Borrower	Redwood Holdings LLC			File No.	. 3405150	00	
Property Address	4087 Arlington Ave						
City	Santa Rosa	County Sonoma	State	CA	Zip Code	95407	
Lender/Client	Wedgewood Inc						

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**Confidentiality disclosure** 

File No. 34051500

Borrower	Redwood Holdings LLC							
Property Address	4087 Arlington Ave							
City	Santa Rosa	Count	Sonoma	State	CA	Zip Code	95407	
Lender/Client	Wedgewood Inc							

### **Confidentiality disclosure**

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Signature	Jew Kemi	
Name Jennifer L Rennia	1	
Date Signed 03/30/2023	3	
State Certification # AR02	7749 S	State CA
Or State License #	S	State

Signature	
Name	
Date Signed	
State Certification #	State
Or State License #	State

### **Exterior-Only Inspection Residential Appraisal Report**

53016 File # 34051500

The purpose of this summary appraisal repo	ort is to prov	ido the lander/elie	مدم مالمثنيي لمم				Land Condition		
		ide the lender/che	nt with an	accurate, and adequate	tely supported, op	inion of the mar	ket value	of the subj	ject property.
Property Address 4087 Arlington Ave	•	·				State			
		Λ	DLIII - D	City Santa Ro					95407
Borrower Redwood Holdings LLC			Public Reco	,	ore / Isaacs, Nori	ma A Count	y Sono	ma	
Legal Description 87 Fm 134-211-08 P	t Pt 13 Or 8	36-27707 & 302	236 - See	attached addendu	ım				
Assessor's Parcel # 134-211-012-000				Tax Year 2022		RFT	axes \$ 3	1 1 2 7	
					10000				
Neighborhood Name Santa Rosa Farms					42220		ıs Tract <u>1</u>	533.01	
🛮 Occupant 🔀 Owner 🔲 Tenant 🔲 Vac	ant	Special A	ssessments	\$ 0	☐ Pl	JD HOA\$ o		per year	per month
Property Rights Appraised	Leaseho	ld Other (de	escribe)						
4 · · · · · · · · · · · · · · · · · · ·				(dasariba) <b>s.s.</b>					
Assignment Type Purchase Transaction	Ketina	ance Transaction		(describe) Market \					
Lender/Client Wedgewood Inc		Addre	ss 4087	Arlington Avenue	Santa Rosa, (	CA 95407			
Is the subject property currently offered for sale of	or has it heen o	offered for sale in the					П,	Yes 🔀 No	n
				•					
Report data source(s) used, offering price(s), and		This is a Ma	irket Valu	<u>e transaction. The</u>	subject has no	ot been sold or	listed to	or sale in t	the past
twelve months per Bareis mls & reali	st.com								
I did did not analyze the contract for		hiect nurchase trans	saction Expl	ain the results of the ana	lysis of the contract	t for sale or why th	e analysis	was not	
	0410 101 1110 04	bjoot paronaco a anc	odotioni Expi	ani alo rocallo or allo ana	iyolo or allo contido	tion out or miny th	o analyolo	1140 1101	
performed.									
Contract Price \$ Date of Con	tract	Is the p	roperty selle	r the owner of public rec	ord? Yes	No Data So	urce(s)		
			. ,	<b>!</b>			· u. o o (o)		Vac No
Is there any financial assistance (loan charges, s			nent assistar	ice, etc.) to be paid by a	ny party on benait d	it the borrower?			Yes No
If Yes, report the total dollar amount and describe	e the items to b	oe paid.							
Note: Race and the racial composition of the	neighborhoo	d are not appraisa	I factors.						
-		11 - 22		nit Housing Trends		One Unit He	ueina	Drocont	Land Use %
Neighborhood Characteristics			one-ul		_	One-Unit Ho			
Location Urban Suburban	Rural	Property Values	Increasi	ng Stable	Declining	PRICE	AGE	One-Unit	70 %
Built-Up  ○ Over 75%  ★ 25-75%			<b>X</b> Shortage		Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
			_			` ′			
Growth Rapid Stable	Slow	Marketing Time	🗙 Under 3	mths 3-6 mths	Over 6 mths	500 Low	1	Multi-Family	
				2 to the North, High	nway 101 to	3,100 High	133	Commercial	
			igiiway 12	- to the inciti, rilyi	IVVay TOT LO				
the east, and Highway 116 to the So	uth and we	st.				1,325 Pred.	71	Other	5 %
Neighborhood Description The subject is	located in S	anta Rosa in So	noma Cou	nty. Highway 101 is e	east. Highway 12	2 is north. Highw	/av 116 to	o the west a	and south San
Francisco is a 1 hour drive south. The ne						rionies. meie	are mino	i proportioi	is of condo/pu
2-4 unit commercial properties. Local sch	iools, shoppi	ing and other sup	pport facilit	ies are within a few i	mile radius.				
Market Conditions (including support for the above	ve conclusions	) Convent	tional & FHA	financing is readily ava	ilable at rates purd	hasers consider re	easonable	to low. Seller	r credits upward
of 3% have become common. Market values a	annar ta ha Cli								
					ig times 0-5 month	s. Glowill lates all	e stable wi	illi some new	V CONSTRUCTION
starting to developed in some areas. The mark	et appears to	be turning from a re	efi market in						
Dimensions 489*310*488*311		Area	3.71 ac	Sha	ape Rectangular-I	nterior-l evel	View N:	Res:Pstrl	
Specific Zoning Classification DA				Diverse Agricultu					
						lueriliai			
Zoning Compliance 🔀 Legal 🗌 Legal Non	conforming (G	randfathered Use)	No 20	oning 🔃 Illegal (descr					
Is the highest and best use of subject property as	s improved (or	as proposed per pla	ans and spec	rifications) the present us	-a2	Yes No	If No. des	cribe	
	(0)	no proposed per pro	с сре		35 !				
				modulono) the present us	oc:	100	11 110, 000		
							11 110, 400		
Utilities Public Other (describe)		Pub	olic Other	(describe)		ovements - Type	1110, 000	Public	Private
	V				Off-site Impr	ovements - Type	,	Public	Private
Electricity 🔀		Vater 🔀			Off-site Impr	ovements - Type halt-cncr side/	,		Private
Electricity 🔀 🗌 Gas 🔀 🗍	S	Vater Sanitary Sewer		(describe)	Off-site Impr Street Asp Alley Nor	ovements - Type halt-cncr side/ ne	/curb	Public	
Electricity 🔀		Vater 🔀		(describe)	Off-site Impr	ovements - Type halt-cncr side/ ne	,	Public	Private
Electricity	No FE	Nater Sanitary Sewer MA Flood Zone X		(describe) FEMA Map # 06	Off-site Impr Street Asp Alley Nor 097C0719F	ovements - Type halt-cncr side/ ne	curb	Public  Date 10/1	16/2012
Electricity	No FE for the market	Nater Sanitary Sewer MA Flood Zone x area?	Yes _	(describe)  FEMA Map # 06  No If No, describe	Off-site Impr Street Asp Alley Nor 097C0719F Water/Gas/Elec	ovements - Type halt-cncr side/ ne frical were on an	curb EMA Map	Public  Date 10/1  at time of ir	6/2012
Electricity	No FE for the market	Nater Sanitary Sewer MA Flood Zone x area?	Yes _	(describe)  FEMA Map # 06  No If No, describe	Off-site Impr Street Asp Alley Nor 097C0719F Water/Gas/Elec	ovements - Type halt-cncr side/ ne	curb EMA Map	Public  Date 10/1	6/2012
Electricity	No FE for the market factors (easem	Vater Sanitary Sewer MA Flood Zone x area?	Yes ts, environm	(describe)  FEMA Map # 06  No If No, describe ental conditions, land us	Off-site Impr Street Asp Alley Nor 097C0719F Water/Gas/Elec es, etc.)?	ovements - Type chalt-cncr side, ne Frictical were on an	Curb  EMA Map d working No	Public  Date 10/1  at time of ir  If Yes, descri	6/2012 nspection ibe
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external  There were no adverse easements, encroad	No FE for the market factors (easem	Nater Sanitary Sewer MA Flood Zone t area?  Nents, encroachments ternal factors tha	Yes ts, environm	(describe)  FEMA Map # 06  No If No, describe ental conditions, land us arent during the inspec	Off-site Impr Street Asp Alley Nor 097C0719F Water/Gas/Elec es, etc.)?	ovements - Type chalt-cncr side, ne frical were on an Yes ct property, nor w	Curb  EMA Map d working No ere there	Public  Date 10/1  at time of ir  If Yes, descri	16/2012 Inspection ibe
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# Exterior-Only Inspection Residential Appraisal Report 53016 34051500

53016

			the subject neighborho					to \$	1,50	. 00,000
			the past twelve mont				0			,100,000
FEATURE	SUBJECT	COMPARAB	LE SALE # 1			LE SALE # 2		COMPA	ARABL	E SALE # 3
Address 4087 Arlington Av	/e	788 Scenic Ave		4000 Arling	gton A	ve	785 8	Scenic A	∖ve	
Santa Rosa, CA	95407	Santa Rosa, CA	95407	Santa Rosa	a, CA	95407	Santa	a Rosa,	CAS	95407
Proximity to Subject		0.62 miles SE		0.14 miles	W		0.62	miles E		
Sale Price	\$		\$ 925,000			\$ 1,300,000				\$ 1,037,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 939.09 sq.ft.		\$ 548.06	6 sq.ft.		\$	737.55	sq.ft.	
Data Source(s)		BAREIS #32210	2954;DOM 17	BAREIS #3	322092	2435;DOM 52	BARI	EIS #32	2080	814;DOM 38
Verification Source(s)		Doc #81227;Bar	eisMls&Realist	Doc #7749	1;Bare	eisMls&Realist	Doc 7	<del>#</del> 74623;	;Bare	eisMls&Realist
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment	DE	SCRIPTIO	N	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmL	.th		
Concessions		Conv;0		Assume;0			Conv	;13000		
Date of Sale/Time		s12/22;c12/22	-7,000	s12/22;c12	2/22	-12,000	s11/2	22;c11/2	22	-12,000
Location	N;Res;	N;Res;		N;Res;			N;Re			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	Э			Simple		
Site		6.71 ac	-60.000	4.70 ac		-20,000				+19,000
View	N;Res;Pstrl	N;Res;Pstrl		N;Res;Pstr	rl	,		s;Pstrl		-,
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch			_	Ranch		
Quality of Construction	Q4	Q4		Q4			Q4			
Actual Age	40	75	0	43		0	95			0
Condition	C4	C4		C3		-95,000				-56,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	+7,000		Baths	-7,000		Bdrms. E	Baths	+7,000
Room Count	8 3 2.1	5 2 1.0	+10,500		2.1	0,000			1.0	+10,500
Gross Living Area	2,280 sq.ft.	985 sq.ft.			2 sq.ft.	0		1,406		+74,500
Basement & Finished	0sf	0sf	1110,000	0sf	<u> </u>	0	0sf	1,400	oq.it.	174,300
Rooms Below Grade	USI	USI		USI			051			
Functional Utility	Average	Average		Average			Avera	200		
Heating/Cooling	Fau:None	Average Fau;None		Fau;None				age Stove;N	ono	0
Energy Efficient Items	,	,		· ·	- /T - 114					0
Garage/Carport		Solar;Windows		Appln/Wnds				n/Wnds/	I OIIT	.07.500
	5gd5dw	2gd2dw	+22,500	2ga2cp2dw		+17,500				+37,500
Porch/Patio/Deck	Yes/Typical	Yes/Typical		Yes/Typica	<u>al</u>			Typical		
Pool Features	NoPool	NoPool		NoPool			NoPo			
Exterior Features	Outbuildings	Barn/Storage		Outbuilding				uildings		
Original List \$/Total DOM	Na	\$860,000;17		\$1,450,000				,000;38		0
Net Adjustment (Total)		<b>X</b> + □ -	\$ 83,000		_	\$ -116,500		+	,	\$ 80,500
Adjusted Cale Drice		Net Adj. 9.0 %		Net Adj.	9.0 %		Net Ad	i. 7	7.8 %	
Adjusted Sale Price				l <b>.</b>		1.	l -	-		_
of Comparables		Gross Adj. 23.5 %	<del></del>		11.7 %			Adj. 20	).9 %	
of Comparables	he sale or transfer histo	, <u>L</u> 0.0	\$\\\\\\\\\\\\\\\					Adj. 20	).9 %	\$ 1,117,500 is multiple listing
of Comparables		ry of the subject prope	<del></del>					Adj. 20	).9 %	
of Comparables  I 🔀 did 🔲 did not research t services based through it's	most recent online	ry of the subject prope update.	erty and comparable sale	es. If not, explain	in	Per realist.	com da	Adj. 20	).9 %	
of Comparables  I ☑ did ☐ did not research t services based through it's  My research ☐ did ☑ did ɪ	most recent online	ry of the subject prope update.	<del></del>	es. If not, explain	in	Per realist.	com da	Adj. 20	).9 %	
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Freddie Mac Form 2055 March 2005

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# Exterior-Only Inspection Residential Appraisal Report 53016 34051500

Scope of work: An exterior inspection is defined by the appraiser as a visual observation	n from the street and without moving any personal property. An extraordinary assumption is
made for all areas not visible by appraiser at ground/street level including; attic, crawl space, p	umbing, electrical, foundation and all internal structure. Realist and Bareis MLS data sources
were used to obtain information in regards to items not visible at the street by the appraiser at	
For a more detailed analysis the appraiser recommends that the property be inspected by a tra	·
An appraiser is not a structural engineer, structural pest control inspector, licensed roofir report by the appraiser is limited to the Scope of Work of a visual inspection.	g contractor, whole house inspector, building inspector and any information stated in the
	ent and the instructions given to the appraiser. Without an interior inspection, the condition of
the interior of the property can not be verified. Nor can the site conditions of the property not vi	
condition for it's age unless sufficient information exists to rate it otherwise. If this information is	
assume responsibility for the accuracy of information provided by others. The appraiser hereby	informs the client of these limitations and the client understands that a complete inspection of
both the interior and exterior of the property would be necessary to fully evaluate the condition.	
An inspection of the exterior of the subject was performed and an inspection of the comp	arables from the street was as well. The BAREIS MLS and Realist.com data bases (through
· · · · · · · · · · · · · · · · · · ·	e subject as well as any prior sales or transfers within the prior three year period to the date of
the appraisal (for the subject, one year prior to the most current sale for the comparables). I us	·
subject's county data sources to determine if building permits were issued for construction of the	
determine if there were any sales and/or transfers to the subject property that may have been use, most recent update to the date of the appraisal. These last two referenced services are or	<u> </u>
charge.	itside of the agreed upon scope of work but may be provided upon request at a nominal
Sales Comparison Comments: All comparables used are closed sales, unless otherwise state	ed. as evidenced by close of escrow(coe) following the sale date. The closed sales are verified
through the multiple listing service(mls) and/or Sonoma county property transfer information de	
the sale comparison analysis grid is "as the crow flies" as per the appraisal institute guidelines.	
On page 1 of this report, the "Neighborhood" section data refers to the subject's comparables	Sub Market).
Total # of comparable "active" listings on page 2 and 1004 MC are defined as = (active status	+ Contingent + Pending status properties) for this report.
Intended User and Intended Use:The Intended User of this appraisal report is the Lender/Clien	t. The Intended Use is to evaluate the property that is the subject of this appraisal for a
mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, re-	porting requirements of this appraisal report form, and Definition of Market Value. No
additional Intended Users are identified by the appraiser. The specific intended user of this rep	ort is lender/client. This report is intended only for use in mortgage finance transaction. This
report is not intended for any other use. Distribution of the report by the lender/client does not e	levate the recipients status to that of client or intended user. Seller/borrower or real estate
agent is not an intended user of this appraisal.	
	praiser, or in any other capacity, within the 3 year period immediately preceding acceptance of
this appraisal assignment.	
COST APPROACH TO VALUE	(not required by Fannie Mae)
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculation	· · · · · · · · · · · · · · · · · · ·
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Provide adequate information for the lender/client to replicate the below cost figures and calculation	mating site value)  Site value is derived by extraction and mls listings of land and
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Freddie Mac Form 2055 March 2005

### **Exterior-Only Inspection Residential Appraisal Report**

53016 File # 34051500

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

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

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

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

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

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

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

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

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

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

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#### Exterior-Only Inspection Residential Appraisal Report 53016 File # 34051500

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.

Freddie Mac Form 2055 March 2005

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

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Signature	Signature
Name Jennifer L Rennia	Name
Company Name Rennia Inc.	Company Name
Company Address Po Box 7228	Company Address
Cotati, CA 94931	
Telephone Number 707.280.7701	Telephone Number
Email Address jennifer@renniainc.com	Email Address
Date of Signature and Report 03/30/2023	Date of Signature
Effective Date of Appraisal 03/28/2023	State Certification #
State Certification # AR027749	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 08/01/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
4087 Arlington Ave	Did inspect exterior of subject property from street
Santa Rosa, CA 95407	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,110,000	
	COMPARABLE SALES
LENDER/CLIENT	OOM THINDLE OFFICE
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 4087 Arlington Avenue, Santa Rosa, CA 95407	Date of Inspection
Email Address	

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Exterior-Only Inspection Residential Appraisal Report 53016
34051500

FEATURE	SUBJECT	COMPARABI	LE SALE # 4	COMPARABL	E SALE # 5		COM	AKABL	E SALE # 6	
Address 4087 Arlington Av		909 Scenic Ave		3250 Stony Point						
Santa Rosa, CA	95407	Santa Rosa, CA	95407	Santa Rosa, CA	95407					
Proximity to Subject Sale Price	\$	0.30 miles SE	\$ 1.500.000	1.49 miles NE	\$ 1,175,000				\$	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 383.83 sq.ft.	1,000,000	\$ 366.50 sq.ft.	\$ 1,175,000	\$		sq.ft.	Ψ	
Data Source(s)	ψ 54.11.	BAREIS #32209	•	BAREIS #322105	5150:DOM 06	Ψ		oy.ii.		
Verification Source(s)		BareisMls&Reali		BareisMls&Realis						
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DE	SCRIPTI	ON	+(-) \$ Adjustment	
Sales or Financing	DECOTAL FICIA	Listing	i ( ) \$ rajabanone	Listing	1 ( ) \$ rtajastinont		001111 11	014	i ( ) ψ / tajaotinont	
Concessions		Listing		Listing						
Date of Sale/Time		c03/23	0	Active	0					
Location	N;Res;	N;Res;		N;Res;	•					
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple						
Site	3.71 ac	5.00 ac	-26,000		+33,500					
View	N;Res;Pstrl	N;Res;Pstrl		N;Res;Pstrl						
Design (Style)	DT1;Ranch	DT2;Contemp	0	DT2;Contemp	0					
Quality of Construction	Q4	Q4		Q4						
Actual Age	40	78	0	52	0					
Condition	C4	C3	-156,000	C4						
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-37,500	Total Bdrms. Baths	-7,000	Total	Bdrms.	Baths		
Room Count	8 3 2.1	15 8 4.0	-10,500		0					_
Room Count Gross Living Area	2,280 sq.ft.	3,908 sq.ft.			-78,500			sq.ft.		_
Basement & Finished	0sf	0sf		0sf						
Rooms Below Grade										
Functional Utility	Average	Average		Average						
Heating/Cooling	Fau;None	Fau;Ac	-3,000	Fau;None						
Energy Efficient Items	Appln/Wnds/Toilt	Appln/Wnds/Toilt		Appln/Wnds/Toilt						
Garage/Carport	5gd5dw	8ga8dw	-15,000	3gd3cp3dw	+7,500					
Porch/Patio/Deck	Yes/Typical	Yes/Typical		Yes/Typical						
Pool Features	NoPool	Pool	-15,000							
Exterior Features	Outbuildings	Outbuildings		Wkshp;Otbldg	0					
Original List \$/Total DOM	Na	\$1,650,000;133		\$1,250,000;96	0	_		_		
Net Adjustment (Total)			\$ -401,500		\$ -44,500		+ [	] -	\$	
Adjusted Sale Price		Net Adj. 26.8 %		Net Adj. 3.8 %		Net Ad	-	%		
of Comparables	ad and 1 de	Gross Adj. 26.8 %						%	\$	
Report the results of the research a									ADIECALE " -	_
ITEM	Sl	JBJECT	COMPARABLE SA		OMPARABLE SALE # 5	5	C	UMPAR	ABLE SALE # 6	
Date of Prior Sale/Transfer				07/21/	/2022					
-				^^						
Price of Prior Sale/Transfer	D==::.N4:./D	aaliat	Denoi-MU/D " 1	\$0	-Ma/D = - !! : !					_
Price of Prior Sale/Transfer  Data Source(s)	BareisMls/R		BareisMls/Realist	Bareis	sMls/Realist					
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	03/24/2023		03/24/2023	Bareis 03/24	/2023					
Price of Prior Sale/Transfer  Data Source(s)	03/24/2023		03/24/2023	Bareis	/2023					
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	03/24/2023		03/24/2023	Bareis 03/24	/2023					
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#### PROPERTY HISTORY

File No. 34051500

			0.00.000
Borrower	Redwood Holdings LLC		
Property Address	4087 Arlington Ave		
City	Santa Rosa	County Sonoma	State CA Zip Code 95407
Lender/Client	Wedgewood Inc		

#### Sales Comparison Comments Continued:

Comp #1 is situated on a larger site, it has inferior bedrooms and bathrooms and a smaller gross living area. It has an inferior two-car garage. This comp was used to bracket the subject's site size and it is located within the direct neighborhood with similar overall condition.

Comp #2 is situated on a larger site. It has superior C3 conditions rating per mls comments and photos and received a condition adjustment at \$40.00 per sq.ft. based on conversations with local realtors and market conditions. It has superior bedrooms and inferior garage storage. This camp was used for it is located on the same street as the subject and supports the current similar market.

Comp #3 is situated on a smaller site. It has superior C3 conditions rating per mls comments and photos and received a condition adjustment at \$40.00 per sq.ft. based on conversations with local realtors and market conditions. It has inferior bedrooms and bathrooms and a smaller gross living area with inferior no garage storage. This comp was used for it is located within a 1 mile radius of the subject, it brackets the smaller site size and it would appeal to the same set of buyers as the subject.

Comp #4 is a current listing sale. It is situated on a larger site. It has superior C3 conditions rating per mls comments and photos and received a condition adjustment at \$40.00 per sq.ft. based on conversations with local realtors and market conditions. It has superior bedrooms and bathrooms and a larger gross living area with superior central ac and superior garage storage. There is a limited number of current listing sales and this is within a 1-mile radius of a completing area.

Comp #5 is a current listing sale. It is situated on a smaller site with superior bedrooms and a larger gross living area. It has inferior garage storage.

Comps #1-#3 were all considered in the final value conclusion in order to bracket all the subject's amenities and they are all located within a mile of the subject and would appeal to similar buyers looking for semi-rural homes on acreage.

#### \* Subject 36-MONTH PRIOR TRANSFER HISTORY \*- Per Bareis MIs/ realist.com/ MyFirstAm

- The subject has not sold or been listed for sale within the past 36 months.

LAST MARKET SALE & SA	LES HISTORY				
Owner Name Full	Isaccs Theo	dore	Owner Name 2 Full	Isaccs	Norma A
Recording Date		05/09/2005		09/03/1976	
Nominal		Y			
Buyer Name		Isaacs Theodore & Norn	na A	Isaccs Theodore & Isa	ccs Norma A
Seller Name		Isaacs Theodore & Norn	na A		
Document Number		63658		3123-259	
Document Type		Grant Deed		Grant Deed	
MORTGAGE HISTORY					
Mortgage Date	08/25/2006	08/17/2005	05/06/2005	01/12/2004	01/13/2003
Mortgage Amt	\$619,500	\$474,000	\$400,000	\$299,000	\$239,300
Mortgage Lender	Countrywide Bk	New Century Mtg Corp	Argent Mtg Co LLC	Loancity.com	Loancity.com
Mortgage Type	Conventional	Conventional	Conventional	Conventional	Conventional
Borrower Name	Isaacs Theodore	Isaacs Theodore	Isaacs Theodore	Isaacs Theodore	Isaacs Theodore
Mortgage Date		06/19/2001		08/25/1998	
Mortgage Amt		\$40,000		\$150,000	
Mortgage Lender				United Com'l Bk	
Mortgage Type		Private Party Lender		Conventional	
Borrower Name		Isaacs Theodore		Isaccs Theodore	
FORECLOSURE HISTORY					
Document Type	Notice Of Trustee's Sale	Notice Of Default	Release Of Lis Pendens/ Notice	Notice Of Trustee's Sale	Notice Of Default
Default Date		02/25/2020			11/09/2011
Foreclosure Filing Date	09/06/2022	02/25/2020		02/24/2012	11/09/2011
Recording Date	09/12/2022	02/27/2020	10/16/2012	02/28/2012	11/14/2011
Document Number	59628	14803	102571	19033	100769
Default Amount		\$18,037			\$11,301
Final Judgment Amount	\$737,710			\$709,031	
Original Doc Date	08/25/2006	08/25/2006	11/14/2011	08/25/2006	08/25/2006
Original Document Num ber	105196	105196	100769	105196	105196

\* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY \*- Per Bareis Mls/ realist.com/ MyFirstAm (may include properties that were considered but not utilized as comparables)

788 Scenic Ave

-No transfer history. Mls#322080814, Closed \$1,037,000, OLP\$955,000, 2 offers, Dom 38, On Market Date 10.03.2022, Contingent 10.11.2022, Listing 09.25.2022, Pending 11.10.2022 Closed 11.18.2022

#### PROPERTY HISTORY

File No. 34051500

			0.00.000
Borrower	Redwood Holdings LLC		
Property Address	4087 Arlington Ave		
City	Santa Rosa	County Sonoma	State CA Zip Code 95407
Lender/Client	Wedgewood Inc		

#### 4000 Arlington Ave

-No transfer history. Mls#322092435, Closed \$1,300,000, Olp\$1,450,000, 1 Offer, Dom 52, On Market Date 10.14.2022, Contingent 11.18.2022, Listing 10.13.2022, Pending 12.05.2022 Closed 12.06.2022

#### 785 Scenic Ave

-No transfer history. Mls#322102954, Closed \$925,000, Olp\$860,000, 5 offers, Dom 17, On Market 12.05.2022, Contingent 12.13.2022, Listing 09.01.2022, Pending 12.22.2022, Closed 12.30.2022

#### 4420 Daywalt Rd

-No transfer history.Mls#322051304, Closed \$1,325,000, Olp\$1,475,000, As is offer, Dom 141, On Market Date 06.20.2022, Contingent 09.15.2022, listing 06.01.2022, Pending 11.08.2022 Closed 11.10.2022

#### 909 Scenic Ave

-No transfer history. Mls#322099733, Contingent \$1,500,000, Olp\$1,650,000, Dom 133, On Market 11.14.2022, Contingent 03.21.2023, Listing 11.14.2022

### 3250 Stony Point Rd

-Transferred on 07/21/2022 for \$0. It transferred from Mannetter Lance Living Trust to Mannetter Lance Living Trust and was a Grant Deed (Document #49414). Mls#322105150, Olp\$1,250,000, Current LP \$1,175,000, Dom 96, On Market 12/21/2022, Listing 09/09/2022, Successor Trustee Sale

**Market Conditions Addendum to the Appraisal Report** 

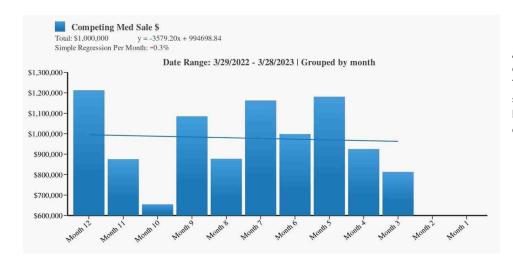
53016 e No. 34051500

ne purpose of this addendum is to provide the lender/cl neighborhood. This is a required addendum for all apprai		-		prevalent in the sub	EUL		
Property Address 4087 Arlington Ave	isai reports with an enectivi	City Santa		State CA	ZIP Code 954	107	
Borrower Redwood Holdings LLC		- y Garna	11000				
Instructions: The appraiser must use the information req	uired on this form as the b	asis for his/her conclus	ions, and must provide suppor	t for those conclusio	ns, regarding		
housing trends and overall market conditions as reported	=		• • • • • • • • • • • • • • • • • • • •				
it is available and reliable and must provide analysis as in	-						
explanation. It is recognized that not all data sources will							
in the analysis. If data sources provide the required inform	-		•	-	-		
average. Sales and listings must be properties that comp subject property. The appraiser must explain any anomal				seu by a prospective	buyer of the		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend		
Total # of Comparable Sales (Settled)	24	7	2	Increasing	Stable	<b>⋈</b> De	eclining
Absorption Rate (Total Sales/Months)	4.00	2.33	0.67	Increasing	Stable	<b>X</b> De	
Total # of Comparable Active Listings	8	3	2	■ Declining	Stable	= .	creasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.0	1.3	3.0	<b>▼</b> Declining	Stable	Inc	creasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend		
Median Comparable Sale Price	\$1,058,500	\$1,037,000	\$813,369	Increasing	Stable	<b>X</b> De	
Median Comparable Sales Days on Market	37	83	21	Declining	Stable	_	creasing
Median Comparable List Price  Median Comparable Listings Days on Market	\$996,750	\$1,175,000	\$1,337,500	✓ Increasing Declining	Stable Stable		eclining creasing
Median Sale Price as % of List Price	54 104%	43 97%	115 103%	Increasing	Stable	-	eclining
Seller-(developer, builder, etc.)paid financial assistance p			10570	Declining	Stable		creasing
Explain in detail the seller concessions trends for the pas			rom 3% to 5%, increasing use of			123 ""	
reported to have seller concessions. This a	? Yes 🔀 No	o If yes, explain (in	cluding the trends in listings and				
An analysis was performed on 33 competi	ng sales over the pa	st 12 months. Fo	those sales, a total of	0.0% were repo	orted to be R	EO.	
Cite data sources for above information. Inform	ation reported in the						
UILU UALA SUULUES IUL ADUVE IIIIUITIALIUII. INTORM	ialion reported in the	e BAREISPlus sys	stem (using an effective	date of 03/28/2	2023) was ut	ilized t	0
arrive at the results noted on this addendu			stem (using an effective in these comments are				0
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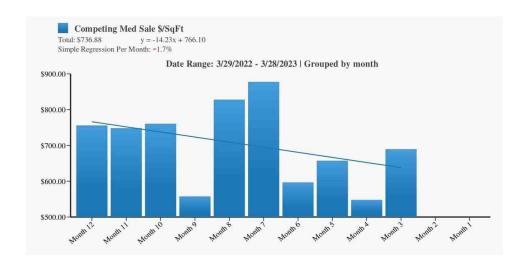
### **Market Conditions Charts - Page 1**

Borrower	Redwood Holdings LLC							
Property Address	4087 Arlington Ave							
City	Santa Rosa	County	Sonoma	State	CA	Zip Code	95407	
Lender/Client	Wedgewood Inc							

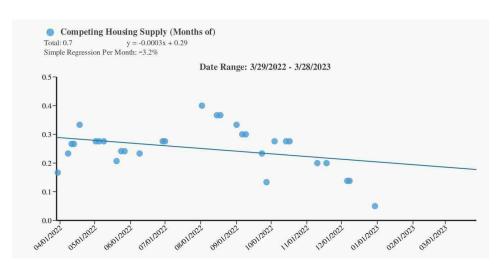


#### Median \$

A monthly analysis was performed on 33 competing sales over the past 12 months. The sales within this group had a median sale price of \$1,000,000. This analysis, based on data grouped monthly, shows a change of -0.3% per month.

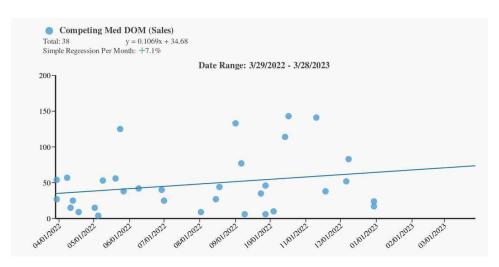


### Med \$/SqFt



### **Housing Supply**

Based on all sales in this same group, there is a 0.7 month supply. This analysis shows a change of -3.2% per month.

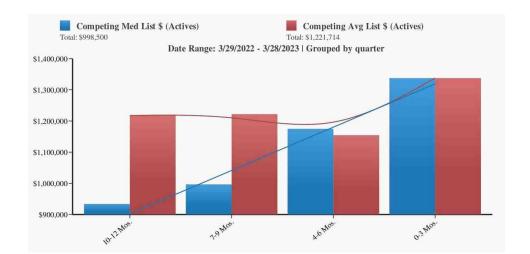


### Sales DOM

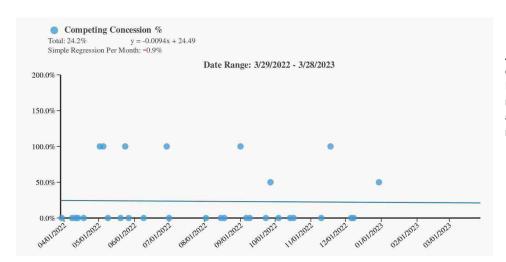
These sales had a median DOM of 38. This analysis shows a change of +7.1% per month.

### **Market Conditions Charts - Page 2**

Borrower	Redwood Holdings LLC							
Property Address	4087 Arlington Ave							
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Lender/Client	Wedgewood Inc							

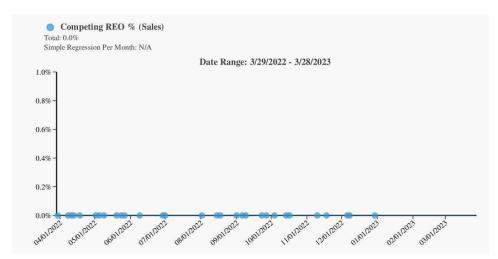


#### **List Price - Actives**



#### **Concession %**

An analysis was performed on 33 competing sales over the past 12 months. For those sales, a total of 24.2% were reported to have seller concessions. This analysis shows a change of -0.9% per month.



### **Foreclosure Analysis**

An analysis was performed on 33 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

USPAP ADDENDUM 53016 File No. 34051500

Borrower Redwood Holdings LLC Property Address 4087 Arlington Ave City State CA Zip Code 95407 County Sonoma Santa Rosa I ender Wedgewood Inc This report was prepared under the following USPAP reporting option: X Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a). Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b). The is An Appraisal Report which is intended to comply with the reporting requirements as set forth under Standards Rule 2-2 of the Uniform Standards of Professional Appraisal Practice of An Appraisal Report. As such, it presents only summary discussions of the date, reasoning and analysis that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation concerning the data reasoning and analyses is retained in the appraiser's work file. The appraiser is not responsible for unauthorized use of the report. Reasonable Exposure Time My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-3 Months Exposure time is a "retrospective" opinion, looking back (from the effective date) to the beginning of the "hypothetical" processor selling the asset, sc that the sale would have been consummated on the "effective date" of appraisal. Based upon analysis of statistical data pertaining to average marketing times extracted from MLS, a review of the marketing times of the presented market data, and consideration of current market conditions, the estimate of market value will require a EXPOSURE TIME of approximately 0-3 monitoring **Additional Certifications** I certify that, to the best of my knowledge and belief: I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. - The statements of fact contained in this report are true and correct. - The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. - Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved - I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment. - My engagement in this assignment was not contingent upon developing or reporting predetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). Additional Comments The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. The specific intended user of this report is lender/client. This appraisal has been prepared for the exclusive benefit of the CLIENT referenced on Page One of this appraisal report. It may not be used nor relied upon by any other party. Distribution of the report by the lender/client does not elevate the recipient's status to that of client or intended user. Seller/borrower or real estate agent is not an intended user of this appraisal. Any party who uses or relies upon any information in this report, without the preparer's consent, does so at his or her own risk. The real property only is included in the value estimate contained in this appraisal. No value has been given to any personal property or chattel. It has been made without access to any policy of title insurance, sales contract nor any property owner's disclosure statement. **COMPETENCY OF THE APPRAISER:** The appraiser has 22+ years' experience appraising in Sonoma County. The appraiser has performed 200+ appraisals in the subject's market area in the past including many high-value properties. The appraiser has access to all relevant data sources including Multiple Listing Service (BAREIS), Pul records, via Realist.com, Marshall & Swift Residential Handbook for cost analysis data and Sonoma Count Appraisal District records. The appraisers home office is +/- 15 miles from the subject property. APPRAISER. **SUPERVISORY APPRAISER: (only if required)** Jew Remi Signature: Signature: Name: Jennifer L Rennia Name: Date Signed:  $\underline{03/30/2023}$ Date Signed: State Certification #: AR027749 State Certification #: or State License #: or State License #: State: CA Expiration Date of Certification or License: 08/01/2024 Expiration Date of Certification or License: Effective Date of Appraisal: 03/28/2023 Supervisory Appraiser Inspection of Subject Property: Interior and Exterior Did Not Exterior-only from Street

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Borrower	Redwood Holdings LLC							
Property Address	4087 Arlington Ave							
City	Santa Rosa	Count	y Sonoma	State	CA	Zip Code	95407	
Lender/Client	Wedgewood Inc							

#### Comparable Search Criteria:

**Property Type** Residential

Include Property Subtype Single Family Residence Statuses Coming Soon Date, Active, Contingent - Show, Contingent - No Show, Pending, Closed (3/25/2022 or after), Sold Off MLS (3/25/2022 or after), Hold/Temp Off Market (3/25/2022 or after), Withdrawn/Canceled (3/25/2022 or after), Duplicate Withdrawn (3/25/2022 or after), Expired (3/25/2022 or after) Lot Size 0.50 ac or more Radius Address 4087 Arlington, santa rosa, ca Radius 2.00 Miles

#### **Drive-by only:**

This appraisal was performed at the request of the client cited above. An interior inspection of the property was not made based on the scope of the assignment and the instructions given to the appraiser. Without an interior inspection, the condition of the interior of the property can not be verified. Nor can the site conditions of the property not visible from the road be verified. Therefore, the subject property is presumed to be in "typical" condition for it's age unless sufficient information exists to rate it otherwise. The appraiser hereby informs the client of these limitations and the client understands that a complete inspection of both the interior and exterior of the property would be necessary to fully evaluate the condition.

**Zoning:** The subject is zoned A (Agriculture) - there is no commercial agriculture on the subject as of effective date of this appraisal report. The subject can be 100% rebuilt if destroyed to the same footprint.

#### **Highest and Best Use:**

In the analysis of the Highest and best use of the property as improved, it must be determined if the existing improvements on the property should maintained in their current state; should be altered in some manner to make them more valuable; or, should they de demolished to create a vacant site for a different use?

As market and marketability analysis progresses to highest and best use analysis of pertinent data, four steps are implicit and are applied in the following order to develop adequate support for the appraiser's highest and best use opinion: legally permissible, physically possible, financially feasible and maximum productivity. A use may be financially feasible, but this is irrelevant if it is legally prohibited or physically impossible.

In general, is the value of the property as improved is greater than the value of the land as though vacant, the Highest and best use is the use of the property as improved.

After consideration of the above it has been determined that the current improvements continue to contribute t to the total market value of the property above and beyond the value as if vacant. With the current zoning, which only allows for a single family residential use, the subject property cannot be developed for any other use. Therefore, the current use is considered to be the highest & best use as of the effective date of this report.

"The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party's own risk and is not intended or authorized by the appraiser."

#### Site Comments:

The data source for the site size for the subject and comparables is Realist.com and may differ from Plat Map or other data sources. This is considered a consistent data source. The differences in site sizes from other data sources are typically so small no adjustment would be made.

#### Physical deficiencies section continued:

Unless otherwise stated in this report, the existence of hazardous material, which may or may not be present on the property, was not observed by the appraiser. The appraiser has no knowledge of the existence of such material(s) on or in the properties. The appraiser, however, is not qualified to detect such substance(s). The presence of substances such as asbestos, urea-formaldehyde foam insulation or other potentially hazardous materials may affect the values of the properties. The value estimates are predicated on the assumption that there were no such materials on or in the property that would cause a loss in value. No responsibility is assumed for any such conditions or for expertise or engineering knowledge required to discover them. The appraiser assumes that there are no hidden or unapparent conditions of the property or subsoil which would render them more or less valuable. The appraiser assumes no responsibility for such conditions or for engineering or seismic studies, which might be required to discover such factors.

The existence of termites, beetles, fungus and dry rot which may, or may not be present on the property, was not observed by me nor do I have any knowledge of the existence of such in or on the property other than as noted in this appraisal.

Prior to December 1, 2005 90% of treated lumber may have CCA compounds & chromium arsenic copper.

Any dwelling built before 1978 may contain lead based paint.

The value estimated in this report is based upon the assumption that the property is not negatively impacted by the existence of hazardous substances or detrimental environmental conditions. My routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the subject property negatively. It is possible that tests and inspections made by a

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qualified hazardous substance and environmental expert would reveal the existence of hazardous materials and environmental conditions on or around the property that would negatively affect its value.

#### Adjustments comments continued:

Appraisal adjustments are either quantitative (measurable) or qualitative (subjective). Adjustments are derived from the market using paired sales analysis, extraction, regression calculations, or through the replacement cost new, less depreciation approach. In the text, Appraising Residential Properties, third edition, page 236 and in The Appraisal of Real Estate, twelfth edition, pages 426 & 427, both published by the Appraisal Institute, the texts state (paraphrased) that adjustments should not be made if market data does not exist. When possible, using paired sales analysis I was unable to derive from the subject's immediate neighborhood, market values for items such as some out buildings and landscape features. these adjustments are thus deemed to be qualitative and I made no adjustments for these features. Adjustments for decks, bathrooms, patios, and R.V. parking are based on the appraiser's market experience and are subjective; actual market influences may differ.

#### <u>Comments on Sales Comparison</u> *Pier Adjustments Differences:*

The appraiser has no access to a pier adjustment database.

Based on the appraiser's visual inspection, the MLS listing and the MLS pictures, the condition of comparable properties are in line with findings and are correct based on the analysis by the appraiser of this report.

If the lender has evidence which supports a different adjustment, please provide the evidence so that the appraiser my evaluate it and determine if the report should be amended. Please note that model and peer adjustment comparisons by Collateral Underwriting (CU) are not intended to be sent to appraisers for comment without specific information added, as it is impossible for the appraiser to explain something of which he/she has no knowledge.

Per Fannie Mae Lender Letter LL-2015--02: "Before asking the appraiser to consider alternative sales, it is imperative that the lender analyze the relevance of the sale and determine if the use of such sale would result in any material change to the appraisal report. If the lender determines that there would be no material change, then they should not ask the appraiser to make revisions."

Submission of any alternative sales/listings for review must contain a summery explaining why these are considered superior or more similar that the comparable sales included as the appraiser can only be requested to review appropriate area sales/listing.

Pressure to use or review unsuitable comparable sales chosen only for sale price and found to be inappropriate is a violation of Appraiser Independence protected in the Dodd-Frank Act as unlawfully influencing an appraiser or encouraging a targeted value

#### Termite and environmental disclaimers:

The existence of termites, beetles, fungus and dry rot which may, or may not be present on the property, was not observed by me nor do I have any knowledge of the existence of such in or on the property other than as noted in this appraisal.

### Hidden defects:

It is assumed that there are no structural defects hidden by floor or wall coverings or any other hidden or unapparent conditions of the property; that all mechanical equipment and appliances are in good working condition, and that all electrical components and the roofing are in good condition. If the client has any questions regarding these items, it is the client's responsibility to order the appropriate inspections. The appraiser does not have the skill or expertise needed to make such inspections. The appraiser assumes no responsibility for these items.

### Comments on effective age and total economic life:

Because the depreciation method used in the Cost Approach relies on the effective age as stated by the appraiser in the appraisal report, a further explanation of age versus life is warranted.

An improvement's economic life begins when it is initially constructed and ends when the improvement no longer contributes any value to the property. This economic life is usually shorter than the physical life expectancy of the improvement.

Effective age is the age indicated by the condition and utility of a structure and is based on the appraiser's interpretation of market perceptions. The maintenance standards of property owners can greatly influence the pace of a building's remaining economic life.

If a structure is poorly maintained, its effective age may be greater than its actual age. If a building has received typical maintenance, its effective age and actual age may be the same. A small amount of redecorating is usually not sufficient to reduce the effective age. However, a significant amount of remodeling and upgrading will sharply lower the effective age. Buildings are valued, based on their effective age at the time of the property's valuation, by the appraiser

Reference: The Appraisal of Real Estate, 12th Edition.

#### Cost approach comments:

Any cost approach information contained in this report, including any information provided under the heading "cost approach to value", has been provided at the request of the lender/client. The provision of such information does not change the intended use or intended client/user of this report. It should not be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. No cost approach information in this report or any other part of this report should be used for insurance coverage purposes. The appraiser assumes no liability for any insurable value estimate or opinion inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted to determine the considered a reliable indication of replacement or reproduction cost due to the changing costs of labor and materials. The "cost approach to value" completed by the appraiser cannot be relied upon with regard to the actual cost to reproduce or replace any existing improvements due to changing building codes and governmental regulation and requirements. appropriate amount and type of insurance to be placed on the subject premises.

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In addition, cost approach information, including any information under the heading "cost approach to value", should not be considered a reliable indication of replacement or reproduction cost due to the changing costs of labor and materials. The "cost approach to value" completed by the appraiser cannot be relied upon with regard to the actual cost to reproduce or replace any existing improvements due to changing building codes and governmental regulation and requirements.

The cost approach was utilized per the clients request and is not given any weight. It is not included in the final reconciliation of value and is not reliable. The sales comparison approach is the best indicator of value.

The cost data information was obtained from Buildercost.net. The cost information from Bluebook.net includes a 25% contractor mark-up. The breakdown is as follows; overhead = 10%, entrepreneurial profits = 10% and debris removal = 5%. These percentages are common for the area and have been applied to the Cost Approach.

#### Sales concessions:

Per Fannie Mae, part XI, Chapter 4, Section 406.05: "When a quantitative sales comparison analysis is used, the amount of the negative dollar adjustment for each comparable with sales or financing concession should be equal to any increase in the purchase price of the comparable that the appraiser determines to be attributable to the concession." Further, "adjustments based on mechanical, dollar-for-dollar deductions that are equal to the cost of the concessions to the seller (as a strict cash equivalency approach would dictate) are not appropriate."

#### **Definitions:**

Market value definition in this appraisal is the Fannie Mae definition. Per USPAP the market value definition is a type of value, stated as an opinion, that presumes the transfer of a property (i.e., a right of ownership or a bundle of such rights), as of a certain date, under specific conditions set forth in the definition of the term identified by the appraiser as applicable in an appraisal.

Extraordinary Assumptions: an assumption, directly related to a specific assignment as of the effective date of the assignment results, which, if found to be false, could alter the appraiser's opinions and conclusions.

Hypothetical Conditions: A condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exists on the effective date of the assignment results, but is used for the purpose of analysis.

#### 1004MC summary comments continued

Contingent, pending, withdrawn and expired listings were all parts of the analysis. The current 3 months total # of comparables active listings is Active + Contingent sales on the effective date of the appraisal.

Pending, withdrawn and expired status properties sales are considered when looking at the overall active/closed market in terms of supporting current trends.

Contingent sales are part of the active market. Many of them still allowing "showing", accepting backup offers and/or the seller has not yet accepted an offer. Withdrawn and expired listings were not included on page 2. Both active and contingent listings are still part of the market that will eventually contribute to that absorption rate.

### **Document & PDF Security**

This report is completed on WinTotal. Any appraisal report received with any other appraisal software logo is not a true & original copy. If the appraisal does not state WinTotal software on all pages of the form report and any additional sales comparison grid pages, then the report has been altered from it's original delivery version. The appraiser cannot be held responsible for any altered report or its contents. The lender/client is to represent and warrant that the report was created by the appraiser identified on the appraisal report is the complete and unaltered report submitted by the identified appraiser. If a report is 'unlocked' all the information will become null and void and NO ONE should then rely on the report for ANY purpose.

This report is prepared for the sole use and benefit of the client. Neither this report, nor any of the information contained herein shall be used or relied upon for any purpose by any person or entity other than the client.

The liability of Rennia Inc., and the appraiser is limited to the client only and only up to the amount of the fee actually received for the assignment. Further, there is no accountability, obligation, or liability to any third party. If this report is paced in the hands of anyone other than the client, the client shall make such party aware of all limiting condition and assumptions of this assignment and related discussions.

This appraisal has been digitally sighed and converted to a portable document format. This portable format may be printed by the client/intended user (s) identified in this report and as such should be considered equivalent to a signed original. No other use of this appraisal is authorized without prior written permission from Rennia Inc.

NOTE: The data presented on this form is only considered reliable if there are more than 30 points of data (sales& listings) within each of the he time ranges. If results are not considered reliable overall trends will be marked stable and given minimal consideration when forming an opinion of value.

53016 File No. 34051500

#### 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.

C/

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.

### 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.

#### Ω4

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 ungrades.

#### Q6

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

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

#### Not Updated

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

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

### Updated

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

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

#### Remodeled

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

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

#### **Explanation of Bathroom Count**

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

#### Example:

3.2 indicates three full baths and two half baths.

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

### Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
А	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines  Arms Length Sale	Location 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 Commercial Influence	Sale or Financing Concessions Location
Comm	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  Evoiration Data	Garage/Carport
Estate	Expiration Date Estate Sale	Date of Sale/Time Sale or Financing Concessions
FHA	Estate Sale   Federal Housing Authority	Sale or Financing Concessions 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 View
LtdSght MR	Limited Sight 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)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location  Solo or Financing Concessions
Relo REO	Relocation Sale REO Sale	Sale or Financing Concessions Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown Veterana Administration	Date of Sale/Time
VA w	Veterans Administration Withdrawn Date	Sale or Financing Concessions  Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

#### **PRIVACY NOTICE**

Pursuant to the Gramm-Leach-Billey Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of clients nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

#### Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

#### **Parties to Whom We Disclose Information**

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

#### **Confidentiality and Security**

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us at any time of you have any questions about the confidentiality of the information that you provide to us.

### Subject photo page

Borrower	Redwood Holdings LLC							
Property Address	4087 Arlington Ave							
City	Santa Rosa	County	/ Sonoma	State	CA	Zip Code	95407	
Lender/Client	Wedgewood Inc							



### **Subject front**

4087 Arlington Ave

Sales price

Gross living area 2,280 Total rooms 8 Total bedrooms Total bathrooms 2.1 N;Res; N;Res;Pstrl Location View 3.71 ac Site Quality Q4 Age 40

### Subject rear

No rear Photo Drive-By Only



Subject street

### **Additional Subject Photo's**

Borrower	Redwood Holdings LLC							
Property Address	4087 Arlington Ave							
City	Santa Rosa	County	/ Sonoma	State	CA	Zip Code	95407	
Lender/Client	Wedgewood Inc							





**Private Property** 

**Additional Front** 





Additional front and side

**Private Drive** 

### Comparable photo page

Borrower	Redwood Holdings LLC				
Property Address	4087 Arlington Ave				
City	Santa Rosa	County Sonoma	State C	CA Zip Code	95407
Lender/Client	Wedgewood Inc				



### **Comparable 1**

788 Scenic Ave

0.62 miles SE Prox. To subject 925,000 Sales price Gross living area 985 Total rooms 5 Total bedrooms 2 Total bathrooms 1.0 Location N;Res; N;Res;Pstrl View Site 6.71 ac Quality Q4 75 Age



### Comparable 2

4000 Arlington Ave

Prox. To subject 0.14 miles W 1,300,000 Sales price Gross living area 2,372 Total rooms 8 Total bedrooms Total bathrooms 2.1 Location N;Res; View N;Res;Pstrl Site 4.70 ac Quality Q4 Age 43



### Comparable 3

785 Scenic Ave

0.62 miles E Prox. To subject Sales price 1,037,000 1,406 Gross living area Total rooms 5 Total bedrooms 2 Total bathrooms 1.0 Location N;Res; View N;Res;Pstrl Site 2.75 ac Quality Q4 Age 95

### Comparable photo page

Borrower	Redwood Holdings LLC						
Property Address	4087 Arlington Ave						
City	Santa Rosa	County Sonoma	State	CA	Zip Code	95407	
Lender/Client	Wedgewood Inc						



### Comparable 4

909 Scenic Ave

0.30 miles SE Prox. To subject Sales price 1,500,000 Gross living area 3,908 Total rooms 15 Total bedrooms 8 Total bathrooms 4.0 Location N;Res; N;Res;Pstrl View Site 5.00 ac Quality Q4 78 Age



### Comparable 5

3250 Stony Point Rd

Prox. To subject 1.49 miles NE Sales price 1,175,000 Gross living area 3,206 Total rooms 9 Total bedrooms 4 Total bathrooms 2.1 Location N;Res; View N;Res;Pstrl 2.03 ac Site Quality Q4 Age 52

### Comparable 6

Prox. To subject Sales price Gross living area Total rooms Total bedrooms Total bathrooms Location View Site Quality Age

### **One Line Comparables**

Borrower	Redwood Holdings LLC							
Property Address	4087 Arlington Ave							
City	Santa Rosa	County	Sonoma	Sta	ate CA	Zip Code	95407	
Lender/Client	Wedgewood Inc							

MLS#	Address	Status	Type	<b>List Date</b>	List Price	Sale Date	Sale Price	DOM	Age	GLA
322018595	3760 Twig Ave	Closed	ArmLth	03/04/2022	\$849,000	05/09/2022	\$901,111	53	66	1,224
322019262	5120 Mcfarlane Rd	Closed	ArmLth	02/23/2022	\$899,000	04/18/2022	\$1,125,000	9	68	1,397
322023456	1556 Todd Rd	Closed	ArmLth	03/18/2022	\$875,000	05/20/2022	\$925,000	56	78	1,216
322025156	345 Scenic Ave	Closed	ArmLth	03/23/2022	\$995,000	04/11/2022	\$1,117,000	15	48	2,108
322021397	1735 S Wright Rd	Closed	ArmLth	01/15/2022	\$795,000	05/27/2022	\$825,000	38	84	1,250
322051304	4420 Daywalt Rd	Closed	ArmLth	06/01/2022	\$1,365,000	11/10/2022	\$1,325,000	141	45	2,294
322062860	4384 Stony Point Rd	Closed	ArmLth	06/20/2022	\$750,000	08/02/2022	\$780,000	9	96	942
322063759	850 Ludwig Ave	Closed	ArmLth	07/15/2022	\$1,599,000	08/15/2022	\$1,599,000	27	71	1,644
322071591	345 Scenic Ave	Closed	ArmLth	07/29/2022	\$1,279,000	09/27/2022	\$1,325,000	46	48	2,108
322076827	4812 Daywalt Rd	Closed	ArmLth	07/11/2022	\$995,000	09/09/2022	\$1,150,000	6	1	1,110
322080899	2560 Meier Rd	Closed	ArmLth	08/30/2022	\$1,995,000	09/27/2022	\$3,100,000	6	103	2,876
322081827	4896 Todd Rd	Closed	ArmLth	08/01/2022	\$699,999	10/04/2022	\$825,000	10	86	1,382
322080814	785 Scenic Ave	Closed	ArmLth	09/25/2022	\$995,000	11/18/2022	\$1,037,000	38	95	1,406
322092816	605 Scenic Ave	Closed	ArmLth	10/09/2022	\$715,000	12/30/2022	\$701,738	24	85	1,594
322092435	4000 Arlington Ave	Closed	ArmLth	10/13/2022	\$1,350,000	12/06/2022	\$1,300,000	52	43	2,372
322099733	909 Scenic Ave	Pending	Listing	11/14/2022	\$1,500,000		\$0	133	78	3,908
322102954	788 Scenic Ave	Closed	ArmLth	09/01/2022	\$860,000	12/30/2022	\$925,000	17	75	985
322105150	3250 Stony Point Rd	Active	Listing	09/09/2022	\$1,175,000		\$0	96	52	3,206
322081044	304 Millbrae Ave	Closed	ArmLth	07/25/2022	\$599,000	12/08/2022	\$550,000	83	Unkn	0
322068254	4178 Langner Ave	Closed	ArmLth	08/04/2022	\$999,000	09/23/2022	\$1,000,000	35	76	1,278
322057953	4458 Daywalt Rd	Closed	ArmLth	03/23/2022	\$869,000	08/18/2022	\$877,500	44	99	1,365
322056051	3355 Gravenstein Hwy S	Closed	ArmLth	05/24/2022	\$998,500	10/14/2022	\$998,500	114	109	1,687
322050541	3491 Rancho Dr	Closed	ArmLth	05/28/2022	\$775,000	09/06/2022	\$750,000	77	60	1,050
322051273	2054 Ludwig Ave	Closed	ArmLth	04/14/2022	\$929,000	07/01/2022	\$985,000	25	58	1,788
322044321	4175 Hessel Rd	Closed	ArmLth	04/18/2022	\$2,995,000	10/17/2022	\$2,895,000	143	36	2,104
322037783	4502 Daywalt Rd	Closed	ArmLth	10/26/2021	\$699,000	06/09/2022	\$655,000	42	98	861
322037353	4275 Whistler Ave	Closed	ArmLth	01/01/2020	\$1,150,000	06/29/2022	\$1,185,000	40	61	2,100
322036503	559 Todd Rd	Closed	ArmLth	04/22/2022	\$515,000	05/05/2022	\$500,000	4	102	910
322030291	225 Scenic Ave	Closed	ArmLth	02/01/2022	\$1,199,000	09/01/2022	\$1,175,000	133	64	1,208
322026918	870 Butler Ave	Closed	ArmLth	04/10/2022	\$1,350,000	05/02/2022	\$1,350,000	15	60	1,735
322017642	551 Millbrae Ave	Closed	ArmLth	03/02/2022	\$599,900	03/30/2022	\$700,000	27	96	978
322014835	524 Oasis Dr	Closed	ArmLth	02/22/2022	\$1,495,000	04/13/2022	\$1,595,000	25	133	2,208
322007374	962 Yuba Dr	Closed	ArmLth	01/13/2022	\$1,299,000	04/08/2022	\$1,300,000	57	71	984
322007001	4305 Bartleson Rd	Closed	ArmLth	01/25/2022	\$1,225,000	03/30/2022	\$1,325,000	54	67	1,678
322001499	2675 Meier Rd	Closed	ArmLth	01/10/2022	\$849,000	05/24/2022	\$850,000	125	120	899

### **Property Profile**

Borrower	Redwood Holdings LLC			
Property Address	4087 Arlington Ave			
City	Santa Rosa	County Sonoma	State CA	Zip Code 95407
Lender/Client	Wedgewood Inc			

### my FirstAm® Property Profile

### 4087 Arlington Ave, Santa Rosa, CA 95407

Owner(s):	Isaacs, Theodore / Isaacs, Norma A	Mailing Address:	4087 Arlington Ave, Santa Rosa, CA 95407
Owner Phone:	Unknown	Property Address:	4087 Arlington Ave, Santa Rosa, CA 95407
Vesting Type:	N/A	Alt. APN:	
County:	Sonoma	APN:	134-211-012
Map Coord:	151-E2	Census Tract:	153300
_ot#:	248	Block:	
Subdivision:	Santa Rosa Farms 03	Tract:	
Legal:	87 Fm 134-211-08 Pt Pt 13 Or 86-27707 8	k 30236	

Property Ch	aracteristics			
Use:	Rural Homesite	Year Built / Eff.: 1983 / 1983	Sq. Ft. :	3060
Zoning:		Lot Size Ac / Sq Ft: 3.71 / 161607	# of Units:	1
Stories:	1	Improvements:	Parking / #:	Detached / 5
Gross Area:	3060	Garage Area: 1440	Basement Area:	

Sale / Rec Da	te: / 09/0	3/1976 *\$/Sq. Ft.:	2nd Mtg.:
Sale Price:		1st Loan:	Prior Sale Amt:
Doc No.:	0003123259	Loan Type:	Prior Sale Date:
Doc Type:	Deed	Transfer Date: 09/03/1976	Prior Doc No.:
Seller:	Owner Name Unavaila	ble Lender:	Prior Doc Type:

### \*\$/Sq.Ft. is a calculation of Sale Price divided by Sq.Feet.

Tax Informat	tion			
Imp Value:	\$217,854	Exemption Type:	Homestead	
Land Value:	\$30,807	Tax Year / Area:	2022 / 058000	
Total Value:	\$248,661	Tax Value:		
Total Tax Amt:	\$3,136.92	Improved:	88%	

Property Profile

4087 Arlington Ave, Santa Rosa, CA 95407

3/29/2023

Page 1 (of 1)

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#### **Legal Description**

Borrower	Redwood Holdings LLC		
Property Address	4087 Arlington Ave		
City	Santa Rosa	County Sonoma State CA Z	Zip Code 95407
Lender/Client	Wedgewood Inc		

## EXHIBIT A

#### **DESCRIPTION:**

The land referred to herein is situated in the State of California, County of Sonoma, City of Santa Rosa, and is described as follows:

LOT 248, AS SHOWN ON THAT CERTAIN MAP ENTITLED "PLAN OF SUBDIVISION OF SANTA ROSA FARMS NO. 3, SONOMA COUNTY, CALIFORNIA, ETC.", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SONOMA COUNTY RECORDS, STATE OF CALIFORNIA, ON OCTOBER 9, 1911 IN BOOK 26 OF MAPS AT PAGE(S) 15, SONOMA COUNTY RECORDS.

EXCEPTING THEREFROM, THAT PORTION DESCRIBED IN THE DEED TO SONOMA COUNTY WATER AGENCY, RECORDED APRIL 23, 1986, SERIES NO. 86-27707, SONOMA COUNTY RECORDS.

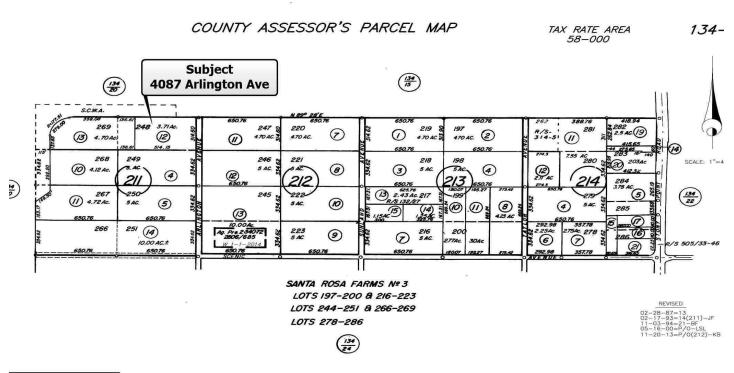
APN:

134-211-012

Order No.: 56701-96703963-PRE

#### Plat map

Borrower	Redwood Holdings LLC			
Property Address	4087 Arlington Ave			
City	Santa Rosa	County Sonoma	State CA	Zip Code 95407
Lender/Client	Wedgewood Inc			



map was prepared for Assessment aly and does not indicate either parcel a valid building site. No liability is at the occuracy of the dota delineated, so are based on the information the Assessor (i.e. recorded survey maps teds, prior assessment maps, etc.)

Assessor's Map Bk. 134, Pq. 2

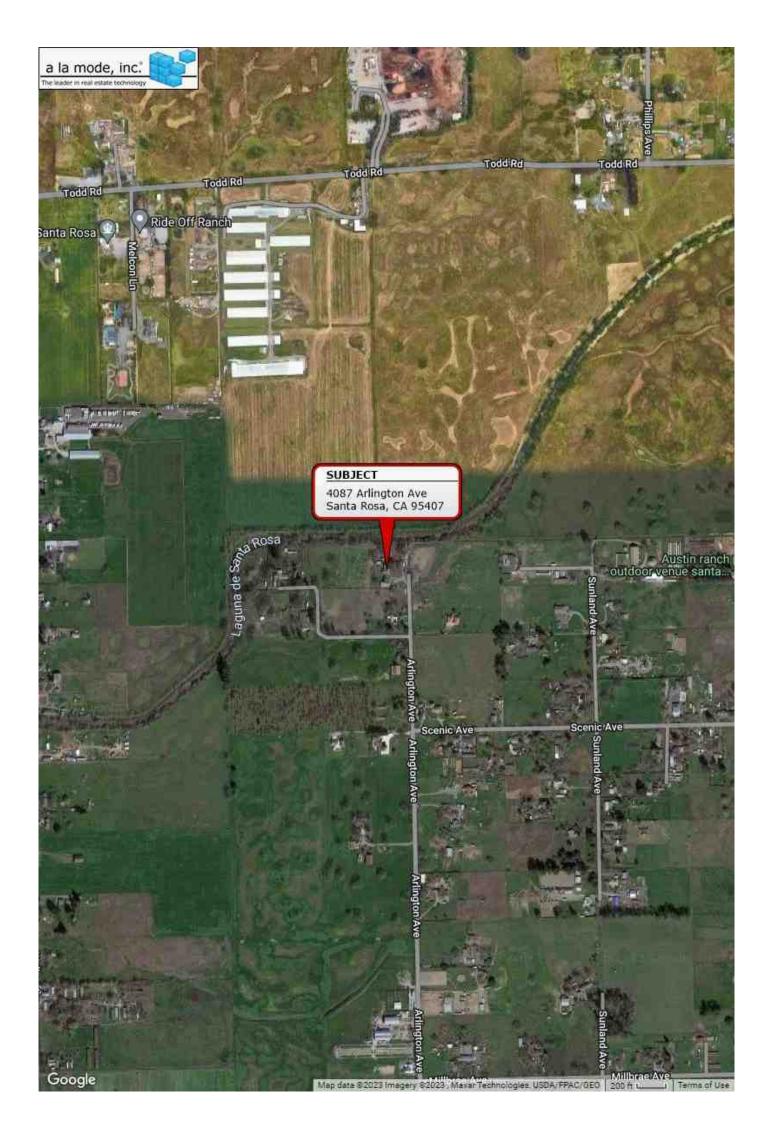
### **Zoning**

Borrower	Redwood Holdings LLC							
Property Address	4087 Arlington Ave							
City	Santa Rosa	Count	y Sonoma	Sta	te CA	Zip Code	95407	
Lender/Client	Wedgewood Inc							

cel Report	
Parcel Number	134-211-012
Jurisdiction	Unincorporated Sonoma County
Zoning	DA B6 10, F1 F2 RC100/25 VOH Find Out What the Zoning Codes Mean
Land Use	DA 10
Air Quality Control Board	Bay Area Air Quality Management District
ALUC Referral Area	No
Appealable to Coastal Commission	No
Area & Specific Plan	South Santa Rosa Area Plan
Assessor Use Code	0051 [Rural Res/single Res]
Bodega Bay PUD	No
California Tiger Salamander	Yes
F1 - Floodway	Yes
F2 - Floodplain	Yes
Farmlands	Other Land
Fire District	Sonoma County FD
Fire Event - Within	Not Applicable
Fire Protection Response Area	LRA = Local
Flood Prone Urban Area	Reside Within
Groundwater Availability	Zone 1 - Major groundwater basin
Historic District	Not Applicable
Inspector - Building	Rick Behrens

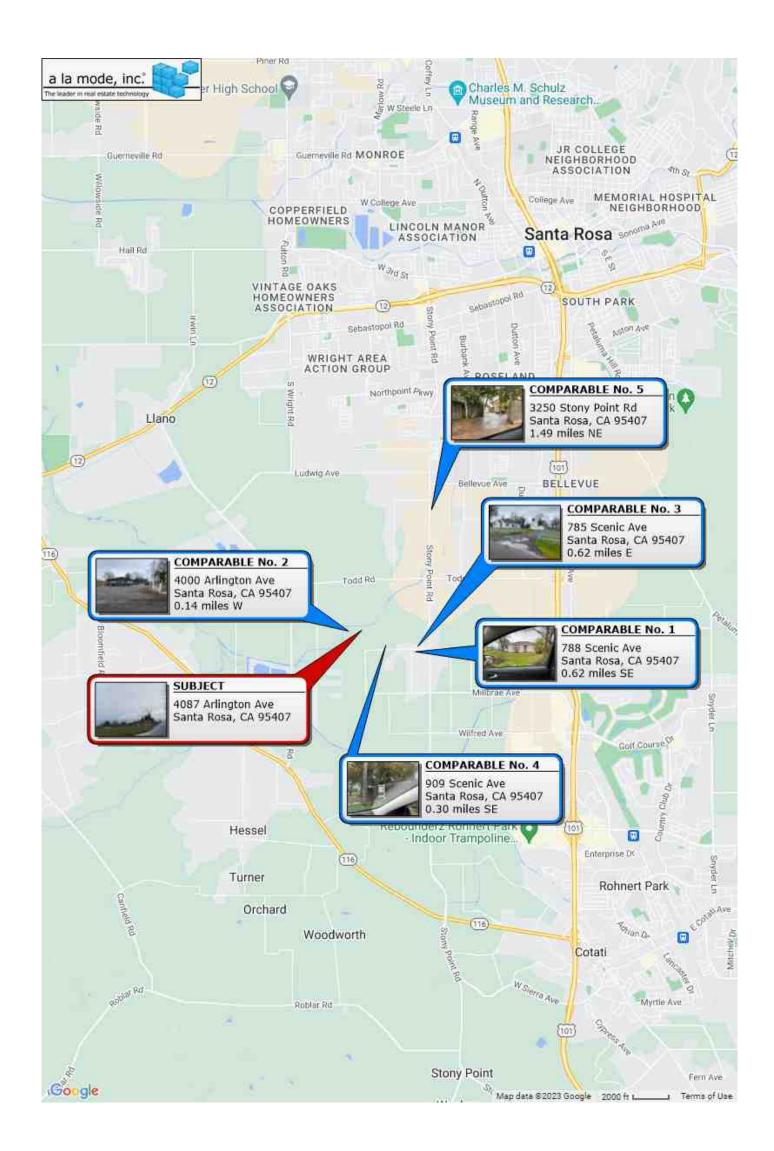
### **Aerial Map**

Borrower	Redwood Holdings LLC							
Property Address	4087 Arlington Ave							
City	Santa Rosa	County	Sonoma	State	CA	Zip Code	95407	
Lender/Client	Wedgewood Inc							



#### **Location Map**

Borrower	Redwood Holdings LLC							
Property Address	4087 Arlington Ave							
City	Santa Rosa	County	Sonoma	State	CA	Zip Code	95407	
Lender/Client	Wedgewood Inc							



### Flood

Borrower	Redwood Holdings LLC					
Property Address	4087 Arlington Ave					
City	Santa Rosa	County Sor	noma State	CA Z	ip Code	95407
Lender/Client	Wedgewood Inc					



APN 134-211-012-000 | CLIP 6770893106

9 4087 Arlington Ave, Santa Rosa, CA 95407-8007, Sonoma County

### STANDARD FLOOD MAP



Special Flood Hazard Area (SFHA)	Out
Community Participation Status	R - Regular
Within 250 feet of multiple flood zone	Yes
Flood Zone Panel	060375-0719
Flood Zone Code	X500
Panel Date	October, 16, 2012
County	Sonoma
Original Panel Firm Date	January, 20, 1982
FIPS Code	06097
Coastal Barrier Resource Area (CBRA)	Out
Community Name	Sonoma County

Flood Map | Courtesy of Jennifer Rennia, Bey Area Real Estate Services

Generated on: 03/30/23 02:12 AM UTC

### **Appraiser Independence Certification**

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, d	irector, officer, or agent	0f Wedgewood Inc
or any other third party actii	ng as joint venture partn	ner, independent contractor, appraisal managemen
company, or partner on behal	f ofWedg	gewood Inc , influenced, or attempted
to influence the development collusion, compensation, indu		view of my appraisal through coercion, extortion ery, or in any other manner.
I further assert thatfollowing prohibited behavior	9	has never participated in any of the ship:

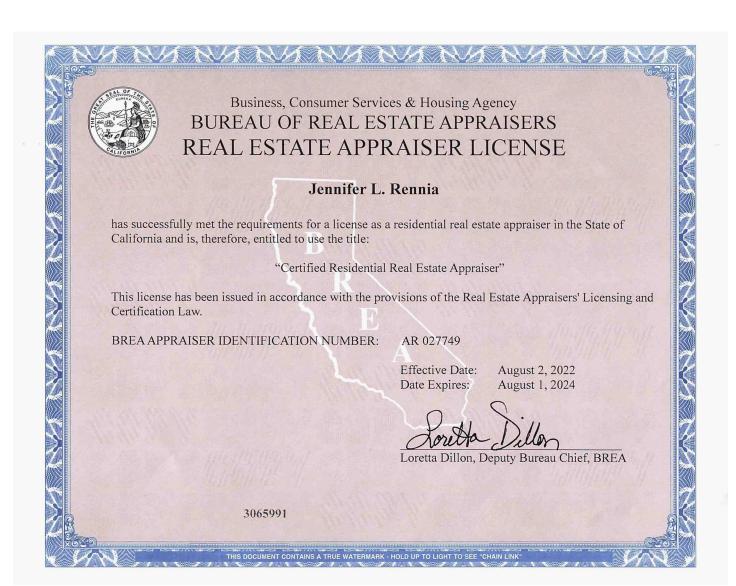
- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

Coul Remi	03/30/2023	
Signature	Date	
Jennifer L Rennia	AR027749	
Appraiser's Name	State License or Certification #	
Certified Appraiser	08/01/2024	CA
State Title or Designation	Expiration Date of License or Certification	State
4087 Arlington Ave, Santa Rosa, CA 95407		
Address of Property Appraised		

05/13

#### License

Borrower	Redwood Holdings LLC						
Property Address	4087 Arlington Ave						
City	Santa Rosa	County Sonoma	State	CA	Zip Code	95407	
Lender/Client	Wedgewood Inc						



Borrower	Redwood Holdings LLC			
Property Address	4087 Arlington Ave			
City	Santa Rosa	County Sonoma	State CA	Zip Code 95407
Lender/Client	Wedgewood Inc			

#### **HUDSON INSURANCE COMPANY**

100 William Street, 5<sup>th</sup> Floor New York, NY 10038



# REAL ESTATE PROFESSIONAL ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

#### PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2RE-1001878 Renewal of: PRA-2RE-1000765

1.Named Insured: Rennia, Inc.

(including Predecessor Entities and DBA's)

2.Physical Address:

PO Box 7228, Cotati, CA, 94931

3.Mailing Address: PO Box 7228, Cotati, CA, 94931

4.Policy Period: From: 12/19/2022 To: 12/19/2023

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

B. Aggregate: \$1,000,000

5.Limit of Liability: A. Per Claim: \$1,000,000

6.Deductible: \$5,000 Each Claim 7.Policy Premium: \$600.00

8.State Taxes/Surcharges: \$0.00

9,Retroactive Date: Full Prior Acts

0.Notice to Company: Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038 Fax: (646)-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

1.Program Administrator: Riverton Insurance Agency Corp.

it 2 ballof

2.Agent/Broker: OREP Insurance Services, LLC (888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President Secretary