Exterior-Only Inspection Residential Appraisal Report

53034 File # 34058939

| The purpose | of this summar | y appraisal repo | rt is to pro | ovide the I | lender/client | with an | accurate, | and adequa | tely | supported | d, opinio | on of th | ne mark | et value | of the | subject | property. |
|---|--|--|--|--|--|-------------------|--|--|----------------|---|--|--|--|--|--|---|--------------------------------|
| Property Address | s 112 Ha | nson Ln | | | | | City | Brentwoo | hd | | | | State | CA | Zip Code | 9451 | 3 |
| Borrower C | | perties 2018 | ПС | 0 | Owner of Pub | olic Record | Dut | ff Eric P ar | | uff Ch | rictino | M | County | | a Cos | | |
| Legal Description | | • | LLO | | | | ixui | II LIIC F ai | iu ix | uli Cii | IIISIIIIE | IVI | , | COITE | a 005 | ıa | |
| | 17700 | | | | | | T V | | | | | | D.F. T | | | | |
| Assessor's Parci | 010- | 340-052-2 | | | | | Tax Y | LULL | | | | | R.E. Tax | | 2,776 | | |
| Neighborhood Na | ame Hom | ecoming | | | | | Map F | Reference | 360 | 84 | | | Census | Tract 3 | 3031.0 | 6 | |
| Occupant [| Owner 🔀 | Tenant Vaca | ant | S | Special Asses | ssments \$ | 0 | | | [| PUD | HOA\$ | 0 | | per year | . 🗌 t | per month |
| Property Rights | Appraised | Fee Simple | Leasehol | d | Other (desci | ribe) | | | | | | | | | | | |
| Assignment Type | e Purch | ase Transaction | Refina | ance Transactio | on | Other (| describe) | Servicin | na | | | | | | | | |
| Lender/Client | | | | | Address | | | | | ٠ | to 100 | Dadas | de De | ash C | A 000 | 70 | |
| | Wedgewo | ed for sale or has it be | on offered for cal | lo in the twelve | | | | ttan Beach | I DIV | u, Sui | ie 100, | , Redor | IUO DE | | | _ | |
| | | | on oncicu for sai | | | | | | | | | | | | | S No | |
| Report data sour | ce(s) used, offering p | orice(s), and date(s). | | Per C | CARML | S, there | are no | known listi | ngs | of the | subjec | ct prope | erty in | the pric | or 12 m | onths. | |
| | | | | | | | | | | | | | | | | | |
| I did [| did not analyze t | he contract for sale fo | r the subject purc | chase transactio | on. Explain t | he results of t | ne analysis o | of the contract for | r sale o | or why the | analysis v | was not | | | | | |
| performed. | | | | | | | | | | | | | | | | | |
| _ | | | | | | | | | | | | | | | | | |
| Contract Price \$ | | Date of Contra | act | | Is the prope | erty seller the | owner of put | olic record? | | Г | Yes | No [| Data Sour | ce(s) | | | |
| Is there any finar | ncial assistance (loan | charges, sale conces | sions nift or dow | vnnavment assi | | | | | orrowe | r? | | | | ., | | Yes | □ No |
| 0 | | | | mpaymont aco | | , to 50 paid 5) | any panty o | 5011411 01 410 50 | 000 | | | | | | | | □ |
| ii res, report tile | total uollal allioulit a | nd describe the items | to be paid. | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| Note: Race and | the racial compositi | ion of the neighborh | ood are not appi | raisal factors. | | | | | | | | | | | | | |
| | Neighborhood | Characteristics | | | | One-U | nit Housing | Trends | | | | One- | Unit Hou | sina | Pr | esent Land | Use % |
| Location | | Suburban | Rural | Property Valu | 201 | Increasing | | Stable | \overline{N} | Declining | | PRICE | | AGE | One-Uni | + | 90 % |
| | | 25-75% | Under 25% | | | | | | _ | | _ | | | | 2-4 Unit | | |
| | Over 75% | | | Demand/Sup | | Shortage | | In Balance | | Over Sup | | \$ (000) | | (yrs) | | | 0 % |
| Growth | Rapid X | Stable | Slow | Marketing Tir | me > | Under 3 m | ths | 3-6 mths | | Over 6 m | iths | 505 | Low | 5 | Multi-Fa | mily | 1 % |
| Neighborhood B | oundaries | Lone Tree W | Vay to the r | north, Sel | llers Ave | e to the | ast, Oa | k St to the | sou | th and | t | 778 | High | 60 | Comme | rcial | 3 % |
| Adams Ln | to the west. | | | | | | | | | | | 610 | Pred. | 19 | Other | | 6 % |
| Neighborhood D | | The subject | is located i | in an esta | hlished | neighbo | rhood o | f single for | milv | home | s Sch | | - withi | | ile rad | ius Loc | |
| ahanning i | io available in | Brentwood w | | | | | | | | | | | | | | | -ui |
| | | | | | | | | | | | | | | • | | 4 15 3 | |
| | | mutes to larg | | | | | | eacn way. | BAI | K i tra | ın serv | /ice is 1 | 5 min | utes aw | ay. | | |
| Market Condition | is (including support | for the above conclus | ions) | | See 100 | 04MC ad | denda. | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| Dimensions | Refer to plat | map | | | Area 5 | 000 sf | | Sha | pe | Recta | ngular | • | | View N; | Res; | | |
| Specific Zoning (| Classification | R-2 | | | Zoning De | scription | Sinale | Family Re | side | ence | | | | | | | |
| Zoning Complian | ice 🔀 Legal | Legal Nonco | onforming (Grand | fathered Use) | | No Zon | | Illegal (describe | | | | | | | | | |
| Is the highest an | | property as improved | (or as proposed | per plans and | ongoification | | | | | | | | | | | | |
| | , | F - F | | | Succilication | ns) the presen | use? | | | | Y ' | Yes | No | If No. descri | ibe | | |
| | | | | F F | Specification | ns) the presen | t use? | | | | X, | Yes | No | If No, descr | ibe | | |
| Litilities | Bublio Othor (| danoriha) | | F F | | | | | | Off sits | | | No | If No, descri | | olio D | rivoto |
| Utilities | | describe) | | | Public | | | | | | | Yes ents - Type | No No | If No, descri | Pul | _ | rivate |
| Electricity | X | describe) | | Water | Public | | | | | Street | | ents - Type | No No | If No, descri | | _ | rivate |
| Electricity Gas | X □ X □ | describe) | | Water Sanitary Sewer | Public | | escribe) | | | | Improveme | ents - Type alt | | | Pul | _ | rivate |
| Electricity | X □ X □ | describe) | | Water | Public | | | flap # 06 | 6013 | Street | Improvement Aspha None | ents - Type alt | | If No, descri | Pul | _ | |
| Electricity Gas FEMA Special Flo | Dod Hazard Area | | No FE | Water Sanitary Sewer | Public T X e X | | escribe) FEMA N | Map # 06 | 6013 | Street | Improvement Aspha None | ents - Type alt | | | Pul | <u> </u> | |
| Electricity Gas FEMA Special Flo Are the utilities a | Dod Hazard Area | Yes | No FE | Water Sanitary Sewer EMA Flood Zone | Public T X e X | Other (d | FEMA N | . 00 | 6013 | Street | Improvement Aspha None | ents - Type alt | FE | EMA Map Da | Pul | 3 03/21/20 | |
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Exterior-Only Inspection Residential Appraisal Report

53034 File # 34058939

| There are 2 comparable | proper | rties curr | rently o | ffered f | or sale | in t | he subject neighborhoo | d rangi | ing in | price | from \$ | 703.888 | | to | \$ 82 | 5,000 | |
|--|--|---|--|--|--|--|--|--|--|--|--|---|---|--|---|--|---|
| There are 23 comparable | sales | in the | subject | neighbo | rhood w | ithin t | he past twelve months | rangin | ig in s | sale pri | | | 0 | | | 778.00 | . 01 |
| FEATURE | | SUBJECT | <u> </u> | Ė | CON | MPARAB | LE SALE # 1 | Ė | CO | MPARAB | LE SALE # 2 | 000,00 | Ĭ | С | OMPARAE | - , | - |
| Address 112 Hanson Ln | | | | 2022 | Hedge | λνο | | 1791 | Ceda | rwood | l Tor | | 968 F | inn \ | Μον | | |
| TTZ TIGIISOTI ETI | 4540 | | | 1 | _ | | | 1 | | | | | | | , | 24542 | |
| Brentwood, CA 9 Proximity to Subject | 14513 | • | | | wood, | | 14513 | | twood, | | 94513 | | | | d, CA 9 | 94513 | |
| | | | | 0.29 | miles \ | // | | | miles | S | I. | | 1.46 | miles | S S | 1. | |
| Sale Price | \$ | | | | | | \$ 645,000 | | | | \$ | 585,000 | | | | \$ | 622,000 |
| Sale Price/Gross Liv. Area | \$ | | sq.ft. | \$; | 381.66 | sq.ft. | | \$. | 451.04 | 4 sq.ft. | | | \$; | 362.6 | 8 sq.ft. | | |
| Data Source(s) | | | | CCA | RMLS# | #4100 |)4321;DOM 23 | CCA | RMLS | #4101 | 19919;D0 | OM 5 | CCA | RMLS | S#410 | 13969 | DOM 6 |
| Verification Source(s) | | | | Doc # | 4 14851 | 19;Co | reLogic | Doc# | not ye | et avai | lable | | Doc # | #180 9 | 983;C | oreLog | ic |
| VALUE ADJUSTMENTS | [| DESCRIPTION | ON | DE | SCRIPTIO | N | +(-) \$ Adjustment | Di | ESCRIPTIO | ON | +(-) \$ A | Adjustment | DE | ESCRIPT | TION | +(- | \$ Adjustment |
| Sales or Financing | | | | ArmL | th | | | ArmL | th | | | | ArmL | th | | | |
| Concessions | | | | FHA; | | | | Conv | | | | | Cash | | | | |
| Date of Sale/Time | | | | | 2;c09/ | 22 | -19,350 | | , | /23 | | | s12/2 | , | 1/22 | | -12.440 |
| Location | N;R | 00: | | N:Re | | | -19,000 | | | 120 | | | N;Re | | 1/22 | | -12,440 |
| Leasehold/Fee Simple | | | | | | | | N;Re | | | | | | | | | |
| Site | | Simple | 9 | | Simple | | _ | | Simple | ; | | | Fee S | | ie | | |
| | 5000 | | | 6000 | | | 0 | 5250 | | | | 0 | 5300 | | | | 0 |
| View | N;R | | | N;Re | | | | N;Re | | | | | N;Re | | | | |
| Design (Style) | DT1 | ;Traditi | ional | DT2; | Traditio | onal | | | Traditi | ional | | | DT1; | Tradi | tional | | |
| Quality of Construction | Q4 | | | Q3 | | | -10,000 | Q4 | | | | | Q4 | | | | |
| Actual Age | 27 | | | 24 | | | 0 | 38 | | | | +5,500 | 20 | | | | -3,500 |
| Condition | C4 | | | СЗ | | | -10,000 | C4 | | | | | C4 | | | | |
| Above Grade | Total | Bdrms. | Baths | Total | Bdrms. | Baths | | Total | Bdrms. | Baths | | | Total | Bdrms. | Baths | | |
| Room Count | 8 | 4 | 2.0 | 9 | 4 | 2.1 | -2,500 | 7 | 3 | 2.0 | | 0 | 7 | 3 | 2.0 | | 0 |
| Gross Living Area | | 1,579 | | | 1,690 | | -8,325 | | 1,297 | | | +21,150 | | 1,71 | | | -10.200 |
| Basement & Finished | 0sf | 1,018 | | 0sf | 1,000 | | -0,020 | 0sf | ا تے, ا | , . | | 1, 100 | 0sf | .,/ 1 | J , " | | 10,200 |
| Rooms Below Grade | USI | | | USI | | | | USI | | | | | USI | | | | |
| Functional Utility | ۸. | ×0.6:- | | ۸ | | | | A | ~~- | | <u> </u> | | A | | | | |
| · | | rage | | Avera | | | | Avera | | | - | | Avera | | | | |
| Heating/Cooling | _ | J;CAC | | FAU; | | | | FAU; | | | - | | FAU; | | | | |
| Energy Efficient Items | 1 | l Pane | | Dual | | | | | Pane | | - | | Dual | | 9 | | |
| Garage/Carport | 2ga2 | 2dw | | 2gbi2 | dw | | 0 | 2ga2 | | | | | 2ga2 | dw | | | |
| Porch/Patio/Deck | Porc | ch | | Porch | า | | | Porcl | n/Patio |) | | -5,000 | Porch | n/Pati | io | | -10,000 |
| Fireplaces | 1 Fir | replace |) | None | : | | +1,000 | 1 Fire | eplace | : | | | 1 Fire | eplac | е | | |
| Pool Features | NoP | ool | | NoPo | ool | | | NoPo | ool | | | | NoPo | ool | | | |
| | | | | | | | | | | | | | | | | | |
| Net Adjustment (Total) | | | | П | + > | 7 - | \$ -49,175 | X | + [| ٦- | \$ | 21,650 | П | + | X - | \$ | -36,140 |
| Adjusted Sale Price | | | | Net Adj. | | 7.6 [%] | -43,173 | Net Adj. | | 3.7 % | | 21,000 | Net Adj. | | 5.8 % | 1 | -30, 140 |
| | | | | | | 7.0 | | | | | | | | | | | I |
| of Comparables | | | | Gross Ar | di | | \$ 505.005 | | di | E 4 % | s | 000 050 | Gross Ar | di | J.0 % | s | 505.000 |
| | calo or tr | ranefor hiete | ony of the | Gross Ad | | 7.9 % | \$ 595,825 | | dj. | 5.4 % | \$ | 606,650 | Gross Ad | dj. | 5.8 % | \$ | 585,860 |
| | sale or tr | ransfer histo | ory of the | | | 7.9 % | \$ 595,825 rable sales. If not, explain | | dj. | 5.4 % | \$ | 606,650 | Gross Ad | dj. | 5.8 % | \$ | 585,860 |
| | sale or tr | ransfer histo | ory of the | | | 7.9 % | | | dj. | 5.4 % | \$ | 606,650 | Gross A | dj. | 5.8 % | \$ | 585,860 |
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| I did did not research the | | | | subject p | roperty and | 7.9 [%] d compa | | Gross A | | 5.4 % | | 606,650 | Gross Ad | dj. | 5.8 % | \$ | 585,860 |
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

DEFINITION OF MARKET VALUE:

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

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

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

The appraiser's certification in this report is subject

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

53034 File # 34058939

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.

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| 20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report. | the individual, organization, or agent for the organization that |
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| | ort to: the borrower; another lender at the request of the ortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public |
| 22. I am aware that any disclosure or distribution of this appra laws and regulations. Further, I am also subject to the provis that pertain to disclosure or distribution by me. | sal report by me or the lender/client may be subject to certain ions of the Uniform Standards of Professional Appraisal Practice |
| 23. The borrower, another lender at the request of the borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or metals. | or, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part ore of these parties. |
| defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig | ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature. |
| 25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprison Code, Section 1001, et seq., or similar state laws. | |
| SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor | ry Appraiser certifies and agrees that: |
| I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraiser. | |
| 2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification. | report including, but not limited to, the appraiser's analysis, opinions, |
| | ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law. |
| | of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal |
| defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign: | cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature. |
| APPRAISER Susan Allison Signature Susan Allison | SUPERVISORY APPRAISER (ONLY IF REQUIRED) |
| Signature Susam all Marie Signature | Signature |
| Name Susan Allison | Name |
| Company Name Allison Appraisal Services | Company Name |
| Company Address 1613 Dawnview Dr | Company Address |
| Brentwood, CA 94513 Telephone Number 925-864-1147 | Telephone Number |
| Email Address Susan@AllisonAppraisalServices.com | Email Address |
| Date of Signature and Report 04/01/2023 | Date of Signature |
| Effective Date of Appraisal 03/31/2023 | State Certification # |
| State Certification # AR039831 | or State License # |
| or State License # | State |
| or Other (describe) State # | Expiration Date of Certification or License |
| State CA | CLID IECT DDODEDTV |
| Expiration Date of Certification or License 03/16/2024 | SUBJECT PROPERTY |
| ADDRESS OF PROPERTY APPRAISED | Did not inspect exterior of subject property |
| 112 Hanson Ln | Did inspect exterior of subject property from street |
| Brentwood, CA 94513 | Date of Inspection |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 600,000 | 20110101010101010 |
| LENDER/CLIENT | COMPARABLE SALES |
| Name Clear Capital | Did not inspect exterior of comparable sales from street |
| Company Name Wedgewood Inc | Did inspect exterior of comparable sales from street |
| Company Address 2015 Manhattan Beach Blvd, Suite 100, | Date of Inspection |
| Redondo Beach, CA 90278 | |

Exterior-Only Inspection Residential Appraisal Report

53034 File# 34058939

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Supplemental Addendum

| | | | | | | 34000 | 909 | |
|------------------|-------------------------------|--------|--------------|-------|----|----------|-------|--|
| Borrower | Catamount Properties 2018 LLC | | | | | | | |
| Property Address | 112 Hanson Ln | | | | | | | |
| City | Brentwood | County | Contra Costa | State | CA | Zip Code | 94513 | |
| Lender/Client | Wedgewood Inc | | | | | | | |

File No. 34058030

Sales Comparison Search

The comparable search focused on sales, listings and pending sales with transaction dates within the past 6 months and located within a 2 mile radius of the subject property. Additional criteria included homes built between 1963 and 2018 with GLA between 1200 and 2000 sf. Of the properties selected for inclusion, 4 closed sales were chosen as most representative and were included in the sales comparison grid.

The mile radius was exceeded to find additional sales meeting the above criteria. Being on the east side of Brentwood, made the mile radius small since the agricultural section of Brentwood is to the east.

There are only 2 active listings and no pending sales currently. 1 listing is used in the report and the other is a newer zero-lot line home that is not comparable to the subject.

THE SUBJECT'S MARKET VALUE IS SIMILAR TO THE PREDOMINANT VALUE.

Occupant- Unknown as this is an exterior inspection and no contact was made with the owners. The assumption is that it is tenant occupied.

The owner on public record does not match the borrower. The appraiser was not advised the reason for this.

Reconciliation:

All sales are traditional sales with 2 car garages. Sales 2 and 3 are single story like the subject. Sales 2-4 are similar in quality and condition to the subject. Sale 2 is the most current closing (closed on the effective date). Sale 4 is most proximate being from the subject development and Sale 1 is next most proximate. Sale 3 is the only sale exceeding the mile radius. Equal weight is given to the 4 sales for varying reasons.

• URAR: Site - Highest and Best Use

The subject is an existing home. It conforms to local zoning requirements and with the surrounding properties in terms of size, quality and appeal to the market. In my opinion, the existing improvements are legally permissible, physically possible, financially feasible and maximally productive. Therefore the highest and best use "as improved" is the existing improvements.

Market Conditions Addendum to the Appraisal Report

File No.

53034 34058939

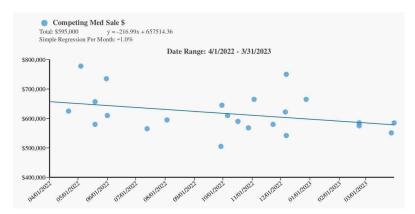
| | The purpose of this addendum is to provide the lender/client with a cli neighborhood. This is a required addendum for all appraisal reports w | | | renas ana conditi | ons prevalent in the subject | | | | | | |
|----------------------|---|--|---|--|--|-------------------------|---|-------|--|------------|--------------------------------|
| | Property Address 112 Hanson Ln | itti ali ellective date oli ol altei A | <u> </u> | y Brentwoo | nd | St | ate CA | | ZIP Code 945 | 13 | |
| | Borrower Catamount Properties 2018 LLC | | | Dientwo | <u> </u> | | - OA | | 340 | 713 | |
| | Instructions: The appraiser must use the information required on this | form as the basis for his/her cor | nclusions, and | must provide sup | port for those conclusions, regardin | ıg | | | | | |
| | housing trends and overall market conditions as reported in the Neigh | borhood section of the appraisal | I report form. T | he appraiser mus | t fill in all the information to the exte | nt | | | | | |
| | it is available and reliable and must provide analysis as indicated below | w. If any required data is unavail | lable or is cons | idered unreliable, | the appraiser must provide an | | | | | | |
| | explanation. It is recognized that not all data sources will be able to pr | ovide data for the shaded areas | below; if it is a | vailable, however | , the appraiser must include the dat | 1 | | | | | |
| | in the analysis. If data sources provide the required information as an | - | | | - | | | | | | |
| | average. Sales and listings must be properties that compete with the s | | | | | ie | | | | | |
| | subject property. The appraiser must explain any anomalies in the date | | | | | _ | | | | | |
| | Inventory Analysis Total # of Comparable Sales (Settled) | Prior 7–12 Months | | -6 Months | Current – 3 Months | ╄ | Increasing | 1 | Overall Trend Stable | | Doclining |
| | Absorption Rate (Total Sales/Months) | 10 | | 9 | 4 | ዙ | Increasing | H | Stable | | Declining Declining |
| | Total # of Comparable Active Listings | 1.67 4 | | .00 1 | 1.33 | X | Declining | H | Stable | H | Increasing |
| | Months of Housing Supply (Total Listings/Ab.Rate) | 2.4 | |).3 | 1.5 | R | Declining | H | Stable | H | Increasing |
| | Median Sale & List Price, DOM, Sale/List % | Prior 7–12 Months | | -6 Months | Current – 3 Months | | | | verall Trend | <u>. —</u> | |
| | Median Comparable Sale Price | \$617,500 | \$61 | 0,000 | \$580,000 | \Box | Increasing | | Stable | X | Declining |
| | Median Comparable Sales Days on Market | 10 | , | 35 | 17 | | Declining | | Stable | X | Increasing |
| | Median Comparable List Price | \$679,975 | \$49 | 9,000 | \$764,444 | X | Increasing | | Stable | | Declining |
| SIS | Median Comparable Listings Days on Market | 42 | | 58 | 6 | X | Declining | | Stable | | Increasing |
| ΙΑLΥ | Median Sale Price as % of List Price | 101% | | 9% | 108% | $ \mathbf{Z} $ | Increasing | | Stable | H | Declining |
| & AN | Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 months | Yes | No | EW increasing | an of hundaruna alaaina aasta aa | | Declining | X | Stable | Ш | Increasing |
| CH | . ' | | | | | | | | 0.00/ | | |
| ESEARCH & ANALY | 7 th dharyold was porton | med on 23 competin | ng sales o | ver the pa | st 12 months. For thos | e sa | ies, a tota | II OT | 0.0% wer | e_ | |
| ď | reported to have seller concessions. | | | | | | | | | | |
| MARKET | | | | | | | | | | | |
| MAR | | | | | | | | | | | |
| | Are foreclosure sales (REO sales) a factor in the market? | Yes 🔀 No | If yes, e | xplain (including | the trends in listings and sales of fo | reclose | d properties). | | | | |
| | An analysis was performed on 23 competin | g sales over the pas | st 12 mon | ths. For th | ose sales, a total of 0. | 0% ۱ | vere repo | rted | to be RE | О. | |
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| | City data accuracy for about information | | | | | | | | | | |
| | | • | | - | (using an effective da | | | | | ed t | 0 |
| | arrive at the results noted on this addendur | n. Any percent chan | ige result | s noted in t | these comments are b | asec | on simpl | e re | gression. | | |
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| | Summarize the above information as support for your conclusions in t | the Neighborhood section of the | appraisal repo | t form. If you us | ed any additional information, such | as | | | | | |
| | Summarize the above information as support for your conclusions in the an analysis of pending sales and/or expired and withdrawn listings, to | | | | | as | | | | | |
| | an analysis of pending sales and/or expired and withdrawn listings, to | formulate your conclusions, pro | ovide both an e | xplanation and su | ipport for your conclusions. | | a median | sale | e price of 9 | \$59 | 5.000. |
| | an analysis of pending sales and/or expired and withdrawn listings, to An analysis was performed on 23 competing | formulate your conclusions, pro | ovide both an e st 12 mon | xplanation and su ths. The s | apport for your conclusions. | nad a | | | - | | |
| | an analysis of pending sales and/or expired and withdrawn listings, to | formulate your conclusions, pro ng sales over the pas nonth. Based on all s | ovide both an e st 12 mon sales in th | xplanation and su ths. The sanis same g | ales within this group roup, there is a 1.0 mo | nad a | supply. Th | | - | | |
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Freddie Mac Form 71 March 2009

Page 1 of 1

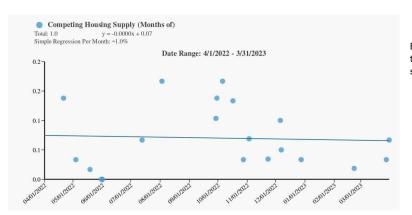
Market Conditions Charts - Page 1

| Borrower | Catamount Properties 2018 LLC | | | | | | | |
|------------------|-------------------------------|--------|--------------|-------|----|----------|-------|--|
| Property Address | 112 Hanson Ln | | | | | | | |
| City | Brentwood | County | Contra Costa | State | CA | Zip Code | 94513 | |
| Lender/Client | Wedgewood Inc | | | | | | | |



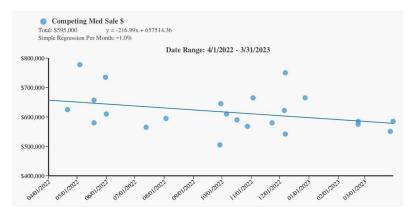
Median \$

An analysis was performed on 23 competing sales over the past 12 months. The sales within this group had a median sale price of \$595,000. This analysis shows a change of -1% per month.



Housing Supply

Based on all sales in this same group, there is a 1.0 month supply. This analysis shows a change of -1% per month.

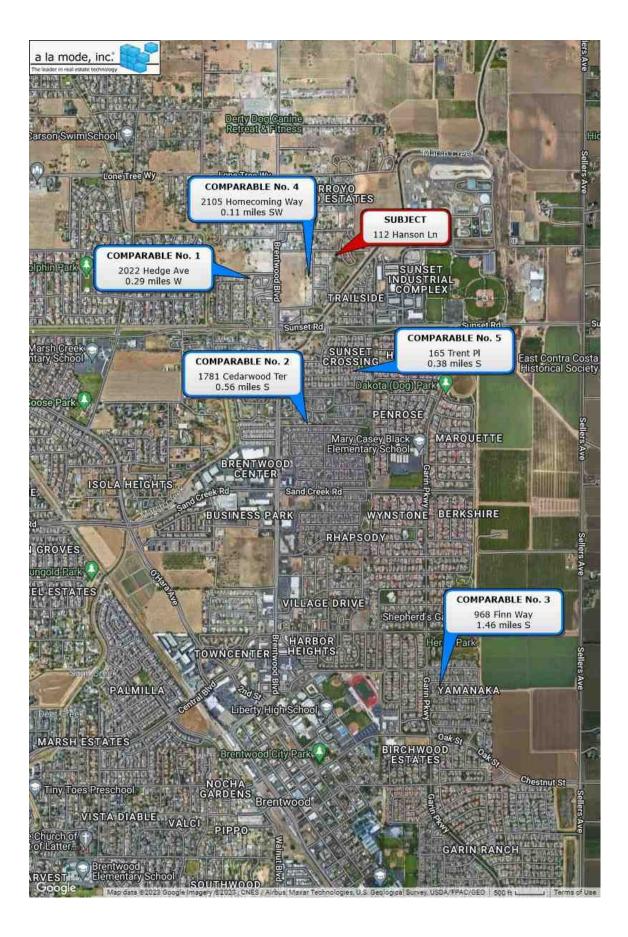


Sales DOM

These sales had a median DOM of 19. This analysis shows a change of +29.1% per month.

Location Map

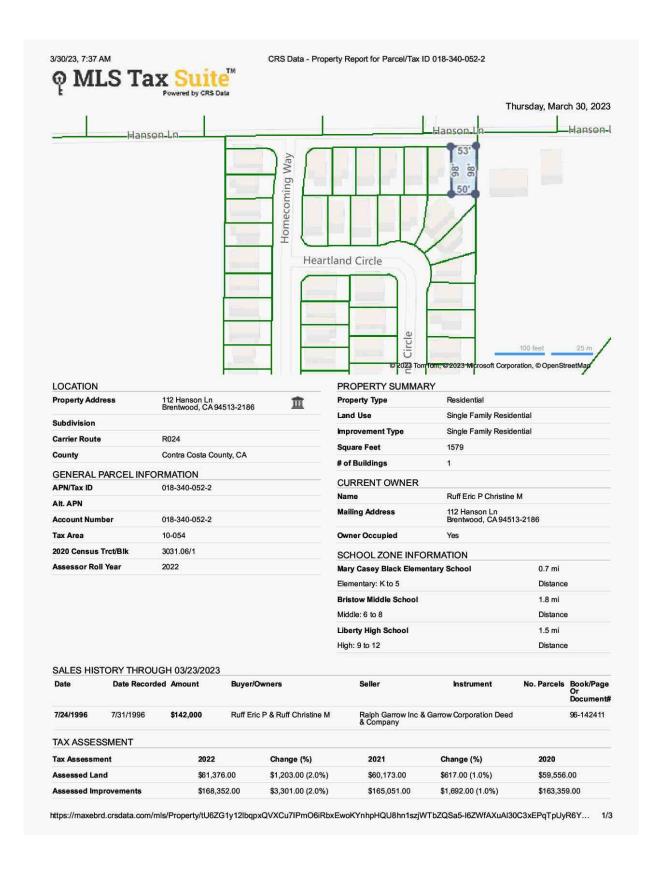
| Borrower | Catamount Properties 2018 LLC | | | | | | | |
|------------------|-------------------------------|--------|--------------|-------|----|----------|-------|--|
| Property Address | 112 Hanson Ln | | | | | | | |
| City | Brentwood | County | Contra Costa | State | CA | Zip Code | 94513 | |
| Lender/Client | Wedgewood Inc | | | | | | | |



Location Map

| Borrower | Catamount Properties 2018 LLC | | | | | | | |
|------------------|-------------------------------|--------|--------------|-------|----|----------|-------|--|
| Property Address | 112 Hanson Ln | | | | | | | |
| City | Brentwood | County | Contra Costa | State | CA | Zip Code | 94513 | |
| Lender/Client | Wedgewood Inc | | | | | | | |





Public Records/Plat Map - Page 2

| Total Assessment | 2 | 229,728.00 | \$4,504.00 | (2.070) | \$225,224.00 | \$2,309.00 (1.09 | %) \$222,915.00 |
|--|---|-----------------------------|---|---|---|--|---------------------------------------|
| Exempt Reason | | | | | | | |
| % Improved | 7 | 3% | | | | | |
| TAXES | | | | | | | |
| Tax Year | City Taxes | | Cou | unty Taxes | | Total T | axes |
| 2022 | | | | | | \$2,775 | .80 |
| 2021 | | | | | | \$2,701 | .80 |
| 2020 | | | | | | \$2,852 | .16 |
| 2019 | | | | | | \$2,700 | .12 |
| 2018 | | | | | | \$2,550 | .66 |
| 2017 | | | | | | \$2,552 | .98 |
| 2016 | | | | | | \$3,167 | .08 |
| 2015 | | | | | | \$3,132 | .44 |
| 2014 | | | | | | \$3,114. | .28 |
| 2013 | | | | | | \$3,016 | .32 |
| MORTGAGE HIS | STORY | | | | | | |
| Date Recorded | Loan Amount | Borrower | | | Lender | Book/ | Page or Document# |
| 06/13/2006 | \$250,000 | Ruff Eric P Ruff Christi | ne M And Ruff C | hri | World Savings Bank | 2006- | 185793 |
| FORECLOSURE | HISTORY | | | | | | |
| | . THO FOR F | | | | | | |
| | on Date Defendant(s | •) | P | Plaintiff | Foreclosure Type | Case Number | Book/Page or Document# |
| | on Date Defendant(s | i) And Ruff Chri | | Plaintiff Not Available | Foreclosure Type Auction | Case Number | Book/Page or Document# 2023-013323 |
| Filing Date Aucti 02/14/2023 03/28 | on Date Defendant(s /2023 Ruff Eric P | And Ruff Chri | | | | Case Number | |
| Filing Date Aucti 02/14/2023 03/28 | on Date Defendant(s | And Ruff Chri | | | | Case Number | |
| Filing Date Aucti 02/14/2023 03/28 PROPERTY CHA Building # 1 | on Date Defendant(s /2023 Ruff Eric P | And Ruff Chri | | | | Case Number | |
| Filing Date Aucti 02/14/2023 03/28 PROPERTY CH/ Building # 1 Type | on Date Defendant(s /2023 Ruff Eric P / ARACTERISTICS: BI | And Ruff Chri | istine M N | | | 100 June 100 July 100 | |
| Filing Date Aucti 12/14/2023 03/28 PROPERTY CHA Building # 1 Type Year Built | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside | And Ruff Chri | condition | | | Units | 2023-013323 |
| Filing Date Aucti 12/14/2023 03/28 PROPERTY CH/ Building # 1 Type Year Built | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside | And Ruff Chri | istine M N Condition Effective Year | lot Available | | Units Stories | 2023-013323 |
| Filing Date Aucti D2/14/2023 03/28 PROPERTY CHA Building # 1 Type Year Built BRS Total Sq. Ft. | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside 1996 4 1,579 | And Ruff Chri | istine M N Condition Effective Year | lot Available | | Units Stories Rooms | 2023-013323 |
| Filing Date Auctiviz/14/2023 03/28 PROPERTY CHA Building # 1 Type Vear Built BRS Fotal Sq. Ft. Building Square Fe | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside 1996 4 1,579 | And Ruff Chri | istine M N Condition Effective Year | lot Available 2 Bu | Auction | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 12/14/2023 03/28 PROPERTY CH/ Building # 1 Type Year Built BRs Fotal Sq. Ft. Building Square Fe 1st Floor 1579 | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside 1996 4 1,579 | And Ruff Chri | istine M N Condition Effective Year | lot Available 2 Bu | Auction | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 02/14/2023 03/28 PROPERTY CH/ Suilding # 1 Type Year Built BRS Fotal Sq. Ft. Building Square Fe list Floor 1579 CONSTRUCTION | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside 1996 4 1,579 | And Ruff Chri | Condition Effective Year Baths | lot Available 2 Bu | Auction | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 22/14/2023 03/28 PROPERTY CHA Building # 1 Fype Year Built BRS Fotal Sq. Ft. Building Square Fe 1st Floor 1579 CONSTRUCTION Quality | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside 1996 4 1,579 | And Ruff Chri | Condition Effective Year Baths | lot Available 2 Bu Ger | Auction ilding Square Feet (Oth | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 22/14/2023 03/28 PROPERTY CHA Building # 1 Type fear Built BRS Fotal Sq. Ft. Building Square Fe list Floor 1579 CONSTRUCTION Quality Shape | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside 1996 4 1,579 | And Ruff Chri | Condition Effective Year Baths | 2 Bu Gai | Auction ilding Square Feet (Otherage 396 | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 22/14/2023 03/28 PROPERTY CHA Building # 1 Type Year Built BRS Fotal Sq. Ft. Building Square Fe 1st Floor 1579 CONSTRUCTION Quality Shape Partitions | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside 1996 4 1,579 | And Ruff Chri | Condition Effective Year Baths | 2 Bu Gan Roof Framing Roof Cover De | Auction ilding Square Feet (Otherage 396 | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 02/14/2023 03/28 PROPERTY CHA | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside 1996 4 1,579 | And Ruff Chri | Condition Effective Year Baths | 2 Bu Gai Roof Framing Roof Cover De Cabinet Millwo | Auction ilding Square Feet (Otherage 396 | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 02/14/2023 03/28 PROPERTY CH/ Building # 1 Type Year Built BRs Fotal Sq. Ft. Building Square Fe 1st Floor 1579 CONSTRUCTION Quality Shape Partitions Common Wall Foundation | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside 1996 4 1,579 | And Ruff Chri | Condition Effective Year Baths | 2 Bu Gai Roof Framing Roof Cover De Cabinet Millwo | Auction ilding Square Feet (Otherage 396) | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 02/14/2023 03/28 PROPERTY CH/ Building # 1 Type Year Built BRS Fotal Sq. Ft. Building Square Fe 1st Floor 1579 CONSTRUCTION Quality Shape Partitions Common Wall Foundation Floor System | on Date Defendant(s //2023 Ruff Eric P / ARACTERISTICS: BI Single Family Reside 1996 4 1,579 | And Ruff Chri | Condition Effective Year Baths R R R R R R R R R R R R R R R R R R | 2 Bu Gai Roof Framing Roof Cover De Cabinet Millwo | Auction ilding Square Feet (Otherage 396) | Units Stories Rooms | 2023-013323 |
| Filing Date Auction 20/14/2023 03/28 PROPERTY CH/ Suilding # 1 Type Vear Built BRS Fotal Sq. Ft. Building Square Fe list Floor 1579 CONSTRUCTION Quality Shape Partitions Common Wall Foundation Floor System Exterior Wall | on Date Defendant(s //2023 Ruff Eric P // ARACTERISTICS: BI Single Family Reside 1996 4 1,579 et (Living Space) | And Ruff Chri | Condition Effective Year Baths R R R R R R R R R R R R R R R R R R | 2 Bu Gai Roof Framing Roof Cover De Cabinet Millwo Floor Finish Interior Finish Air Conditionin | Auction ilding Square Feet (Otherage 396) | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 22/14/2023 03/28 PROPERTY CH/ Suilding # 1 Type Vear Built BRS Fotal Sq. Ft. Suilding Square Fe Lest Floor 1579 CONSTRUCTION Quality Shape Partitions Common Wall Foundation Floor System Exterior Wall Structural Framing | on Date Defendant(s //2023 Ruff Eric P // ARACTERISTICS: BI Single Family Reside 1996 4 1,579 et (Living Space) | And Ruff Chri | Condition Effective Year Baths R R R R R R R R R R R R R R R R R R | 2 Bu Gai Roof Framing Roof Cover De Cabinet Milwo Floor Finish Interior Finish Air Conditionin Heat Type | Auction ilding Square Feet (Otherse 396) ck rk | Units Stories Rooms | 2023-013323 |
| Filing Date Auctivity Auct | on Date Defendant(s //2023 Ruff Eric P // ARACTERISTICS: BI Single Family Reside 1996 4 1,579 et (Living Space) | And Ruff Chri | Condition Effective Year Baths R R R R R R R R R R R R R R R R R R | 2 Bu Gan Roof Framing Roof Cover De Cabinet Millwo Floor Finish Interior Finish Air Conditionin Heat Type Bathroom Tile | Auction ilding Square Feet (Otherse 396) ck rk | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 22/14/2023 03/28 PROPERTY CH/ Building # 1 Type Year Built BRS Fotal Sq. Ft. Building Square Fe 1st Floor 1579 CONSTRUCTION Quality Shape Partitions Common Wall Foundation Floor System Exterior Wall Structural Framing Fireplace COTHER | on Date Defendant(s //2023 Ruff Eric P // ARACTERISTICS: BI Single Family Reside 1996 4 1,579 et (Living Space) | And Ruff Chri | Condition Effective Year Baths R R R R R R R R R R R R R R R R R R | 2 Bu Gai Roof Framing Roof Cover De Cabinet Millwo Floor Finish Air Conditionin Heat Type Bathroom Tile Plumbing Fixtu | Auction ilding Square Feet (Ott rage 396 ck rk | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 02/14/2023 03/28 PROPERTY CH/ Building # 1 Type Year Built BRS Fotal Sq. Ft. Building Square Fe 1st Floor 1579 CONSTRUCTION Quality Shape Partitions Common Wall Foundation Floor System Exterior Wall Structural Framing Fireplace COTHER Occupancy | on Date Defendant(s //2023 Ruff Eric P // ARACTERISTICS: Bit Single Family Reside 1996 4 1,579 et (Living Space) | And Ruff Chri | Condition Effective Year Baths R R R R R R R R R R R R R R R R R R | 2 Bu Gan Roof Framing Roof Cover De Cabinet Millwo Floor Finish Interior Finish Air Conditionin Heat Type Bathroom Tile | Auction ilding Square Feet (Ott rage 396 ck rk | Units Stories Rooms | 2023-013323 |
| Filing Date Aucti 02/14/2023 03/28 PROPERTY CH/ Building # 1 Type Year Built BRS Fotal Sq. Ft. Building Square Fe 1st Floor 1579 CONSTRUCTION Quality Shape Partitions Common Wall Foundation Floor System Exterior Wall Structural Framing Fireplace COTHER Occupancy | on Date Defendant(s //2023 Ruff Eric P // ARACTERISTICS: BI Single Family Reside 1996 4 1,579 et (Living Space) | And Ruff Chri | Condition Effective Year Baths R R R R R R R R R R R R R R R R R R | 2 Bu Gai Roof Framing Roof Cover De Cabinet Millwo Floor Finish Air Conditionin Heat Type Bathroom Tile Plumbing Fixtu | Auction ilding Square Feet (Ott rage 396 ck rk | Units Stories Rooms ner) | 2023-013323 |

 $https://maxebrd.crsdata.com/mls/Property/tU6ZG1y12lbqpxQVXCu7lPmO6iRbxEwoKYnhpHQU8hn1szjWTbZQSa5-l6ZWfAXuAl30C3xEPqTpUyR6Y... \\ 2/3$

Public Records/Plat Map - Page 3

| 3/30/23, 7:37 A | М | | CRS Data - | Property Report for Parcel/Tax ID 018- | 340-052-2 | |
|-----------------|-------------|--------------|---|---|---------------|-------------------------|
| Land Use | | Single | Family Residential | Lot Dimensions | | |
| Block/Lot | | | | Lot Square Feet | 5,000 | |
| Latitude/Longi | tude | 37.957 | 7779°/-121.692703° | Acreage | 0.12 | |
| PROPERTY | CHARACTERIS | STICS: UTILI | TIES/AREA | | | |
| Gas Source | | | | Road Type | | |
| Electric Source | 8 | | | Topography | | |
| Water Source | | | | District Trend | | |
| Sewer Source | | | | Special School District 1 | 3 | |
| Zoning Code | | | | Special School District 2 | 9 | |
| Owner Type | | | | | | |
| LEGAL DES | CRIPTION | | | | | |
| Subdivision | | | | Plat Book/Page | | |
| Block/Lot | | | | Tax Area | 10-054 | |
| Description | | T7703 | L26 | | | |
| FEMA FLOO | D ZONES | | | | | |
| Zone Code | Flood Risk | BFE | Description | | FIRM Panel ID | FIRM Panel Eff. Date |
| x | Minimal | | Area of minimal floor above the 500-year | d hazard, usually depicted on FIRMs as flood level. | 06013C0354G | 03/21/2017 |

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Comparable Sales

Competing Property List

| MLS# | Address | Status | Туре | List Date | List Price | Sale Date | Sale Price | DOM | Age | GLA |
|-------------|------------------------|--------|---------|------------------|------------|------------|------------|-----|-----|-------|
| 41007964 | 1369 Windsor Way | Closed | ArmLth | 09/09/2022 | \$489,000 | 09/29/2022 | \$505,000 | 3 | 42 | 1,231 |
| 41010374 | 1688 Windsor Way | Closed | ArmLth | 10/05/2022 | \$549,000 | 12/07/2022 | \$542,000 | 35 | 21 | 1,224 |
| ML81918618 | 200 Grovewood Loop | Closed | ArmLth | 02/10/2023 | \$559,000 | 03/28/2023 | \$551,000 | 25 | 38 | 1,297 |
| ME222073864 | 136 Lynn Drive | Closed | ArmLth | 06/04/2022 | \$555,800 | 07/13/2022 | \$565,000 | 19 | 60 | 1,312 |
| 41010257 | 391 Grovewood Loop | Closed | ArmLth | 10/05/2022 | \$560,000 | 10/28/2022 | \$568,000 | 2 | 38 | 1,297 |
| 41016717 | 158 Sycamore Ave | Closed | ArmLth | 01/11/2023 | \$499,000 | 02/22/2023 | \$575,000 | 8 | 19 | 1,667 |
| 40987355 | 140 Sycamore Ave | Closed | ArmLth | 04/02/2022 | \$585,000 | 05/19/2022 | \$580,000 | 12 | 19 | 1,667 |
| 40996147 | 972 Whitehall Ln | Closed | ArmLth | 06/09/2022 | \$589,000 | 11/23/2022 | \$580,000 | 133 | 19 | 1,880 |
| 41012977 | 75 Roadrunner St | Closed | ArmLth | 11/03/2022 | \$499,000 | 02/22/2023 | \$585,000 | 90 | 19 | 1,515 |
| 41019919 | 1781 Cedarwood Ter | Closed | ArmLth | 02/24/2023 | \$575,000 | 03/31/2023 | \$585,000 | 5 | 38 | 1,297 |
| 41001757 | 256 Woodfield Ln | Closed | ArmLth | 07/21/2022 | \$620,000 | 10/17/2022 | \$590,000 | 44 | 22 | 1,627 |
| 40997186 | 834 Fan Palm Ln | Closed | ArmLth | 06/11/2022 | \$599,000 | 08/03/2022 | \$595,000 | 19 | 8 | 1,362 |
| 40987109 | 115 Spruce St | Closed | ArmLth | 03/31/2022 | \$649,000 | 06/01/2022 | \$610,000 | 18 | 18 | 1,667 |
| 41003513 | 922 Oxford Ln | Closed | ArmLth | 07/29/2022 | \$608,000 | 10/06/2022 | \$610,000 | 47 | 20 | 1,804 |
| 41013969 | 968 Finn Way | Closed | ArmLth | 11/10/2022 | \$639,950 | 12/06/2022 | \$622,000 | 6 | 20 | 1,715 |
| 40987004 | 787 King Palm Ln | Closed | ArmLth | 03/31/2022 | \$579,000 | 04/21/2022 | \$625,000 | 4 | 9 | 1,443 |
| 41004321 | 2022 Hedge Ave | Closed | ArmLth | 08/05/2022 | \$674,000 | 09/30/2022 | \$645,000 | 23 | 24 | 1,690 |
| 40989300 | 158 Trent PI | Closed | ArmLth | 04/18/2022 | \$650,000 | 05/19/2022 | \$657,000 | 7 | 20 | 1,547 |
| BA322074907 | 1611 Minnesota Avenue | Closed | ArmLth | 08/09/2022 | \$710,000 | 11/03/2022 | \$665,000 | 73 | 23 | 1,835 |
| 41012712 | 2105 Homecoming Way | Closed | ArmLth | 11/28/2022 | \$675,000 | 12/28/2022 | \$665,000 | 22 | 28 | 1,960 |
| ME223026062 | 846 Fan Palm Lane | Active | Listing | 03/31/2023 | \$703,888 | ľ | \$0 | 1 | 9 | 1,737 |
| 40991063 | 217 Whispering Oaks Ct | Closed | ArmLth | 05/01/2022 | \$699,000 | 05/31/2022 | \$735,000 | 3 | 22 | 1,828 |
| 41010340 | 1061 Somersby Way | Closed | ArmLth | 09/30/2022 | \$749,950 | 12/07/2022 | \$750,000 | 24 | 23 | 1,973 |
| 40989278 | 495 Milford St | Closed | ArmLth | 04/18/2022 | \$714,900 | 05/04/2022 | \$778,000 | 7 | 11 | 1,688 |
| 41021698 | 165 Trent PI | Active | Listing | 03/21/2023 | \$825,000 | | \$0 | 11 | 20 | 1,974 |

Subject Photo Page

| Borrower | Catamount Properties 2018 LLC | | | | | | | |
|------------------|-------------------------------|--------|--------------|-------|----|----------|-------|--|
| Property Address | 112 Hanson Ln | | | | | | | |
| City | Brentwood | County | Contra Costa | State | CA | Zip Code | 94513 | |
| Lender/Client | Wedgewood Inc | | | | | | | |



Subject Front

112 Hanson Ln Sales Price Gross Living Area

 Gross Living Area
 1,579

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 5000 sf

 Quality
 Q4

 Age
 27



Subject Street



Subject Street

Subject Photo Page

| Borrower | Catamount Properties 2018 LLC | | | | | | | |
|------------------|-------------------------------|--------|--------------|-----|-------|----------|-------|--|
| Property Address | 112 Hanson Ln | | | | | | | |
| City | Brentwood | County | Contra Costa | Sta | te CA | Zip Code | 94513 | |
| Lender/Client | Wedgewood Inc | | | | | | | |



Subject Side View

112 Hanson Ln Sales Price

 Gross Living Area
 1,579

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 5000 sf

 Quality
 Q4

 Age
 27



Subject Side View

Subject blank

Comparable Photo Page

| Borrower | Catamount Properties 2018 LLC | | | | | | | |
|------------------|-------------------------------|--------|--------------|-------|----|----------|-------|--|
| Property Address | 112 Hanson Ln | | | | | | | |
| City | Brentwood | County | Contra Costa | State | CA | Zip Code | 94513 | |
| Lender/Client | Wedgewood Inc | | | | | | | |



Comparable 1

2022 Hedge Ave

Prox. to Subject 0.29 miles W 645,000 Sales Price Gross Living Area 1,690 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; 6000 sf Site Q3 Quality Age 24



Comparable 2

1781 Cedarwood Ter

Prox. to Subject 0.56 miles S Sales Price 585,000 Gross Living Area 1,297 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5250 sf Quality Q4 Age 38



Comparable 3

968 Finn Way

Prox. to Subject 1.46 miles S Sales Price 622,000 Gross Living Area 1,715 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5300 sf Quality Q4 Age 20

Comparable Photo Page

| Borrower | Catamount Properties 2018 LLC | | | | | | | | |
|------------------|-------------------------------|--------|--------------|---|-------|----|----------|-------|--|
| Property Address | 112 Hanson Ln | | | | | | | | |
| City | Brentwood | County | Contra Costa | 5 | State | CA | Zip Code | 94513 | |
| Lender/Client | Wedgewood Inc | | | | | | | | |



Comparable 4

2105 Homecoming Way Prox. to Subject 0.11 miles SW 665,000 Sales Price Gross Living Area 1,960 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; 4780 sf View Site Q4 Quality Age 28



Comparable 5

165 Trent PI Prox. to Subject 0.38 miles S Sales Price 825,000 1,974 Gross Living Area Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 4930 sf Quality Q3 Age 20

Comparable 6

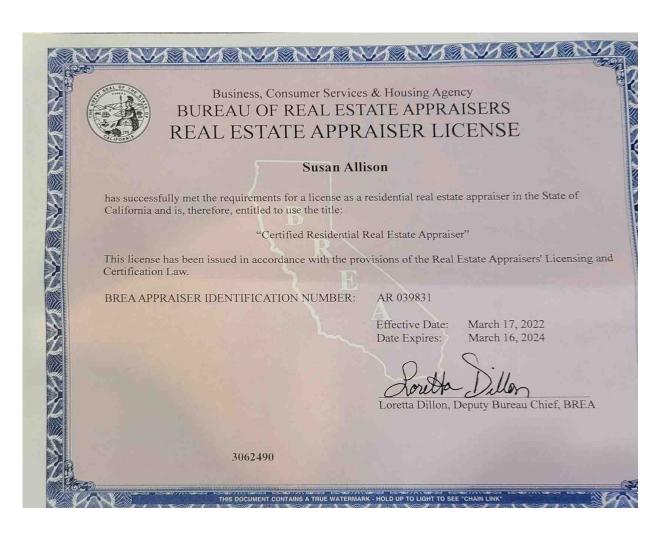
Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Loan # 53034 File # 34058939

| | t Properties 2018 LLC | | | | | |
|--|---|-------------------------------------|---|--|----------------|---------------------|
| Property Address 112 Hanso City Brentwood | | County C | ontra Costa | State CA | Zip Code | 94513 |
| Lender/Client Wedgewo | | | Ontra Costa | OA | | 94313 |
| ADDDAICAL AND DEDODT IDENT | FICATION | | | | | |
| APPRAISAL AND REPORT IDENT This Appraisal Report is one of the following | | | | | | |
| Appraisal Report | This report was prepared in accordance with the req | uirements of the Anni | aical Report option of LISPAP Stands | ards Rula 2-2(a) | | |
| Appraisal Report Restricted Appraisal Report | This report was prepared in accordance with the req | | | | | |
| | intended user of this report is limited to the identified | | | | | |
| | at the opinions and conclusions set forth in the report | rt may not be understo | ood properly without the additional in | formation in the appraiser's workfile. | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| ADDITIONAL CERTIFICATIONS I certify that, to the best of my knowledge are | nd helief: | | | | | |
| The statements of fact contained in the | | | | | | |
| The report analyses, opinions, and co | inclusions are limited only by the reported assumptions : | and are my personal. | impartial, and unbiased professional | analyses. | | |
| opinions, and conclusions. | , -, -, -, -, -, -, -, -, -, -, -, -, -, | , , , , , , , , , , , , , , , , , , | | ,, | | |
| I have no (or the specified) present or | prospective interest in the property that is the subject of | this report and no (or | specified) personal interest with res | pect to the | | |
| parties involved. | | | | | | |
| I have no bias with respect to the prop | perty that is the subject of this report or the parties involv | ed with this assignme | ent. | | | |
| My engagement in this assignment w | as not contingent upon developing or reporting predeter | mined results. | | | | |
| My compensation for completing this | assignment is not contingent upon the development or | reporting of a predete | rmined value or direction in value tha | it favors the cause | | |
| | opinion, the attainment of a stipulated result, or the occur | | | | | |
| this appraisal. | | | | | | |
| My analyses, opinions, and conclusion | ons were developed and this report has been prepared, in | n conformity with the | Uniform Standards of Professional A | ppraisal Practice. | | |
| ■ This appraisal report was prepared in | accordance with the requirements of Title XI of FIRREA | and any implementinç | regulations. | | | |
| | | | | | | |
| PRIOR SERVICES | | | | | | |
| I have NOT performed services, as an | appraiser or in any other capacity, regarding the proper | ty that is the subject o | f this report within the three-year per | iod | | |
| immediately preceding acceptance of | this assignment. oraiser or in another capacity, regarding the property that | t is the subject of this | report within the three year period in | amadiataly | | |
| _ | nent. Those services are described in the comments belo | | roport main are ande your period in | datasiy | | |
| PROPERTY INSPECTION | | | | | | |
| | on of the property that is the subject of this report. If the property that is the subject of this report. | | | | | |
| APPRAISAL ASSISTANCE | | | | | | |
| | gnificant real property appraisal assistance to the person | signing this certificat | ion. If anyone did provide significant | assistance, they | | |
| are hereby identified along with a summary | of the extent of the assistance provided in the report. | | | | | |
| | | | | | | |
| | | | | | | |
| ADDITIONAL COMMENTS | | | | | | |
| | isclosure and/or any state mandated requirements: | | This is an exterio | or assignment, so the in | spection w | as from the street. |
| | | | | | | |
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| | | | | | | |
| | | | | | | |
| | | | | | | |
| | RE TIME FOR THE SUBJECT PROPERTY | | | | | |
| A reasonable marketing time A reasonable exposure time | for the subject property is for the subject property is 15-3 | day(s) day(s). | utilizing market conditions | pertinent to the appraisa | al assignment. | |
| APPRAISER | 10 0 | | SUPERVISORY APPRA | AISER (ONLY IF REQUIRED) | | |
| Λ | 111. | | | | | |
| X | my //llem | | | | | |
| Signature / // | som Allin | | Signature | | | |
| Name Susan Allison | | | Name | | | |
| Date of Signature 04/01/ State Certification # AR03 | | | Date of Signature State Certification # | | | |
| or State License # | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | or State License # | | | |
| State CA | | | State | | | |
| Expiration Date of Certification or License | 03/16/2024 | | Expiration Date of Certification Supervisory Appraiser Inspen | | | |
| Effective Date of Appraisal | 3/31/2023 | | | Exterior-only from Street | Interior and | Exterior |

USPAP Compliance Addendum 2014

License



HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



REAL ESTATE APPRAISERS 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.

PRA-1AX-1001562 Policy Number: Renewal of: PRA-1AX-1000302

Named Insured: Susan Allison

1613 Dawnview Drive Address:

Brentwood, CA 94513

3. Policy Period: From: April 6, 2022 To: April 6, 2023

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

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability

\$1,000,000 A.

B. \$2,000,000

Claims Expense Limit of

Liability

C. \$1,000,000 **D.** \$2,000,000

5. Deductible (Inclusive of Claims Expenses):

\$ 500 Each Claim 5B.

Aggregate

Policy Premium: \$732.00 6.

\$ 1,000 State Taxes/Surcharges:

7. **Retroactive Date:** April 6, 2011

int 2. Sallos

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

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: ALIA (Riverton Insurance Agency Corp.)

(800) 882-4410

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

Secretary

PRA100 (01/20) Page | 1

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



REAL ESTATE APPRAISERS 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-1AX-1003120 Renewal of: PRA-1AX-1001562

1. Named Insured: Susan Allison

2. Address: 1613 Dawnview Drive Brentwood, CA, 94513

3. Policy Period: From: 04/06/2023 To: 04/06/2024

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

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability **A.** \$1,000,000 **B.** \$1,000,000

Claims Expense Limit of C. \$1,000,000 D. \$1,000,000

Liability

5. Deductible (Inclusive of Claims Expenses):

5A. \$500 Each **Claim 5B.** \$1,000 Aggregate

6. Policy Premium: \$680.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: 04/06/2011

Must 2. Sallog

8. 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

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: ALIA (Riverton Insurance Agency Corp.)

Phone: (800) 882-4410

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

PRA100 (01/20)

53034 File No. 34058939

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

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

C2

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

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.

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.

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.

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.

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.

02

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.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

 $3.2 \ \text{indicates}$ 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 |
|--------------|---------------------------|---|
| ac | Acres | Area, Site |
| AdjPrk | Adjacent to Park | Location |
| AdjPwr | Adjacent to Power Lines | Location |
| A | Adverse | Location & View |
| ArmLth | Arms Length Sale | Sale or Financing Concessions |
| ba | Bathroom(s) | Basement & Finished Rooms Below Grade |
| br | Bedroom | Basement & Finished Rooms Below Grade |
| В | Beneficial | Location & View |
| Cash | Cash | Sale or Financing Concessions |
| CtySky | City View Skyline View | View |
| CtyStr | City Street View | View |
| Comm | Commercial Influence | Location |
| С | Contracted Date | Date of Sale/Time |
| Conv | Conventional | Sale or Financing Concessions |
| CrtOrd | Court Ordered Sale | Sale or Financing Concessions |
| DOM | Days On Market | Data Sources |
| е | Expiration Date | Date of Sale/Time |
| Estate | Estate Sale | Sale or Financing Concessions |
| FHA | Federal Housing Authority | Sale or Financing Concessions |
| GlfCse | Golf Course | Location |
| Glfvw | Golf Course View | View |
| Ind | Industrial | Location & View |
| in | Interior Only Stairs | Basement & Finished Rooms Below Grade |
| Lndfl | Landfill | Location |
| LtdSght | Limited Sight | View |
| Listing | Listing | Sale or Financing Concessions |
| Mtn | Mountain View | View |
| N | Neutral | Location & View |
| NonArm | Non-Arms Length Sale | Sale or Financing Concessions |
| BsyRd | Busy Road | Location |
| 0 | Other | Basement & Finished Rooms Below Grade |
| Prk | Park View | View |
| Pstrl | Pastoral View | View |
| PwrLn | Power Lines | View |
| PubTrn | Public Transportation | Location |
| rr | Recreational (Rec) Room | Basement & Finished Rooms Below Grade |
| Relo | Relocation Sale | Sale or Financing Concessions |
| RE0 | REO Sale | Sale or Financing Concessions |
| Res | Residential | Location & View |
| RH | USDA - Rural Housing | Sale or Financing Concessions |
| S | Settlement Date | Date of Sale/Time |
| Short | Short Sale | Sale or Financing Concessions |
| sf | Square Feet | Area, Site, Basement |
| sqm | Square Meters | Area, Site |
| Unk | Unknown | Date of Sale/Time |
| VA | Veterans Administration | Sale or Financing Concessions |
| W | Withdrawn Date | Date of Sale/Time |
| W0 | Walk Out Basement | Basement & Finished Rooms Below Grade |
| wu | Walk Up Basement | Basement & Finished Rooms Below Grade |
| WtrFr | Water Frontage | Location |
| Wtr | Water View | View |
| Woods | Woods View | View |

Other Appraiser-Defined Abbreviations

| Abbreviation | Full Name | Fields Where This Abbreviation May Appear |
|--------------|-----------|---|
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