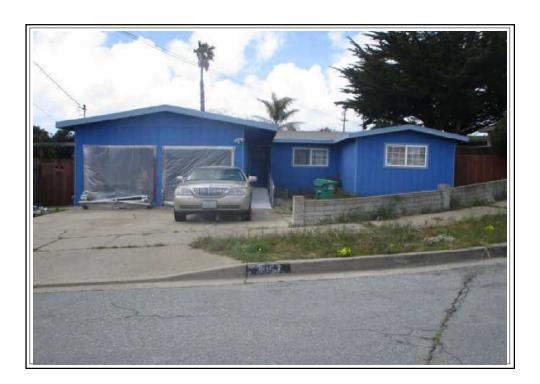
APPRAISAL OF



LOCATED AT:

3057 Sunrise Circle Marina, CA 93933

FOR:

Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA 90278

BORROWER:

Catamount Properties 2018 LLC

AS OF:

March 29, 2023

BY:

Michelle Mayo

File No	1 34058942

ClearCapital.com, Inc Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA 90278

File Number: 34058942

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

3057 Sunrise Circle Marina, CA 93933

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

In my opinion, the market value of the property as of March 29, 2023

is:

\$750,000 Seven Hundred Fifty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Michelle Mayo

ΙTΙ	he purpose of this summary appraisal report is	to provide the lender/client w	ith an accurate, and ac	lequately support	ted, opinion of the ma	arket value of	the subject property.
	Property Address 3057 Sunrise Circle	•	City Marina	, , , , , ,	State	CA Zin Co	de 93933
	Borrower Catamount Properties 2018 LLC	Owner of Publi	ic Record Morris, Woodro	10		ity Monterey	40 70700
	•	OWNER OF PUBL	io necora iviorris, vvocare	,,	Coun	ny montenty	
	Legal Description Marina dunes tract 431 lot 32		T V 0005		==:	T	
	Assessor's Parcel # 032-361-007-000		Tax Year 2022			Taxes \$ 6,726	
\Box	Neighborhood Name Marina		Map Reference	1095 C-7	Cens	us Tract 0142.0	1
JBJEC	Occupant X Owner Tenant Vacant	Special Asses	sments \$ 0		_PUD HOA \$ 0	p∈	er year per month
B	Property Rights Appraised X Fee Simple	Leasehold Other (descr	ibe)				
\overline{S}	Assignment Type Purchase Transaction	Refinance Transaction X Ot	her (describe) Servicina				
	Lender/Client Wedgewood Inc		Manhattan Beach Blvd S	uite 100 Redondo	Reach CA 90278		
	Is the subject property currently offered for sale or ha					s X No	
					··		
	Report data source(s) used, offering price(s), and da	te(s). Per regional mis and pub	ilic records, the subject na	as not been listed c	or sold within the past 12	2 months.	
	I did did not analyze the contract for sale	for the subject purchase transaction	on. Explain the results of the	he analysis of the co	ontract for sale or why th	e analysis was r	not performed.
Ļ							
RACT	Contract Price \$ Date of Cont	ract Is the	property seller the owner o	of nublic record?	Yes No Da	ata Source(s)	
Ě	Is there any financial assistance (loan charges, sale			_			No
8	1		assisiance, etc.) to be pa	id by any pany on b	enall of the borrower?	res) NO
ပ	If Yes, report the total dollar amount and describe the	e items to be paid.					
	Note: Race and the racial composition of the neig	ahborhood are not appraisal fac	ctors				
	Neighborhood Characteristics		e-Unit Housing Trends		One-Unit Housi	na Pr	esent Land Use %
			<u>-</u>				
	Location Urban X Suburban Rural		creasing X Stable	Declining		GE One-U	
	Built-Up X Over 75% 25-75% Unde	r 25% Demand/Supply X Sh			1	yrs) 2-4 Un	
Q	Growth Rapid X Stable Slow	Marketing Time X Ur	nder 3 mths 3-6 mth	s Over 6 mth	is 565 Low	0 Multi-F	amily 10 %
EIGHBORH00D	Neighborhood Boundaries Subject neighborhood b	ooundaries are roughly define as	Aaron Way, North: 8th S	t. & Inter-Garrison.	1,595 High	90 Comme	ercial 10 %
ő	South; Highway 1, West; and Ord Ave; East	J J			800 Pred.	58 Other	0 %
Ë	Neighborhood Description The neighborhood cons	sists nrimarily of single family so	me commercial and multi	-family use propert			
9	neighborhood bescription The heighborhood cons				ies. it is within i fille it	Jili Scrioois, pai	ks, shopping, and
ž	public transportation. Highway 1 access is 1.26 mil	es, which provides access to ma	jor employment centers v	vitnin the county.			
	Market Conditions (including support for the above of	onclusions) Market conditions r	noted above in "one unit h	ousing trends" rep	resent an analysis of pr	operties that are	e competitive with the
	subject property. Please see the appraisal addendu	ım & 1004 MC for specific param	neters used, supporting da	ata and analysis re	conciliation.		
	, , , ,						
	Dimensions 104x72.96x88x28.07x20.54x28.06	Area 7036 sf	912	nape Rectangular	1	/iew N;Res;	
				iape Reciangulai		view in, res,	
	Specific Zoning Classification R-1		Single family residential				
	Zoning Compliance X Legal Legal Nonc	conforming (Grandfathered Use)	No Zoning I	llegal (describe)			
	Is the highest and best use of the subject property as	improved (or as proposed per pla	ans and specifications) the	present use?	X Yes No If	No, describe. S	See Attached
	Addendum					110, 400011201	
						110, 400011201	
	Utilities Public Other (describe)		Public Other (desc	ribe)	Off-site Improven		Public Private
Ш	Utilities Public Other (describe)	Water	Public Other (desc	ribe)	Off-site Improven		Public Private
SITE	Electricity X	Water Southern Source	X D	ribe)	Street Asphalt		Public Private
SITE	Electricity X Gas X	Sanitary Sewer	X X		Street Asphalt Alley None	nents—Type	X
SITE	Electricity X Gas X Yes X I	Sanitary Sewer No FEMA Flood Zone X	X FEMA Ma		Street Asphalt Alley None		X
SITE	Electricity X Gas X Yes X I	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes [X FEMA Ma	p# 06053C0191	Street Asphalt Alley None H FEMA	ments—Type Map Date 06/2	X
SITE	Electricity X Gas X Yes X I	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes [X FEMA Ma	p# 06053C0191	Street Asphalt Alley None H FEMA	nents—Type	X
SITE	Electricity X Gas X Yes X I	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes [X FEMA Ma	p# 06053C0191	Street Asphalt Alley None H FEMA	ments—Type Map Date 06/2	X
SITE	Electricity X Gas X Yes X I	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes [X FEMA Ma	p# 06053C0191	Street Asphalt Alley None H FEMA	ments—Type Map Date 06/2	X
SITE	Electricity X Gas X Yes X I	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes [X FEMA Ma	p# 06053C0191	Street Asphalt Alley None H FEMA	ments—Type Map Date 06/2	X
SITE	Gas X Yes X I FEMA Special Flood Hazard Area Yes X I Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes [ors (easements, encroachments,	X FEMA Ma No If No, describe. environmental conditions,	p # 06053C0191 land uses, etc.)?	Street Asphalt Alley None H FEMA Yes X No	Map Date 06/2	X
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X I Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes [ors (easements, encroachments,	X FEMA Ma No If No, describe. environmental conditions,	p # 06053C0191 land uses, etc.)? ind Tax Records	Street Asphalt Alley None H FEMA Yes X No	ments—Type Map Date 06/2	X
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes ors (easements, encroachments, rty Appraisal Files X	X FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s	p # 06053C0191 land uses, etc.)? ind Tax Records s) for Gross Living A	Street Asphalt Alley None H FEMA Yes X No Prior Inspection area Realquest	Map Date 06/2 If Yes, describe	1/2017
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes ors (easements, encroachments, rty Appraisal Files X GENERAL DESCRIPTIO	X FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s	p # 06053C0191 land uses, etc.)? and Tax Records s) for Gross Living A Cooling	Street Asphalt Alley None H FEMA Yes X No Prior Inspection area Realquest Amenities	Map Date 06/2 If Yes, describe Property Own	X
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes ors (easements, encroachments, rty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw	X FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s) N Heating (p # 06053C0191 land uses, etc.)? Ind Tax Records (a) for Gross Living A Cooling HWBB X F	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection Area Realquest Amenities Fireplace(s) # 1	Map Date 06/2 If Yes, describe Property Own C. None	x 1/2017
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes ors (easements, encroachments, rty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finish	X FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s) N Heating / (s) I Space X FWA And Radiant	p # 06053C0191 land uses, etc.)? ind Tax Records s) for Gross Living A Cooling HWBB X f	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection Area Realquest Amenities Fireplace(s) # 1 NoodStove(s) # 0	Map Date 06/2 If Yes, describe Property Own None X Driveway	x 1/2017 ner ar Storage # of Cars 2
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes ors (easements, encroachments, rty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finish	X FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s) N Heating / (s) I Space X FWA And Radiant	p # 06053C0191 land uses, etc.)? ind Tax Records s) for Gross Living A Cooling HWBB X f X f	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection rea Realquest Amenities Fireplace(s) # 1 NoodStove(s) # 0 Patio/Deck Conc	Map Date 06/2 If Yes, describe Property Own None X Driveway Driveway Surfa	x 1/2017 ner ar Storage # of Cars 2
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes ors (easements, encroachments, rty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finish	FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s) N Heating / 0 I Space X FWA ned Radiant ned Other	p # 06053C0191 land uses, etc.)? ind Tax Records s) for Gross Living A Cooling HWBB X f X f	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection Area Realquest Amenities Fireplace(s) # 1 NoodStove(s) # 0	Map Date 06/2 If Yes, describe Property Own None X Driveway	x 1/2017 ner ar Storage # of Cars 2
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const.	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes Cors (easements, encroachments, rty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finist Partial Basement Finist Exterior Walls Wood Sid/Stucce	X FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s N Heating / (I Space X FWA hed Radiant ned Other O Fuel Gas	p # 06053C0191 land uses, etc.)? Ind Tax Records s) for Gross Living A Cooling HWBB X F	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection Area Realquest Amenities Fireplace(s) # 1 MoodStove(s) # 0 Patio/Deck Conc Porch Cov	Map Date 06/2 If Yes, describe Property Own C. None X. Driveway Driveway Surfa X. Garage	x 1/2017 1/2017 2
SITE	Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Ranch	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes Cors (easements, encroachments, rty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finist Partial Basement Finist Exterior Walls Wood Sid/Stucc Roof Surface Tar & Gravel	X FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s N Heating / O I Space X FWA end Radiant ned Other O Fuel Gas Central Air (1)	p # 06053C0191 land uses, etc.)? Ind Tax Records S) for Gross Living A Cooling HWBB X) F X F Conditioning P	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection Amenities Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck Conc Porch Cov Pool None	Map Date 06/2 If Yes, describe Property Own None X Driveway Driveway Surfa X Garage Carport	x 1/2017 2. Interpolation of Cars 2 are Concrete # of Cars 2 # of Cars 2 # of Cars 0
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Ranch Year Built 1965	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes Cors (easements, encroachments, rty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finist Partial Basement Finist Exterior Walls Wood Sid/Stucc Roof Surface Tar & Gravel Gutters & Downspouts None	X FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s N Heating / (s) I Space X FWA ned Radiant ned Other o Fuel Gas Central Air (s) Individual	p # 06053C0191 land uses, etc.)? and Tax Records s) for Gross Living A Cooling HWBB X F X F Conditioning F	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection Area Realquest Amenities Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck Conc Porch Cov Pool None Fence Wood	Map Date 06/2 If Yes, describe Property Own C. None X. Driveway Driveway Surfa X. Garage Carport X. Attached	x 1/2017 1/2017 2
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Ranch Year Built 1965 Effective Age (Yrs) 38	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes Cors (easements, encroachments, rty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finist Partial Basement Finist Exterior Walls Wood Sid/Stucc Roof Surface Tar & Gravel Gutters & Downspouts None Window Type Vinyl/ Dual Pane	FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s N Heating / (s) I Space X FWA ned Radiant ned Other O Fuel Gas Central Air (s) Individual	p # 06053C0191 land uses, etc.)? and Tax Records b) for Gross Living A Cooling HWBB X F X F Conditioning F Conditioning F	Street Asphalt Alley None HH FEMA Yes X No Prior Inspection Area Realquest Amenities Fireplace(s) # 1 WoodStove(s) # 0 Patio/Deck Conc Poorch Cov Pool None Fence Wood Other None	Map Date 06/2 If Yes, describe Property Own None X Driveway Driveway Surfa X Garage Carport	x 1/2017 2. Interpolation of Cars 2 are Concrete # of Cars 2 # of Cars 2 # of Cars 0
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Ranch Year Built 1965 Effective Age (Yrs) 38 Appliances Refrigerator X Range/Oven	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes ors (easements, encroachments, Try Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finist Partial Basement Finist Exterior Walls Wood Sid/Stucce Roof Surface Tar & Gravel Gutters & Downspouts None Window Type Vinyl/ Dual Pane X Dishwasher X Disposal	FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s N Heating / 0 I Space X FWA ned Radiant ned Other o Fuel Gas Central Air Individual X Other None Microwave	p # 06053C0191 land uses, etc.)? Ind Tax Records So for Gross Living A Cooling HWBB X F X F Conditioning X	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection Area Realquest Amenities Fireplace(s) # 1 MoodStove(s) # 0 Patio/Deck Conc Porch Cov Pool None Fence Wood Other None Other (describe)	Map Date 06/2 If Yes, describe Property Own C. None X. Driveway Driveway Surfa X. Garage Carport X. Attached Built-in	# of Cars 2 # of Cars 2 # of Cars 0 Detached
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Ranch Year Built 1965 Effective Age (Yrs) 38	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes Cors (easements, encroachments, rty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finist Partial Basement Finist Exterior Walls Wood Sid/Stucc Roof Surface Tar & Gravel Gutters & Downspouts None Window Type Vinyl/ Dual Pane	FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s N Heating / (s) I Space X FWA ned Radiant ned Other O Fuel Gas Central Air (s) Individual	p # 06053C0191 land uses, etc.)? and Tax Records b) for Gross Living A Cooling HWBB X F X F Conditioning F Conditioning F	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection Area Realquest Amenities Fireplace(s) # 1 MoodStove(s) # 0 Patio/Deck Conc Porch Cov Pool None Fence Wood Other None Other (describe)	Map Date 06/2 If Yes, describe Property Own C. None X. Driveway Driveway Surfa X. Garage Carport X. Attached Built-in	x 1/2017 2. Interpolation of Cars 2 are Concrete # of Cars 2 # of Cars 2 # of Cars 0
S	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Ranch Year Built 1965 Effective Age (Yrs) 38 Appliances Refrigerator X Range/Oven Finished area above grade contains:	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes Cors (easements, encroachments, ors (easements, encroachments, orty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finist Partial Basement Finist Exterior Walls Wood Sid/Stucce Roof Surface Tar & Gravel Gutters & Downspouts None Window Type Vinyl/ Dual Pane X Dishwasher X Disposal	FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s N Heating / 0 I Space X FWA ned Radiant ned Other O Fuel Gas Central Air Individual EX Other None Microwave 4 Bedrooms	p # 06053C0191 land uses, etc.)? Ind Tax Records So for Gross Living A Cooling HWBB X F X F Conditioning X F Washer/Dryer 2.0 Bath(s)	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection Area Realquest Amenities Fireplace(s) # 1 MoodStove(s) # 0 Patio/Deck Conc Porch Cov Pool None Fence Wood Other None Other (describe)	Map Date 06/2 If Yes, describe Property Own C. None X. Driveway Driveway Surfa X. Garage Carport X. Attached Built-in	# of Cars 2 # of Cars 2 # of Cars 0 Detached
S	Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope X Other (describe) Realquest/exterior inspection GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Ranch Year Built 1965 Effective Age (Yrs) 38 Appliances Refrigerator X Range/Oven Finished area above grade contains:	Sanitary Sewer No FEMA Flood Zone X the market area? X Yes Cors (easements, encroachments, ors (easements, encroachments, ors (easements, encroachments, orty Appraisal Files X GENERAL DESCRIPTIO Concrete Slab X Craw Full Basement Finist Partial Basement Finist Exterior Walls Wood Sid/Stucce Roof Surface Tar & Gravel Gutters & Downspouts None Window Type Vinyl/ Dual Pane X Dishwasher X Disposal 7 Rooms	FEMA Ma No If No, describe. environmental conditions, MLS X Assessment a Data Source(s N Heating / 0 I Space X FWA ned Radiant ned Other O Fuel Gas Central Air Individual EX Other None Microwave 4 Bedrooms	p # 06053C0191 land uses, etc.)? Ind Tax Records So for Gross Living A Cooling HWBB X F X F Conditioning X F Washer/Dryer 2.0 Bath(s)	Street Asphalt Alley None IH FEMA Yes X No Prior Inspection Area Realquest Amenities Fireplace(s) # 1 MoodStove(s) # 0 Patio/Deck Conc Porch Cov Pool None Fence Wood Other None Other (describe)	Map Date 06/2 If Yes, describe Property Own C. None X. Driveway Driveway Surfa X. Garage Carport X. Attached Built-in	# of Cars 2 # of Cars 2 # of Cars 0 Detached
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FEATURE		SUBJECT					BLE S	SALE NO. 1			1PARABLE S	SALE NO. 2				BLE SA	ALE NO. 3
3057 Sunrise Circle					O'sulliv				3054 Ed	-			3078 F		-		
Address Marina, CA 9393	33					93933			Marina, (Marina	•			
Proximity to Subject				0.35	miles	NE			0.09 mile	es N			0.18 m	niles N	VW		
Sale Price	\$						\$	750,000			\$	715,000				\$	850,000
Sale Price/Gross Liv. Area	\$	0.00		\$		62 sq. ft					1 sq. ft.				34 sq. ft.		
Data Source(s)								500;DOM 44			#ML819056	59;DOM 96					0;DOM 1
Verification Source(s)						Doc# 47			<u> </u>		oc# 52559	<u> </u>			Ooc# 532	200	
VALUE ADJUSTMENTS	DE	SCRIPTION	V			RIPTION		+(-) \$ Adjustment		CRI	PTION	+(-) \$ Adjustment			RIPTION		+(-) \$ Adjustment
Sale or Financing				Arml					ArmLth				ArmLth				
Concessions					Ate ;0	10.0			Cash;0	4010			Conv;C		10.0		
Date of Sale/Time					22;c11	122		0		12/2	22	0	s12/22		22		0
Location	N;Res;			N;Re					N;Res;				N;Res				
Leasehold/Fee Simple	Fee Sin				Simple	!		_	Fee Sim	ple		_	Fee Si				
Site	7036 sf			8933				0				0	7065 s				0
View	N;Res;			N;Re					N;Res;	_			N;Res	_			
Design (Style)	DT1;Ra	inch			:Ranch	1			DT1;Rar	nch			DT1;R	anch			
Quality of Construction	Q4			Q4					Q4				Q4				
Actual Age	58			46				0				0	54				0
Condition	C4			C4	1 1				C4				C3				-85,000
Above Grade	Total Bd			_	Bdrms.	Bath			Total Bdrr	-	Baths		Total B	-	Baths	+	
Room Count	7 4	4 2.0		7	4	2.0		_	7 4	_	2.0		7	3	2.0	- 0	0
Gross Living Area 60	0-5	1,667	sq. ft.	0.7		1,567 s	sq. tt.	0			1,667 sq. ft.		0-6		1,716 sc	q. ft.	0
Basement & Finished	0sf			0sf					0sf				0sf				
Rooms Below Grade				 					-				ļ. —			\dashv	
Functional Utility	Average			Aver					Average				Averag	•		-	
Heating/Cooling	FWA No				None				FWA No				FWA n			\dashv	
Energy Efficient Items	DP Win				<u> Windov</u>	VS			DP Wind	lows	5		DP Wi		<i>I</i> S		
Garage/Carport	2ga2dw			2ga2					2ga2dw				2ga2d\				
Porch/Patio/Deck	Patio/D	eck,Porch		Patio	o/Deck	,Porch			Patio/De	ck,F	orch		Patio/E	Deck,	Porch		
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Net Adjustment (Total)				X		<u> </u>	\$	0	+ -		\$	0	+		X -	\$	85,000
Adjusted Sale Price				Net A	-	0.0%	- 1		Net Adj.		0.0%		Net Ad	,	-10.0%		
of Comparables				Gros	s Adj.	0.0%	\$		Gross Adi	j.	0.0% \$	715,000	Gross A	Δdi	10.0%	\$	765,000
								750,000						ıuj.	10.070		
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	search the	e sale or tra	nsfer hi	istory	of the s	subject p				t, exp	plain			tuj.	10.070		
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Freddie Mac Form 2055 March 2005

	the the property that is the subject of this appraisal for a mortgage finance transaction, subject of the property form, and Definition of Market Value. No additional Intended Users are identified by the
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
	appraisal for their own use. This appraisal report should not serve as the basis for any property
purchase decision or any appraisal contingency in a purchase agreement relating to the property	erty.
At the request of the client, this appraisal report has been prepared in compliance with the Ur	niform Appraical Datacet (LIAD) from Eannia Mag and Eroddia Mac. The LIAD requires the
appraiser to use standardized responses that include specific formats, definitions, abbreviation	
In the normal course of business, the appraiser attempted to obtain an adequate amount of ir	·
standardized responses, especially those in which the appraiser has not had the opportunity data than is factually correct or typical in the normal course of business. Consequently, this ir Examples include condition and quality ratings, as well as comparable sales and listing data.	nformation should be considered an estimate unless otherwise noted by the appraiser.
generally obtained from third-party sources.	The country of the country and property mad vertically and comparable property data made
In determining a final value estimate, the indicated adjustments were derived from research a discussions with market participants from within the subjects marketing area, as well as local extracted or supported by the available market data with a high degree of accuracy. Some accuracy applied based on prior observations of the reactions of typical/knowledgeable buyers' and sel	real estate markets. Not all adjustments in the Sales Comparison Approach can be directly justments have an element of subjectivity and professional judgment which the appraiser has
appraisal industry when appraising atypical or complex properties; or where there is an extret inconsistent with which to draw better supported adjustments and overall value conclusions.	•
A reasonable exposure time for the subject property developed independently from the stated	I marketing time is: 1-45 days
I have performed no services, as an appraiser or in any other capacity, regarding the property acceptance of this assignment.	that is the subject of this report within the three-year period immediately preceding
AMC: ClearCapital.com, Inc: California #1256	
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Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for estand given weight within the final value reconciliation.	ions. Itimating site value) The Cost approach is completed for analysis purposes. The approach is
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Freddie Mac Form 2055 March 2005

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.

File No. 34058942

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.
- 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.
- 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.
- 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
- 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.
- 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.
- 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.
- I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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- 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 Michelle Mayo	Signature
Name Michelle Mayo	Name
Company Name Mayo Real Estate Appraisals	Company Name
Company Address 1709 Independence Blvd. #102	Company Address
Salinas, CA 93906	
Telephone Number (831) 809-0524	Telephone Number
Email Address mayo.michelle@rocketmail.com	Email Address
Date of Signature and Report 03/29/2023	Date of Signature
Effective Date of Appraisal 03/29/2023	State Certification #
State Certification #	or State License #
or State License # AL029031	State
or Other (describe) State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 05/28/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
3057 Sunrise Circle	Did not inspect exterior subject property
Marina, CA 93933	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 750,000	
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapital.com, Inc	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

FEATURE		20B	JECT				DLE SA	LE NO. 4			SLE S/	ALE NO. 5		CON	IFARA	JEE O	ALE NO	. 0
3057 Sunrise Circle				3003 Co					301 Park Cir									
Address Marina, CA 9393	3	_		Marina,		33			Marina, CA									
Proximity to Subject				0.28 mile	s SW				0.92 miles	VW	_							
Sale Price	\$						\$	699,000			\$	769,000				\$		
Sale Price/Gross Liv. Area	\$		0.00 sq. ft.		25.56 s					46 sq. ft.			\$		sq. ft			
Data Source(s)				MLSListi	_			5;DOM 1	MLSListing			5;DOM 4						
Verification Source(s)				Realque			nding		Realquest/I		$\overline{}$							
VALUE ADJUSTMENTS	DE	SCF	RIPTION		CRIPT	ION		+(-) \$ Adjustment		RIPTION		+(-) \$ Adjustment	1	ESCRI	PTION	\rightarrow	+(-) \$ A	Adjustment
Sale or Financing				ArmLth					ArmLth									
Concessions				Unknow	1;0				Unknown;0									
Date of Sale/Time				c03/23			_	0	c03/23			0				\rightarrow		
Location	N;Res;			N;Res;			_		N;Res;							\rightarrow		
Leasehold/Fee Simple	Fee Sim			Fee Sim	ole		_		Fee Simple							\rightarrow		
Site	7036 sf			7093 sf				0	9000 sf			0				\rightarrow		
View	N;Res;			N;Res;			_		N;Res;							\rightarrow		
Design (Style)	DT1;Rai	<u>nch</u>		DT1;Rar	ch				DT1;Ranch							\rightarrow		
Quality of Construction	Q4			Q4			_		Q4							\rightarrow		
Actual Age	58			57				0	58									
Condition	C4	_		C4	_				C4									
Above Grade	Total Bdr		Baths	Total Bdri		Baths			Total Bdrms.	Baths			Total	Bdrms.	Bath	S		
Room Count	7 4	4	2.0	7 4	_	2.0			6 3	2.0		0				\rightarrow		
Gross Living Area 60			1,667 sq. ft.		1,3	30 sq	q. ft.	20,200		1,334 so	sq. ft.	20,000				sq. ft.		
Basement & Finished	0sf			0sf					0sf									
Rooms Below Grade							\perp											
Functional Utility	Average			Average					Average									
Heating/Cooling	FWA No			FWA No			\perp		FWA None							\dashv		
Energy Efficient Items	DP Wind		S	Prtl DP \	Vindow	/S		0		IS						\rightarrow		
Garage/Carport	2ga2dw			2ga2dw					2ga2dw									
Porch/Patio/Deck	Patio/De	eck,l	Porch	Patio/De	ck,Por	ch			Patio/Deck	Porch						\longrightarrow		
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of Comparables				Gross Ad	. 2	2.9%			Gross Adj.	2.6%		789,000	•		%			
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Uniform Appraisal Dataset Definitions

File No. 34058942

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

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

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions File No. 34058942 **Abbreviations Used in Data Standardization Text**

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

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: 34058942			
Property Address: 3057 Sunrise Circle	Case N	lo.:		
City: Marina	State: CA	Zip: 93933		
Lender: Wedgewood Inc				

Per engagement letter, the borrower is Catamount Properties 2018 LLC. Per Realquest, the owner of tile is Morris, Woodroe. The reason for the discrepancy is unknown **Highest and Best Use**

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use.

Comments on Sales Comparison

The subject is a 4 bedroom/2 bath sfr located in Marina with very limited recent limited sales activity/low inventory (please refer to attached market analysis). It was therefore necessary to include some comparables that fall outside of the preferable guidelines. All comparables utilized are considered to be the most recent, competitive available.

Comp 2 appears to have sold toward the lower end of market values. Per MLS/Realquest, this was an all cash sale. Comp 2 prolonged days on market due to original list price of \$769,500.

Comp 3 is of superior condition due to recent updating (roof, interior/exterior paint, updated electrical, dp windows, remodeled kitchen, updated baths, flooring, etc.)
Condition adjustment at 10% based on market research/paired sales analysis

An additional sale was considered at 410 Carmel Ave (mls#ML81915816), however not utilized in the above analysis as sale price is above current market values/unsupported by recent sales. Per Realquest this was a VA loan at 103.6% financing.

Comps 4-5 are current pending sales. Although slightly smaller homes, they were included due to lack of inventory

Based on paired sales analysis, after an increase in property values through the middle of the 3rd quarter of 2022, values appear to be stable. However, there is not enough recent sales data to confirm stabilization or support time adjustments to comparables utilized.

Gla adjustment at \$60/sf and comp 3 condition adjustment at 10% based on market research/paired sales analysis. Differences in energy efficient items (dual pane windows) and age taken into consideration in the condition adjustment.

Greatest weight given to comp 1 due to terms of sale/overall similarities

The subject's final opinion of value is below the predominate one-unit housing price due to it's relative condition

Market Conditions Addendum to the Appraisal Report File No. 34058942

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditions prevalent in	the subject neighbo	rhood. T	his is a required
addendum for all appraisal reports with an effective date on or a Property Address 3057 Sunrise Circle	ner April 1, 2009.	City Marina			State CA Zip C	ode 939	33
Borrower Catamount Properties 2018 LLC							
Instructions: The appraiser must use the information require	ed on this form as the I	oasis for his/her concl	usions, and must provi	de support for thos	e conclusions, rega	ding hou	using trends and
overall market conditions as reported in the Neighborhood section							
analysis as indicated below. If any required data is unavailable provide data for the shaded areas below; if it is available, however.				•			
median, the appraiser should report the available figure and iden			-				-
that would be used by a prospective buyer of the subject prope	-	=		-			
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		
Total # of Comparable Sales (Settled)	16	9	2	Increasing	Stable	_=	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	2.67	3.00	0.67 0	Increasing Declining	Stable Stable		Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.13	0.00	0.00	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	<u> </u>	Overall Trend		J
Median Comparable Sale Price	810,000	815,000	824,500	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	19	13	6	Declining	X Stable		Increasing
Median Comparable List Price Median Comparable Listings Days on Market	777,000	0	0	Increasing Declining	X Stable X Stable		Declining Increasing
Median Sale Price as % of List Price	100.00%	98.01%	101.52%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler			101.0270	Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5%, increas	sing use of buydow	ns, closing costs, co	ondo fee	s, options, etc.).
MLSListings indicates there were 27 closed sales during the p	ast 12 months and 5 o	of those sales contain	ed seller concessions	which is 19% of th	e total transactions	in this n	narket area.
Prior Months 7-12: 16 Sales; 2 with concessions; 13% of sales	•			or this period. 0-3:	2 Sales; 0 with cond	essions	; 0% of sales
for this period. The concessions ranged between \$10 and \$12	,500. The median con	cession amount is \$1	,942.				
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	ves. explain (including	the trends in listings a	nd sales of foreclos	ed properties).		
Of the 27 properties settled within the subject's general market			ŭ		ou proportion.		
0 (0%) of the 0 current total active/pending listings are a forecl	•						
Cita data courses for about information. Degional MLC							
Cite data sources for above information. Regional MLS							
Summarize the above information as support for your conclu-	sions in the Neighborl	hood section of the a	ppraisal report form. I	f you used any ad	ditional information	, such a	s an analysis of
Summarize the above information as support for your concluse pending sales and/or expired and withdrawn listings, to formulate	•				ditional information	, such a	s an analysis of
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File N	No.: 34058942	
Property Address: 3057 Sunrise Circle	Case	No.:	
City: Marina	State: ca	Zip: 93933	
Lender: Wedgewood Inc		•	



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 29, 2023 Appraised Value: \$ 750,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

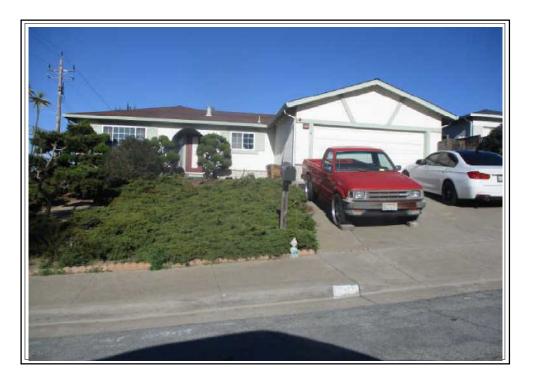
Borrower: Catamount Properties 2018 LLC
Property Address: 3057 Sunrise Circle
City: Marina
Lender: Wedgewood Inc

File No.: 34058942

Case No.:

Zip: 93933

Zip: 93933



COMPARABLE SALE #1

409 O'sullivan Ct Marina, CA 93933 Sale Date: s11/22;c11/22 Sale Price: \$ 750,000



COMPARABLE SALE #2

3054 Eddy Cir Marina, CA 93933 Sale Date: s12/22;c12/22 Sale Price: \$ 715,000



COMPARABLE SALE #3

3078 Helena Way Marina, CA 93933 Sale Date: s12/22;c12/22 Sale Price: \$ 850,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File N	lo.: 34058942	
Property Address: 3057 Sunrise Circle	Case	No.:	
City: Marina	State: ca	Zip: 93933	
Lender: Wedgewood Inc			



COMPARABLE SALE #4

3003 Concord Ct Marina, CA 93933 Sale Date: c03/23 Sale Price: \$ 699,000



COMPARABLE SALE #5

301 Park Cir Marina, CA 93933 Sale Date: c03/23 Sale Price: \$ 769,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$

FLOOD MAP

Borrower: Catamount Properties 2018 LLC
Property Address: 3057 Sunrise Circle
City: Marina
Lender: Wedgewood Inc

Marina Vista Elementary School Stone Soup Child Care Programs Crumpton Elementary School Subject 3057 Sunrise Circle Marina, CA 93933 Community of Christ Coopla

FLOOD INFORMATION

Community: CITY OF MARINA

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06053C0191H

Panel: 06053C0191

Zone: X

Map Date: 06-21-2017

FIPS: 06053

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

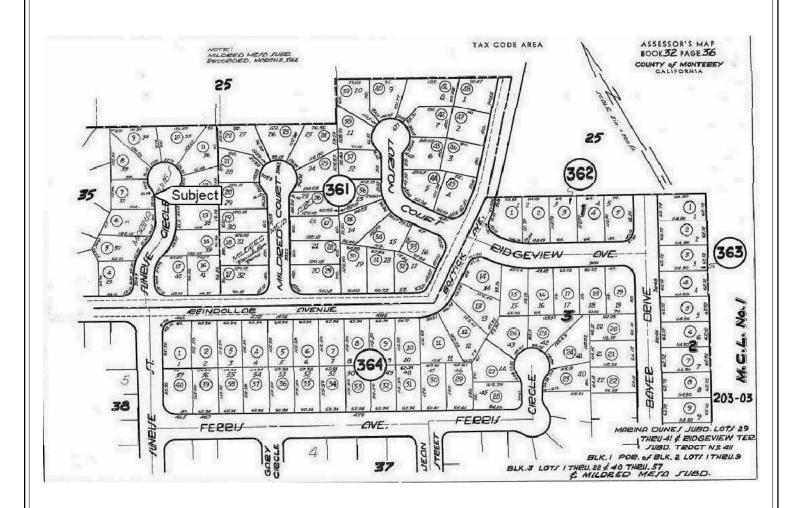
= Forest = Water

Sky Flood™

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

PLAT MAP

Borrower: Catamount Properties 2018 LLC
Property Address: 3057 Sunrise Circle
City: Marina
Lender: Wedgewood Inc



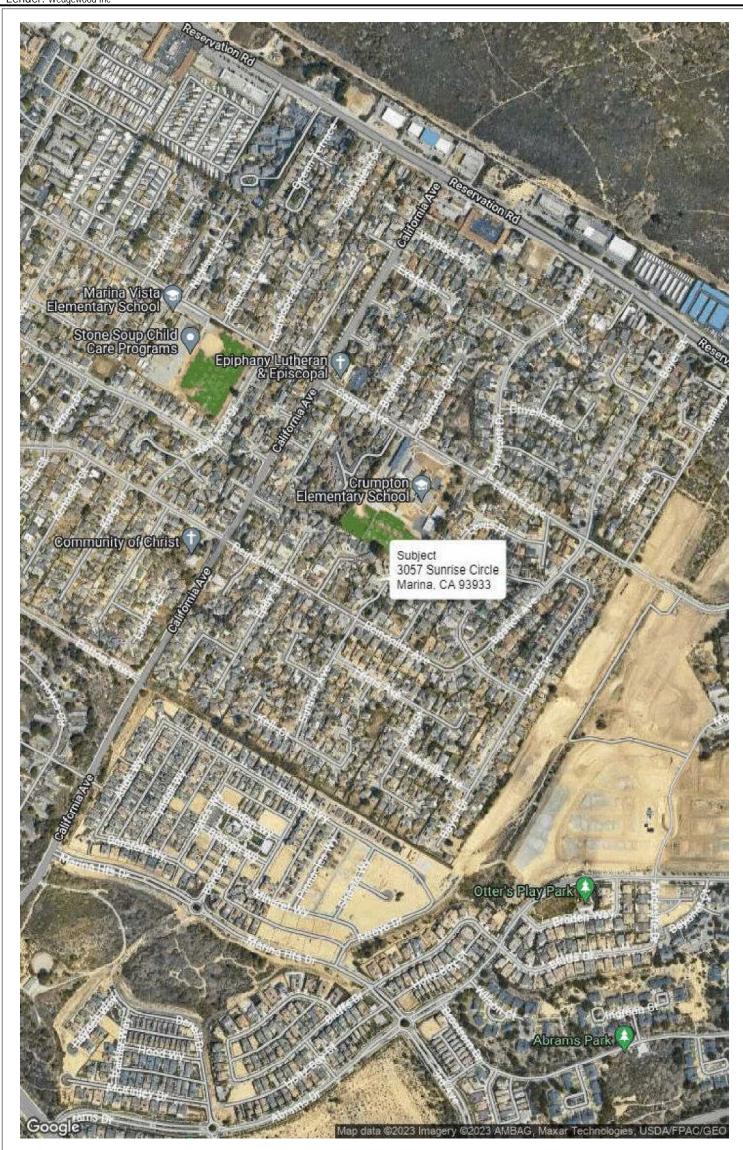
AERIAL MAP

 Borrower: Catamount Properties 2018 LLC
 File No.: 34058942

 Property Address: 3057 Sunrise Circle
 Case No.:

 City: Marina
 State: CA
 Zip: 93933

Lender: Wedgewood Inc



LOCATION MAP

Borrower: Catamount Properties 2018 LLC File No.: 34058942 Property Address: 3057 Sunrise Circle Case No.: City: Marina State: ca Zip: 93933 Lender: Wedgewood Inc loria Jean **Fate Park** Beach Rd Ione Olson Elementary School Seaside Cir Windyhill Park Locke-Paddon Iglesia Ni Cristo -Locale of Monterey Park Comparable Sale 5 Reservation Rd 301 Park Cir Marina, CA 93933 Marina First Assembly of God 0.92 miles NW Marina Comparable Sale 1 409 O'sullivan Ct Marina, CA 93933 Comparable Sale 3 0.35 miles NE 3078 Helena Way Marina Visti Tennis court Elementary School Marina, CA 93933 0.18 miles NW Reservation Rd Los Arboles Sports Complex :hool Crumpton Comparable Sale 2 Elementary School Subject 3054 Eddy Cir ys Stone School 3057 Sunrise Circle G1 Marina, CA 93933 Marina, CA 93933 0.09 miles NW layes Cit Well St Preston Park and Ave Comparable Sale 4 Lindsey Sy 3003 Concord Ct Marina, CA 93933 0.28 miles SW Otter's Play Park California Ave Infin Pky Abrams Park Hood Wy Imjin Pkwy Palisade Park Imjin Pkwy mlin Rd /mjin Pkwy **Google** Map data ©2023

Realquest

Borrower: Catamount Properties 2018 LLC	File N	File No.: 34058942		
Property Address: 3057 Sunrise Circle	Case	Case No.:		
City: Marina	State: ca	Zip: 93933		

Lender: Wedgewood Inc



Owner Information						ς
Owner Name:	,	MORRIS WOODROE				
Mailing Address:	:	3057 SUNRISE CIR, MARINA	CA 93933-3721 C00	6		
Vesting Codes:	1	1				
ocation Information	n					
egal Description:		MARINA DUNES TRACT 431	LOT 32			
County:	1	MONTEREY, CA	APN.		032-361-007-000	
Census Tract / Block:		142.01/2	Alternate APN:			
ownship-Range-Sec	t		Subdivision:		431 MARINA DUNES	
egal Book/Page:			Map Reference:		1	
egal Lot:		32	Tract #.		431	
egal Block:			School District		MONTEREY PENINSULA M	
Narket Area:	2	91	School District N	lame:	MONTEREY PENINSULA M	
leighbor Code:	į	D32A	Munic/Township			
Owner Transfer Info	rmation					
Recording/Sale Date:		02/15/2023 / 02/12/2023	Deed Type:		AFFIDAVII	
Sale Price:			1st Mtg Docume	nt #.		
Document #.	4	1764				
ast Market Sale Inf	ormation					
Recording/Sale Date:		07/18/2019 / 07/16/2019	1st Mtg Amount/	Type:	\$585,000 / CONV	
Sale Price:		\$585,000	1st Mtg Int. Rate		1	
Sale Type:	1	ULL	1st Mtg Docume	nt #:	29913	
Document #.	2	29912	2nd Mtg Amount	/Type:	I.	
Deed Type:	(GRANT DEED	2nd Mtg Int. Rate	e/Type:	I	
ransfer Document#			Price Per SqFt:		\$350.93	
New Construction:			Multi/Split Sale:			
itle Company:		OLD REPUBLIC TITLE				
ender:	(QUICKEN LOANS INC				
Seller Name:	1	ABOSSIERE DINA A				
rior Sale Information	on					
Prior Rec/Sale Date:	(05/23/1978 /	Prior Lender:			
Prior Sale Price:	5	\$72,000	Prior 1st Mtg Am	nt/Type:	I.	
Prior Doc Number:		1244-615	Prior 1st Mtg Ra	te/Type:	1	
Prior Deed Type:	1	DEED (REG)				
roperty Characteri	stics					
Gross Area:		Parking Type:	GARAGE	Construction:	WOOD	
iving Area:	1,667	Garage Area:	440	Heat Type:	CENTRAL	
ot Adj Area:		Garage Capacity:		Exterior wall:	WOOD SIDING	
Above Grade:		Parking Spaces:		Porch Type:		
otal Rooms:	9	Basement Area:		Patio Type.	PATIO	
Bedrooms:	4	Finish Bsmnt Area:		Pool:		
Bath(F/H):	2/	Basement Type:	0.451.5	Air Cond:	1 011455	
ear Built / Eff:	1965 / 1965	Roof Type:	GABLE	Style:	L-SHAPE	
replace:	Y/1	Foundation:	CONCRETE	Quality:	FAIR	
of Stories: Other Improvements:	1	Roof Material:	TAR & GRAVEL	Condition:	GOOD	
ite Information		Acres:	0.16	County Has	4 FAMILY DECID (40)	
oning: .ot Area:	7,036	Lot Width/Depth:	74 x 96	County Use: State Use:	1 FAMILY RESID (1C)	
and Use:	7,036 SFR	Res/Comm Units:	74 x 96	Water Type:		
Site Influence:	UI IX	ixearconnili onits.		Sewer Type:		
Tax Information Total Value:	\$602 PPA	Account Voor	2022	Droperty To-	\$6,726,22	
and Value:	\$602,880 \$345,239	Assessed Year: Improved %:	2022 43%	Property Tax: Tax Area:	\$6,726.22 012004	
mprovement Value:	\$257,641	Tax Year:	2022	Tax Area.		
	\$602,880	ida iedi.	2022	Tax Exemption		
otal Taxable Value:						

USPAP ADDENDUM

File No. 34058942

		USPAPA	DDENDUM	1.10.1101.
Borrower:	Catamount Properties 2018 LLC			
	Address: 3057 Sunrise Circle			
	Marina	County: Monterey	State: CA	Zip Code: 93933
Lender:	Wedgewood Inc			
		ALTIFIC A TION		
	SAL AND REPORT IDEI			
inis repo	ort was prepared under t	the following USPAP reporting	-	
X App	oraisal Report	A written report prepared under Sta	ındards Rule 2-2(a).	
Res	stricted Appraisal Report	A written report prepared under Sta	ındards Rule 2-2(b).	
Reason	able Exposure Time			
My opinion	n of a reasonable exposure time	e for the subject property at the market	value stated in this report is: $\frac{1-45 \text{ d}}{}$	ays
F			attice and an an areal at development independ	and and the form the artest of manufacturer times
Exposure time	e is a retrospective opinion based or	n an analysis of past events assuming a comp	petitive and open market, developed indep	endently from the stated marketing time.
Additio	nal Certifications			
		n appraiser or in any other capacity, re	garding the property that is the sub	ject of this report within the three-year
period	d immediately preceding accep	tance of this assignment.		
	VE performed convices as an	appraisor or in another canacity regar	ling the property that is the subject	of this report within the three year
		appraiser or in another capacity, regard tance of this assignment. Those servic		
period	a initinediately proceding decop	nunce of this assignment. Those service	es die described in the comments i	ociow.
A 1 1				
Addition	nal Comments			
APPRAI	SER:		SUPERVISORY APPRAISER (only if required):
	אממג ל ממג			
Signature	e: Michelle	Maun	Signature [.]	
	Michelle Mayo		9	
Date Sigr	ned: <u>03/29/2023</u>		Date Signed:	
State Ce	rtification #:		State Certification #:	
		State #:		ar Licenses
State: C		se: 05/28/2024	Expiration Date of Certification of Supervisory Appraiser inspection	or License:
	Date of Appraisal: 03/29/2023	30, 30, 20, 202		ly from street
			2.5 Exterior or	,

Borrower: Catamount Properties 2018 LLC	File No.: 34058942		
Property Address: 3057 Sunrise Circle	Case No.:		
City: Marina	State: ca	Zip: 93933	
Lender: Wedgewood Inc		·	



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

Michelle R. Mayo

REAL ESTATE APPRAISER LICENSE

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

"Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER:

AL 029031

Effective Date:
Date Expires:

May 29, 2022 May 28, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3063656

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHA

Borrower: Catamount Properties 2018 LLC
Property Address: 3057 Sunrise Circle
City: Marina
State: CA

Zip: 93933

Lender: Wedgewood Inc

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-2AX-1013019 Renewal of: PRA-2AX-1005126

1. Named Insured: Michelle R Mayo

2. Address: 1709 Independence Blvd Apt

102

Salinas, CA 93906

3. Policy Period: From: November 11, 2023

2022

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

Liability C. \$1,000,000 D. \$1,000,000

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: November 11, 2008

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

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

B. 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

PRA 100 (01/20)