra	isal Re	eport		52930 59385	
There are O comparable	,		the subject neighborhoo		price fro			to \$ 0	
There are 30 comparable FEATURE	sales in the subject SUBJECT	-	the past twelve months BLE SALE # 1		le price	000,00	0	to \$ 9: COMPARABL	50,000 ·
Address 3421 Corpus Chr		3034 Travis Ave		3316 Amaril		JALL # 2	2026 k	adota St	L OALL # 3
Simi Valley, CA 9		Simi Valley, CA		Simi Valley,		063		alley, CA 9	3063
Proximity to Subject		0.46 miles SW		0.51 miles V				iles SW	
Sale Price	\$		\$ 823,000		\$	750,000			\$ 650,000
Sale Price/Gross Liv. Area	\$ sq.f	004.47		\$ 465.26	sq.ft.		\$ 45	55.50 ^{sq.ft.}	
Data Source(s)			009137;DOM 13	CRMLS #22				S #232285	
Verification Source(s) VALUE ADJUSTMENTS	DESCRIPTION	Doc #16917/Res DESCRIPTION	alist +(-) \$ Adjustment	Doc #15722 DESCRIPTION		+(-) \$ Adjustment		19183/Rea	+ (-) \$ Adjustment
Sales or Financing	DESCRIPTION	ArmLth	+ (-) \$ Aujustment	ArmLth	•	+ (-) & Aujustinent	ArmLth		+ (-) \$ Aujustinent
Concessions		Conv;5000	5 000	Conv;0			Cash;(
Date of Sale/Time		s03/23;c02/23	-3,000	s02/23;c02/2	23		· · · · ·	; ;c10/22	
Location	N;Res;	N;Res;		N;Res;			N;Res:		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			Fee Si	mple	
Site	8800 sf	12000 sf	-16,000	8213 sf		0	13300	sf	-23,000
View	N;Res;	N;Res;		N;Res;			N;Res		
Design (Style) Quality of Construction	DT1;Traditional	DT1;Traditional		DT1;Traditio	onal	0.5.000	DT1;R	anch	0
Actual Age	Q4 59	Q4 59	-50,000	Q4 59		-25,000	Q4 58		0
Condition	C4	C3	-100,000			-50,000			+25,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	· · · · ·		Baths			drms. Baths	20,000
Room Count	6 3 2.0	6 3 2.0		7 4	2.0	0	6	3 2.0	
Gross Living Area	1,458 ^{sq.f}	1,458 ^{sq.ff}	t.	1,612	sq.ft.	-13,000	1	,427 ^{sq.ft.}	0
Basement & Finished	0sf	0sf		0sf			0sf		
Rooms Below Grade	•								
Functional Utility Heating/Cooling	Average	Average		Average		F 000	Averag	,	5 000
Energy Efficient Items	FWA/None None	FWA/CAC None	-5,000	FWA/CAC None		-5,000	FWA/0	JAC	-5,000
Garage/Carport	2ga2dw	2ga2dw		2ga2dw			2ga2d	N	
Porch/Patio/Deck	Patio/Deck	Patio/Deck		Patio/Deck			Patio/		
Pool/Spa	None	None		None			Pool (E	Empty)	0
Other	None	None		None			None		
Assessor's Parcel Number Net Adjustment (Total)	APN:	627-0-263-035		627-0-121-0				176-035	0
Net Adjustment (Total) Adjusted Sale Price			\$ -176,000		-	-93,000	Net Adj.		\$
Adjusted Sale Price of Comparables		Net Adj. 21.4 % Gross Adj. 21.4 %			2.4 % 2.4 % \$	657,000		0.5 [%] 8.2 [%]	\$ 647,000
	ale or transfer history of th	e subject property and comp			2.4	057,000		0.2	• 047,000
My research 🗌 did 🕅 did no	ot reveal any prior sales or	transfers of the subject prop	erty for the three years prior to	the effective date of	this apprai	isal.			
Data Source(s) Realist/CR									
		ransfers of the comparable	sales for the year prior to the o	late of sale of the cor	mparable sa	ale.			
Data Source(s) Realist/CR									
Report the results of the research and anal	, ,	, , ,				,			
ITEM Date of Prior Sale/Transfer		SUBJECT	COMPARABLE SA	LE #1	C	OMPARABLE SALE #2		COMPA	RABLE SALE #3
Price of Prior Sale/Transfer									
Data Source(s)	Realist/CR	/I S	Realist/CRMLS	5	Realist/	CRMLS	F	Realist/CRN	ALS.
Effective Date of Data Source(s)	03/17/2023		03/17/2023		03/17/2			3/17/2023	<i>N</i> 20
Analysis of prior sale or transfer history of	the subject property and c	mparable sales	Ac	heck of all av	ailable	sources reveale	ed no s	ale or signi	ficant transfer
of the subject property with	nin in the prior 3	/ears. No previou	us sale or significar	nt transfer of	compa	rables #1-3 four	nd in pre	eceding 12	months.
Summary of Sales Comparison Approach	See 4	ttached Addendu	m for Narrative Co	mmentary					
	0007			initionitary.					
Indicated Value by Sales Comparison Appr	oach \$ d	50,000							
Indicated Value by: Sales Comparison A			Cost Approach (if develope	d)\$ 64	56,000	Income Approa	ach (if deve	loped) \$	
See attached addenda.		030,000		<u>, </u>	50,000			. ,	
This appraisal is made as is			s and specifications or						
This appraisal is made "as is completed, subject to the following required inspection based	following repairs or	alterations on the ba	asis of a hypothetical	condition that th	ne repairs	s or alterations have	e been	completed, or	subject to the
	following repairs or I on the extraordina	alterations on the ba y assumption that th	asis of a hypothetical ne condition or deficien	condition that th cy does not r	ne repairs require al	s or alterations have Iteration or repair: S	^{e been} Subject	completed, or to installati	subject to the
²² in order to bring condition Based on a visual inspection	following repairs or on the extraordina to C4. Use of the of the exterior a	alterations on the ba y assumption that the Hypothetical Co eas of the subject	asis of a hypothetical ne condition or deficien ndition has affecte property from at le	condition that th cy does not n <u>d the assignn</u> ast the street,	ne repairs require al' <u>ment re</u> defined	s or alterations have Iteration or repair: <u>s</u> esults. See Attac scope of work,	e been Subject ched Ad statement	completed, or to installati dendum of assumpt	subject to the on of new roof ions and limiting
completed, subject to the following required inspection based in order to bring condition	following repairs or on the extraordina to C4. Use of the of the exterior a	alterations on the ba y assumption that th Hypothetical Co eas of the subject opinion of the mar	asis of a hypothetical ne condition or deficien ndition has affecte property from at le	condition that th cy does not n d the assignn ast the street, I, of the real	ne repairs require al ment re defined propert	s or alterations have tteration or repair: <u>seults. See Attac</u> scope of work, ty that is the s	e been Subject ched Ad statement subject o	completed, or to installati dendum of assumpt	subject to the on of new roof ions and limiting

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UAD Version 9/2011

Freddie Mac Form 2055 March 2005

Exterior–Only Inspection Residential Appraisal Re

Clarification of Intended Use & Intended User(s): The Intended User of			
	of this appraisal report is the Lenc	er/Client. No additional In	ntended
Users are identified by the appraiser. The borrower is not an Intende			
User. The Intended Use is to evaluate the property that is the subject		· · ·	
the stated scope of work, the reporting requirements of this appraisa	I report form, and the definition o	f Market Value, included in	n the
report.			
Note: the "Scope of Work" decision is specific to the stated Intended Intended User(s). Use of this appraisal for a purpose other than the s completed by the appraiser. Information communicating the scope o addition to the scope of work section.	stated "Intended Use" requires the	it a new appraisal assignn	nent be
 Cost Approach Warning: The purpose of Cost Approach is to help e estimate the Replacement Cost of the subject improvements). Use of by the appraiser. Nothing set forth in this appraisal report is intended type of insurance coverage to be placed on the subject property. If us does not guarantee that any insurable value estimate inferred from th any loss that may be sustained. The appraiser recommends that an in may not be a reliable indication of replacement cost new for any date costs of labor and materials, as well as changing building codes and 	this data, in whole or in part, for I to be relied upon for the purpose ed for that purpose, the appraise his report will result in the subject nsurance professional be consult other than the effective date of th	any other purpose is not in e of determining the amou r assumes no liability for a property being fully insur ed. Further, the Cost Appr is appraisal due to changi	ntended nt or and ed for oach
The Appraised Value is based on a Reasonable Exposure Time of les	s than 30 days.		
* Property values then marginally declined, erasing most of the gains decreased. While the number of active listings remains low, and the ' historical levels. Market conditions can be unpredictable and depend rates returning to normal (higher) levels. Interested parties are cautio making decisions related to this transaction.	'Days on Market" (DOM) has incre ent on supply and demand, which	ased, although it is low by has been impacted by int	v terest
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) market area. Site value has been derived by extraction and/or allocation of		value ratio is typical of the s a in the subject's market are	-
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	
Source of cost data DwellingCost.com	DWELLING 1,458 Sq.Ft. @ 3		
Quality rating from cost service Avg. Effective date of cost data 03/20/2023	0 Sq.Ft.@	101.14	475,000
		=\$	475,000 264,100
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=\$	
	Garage/Carport 608 Sq.Ft. @ S	=\$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=\$	264,100
Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost estimates were obtained from DwellingCost.com. Depreciation	Garage/Carport 608 Sq.Ft. @ 5 Total Estimate of Cost-New Less Physical Functional	=\$ 63.02 =\$ =\$	264,100
Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost estimates were obtained from DwellingCost.com. Depreciation was calculated using the Economic Age/Life method. Replacement cost estimates are rounded to the nearest \$100. Note: In order to replicate the appraisers analysis, it is noted that a rating of 3.50 was used in	Garage/Carport 608 Sq.Ft. @ 5 Total Estimate of Cost-New Less Physical Functional Depreciation 181,400	=\$ 63.02 =\$ =\$ External =\$(264,100 38,300 302,400 181,400 ⁾
Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost estimates were obtained from DwellingCost.com. Depreciation was calculated using the Economic Age/Life method. Replacement cost estimates are rounded to the nearest \$100. Note: In order to replicate	Garage/Carport 608 Sq.Ft. @ 9 Total Estimate of Cost-New Less Physical Functional Depreciation 181,400 Depreciated Cost of Improvements	=\$ 63.02=\$ =\$ External =\$(=\$	264,100 38,300 302,400 181,400) 121,000
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Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost estimates were obtained from DwellingCost.com. Depreciation was calculated using the Economic Age/Life method. Replacement cost estimates are rounded to the nearest \$100. Note: In order to replicate the appraisers analysis, it is noted that a rating of 3.50 was used in DwellingCost.com. This rating corresponds to a rating of average. Estimated Remaining Economic Life (HUD and VA only) 30 Years INCOME APPROACH TO VALU	Garage/Carport 608 Sq.Ft. @ 1 Total Estimate of Cost-New Less Physical Functional Depreciation 181,400 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae)	=\$ 63.02=\$ =\$ External =\$ =\$ =\$	264,100 38,300 302,400 181,400) 121,000 60,000 656,000
Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost estimates were obtained from DwellingCost.com. Depreciation was calculated using the Economic Age/Life method. Replacement cost estimates are rounded to the nearest \$100. Note: In order to replicate the appraisers analysis, it is noted that a rating of 3.50 was used in DwellingCost.com. This rating corresponds to a rating of average. Estimated Remaining Economic Life (HUD and VA only) 30 Years	Garage/Carport 608 Sq.Ft. @ 1 Total Estimate of Cost-New Less Physical Functional Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH	=\$ 63.02=\$ =\$ External =\$(=\$	264,100 38,300 302,400 181,400) 121,000 60,000 656,000
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Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost estimates were obtained from DwellingCost.com. Depreciation was calculated using the Economic Age/Life method. Replacement cost estimates are rounded to the nearest \$100. Note: In order to replicate the appraisers analysis, it is noted that a rating of 3.50 was used in DwellingCost.com. This rating corresponds to a rating of average. Estimated Remaining Economic Life (HUD and VA only) 30 Years Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of 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 and the subject proper Legal Name of Project Total number of units Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	Garage/Carport 608 Sq.Ft. @ 1 Total Estimate of Cost-New Less Physical Functional Depreciation 181,400 Depreciated Cost of Improvements "As-is" Value of Site Improvements " INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae) = \$ N FOR PUDs (if applicable) No Unit type(s) Detached At ty is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion	=\$ 63.02=\$ External =\$ =\$ =\$ =\$ Indicated Value by	264,100 38,300 302,400 181,400) 121,000 60,000 656,000
Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost estimates were obtained from DwellingCost.com. Depreciation was calculated using the Economic Age/Life method. Replacement cost estimates are rounded to the nearest \$100. Note: In order to replicate the appraisers analysis, it is noted that a rating of 3.50 was used in DwellingCost.com. This rating corresponds to a rating of average. Estimated Remaining Economic Life (HUD and VA only) 30 Years INCOME APPROACH TO VALUE 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)? Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project Total number of units Total number of units Total number of units rented Total number of units rented Total number of units or sale Was the project contain any multi-dwelling units? Yes Does the project contain any multi-dwelling units? Yes Does the units, common elements, and recreation facilitites complete? Yes	Garage/Carport 608 Sq.Ft. @ 1 Total Estimate of Cost-New Less Physical Functional Depreciation 181,400 Depreciated Cost of Improvements "As-is" Value of Site Improvements " INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae) = \$ N FOR PUDs (if applicable) No Unit type(s) Detached At ty is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion	=\$ 63.02=\$ External =\$ =\$ =\$ =\$ Indicated Value by	264,100 38,300 302,400 181,400) 121,000 60,000 656,000
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

52930 File # 69385

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 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 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 supecial 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 prosence 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 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.

Exterior–Only Inspection Residential Appraisal Report

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.

Exterior-Only Inspection Residential Appraisal Report

52930 File# 69385

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.

APPRAISER D int	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Brian Mathews	Name
Company Name ACI Real Estate Services, Inc.	Company Name
Company Address 3182 Toulouse Cir	Company Address
Thousand Oaks, CA 91362	
Telephone Number (805) 341-7242	Telephone Number
Email Address bmathews@valuefast.com	Email Address
Date of Signature and Report 03/20/2023	Date of Signature
Effective Date of Appraisal 03/20/2023	State Certification #
State Certification # AR004130	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 05/27/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
3421 Corpus Christi St	Did inspect exterior of subject property from street
Simi Valley, CA 93063	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 650,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100, CA	Date of Inspection
90278	
Email Address support@clearcapital.com	

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UAD Version 9/2011 Page 6 of 6

		E	Exteri	or-Only In	spection Reside	ntial A	Appra	aisal	Report	File #	52930 69385			
FEATURE		SUBJECT		COMPARAB	-				E SALE # 5	The #			E SALE #	6
Address 3421 Corpus Chr	risti S		3148	Waco Ave	4	4713 \$			rings Dr	2993	Corpu			0
Simi Valley, CA 9				Valley, CA	93063	Simi V			5		Valley,			
Proximity to Subject			0.68 r	miles SW		0.68 n	niles \$	SW		0.50	miles S	6		
Sale Price	\$		•		\$ 683,000	•			\$ 705,000	•			\$	670,000
Sale Price/Gross Liv. Area Data Source(s)	\$	sq.ft.	-	125.02 sq.ft.			94.04		700 DOM 45		550.08		0500 0	014.4
Verification Source(s)				<u>_S #222004</u> 302/Realis	4586;DOM 45	Doc #			5786;DOM 15		<u>LS #SI</u> #10348)8599;D	OM 4
VALUE ADJUSTMENTS		DESCRIPTION		SCRIPTION	+(-) \$ Adjustment		SCRIPTIO		+(-) \$ Adjustment		SCRIPTIO			Adjustment
Sales or Financing			ArmL	th		ArmLt	h			ArmL	.th			
Concessions			Conv;	12500	-13,000	Conv;	0			Conv	;5670			
Date of Sale/Time			s01/2	3;c12/22		s01/23;c01/23		/23		s10/2	2;c09/	22		
Location	N;R	,	N;Res			N;Res;				N;Re				
Leasehold/Fee Simple Site		Simple		Simple		Fee Simple		•			Simple			0
View	880 N;R		8313 sf N;Res;		0	8000 s N;Res			0	8068 N;Re				0
Design (Style)	,	;Traditional	,	s, Fraditional		DT1;F	,	1	0	,	s, Traditio	onal		
Quality of Construction	Q4	, riaanoriai	Q4	- uunionai		Q4	union			Q4				
Actual Age	59		59			59				58				0
Condition	C4		C4			C4			-25,000					
Above Grade	Total	Bdrms. Baths	Total	Bdrms. Baths			Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count Gross Living Area	6	3 2.0	7	4 2.0	0	6	3	2.0	-	5	3	2.0		0
Gross Living Area Basement & Finished	0-4	1,458 ^{sq.ft.}	Oct	1,607 sq.ft.	-13,000		1,427	sq.ft.	0	Ocf	1,218	sq.ft.		+20,000
Rooms Below Grade	0sf		0sf			0sf				0sf				
Functional Utility	Ave	rade	Avera	ide		Avera	ae			Avera	ade			
Heating/Cooling		A/None	FWA/			FWA/			-5,000					-5,000
Energy Efficient Items	Non		None			None	0/10		0,000	None				0,000
Garage/Carport	2ga		2ga2d	dw		2ga2d	w			2ga2				
Porch/Patio/Deck	Pati	o/Deck	Patio/	/Deck		Patio/	Deck			Patio	/Deck			
Pool/Spa	Non	е	None			None				None				
Other	Non		None			None				None				
Assessor's Parcel Number Net Adjustment (Total)	APN	1:	627-0	-136-125		627-0-)-221-0	85	¢	0
Adjusted Sale Price			Net Adj.	+ 🛛 -	\$ -26,000	Net Adj.		<u>-</u>	\$ -30,000	Net Adj.			à	15,000
of Comparables			Gross Ad	3.8 [%] Ij. 3.8 [%]	\$ 657,000	,		4.3 % 4.3 %	\$ 675,000	· ·		2.2 [%] 3.7 [%]	\$	685,000
Report the results of the research and ana	lysis of	the prior sale or trans			pperty and comparable sales	(report add	itional pri			0.00070	uj.	3.1 ~	÷	665,000
ITEM	-	SL	JBJECT		COMPARABLE SAL	E# 4			COMPARABLE SALE #	5		COMPAF	ABLE SALE	# 6
Date of Prior Sale/Transfer										-				
Price of Prior Sale/Transfer														
Data Source(s)		Realist/CRM	LS		Realist/CRMLS				st/CRMLS		Realis			
Effective Date of Data Source(s) Analysis of prior sale or transfer history of		03/17/2023	anarahla a		03/17/2023				/2023		03/17			
	i the sub	ject property and con	riparable s	ales	No	previou	is sal	e or s	ignificant transfer	of cor	nparab	les #	4-6 foun	d in
preceding 12 months.														
Analysis/Comments Comps	s. #4 :	and 5 are rec	ent sa	les located	in the subject neig	ghborh	ood.	They	bracket the GLA	and w	ere us	ed to	provide	
additional support for the														
appeal. Comp. #6 is a date														
on visual inspection by the		,		,										
UAD definitions (see attac														
While it was given the san level of overall condition.	ne co	naluon raung	g (bas	sed on UAL	D definition), a con		aujust	uneni	was applied to co	mp. #	5 101 5	ignuy	superio	1
See Narrative Addendum	for A	dditional Sale	es Con	nparison C	ommentary									
													-	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

		Exterior-Only In	spection Reside	ential Appraisal	Report	52930 File # 69385	
FEATURE	SUBJECT	COMPARABL	E SALE # 7	COMPARABI	LE SALE # 8	COMPARABL	E SALE # 9
Address 3421 Corpus Chr	isti St	3070 Mineral We	ells Ct		-		-
Simi Valley, CA 9	3063	Simi Valley, CA 9	93063				
Proximity to Subject		0.57 miles SW					
Sale Price	\$		\$ 790,000		\$		\$
Sale Price/Gross Liv. Area	\$ sq.ft	400.01		\$ sq.ft.		\$ sq.ft.	
Data Source(s)		CRMLS #SR221	47860;DOM 219				
Verification Source(s) VALUE ADJUSTMENTS	DESCRIPTION	Realist DESCRIPTION	() C Adjustment	DESCRIPTION	· () C Adjustment	DESCRIPTION	() C Adjustment
Sales or Financing	DESCRIPTION		+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Concessions		Listing					
Date of Sale/Time		c02/23					
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple					
Site View	8800 sf	15728 sf	-35,000				
View	N;Res;	N;Res;					
Design (Style)	DT1;Traditional	DT1;Traditional					
Quality of Construction	Q4	Q4	-25,000				
Actual Age	59	58	0				
Condition Above Grade	C4	C4	-50,000				
	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
	6 3 2.0	7 4 2.0	0				
Gross Living Area Basement & Finished	1,458 ^{sq.ff}	.,	-13,000	sq.ft.		sq.ft.	
Rooms Below Grade	0sf	0sf					
Functional Utility	Average	Average					
Heating/Cooling	Average FWA/None	Average FWA/CAC	-5,000				
Energy Efficient Items	None	None	-5,000	<u> </u>			
Garage/Carport	2ga2dw	2ga2dw					
Porch/Patio/Deck	Patio/Deck	Deck	0				
Pool/Spa	None	None					
Other	None	Encl. Patio	-10,000				
Assessor's Parcel Number	APN:	627-0-173-105	0				
Net Adjustment (Total)		- + -	\$ -138,000		\$	- +	\$
Adjusted Sale Price		Net Adj. 17.5 %		Net Adj. %		Net Adj. %	•
of Comparables	unin of the second second	Gross Adj. 17.5 %	\$ 652,000			Gross Adj. %	\$
Report the results of the research and ana ITEM		isfer history of the subject pro	perty and comparable sales COMPARABLE SAL			0 004045	ABLE SALE # Q
ITEM Date of Prior Sale/Transfer		DUDJEUI	COMPARABLE SAL	E# 7	OOIMPARABLE SALE #	8 COMPAF	ABLE SALE # 9
Price of Prior Sale/Transfer							
	Realist/CRM	11 S	Realist/CRMLS				
Data Source(s) Effective Date of Data Source(s)	03/17/2023		03/17/2023				
				previous sale or s	significant transfer	of comp. #7 found	l in preceding
Analysis of prior sale or transfer history of			110			p: ,, i Tourie	
Analysis of prior sale or transfer history of 12 months.							
Analysis of prior sale or transfer history of 12 months.							
Analysis of prior sale or transfer history of 12 months.							
Analysis of prior sale or transfer history of 12 months.							
Analysis/Comments Comp.		sale" located in th					
Analysis/Comments Comp. available and it was given	no weight in the	sales comparison	analysis. Quality a	and condition adju	istments are base	d on visual inspec	tion by the
Analysis/Comments Comp. available and it was given appraiser, as well as M.L.	no weight in the S data, descriptic	sales comparison ns and available p	analysis. Quality a hotographs. Qua	and condition adju lity & condition ra	istments are base tings are based or	d on visual inspec n UAD definitions (tion by the
Analysis/Comments Comp. available and it was given appraiser, as well as M.L.3 attached) and some adjus	no weight in the S data, descriptic tments were mad	sales comparison ns and available p le within the same	analysis. Quality a hotographs. Qua "rating" for differir	and condition adju lity & condition ra ng levels of overa	ustments are base tings are based or Ill quality and conc	d on visual inspec n UAD definitions (lition. While comp	tion by the see #7 received
Analysis/Comments Comp. available and it was given appraiser, as well as M.L.3 attached) and some adjus the same quality and conc	no weight in the S data, descriptio tments were mad lition ratings (per	sales comparison ns and available p le within the same UAD definitions), i	analysis. Quality a hotographs. Qua "rating" for differir t was adjusted for	and condition adju lity & condition ra ng levels of overa	ustments are base tings are based or Ill quality and conc	d on visual inspec n UAD definitions (lition. While comp	tion by the see #7 received
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Analysis/Comments Comp. available and it was given appraiser, as well as M.L.3 attached) and some adjus the same quality and conc condition due to superior I	no weight in the S data, descriptic tments were mad lition ratings (per evel of remodelin	sales comparison ns and available p le within the same UAD definitions), i g and overall conc	analysis. Quality a hotographs. Qua "rating" for differir t was adjusted for lition.	and condition adju lity & condition ra ng levels of overa	ustments are base tings are based or Ill quality and conc	d on visual inspec n UAD definitions (lition. While comp	tion by the see #7 received
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Analysis/Comments Comp. available and it was given appraiser, as well as M.L.3 attached) and some adjus the same quality and conc condition due to superior I	no weight in the S data, descriptic tments were mad lition ratings (per evel of remodelin	sales comparison ns and available p le within the same UAD definitions), i g and overall conc	analysis. Quality a hotographs. Qua "rating" for differir t was adjusted for lition.	and condition adju lity & condition ra ng levels of overa	ustments are base tings are based or Ill quality and conc	d on visual inspec n UAD definitions (lition. While comp	tion by the see #7 received
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Analysis/Comments Comp. available and it was given appraiser, as well as M.L.3 attached) and some adjus the same quality and conc condition due to superior I See Narrative Addendum	no weight in the S data, descriptic tments were mad lition ratings (per evel of remodelin	sales comparison ns and available p le within the same UAD definitions), i g and overall conc	analysis. Quality a hotographs. Qua "rating" for differir t was adjusted for lition.	and condition adju lity & condition ra ng levels of overa	ustments are base tings are based or Ill quality and conc	d on visual inspec n UAD definitions (lition. While comp	tion by the see #7 received
Analysis/Comments Comp. available and it was given appraiser, as well as M.L.3 attached) and some adjus the same quality and conc condition due to superior I See Narrative Addendum	no weight in the S data, descriptic tments were mad lition ratings (per evel of remodelin	sales comparison ns and available p le within the same UAD definitions), i g and overall conc	analysis. Quality a hotographs. Qua "rating" for differir t was adjusted for lition.	and condition adju lity & condition ra ng levels of overa	ustments are base tings are based or Ill quality and conc	d on visual inspec n UAD definitions (lition. While comp	tion by the see #7 received
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Analysis/Comments Comp. available and it was given appraiser, as well as M.L.3 attached) and some adjus the same quality and conc condition due to superior I See Narrative Addendum	no weight in the S data, descriptic tments were mad lition ratings (per evel of remodelin	sales comparison ns and available p le within the same UAD definitions), i g and overall conc	analysis. Quality a hotographs. Qua "rating" for differir t was adjusted for lition.	and condition adju lity & condition ra ng levels of overa	ustments are base tings are based or Ill quality and conc	d on visual inspec n UAD definitions (lition. While comp	tion by the see #7 received
Analysis/Comments Comp. available and it was given appraiser, as well as M.L.3 attached) and some adjus the same quality and conc condition due to superior I See Narrative Addendum	no weight in the S data, descriptic tments were mad lition ratings (per evel of remodelin	sales comparison ns and available p le within the same UAD definitions), i g and overall conc	analysis. Quality a hotographs. Qua "rating" for differir t was adjusted for lition.	and condition adju lity & condition ra ng levels of overa	ustments are base tings are based or Ill quality and conc	d on visual inspec n UAD definitions (lition. While comp	tion by the see #7 received
Analysis/Comments Comp. available and it was given appraiser, as well as M.L.3 attached) and some adjus the same quality and conc condition due to superior I See Narrative Addendum	no weight in the S data, descriptic tments were mad lition ratings (per evel of remodelin	sales comparison ns and available p le within the same UAD definitions), i g and overall conc	analysis. Quality a hotographs. Qua "rating" for differir t was adjusted for lition.	and condition adju lity & condition ra ng levels of overa	ustments are base tings are based or Ill quality and conc	d on visual inspec n UAD definitions (lition. While comp	tion by the see #7 received

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	Sales Compariso	ı Con	imentary	' [Multi-page)	Fil	^{e No.} 69385		
Borrower	Catamount Properties 2018 LLC								
Property Address	3421 Corpus Christi St								
City	Simi Valley	County	Ventura		State	CA	Zip Code	93063	
Lender	Wedgewood Inc								

Sales Comparison Analysis - Commentary

The subject is currently in C5 condition, however, the appraisal is made subject to the Hypothetical Condition that the subject roof has been replaced (repair needed to bring subject to C4 condition) and the following comments should be understood in that context. Hypothetical Condition has impacted the Assignment Results.

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

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

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

No adjustments for market conditions (time adjustments) were deemed to be necessary based on current MLS statistical data, the attached 1004MC analysis, sensitivity analysis using the adjusted comparables. Site adjustments are based on \$5/sf for significant differences in site utility. No adjustments were applied for minor differences in site area as market participants do not typically recognize very small differences in site utility. Some comparable site sizes were obtained directly from County Assessor's maps and may vary slightly from the site sizes reported by data reporting services.

The quality and condition ratings align with the UAD definitions, as detailed in the attached addendum. Adjustments were made within the same rating for variations in overall quality and condition, based on visual inspection by the appraiser, M.L.S. data, descriptions, and available photographs. While given the same quality "ratings" (based on UAD definitions), adjustments were applied to comps. #1 and 2 for superior quality due to superior level of upgrades and superior overall quality of interior finish. Adjustments were applied to comps. #103 for condition differences due to differences in the level of remodeling, updates and overall maintenance. Effective ages are accounted for in quality and condition ratings/adjustments. No adjustments were required for differences in design (style) as the subject/comparable design styles are all generally acceptable in the subject's market area.

No adjustments were made for number of bedrooms, as all dwellings have similar functional utility and were compared on the basis of their overall gross living area (GLA). Bath adjustments are based on \$10,000/bath and GLA adjustments are based on \$85/SF (rounded). No adjustments were applied for minor differences in GLA as market participants do not typically recognize very small differences in living area.

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

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

Supplemental Addendum

	Supple	ementa	I Addendum		Fi	^{le No.} 69385		
Borrower	Catamount Properties 2018 LLC							
Property Address	3421 Corpus Christi St							
City	Simi Valley	County	Ventura	State	CA	Zip Code	93063	
Lender	Wedgewood Inc							

• Note Regarding Repairs and Hypothetical Condition: Per the Letter of Engagement, the appraisal is made "subject to" completion of repairs necessary to bring the subject up to C4 condition. This appraisal is made on the basis of a Hypothetical Condition that the following repairs have been completed: The subject roof (that is currently covered in plastic) has been completed. The estimated cost to cure is \$16,500.

Site Comments

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

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

• Highest & Best Use: The stated conclusion that the "highest and best" use of the subject property (as improved) is considered to be its present use as a single-family residential dwelling, is consistent with allowable uses under the subject site's zoning designation (1-family residential dwelling), and is supported by the contributory value of the improvements coupled with the remaining economic life of the structure.

• Effective Age: The appraiser estimates the effective age of the subject dwelling to be 45 years. In estimating the effective age the appraiser has considered any physical deterioration, functional obsolescence, and/or external obsolescence observed from off-site on the effective date. No functional or external obsolescence was noted. Thus, the effective age only reflects physical deterioration. For this reason, the effective age is estimated to be less than the actual age of 59 years.

Exterior-Only : Reconciliation

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

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

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

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

Secure Signature

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

Signature B. MAC		Signature	
Name Brian Mathews		Name	
Date Signed 03/20/2023		Date Signed	
State Certification # AR004130	State CA	State Certification #	State
Or State License #	State	Or State License #	State

					Client File No. 340	26540 Page #
Ma	arket Conditions Add	dendum to the Ap	praisal Report	File No.	52930 69385	
The purpose of this addendum is to provide the lender/client with a	a clear and accurate understanding o	of the market trends and condition	ons prevalent in the subject		00000	
neighborhood. This is a required addendum for all appraisal reports	s with an effective date on or after A	pril 1, 2009.				
Property Address 3421 Corpus Christi St		^{City} Simi Vall	еу	State CA	ZIP Code 93	3063
Borrower Catamount Properties 2018 LL	-					
Instructions: The appraiser must use the information required on the housing trends and overall market conditions as reported in the Ne			-	-		
it is available and reliable and must provide analysis as indicated b				511		
explanation. It is recognized that not all data sources will be able to				a		
in the analysis. If data sources provide the required information as	an average instead of the median, th	ne appraiser should report the av	vailable figure and identify it as an			
average. Sales and listings must be properties that compete with th	ne subject property, determined by a	pplying the criteria that would b	e used by a prospective buyer of t	he		
subject property. The appraiser must explain any anomalies in the	data, such as seasonal markets, new	v construction, foreclosures, etc				
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Fotal # of Comparable Sales (Settled)	16	5	9	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months) Fotal # of Comparable Active Listings	2.67	1.67	3.00	Increasing Declining	Stable Stable	Declining
Nonths of Housing Supply (Total Listings/Ab.Rate)	3 1.1	0.6	0.0	Declining Declining	Stable	Increasing
Iedian Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Nedian Comparable Sale Price	\$831,000	\$760,000	\$822,500	Increasing	Stable	Declining
ledian Comparable Sales Days on Market	22	21	21	Declining	Stable	Increasing
Nedian Comparable List Price	\$689,900	\$779,900	N/A	Increasing	Stable	Declining
Aedian Comparable Listings Days on Market	23	7	N/A	Declining	Stable	Increasing
Median Sale Price as % of List Price	102%	100%	102%	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 mont	Yes	N0	se of huvdowns, closing costs, so	Declining	Stable Stable	Increasing
·		-				
There appears to be no pressure toward	re not common and co				0 0	
downs and concessions have become mo					Journes, intere	si buy
		Tent market condition	no but are not genera	any prevalent.		
re foreclosure sales (REO sales) a factor in the market?	Yes 🛛 No	If yes, explain (including t	he trends in listings and sales of fo	preclosed properties).		
Foreclosure sales have not been a major	factor in the subject ne	eighborhood and the	ere has been no mea	surable trend	toward increa	ased
oreclosure or short sale activity. In the la	rger market, foreclosur	re levels were a pas	t factor but have cont	inued to decli	ne (based or	n closed
sales, pending sales, current listings and	public record reporting	of foreclosure and	pre-foreclosure activi	ty). An analy	sis was perfo	rmed on
30 competing sales over the past 12 mon	ths. For those sales, a	total of 0.0% were	reported to be REO.			
on 11 / 1 / 1						
Cite data sources for above information. The data sources relied upon for this analysis include MLS data, public records and the appraisers						
The						
database. These sources appear to prov	ide a comprehensive a					
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Freddie Mac Form 71 March 2009

		Subje	ct Photo Page					
Borrower	Catamount Properties 2018 LLC							
Property Address	3421 Corpus Christi St							
City	Simi Valley	County	Ventura	State	CA	Zip Code	93063	
Lender	Wedgewood Inc							



Subject Front

3421 Corpus Christi St					
Sales Price					
Gross Living Area	1,458				
Total Rooms	6				
Total Bedrooms	3				
Total Bathrooms	2.0				
Location	N;Res;				
View	N;Res;				
Site	8800 sf				
Quality	Q4				
Age	59				

. . . . **.**





Additional Front View

Subject Street

		Compara	able Photo	Page					
Borrower	Catamount Properties 2018 LLC								
Property Address	3421 Corpus Christi St								
City	Simi Valley	County	Ventura		State	CA	Zip Code	93063	
Lender	Wedgewood Inc								



Comparable 1

001	
3034 Travis Ave	
Prox. to Subject	0.46 miles SW
Sales Price	823,000
Gross Living Area	1,458
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	12000 sf
Quality	Q4
Age	59



Comparable 2

3316 Amarillo Ave	e
Prox. to Subject	0.51 miles W
Sales Price	750,000
Gross Living Area	1,612
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	8213 sf
Quality	Q4
Age	59



2926 Kadota St	
Prox. to Subject	0.60 miles SW
Sales Price	650,000
Gross Living Area	1,427
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	13300 sf
Quality	Q4
Age	58



Form PICPIX.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

		Compara	able Photo	Page				
Borrower	Catamount Properties 2018 LLC							
Property Address	3421 Corpus Christi St							
City	Simi Valley	County	Ventura	State	CA	Zip Code	93063	
Lender	Wedgewood Inc							



Comparable 4

GUI	ipalabie 4
3148 Waco Ave	
Prox. to Subject	0.68 miles SW
Sales Price	683,000
Gross Living Area	1,607
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	8313 sf
Quality	Q4
Age	59



Comparable 5

4713 Sulphur Springs Dr					
Prox. to Subject	0.68 miles SW				
Sales Price	705,000				
Gross Living Area	1,427				
Total Rooms	6				
Total Bedrooms	3				
Total Bathrooms	2.0				
Location	N;Res;				
View	N;Res;				
Site	8000 sf				
Quality	Q4				
Age	59				



Comparable 6

2993 Corpus Chi	risti St
Prox. to Subject	0.50 miles S
Sales Price	670,000
Gross Living Area	1,218
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	8068 sf
Quality	Q4
Age	58

		Compara	able Photo F	Page				
Borrower	Catamount Properties 2018 LLC							
Property Address	3421 Corpus Christi St							
City	Simi Valley	County	Ventura	State	CA	Zip Code	93063	
Lender	Wedgewood Inc							



Comparable 7

•••	
3070 Mineral We	lls Ct
Prox. to Subject	0.57 miles SW
Sale Price	790,000
Gross Living Area	1,612
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	15728 sf
Quality	Q4
Age	58



Comparable 8

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

Comparable 9

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

Assessed Value - Improved \$139,154 \$136,426 \$135,028 YOY Assessed Change (\$) \$4,061 \$2,080 YOY Assessed Change (\$) 2% 1.03% YOY Assessed Change (\$) 2% 1.03% Exempt Building Value	OWNER INFORMATION			
Owner Name 2 Mark Constrained Trace Bing Zpi-4 Mark Constrained Trace Bing Zpi-4 <th>Owner Name</th> <th>Pearson Thomas</th> <th>Tax Billing Zip</th> <th>93063</th>	Owner Name	Pearson Thomas	Tax Billing Zip	93063
Tare Billing City & State 354 Greenwills Dr No Mail Flag Normal Plag Normal Plag Cartier Normattion	Owner Name 2	Pearson Charlotte		1249
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CACHOR INFORMATIONZip Colo9308-3Location InfluenceZip Colo0006178/0Zinking198-3.7-8Cenum TractTack humber1700000000School DelifelSimi ViyTownship Rauge SectSchool DelifelSimi ViyTownship Rauge SectZic KarrowskartonE28-0-074-075All mental APNLockSemiption(f)GalaSini VigousCallegalMinoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval67%Minoroval628-074-075Minoroval6202Minoroval6202Minoroval6202Minoroval6202Minoroval6202Minoroval573.65Minoroval573.65Minoroval573.65Minoroval573.65Minoroval573.65Minoroval573.65Minoroval573.65Minoroval573.65Minoroval573.65Minoroval52.60 <t< td=""><td>Tax Billing Address</td><td>3364 Greenville Dr</td><td>Owner Occupied</td><td>No</td></t<>	Tax Billing Address	3364 Greenville Dr	Owner Occupied	No
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Comm College District Code Venture Jt Neighborhood Code TX #FORMATCM In: Appraisal Area In: Appraisal Area APN 628-0474-075 Tax Appraisal Area APN 628-0474-075 Tax Appraisal Area Allemate APN Lot 3d6 Exemption(s) Stock Memory Appraisal Area improved 67% Water Tax Dist Calleguae tax Area 00003 Fire Dept Tax Dist Calleguae Assessent Yax Nater Tax Dist Calleguae Calleguae Assessent Vaue - Total \$2021 2020 2020 Assessed Vaue - Total \$2022 2021 2020 Assessed Vaue - Land \$67,658 \$66,925 \$65,943 Assessed Vaue - Land \$67,658 \$136,426 \$152,626 VOY Assessed Change (%) 2,680 Yer Yer Contrage (%) 2,540 Yer Yer Exempt Call Vaue \$2,680 Calleguae Yer Yer Seassed Change (%) Change (%) Change (%) <				
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Style Roof Material Building Sq Ft 1,458 Roof Frame Gross Area 1,458 Roof Shape 2nd Floor Area Construction Type Basement Sq Feet Interior Wall Stories 1 Total Units Floor Gover Total Baths 2 MLS Total Baths 2	Lot Area	8,800	Parking Spaces	2
Building Sq Ft 1,458 Roof Frame Gross Area 1,458 Roof Shape 2nd Floor Area Construction Type Basement Sq Feet Interior Wall Stories 1 Total Units Floor Cover Total Rooms 3 Bedrooms 2 MLS Total Baths Fool MLS Total Baths Year Built	Lot Shape		Roof Type	
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2nd Floor Area Construction Type Basement Sq Feet Interior Wall Stories 1 Total Units Floor Cover Total Rooms 7 Bedrooms 3 Detaths Pool MLS Total Baths Year Built 1964	Building Sq Ft	1,458	Roof Frame	
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Total Units Floor Cover Total Rooms 7 Bedrooms 3 Total Baths 2 MLS Total Baths Year Built	Basement Sq Feet		Interior Wall	
Total Rooms 7 Flooring Material Bedrooms 3 Foundation Total Baths 2 Pool MLS Total Baths Year Built 1964	Stories	1	Exterior	
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Total Baths 2 Pool MLS Total Baths Year Built 1964	Total Rooms	7	Flooring Material	
MLS Total Baths Year Built 1964	Bedrooms	3	Foundation	
	Total Baths	2	Pool	
Full Baths 2 Effective Year Built	MLS Total Baths		Year Built	1964
	Full Baths	2	Effective Year Built	

Exhibit: Tax Records - Page 2

Half Baths			Other Impvs	Breezew	ay, Porch
Dining Rooms			Equipment		
Family Rooms	2		Porch	Porch	
Other Rooms		Room	Patio/Deck 1 Area	312	
Fireplaces	1		Patio/Deck 2 Area		
Condo Amenities			Porch 1 Area	96	
Condition			Porch Type	Porch	
Quality			Building Type		
Water			Bldg Class		
Sewer			Building Comments		
Heat Type			# of Buildings	1	
Heat Fuel Type			a or Banango		
fical fuel type					
ESTIMATED VALUE					
RealAVM™	\$756,0	00	Confidence Score	93	
			Forecast Standard De		
RealAVM™ Range Value As Of	03/06/	700 - \$810,300	Folecast Standard Di	eviation 7	
Value As OI	03/06/	2023			
) RealAVM™ is a CoreLogic® deri	ved value and should not be use	d in lieu of an appraisal.			
) The Confidence Score is a measu	ure of the extent to which sales o	lata, property information, and comparable sa as while lower confidence scores indicate diw	ales support the property valuation analysis	process. The confidence score range	s is 50 - 100. Clear and
insistent quality and quantity of da imparable sales.	ata drive higher confidence score	as while lower confidence scores indicate div	ersity in data, lower quality and quantity of	data, and/or limited similarity of the s	ubject property to
	m AVM actimate and uses a cons	istent costs and meaning to generate a stand	dardized confidence metric. The ESD is a sta	tietic that measures the likely range o	r dispersion on AVM
		sistent scale and meaning to generate a stand available to the AVM at the time of estimation			
	2				
LISTING INFORMATION					
MLS Listing Number			Pending Date		
MLS Status			Closing Date		
MLS Area			MLS Sale Price		
MLS Status Change D	oto		MLS Listing Agent		
MLS Current List Price			MLS Listing Broker		
			MLS Source		
MLS Original List Price			WILS SOURCE		
MLS Listing #					
MLS Status					
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MLS Listing Price					
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MLS Listing Price MLS Orig Listing Price MLS Orig Listing Price MLS Listing Close Price MLS Listing Cancellation MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Date Sale Price Price Per Square Feet Multi/Split Sale Document Number Sale Date Sale Date Sale Date Sale Price Nominal Buyer Name Document Number Document Type Recording Date Sale Date	ALES HISTORY ALES HISTORY S99,50 \$68,24 38796 05/11/2005 04/27/2005 Y Pearson Thomas / arlotte Pearson Charlotte 114670	0 12/13/1999 11/29/1999 & Ch Pearson Charlotte 221239	Deed Type Owner Name Owner Name 2 Seller 06/09/1999 05/13/1999 Y Pearson Thomas G & C harlotte Pearson Charlotte 111163 Grant Deed 09/1980	Y Pearson Charlotte Pearson Rahn Ph 06/02/1999 05/24/1999 Y Pearson Charlotte Pearson Thomas G & C harlotte 106017	Thomas Charlotte iilip W 04/19/1983 \$99,500 Pearson Thomas G Bahn Philip W 38796
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Exhibit: Tax Records - Page 3

Seller Name					
Document Number					
Document Type			Deed (Reg)		
MORTGAGE HISTORY					
Mortgage Date	10/17/2014	05/11/2005	12/13/1999	06/02/1999	01/18/1994
Mortgage Amount	\$183,500	\$207,000	\$23,250	\$168,750	\$21,000
Mortgage Lender	Green Tree Servicing L LC	California Mutual Fndg	Franklin Fin'l	Indymac Mtg Hidgs Inc	Bank Of America
Mortgage Code	Conventional	Conventional	Conventional	Conventional	Conventional
Mortgage Date			04/19/1983		
Mortgage Amount			\$74,950		
Mortgage Lender					
Mortgage Code			Conventional		

Property Details Courtesy of BRIAN MATHEWS, ACI REAL ESTATE SERVICES, N.C., California Regional MLS The data within this report is complied by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality. Generated on: 03/20/23 Page 3/3

Borrower	Catamount Properties 2018 LLC							
Property Address	3421 Corpus Christi St							
City	Simi Valley	County	Ventura	State	CA	Zip Code	93063	
Lender	Wedgewood Inc							

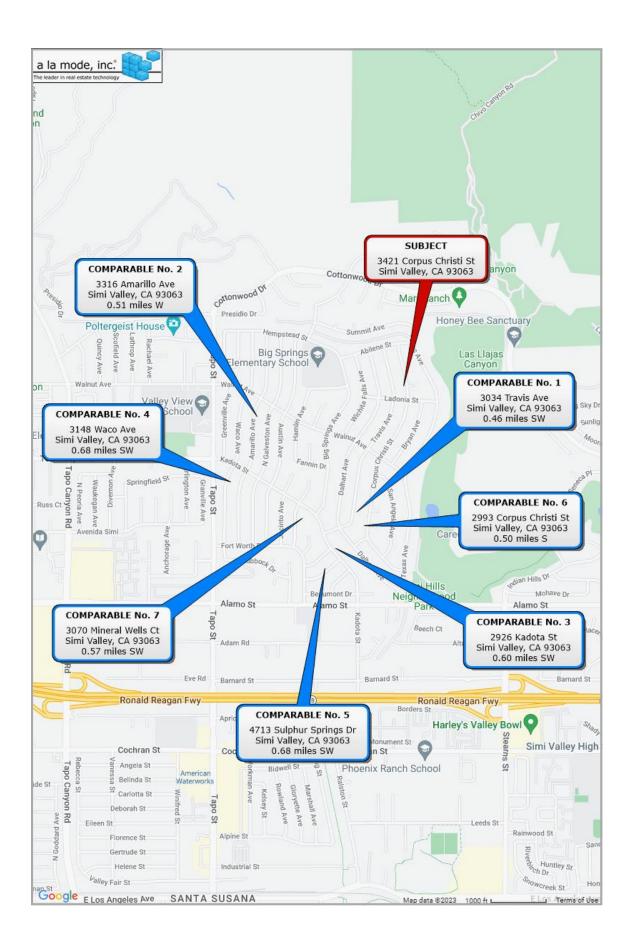
Plat Map



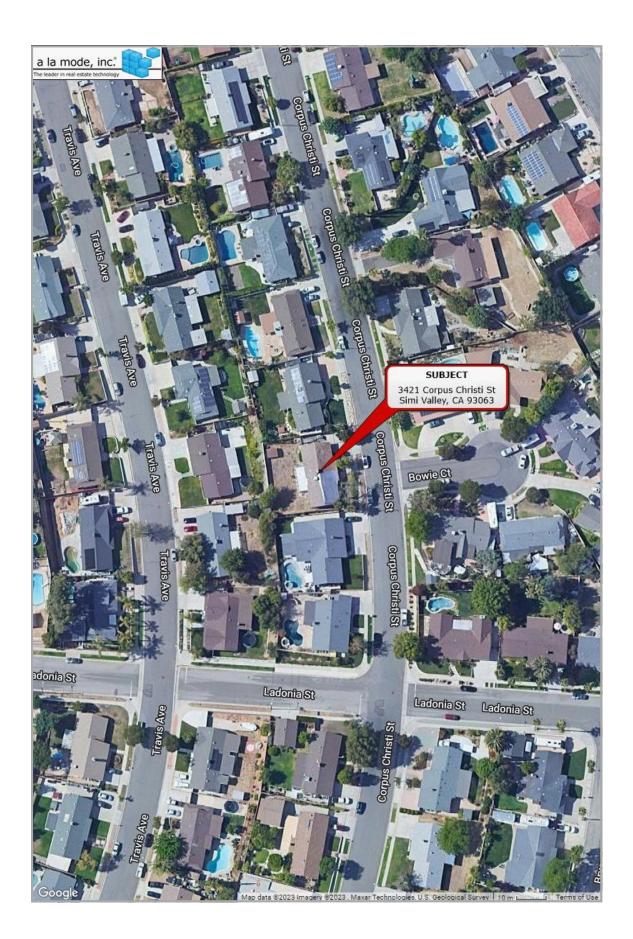
Form MAP.PLAT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower	Catamount Properties 2018 LLC			_					
Property Address	3421 Corpus Christi St								
City	Simi Valley	County	Ventura		State	CA	Zip Code	93063	
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Location Map



Borrower	Catamount Properties 2018 LLC							
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City	Simi Valley	County	Ventura	State	CA	Zip Code	93063	
Lender	Wedgewood Inc							

Subject 3421 Corpus Christi St OS(SP) RL RL RE(SP) RE RL(Pre) RMod(Pre) RM(A) RM(A) RL(CZ) RL RHRMod RM(A) RE(Pre)(A) RI RM 08 RL(Pre) os RL(A)(CZ) RL(A)(CZ) RE RM(A) RM RL(CZ) RL CPD RM w RL(Pre)(A) RMod RE RL RL RL(CZ) RL RL RM(A) Simi V (RWR) RL(CZ) RM RMod(FC) RMod(FC) RMod RMod(FC) RM RMod(FC) RMod(FC) RL(FC)(CZ) RM(FC) RM(FC) RVL(A)(FC) RVL(A)(FC) PDICZ RVL(FC) RMod(FC)(SP) RMod(FC) RL(FC)

Zoning Map

File No. 69385

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UAD Version 9/2011 (Updated 1/2014)

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

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

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

Example: 3.2 indicates three full baths and two half baths.

UAD Version 9/2011 (Updated 1/2014)

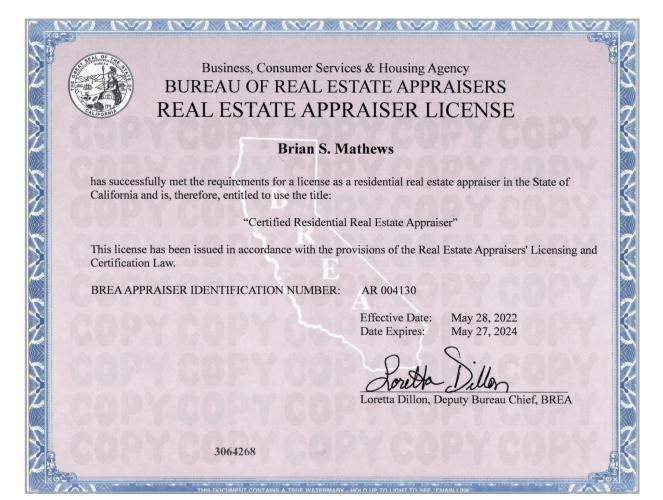
UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

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

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License



	GenSta	General Star National Insurance Company P.O. Box 10360 (Attn: GSN Stamford, Connecticut 06904
	REAL ESTATE	APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY
		DECLARATIONS PAGE
This	s is a claims made and rep	orted policy. Please read this policy and all endorsements and attachments carefully.
Poli	icy Number: NJA401722	Renewal of Number: N/A
1.	NAMED INSURED: STREET ADDRESS:	Brian S Mathews 3182 Toulouse Cir, Thousand Oaks, CA, 91362-4845
2.	POLICY PERIOD:	Inception Date: 12/01/2022 Expiration Date: 12/01/2023 Effective 12:01 a.m. Standard Time at the address of the Named Insured.
3.	LIMITS OF LIABILITY: Each Claim: \$1,000,000 Aggregate: \$1,000,000 Claim Expenses have a separate Limit of Liability: Each Claim: \$1,000,000 Aggregate: \$1,000,000	
4.	DEDUCTIBLE:	Each Claim: <u>\$0</u> Aggregate: <u>\$0</u>
5.	RETROACTIVE DATE: 12/01/2022 If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error, omission or personal injury which occurred before such date.	
6.	ANNUAL PREMIUM: TAXES AND FEES: TOTAL DUE:	\$680 N/A \$680
7.	ENDORSEMENTS: This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s). AP 00 0001 06 11 Policy Form IL N 018 01 22 California Fraud Statement SGN 90 0001 0710 Signature Page AP 04 0001 06 11 Supplementary Payments – Third Party Notification Endorsement AP 04 0004 07 14 Supplementary Payments – Reputational Protection Expenses Endorsement AP 04 0007 10 20 Supervisory Appraiser Coverage Endorsement AP 04 0005 10 20 Drone Photography Coverage Extension Endorsement AP 06 0002 10 20 Home Measurements Services Endorsement AP 04 0006 10 20 Appraisers Premises Liability Coverage Endorsement AP 04 0003 10 20 Supplementary Payments – Higher Limits Endorsement AP 04 0003 10 20 Supplementary Payments – Higher Limits Endorsement AP 04 0003 10 20 Supplementary Payments – Higher Limits Endorsement AP 27 0006 10 16 Amendment of Retirement Extended Reporting Period Endorsement AP 27 0004 06 11 Retiree Extended Reporting Period Option Endorsement AP 20 0001 06 11 Additional Insured Endorsement AP 21 0005 07 22 Exclusion – Cyber Privacy Event Endorsement AP 21 0005 07 22 Exclusion – Cyber Privacy Event Endorsement AP 21 0005 07 22 Exclusion – Cyber Privacy Event Endorsement AP 21 0005 07 22 Exclusion – Cyber Privacy Event Endorsement	
AP	10 0001 06 11 © Copy	right 2011, General Star Management Company, Stamford, CT Page 1 of 2

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