# APPRAISAL OF REAL PROPERTY LOCATED AT:

1125 E Broadway, #59

Anaheim, CA 92805

# AS OF:

04/18/2023

# FOR:

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

# BY:

David Naranjo, Real Estate Appraiser David A. Naranjo 417 Associated Rd #263 Brea, CA 92821

Exterior-Only Inspection Individual Condominium Unit Appraisal Report File # 46734

	The purpose	e of this s	ummary	/ appraisa	птер		iovide ti	ne lender	/client wit	th an accu	rate, and	adequ	uately	supported,	opinion	of the r	narket val	ue of the subj	ect prop	
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# Exterior-Only Inspection Individual Condominium Unit Appraisal Report File # 46734

Describe the condition of the project and of	quality of constructi	on. The overall con	dition, quality	of construction and unit	mix is average and ty	pical for the
area. Car storage, HOA dues The Renaissance developmen		• •				ility noted.
Describe the common elements and recre	eational facilities.	Greenbelts, walkwa	ays, picnic are	ea, gated entry		
Are any common elements leased to c	or by the Homeov	vners' Association?	Yes X No If	Yes, describe the rental terms and	options.	
Is the project subject to ground rent?	Yes X No	If Yes, \$	per year (describe	e terms and conditions)		
, , , ,			1 7 (	,		
Are the parking facilities adequate for the	project size and ty	pe? X Yes N	No If No, describ	e and comment on the effect on va	ue and marketability.	
1						
I did X did not analyze the con	ndominium project	hudget for the current yea	ar Explain the res	sults of the analysis of the budget	(adequacy of fees reserves	etc.) or why
the analysis was not performed. Co						
available for the appraiser to r			_	•		
Are there any other fees (other than re	gular HOA charge	es) for the use of the proj	ect facilities?	Yes X No If Yes, report th	e charges and describe.	
Compared to other competitive projects	of similar quality a	and design, the subject uni	it charge appears	High X Average	Low If High or Low, desc	ribe
Are there any special or unusual chara				-		
				m Documents were requ		
however they were not made	available for	the appraiser to rev	iew. No other	r information was noted t	nat would affect mark	etability.
Unit Charge \$ 434 per month	h X 12 = \$ 5,20	8 per year Ann	nual assessment of	harge per year per square feet of g	ross living area = \$ 1	
Utilities included in the unit monthly asses				Electricity Gas Water		ther
Source(s) Used for Physical Characteristic		Appraisal Files		ssessment and Tax Records		erty Owner
Other (describe) Realist			Data Source(s) for	or Gross Living Area Realist		
General Description		Amenities	Applianc		Car Storage	
Floor # 1	<del> </del>	ce(s) # 1		igerator	None	. 🗆 -
# of Levels 2		tove(s)# 0 atio Patio	X Rang	ge/Oven Microwave	X Garage Covere # of Cars 2	edOpen
	\rightarrow   Deck/P	atio Palio	II 🛆 II IISh			
Heating Type FWA Fuel Gas	X Darah/I	Paleany Covered				nod
X Central AC Individual AC		Balcony Covered	X Dish	washer	Assigned X Own	
	Other	None Rooms 2	X Dish	washer her/Dryer		/A
X Central AC Individual AC Other (describe)	Other	None Rooms 2	X Dish Was Bedrooms 2.0	washer her/Dryer	Assigned X Own Parking Space # N, Square Feet of Gross Living	/A g Area Above Grade
Central AC Individual AC Other (describe)  Finished area <b>above</b> grade contains: 5	Other	None Rooms 2	X Dish Was Bedrooms 2.0	washer her/Dryer ) Baths 1185	Assigned X Own Parking Space # N, Square Feet of Gross Living	/A g Area Above Grade
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Other (describe)  Finished area above grade contains: 5  Are the heating and cooling for the indi  Additional features (special energy efficier appraiser only viewed the sub Describe the condition of the property (inc inspection, Realist, and aerial Realist and other data source property currently has no heal assignment results. The appraise and physical deficiencies or a deficiencies or a deficiencies or a did with a did not reverse and did with a did not reverse did with a source pata source (s) Realist  My research did did not reverse di	other vividual units separ int items, etc.) The pject property cluding needed report imagery, the iss are accurated the resident of the neighborhood alle or transfer historial any prior sales analysis of the psubject	None Rooms 2 ately metered? X Yes e subject is a "Pond" from the street and airs, deterioration, renovatio subject is in good o e; the subject prope ssues; if the apprai ders the available da that affect the livability, so d (functional utility, style, o ry of the subject property ar s or transfers of the subject or transfers of the comp wrior sale or transfer histor COM	Bedrooms 2.0  No If No,  model townhord did not physions, remodeling, encountry's quality, iser's assumata sources recondition, use, condition, use, condition	washer her/Dryer  Describe and comment on comparable with two bedrooms, two ically inspect the interior too.) C3; Based on information. The appraiser assum condition, and upgrades aptions are found to be eliable and sufficient to potural integrity of the property?  The three years prior to the effect the year prior to the date of supproperty and comparable sales to COMPARABLE SALES ALES ALES ALES ALES ALES ALES A	Assigned X Own Parking Space # N, Square Feet of Gross Living tibility to other projects in the To bathrooms, and a de To bathrooms, and	y Area Above Grade a market area.  In. The Inprovements. In e exterior In from Ita; and the Itas. Itescribe Itescrib
Other (describe)  Finished area above grade contains: 5  Are the heating and cooling for the indi  Additional features (special energy efficier appraiser only viewed the sub Describe the condition of the property (inc inspection, Realist, and aerial Realist and other data source property currently has no heal assignment results. The appraise and physical deficiencies or a deficiencies or a deficiencies or a did with a did not reverse the property did with a did not reverse did with a source property currently has no hear assignment results. The appraise of did with a did not reverse did with a source did with a did not reverse did with a did not reverse did with a source did with a did not reverse did with a source did with a did not reverse did with a did not revers	other  ividual units separ  int items, etc.) The items, etc.) The items, etc.  ividual units separ  ividual units	None Rooms 2 ately metered? X Yes e subject is a "Pond" from the street and airs, deterioration, renovatio subject is in good of e; the subject proper sues; if the apprai ders the available da that affect the livability, so d (functional utility, style, or ry of the subject property ar so or transfers of the subject or transfers of the composition of the subject property are so or transfers of the composition of the subject property are so or transfers of the subject property are so or transfers of the composition of the subject property are so or transfers of the subject property are subject property a	Bedrooms 2.0  No If No,  model townhord did not physions, remodeling, epoverall conditions, and assume the power of the condition, use, condit	washer her/Dryer Describe and comment on compact of the interior of the property?  The interior of	Assigned X Own Parking Space # N, Square Feet of Gross Living tibility to other projects in the To bathrooms, and a de To bathrooms, and	A garea Above Grade a market area.  In. The inprovements. The exterior on from the exterior of the exteri
Other (describe)  Finished area above grade contains: 5  Are the heating and cooling for the indi  Additional features (special energy efficier appraiser only viewed the sub Describe the condition of the property (inc inspection, Realist, and aerial Realist and other data source property currently has no heal assignment results. The appraise and physical deficiencies or a deficiencies or a deficiencies or a did with a did not reverse and did with a did not reverse did with a source pata source (s) Realist  My research did did not reverse di	other  ividual units separ  int items, etc.) The items are accurated in items and items are accurated in items and items are accurated in items are accurat	None Rooms 2 ately metered? X Yes e subject is a "Pond" from the street and airs, deterioration, renovatic subject is in good of e; the subject proper ssues; if the apprais lers the available da that affect the livability, so d (functional utility, style, or ry of the subject property ar s or transfers of the subject or transfers of the subject property are so or transfers of the comparison of the subject property are so or transfers of the subject property are subjec	Bedrooms 2.0  No If No,  model townhord did not physe one, remodeling, e overall condition of the condition of the condition, use, condition, use, condition, use, condition, use, condition of the subject parable sales for the subject parable SALE #	washer her/Dryer  Describe and comment on compact of the interior of the inter	Assigned X Own Parking Space # N, Square Feet of Gross Living tibility to other projects in the To bathrooms, and a de To bathrooms, and	A parea Above Grade a market area.  In The inprovements. The exterior on from the exterior of the exterior on from the exterior of the exte
Central AC Individual AC Other (describe)  Finished area above grade contains: 5 Are the heating and cooling for the indi  Additional features (special energy efficier appraiser only viewed the sub Describe the condition of the property (inci inspection, Realist, and aerial Realist and other data source property currently has no heal assignment results. The app Are there any physical deficiencies or a  Does the property generally conform to  I X did did not research the sa  My research did X did not reve Data source(s) Realist My research Aid did not reve Data source(s) Realist Report the results of the research and ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) O4 Analysis of prior sale or transfer history of	other  ividual units separ  int items, etc.) The items are accurated in items and items are accurated in items and items are accurated in items are accurat	None Rooms 2 ately metered? X Yes e subject is a "Pond" from the street and airs, deterioration, renovatic subject is in good of e; the subject proper ssues; if the apprais lers the available da that affect the livability, so d (functional utility, style, or ry of the subject property ar s or transfers of the subject or transfers of the subject property are so or transfers of the comparison of the subject property are so or transfers of the subject property are subjec	Bedrooms 2.0  No If No,  model townhord did not physe one, remodeling, e overall condition of the condition of the condition, use, condition, use, condition, use, condition, use, condition of the subject parable sales for the subject parable SALE #	washer her/Dryer  Describe and comment on compact of the interior of the inter	Assigned X Own Parking Space # N, Square Feet of Gross Living tibility to other projects in the To bathrooms, and a de To bathrooms, and	A parea Above Grade a market area.  In The inprovements. The exterior on from the exterior of the exterior on from the exterior of the exte
Other (describe)  Finished area <b>above</b> grade contains: 5  Are the heating and cooling for the indi  Additional features (special energy efficier <b>appraiser only viewed the sub</b> Describe the condition of the property (inci  inspection, Realist, and aerial  Realist and other data source  property currently has no heal <b>assignment results.</b> The app  Are there any physical deficiencies or a  My research did did not reve  Data source(s) Realist  Report the results of the research and  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s) Re  Effective Date of Data Source(s) Q4  Analysis of prior sale or transfer history of  Comparable 2 was transferrere	other  ividual units separ  int items, etc.) The items are accurated in items and items are accurated in items and items are accurated in items are accurat	None Rooms 2 ately metered? X Yes e subject is a "Pond" from the street and airs, deterioration, renovatic subject is in good of e; the subject proper ssues; if the apprais lers the available da that affect the livability, so d (functional utility, style, or ry of the subject property ar s or transfers of the subject or transfers of the subject property are so or transfers of the comparison of the subject property are so or transfers of the subject property are subjec	Bedrooms 2.0  No If No,  model townhord did not physe one, remodeling, e overall condition of the condition of the condition, use, condition, use, condition, use, condition, use, condition of the subject parable sales for the subject parable SALE #	washer her/Dryer  Describe and comment on compact of the interior of the inter	Assigned X Own Parking Space # N, Square Feet of Gross Living tibility to other projects in the To bathrooms, and a de To bathrooms, and	A parea Above Grade a market area.  In The inprovements. The exterior on from the exterior of the exterior on from the exterior of the exte

Exterior-Only Inspection Individual Condominium Unit Appraisal Report File # 46734

There are 2 compara	able properties currentl	y offered for sale in t	he subject neighborho	od ranging in price fro	om \$ 699,900	to \$ 700,0	. 00	
There are 32 compara	able sales in the subje	ct neighborhood withir	the past twelve mon	ths ranging in sale pr	ice from \$ 485,00	0 to \$ 812	2,000	
FEATURE	SUBJECT	COMPARABL	E SALE #1	COMPARAB	LE SALE #2	COMPARABLE SALE # 3		
Address and 1125 E Bro	oadway	1145 E Broadw	ay	1050 E Chestni	ut St	1095 E Broadw	ay	
Unit # 59, Anahei	m, CA 92805	61, Anaheim, C	A 92805	19, Anaheim, C	A 92805	56, Anaheim, C	A 92805	
Project Name and Renais	sance	Renaissance		Renaissance		Renaissance		
Phase 1		1		1		1		
Proximity to Subject		0.01 miles E		0.05 miles W		0.02 miles W		
Sale Price	\$		\$ 652,000		\$ 630,000		\$ 605,000	
Sale Price/Gross Liv. Area	\$ sq. ft.	\$ 462.08 sq. ft.		\$ 531.65 sq. ft.		\$ 510.55 sq. ft.		
Data Source(s)		CRMLS# PW23	022327;DOM 28	CRMLS# PW230	022707;DOM 17	CRMLS# RS221	53374;DOM 59	
Verification Source(s)		Realist / Verifie	d With Agent	Realist / Doc# 6	53888	Realist / Doc# 3	36398	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Conv;0		Conv;0		Conv;0		
Date of Sale/Time		s04/23;c03/23		s03/23;c03/23		s10/22;c09/22	-6,000	
Location	A;BsyRd;	A;BsyRd;		B;Gated;Res	-30,000	A;BsyRd;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
HOA Mo. Assessment	434	434		434		385	0	
Common Elements	Greenbelts	Greenbelts		Greenbelts		Greenbelts		
and Rec. Facilities	Walkways	Walkways		Walkways		Walkways		
3 Floor Location	1	1		1		1		
View	N;Res;	N;Res;		N;Res;		N;Res;		
Design (Style)	RT2L;Townhouse	RT2L;Townhouse		RT2L;Townhouse		RT2L;Townhouse		
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	27	27		27		27		
Condition	C3	C3		C3		C3		
R Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-5,000	Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	5 2 2.0	6 3 2.1	-1,500	5 2 2.0		5 2 2.0		
Gross Living Area	1,185 sq. ft.	1,411 sq. ft.	-29,500	1,185 sq. ft.		1,185 sq. ft.		
Basement & Finished	0sf	0sf		0sf		0sf		
Rooms Below Grade				•				
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Central		
Energy Efficient Items	None noted	None noted		None noted		None noted		
Garage/Carport	2g	2g		2g		2g		
Porch/Patio/Deck	Porch,Patio	Porch,Patio		Porch,Patio		Porch,Patio		
Kitchen Eq.	Built-ins	Built-ins		Built-ins		Built-ins		
Pool/Spa/Other	None	None		None		None		
Other	Middle Unit	End Unit	-15,000	Middle Unit		Middle Unit		
Net Adjustment (Total)			\$ -51,000		\$ -30,000		\$ -6,000	
Adjusted Sale Price		Net Adj. 7.82 %		Net Adj. 4.76 %		Net Adj. 0.99 %	- 500,000	
of Comparables		Gross Adj. 7.82 %		Gross Adj. 4.76 %	\$ 600,000	Gross Adj. 0.99 %	\$ 599,000	
Summary of Sales Compariso	in Approach See At	tached Text Add	endum.					
Indicated Value by Sales Com	parison Approach \$ 6	000,000						
	COME APPROACH 1	· ·	ired by Fannie Mae	)				
N Estimated Monthly Market Re		X Gross Rent I		= \$	In	dicated Value by Income	e Approach	
Summary of Income Approach				·				
and it was not require			эттэ түргөа	551151461	HOL ULIIIZ	- 2 230 to a laok		
E	OHOTIL							
Indicated Value by: Sales Com	parison Approach \$ 6	00.000		Income Ap	proach (if developed) \$			
All three approaches t	-		appraisal. howeve				ived by the	
Sales Comparison Ap								
		-						
are integral parts of th  meaningful nor utilized  N								
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	t is produced wi	th a digital sign	ature for electro	nic transmissic	on and was proc	luced in complia	ance with	
This appraisal report								
This appraisal report Appraiser Independent	ence Requireme							
Appraiser Independe		is not intended	for any other u	se and cannot b	,	ipie iransaciion	S.	
finance transaction (	only. This report					nat the improvements		
Appraiser Independer finance transaction of This appraisal is made	only. This report	t to completion per p	lans and specifications	s on the basis of a h	ypothetical condition th		have been	
Appraiser Independer finance transaction of This appraisal is made	only. This report "as is", subject the following repairs of	t to completion per plant alterations on the b	lans and specifications asis of a hypothetical	s on the basis of a hy	ypothetical condition the	nat the improvements ave been completed,	have been	
Appraiser Independer finance transaction of This appraisal is made   completed, subject to the following required inspection of the following required required inspection of the following required required required required required required required required required r	only. This report as is", subjection based on the	t to completion per portion of the beautraordinary assump	lans and specifications asis of a hypothetical tion that the conditio	s on the basis of a hy condition that the re n or deficiency does	ypothetical condition the	nat the improvements ave been completed,	have been	
Appraiser Independer finance transaction of This appraisal is made completed, subject to the following required inspection of the following required inspection of the following required inspection.	only. This report  "as is", subjective following repairs of the cutton based on the support are Locati	t to completion per portal tallerations on the beatraordinary assumpon Maps, Adden	lans and specifications asis of a hypothetical tion that the condition da pages, and p	s on the basis of a hy condition that the re n or deficiency does hotographs.	ypothetical condition the pairs or alterations had not require alteration	nat the improvements ave been completed, n or repair:	have been or subject to	
Appraiser Independer finance transaction of This appraisal is made completed, subject to the following required inspection included for further subjects.	only. This report  "as is", subjective following repairs of the exterior are Location of the exterior are	t to completion per portal alterations on the beatraordinary assumption Maps, Adden reas of the subject	ans and specifications asis of a hypothetical tion that the condition dapages, and property from at least	s on the basis of a hy condition that the re n or deficiency does hotographs. ast the street, define	ypothetical condition the pairs or alterations had not require alteration discope of work, st	nat the improvements ave been completed, n or repair:	have been or subject to	

File No. 46734

o U			mount Prop	erties	2018	3 LLC							
S U B J E C T	Property Address 1125 E City Anaheim	вгоа	iuway, #59	Count	y Ora	ango		State C	. Δ		7in C∙	ode 92805	
Ē		Weda	gewood Inc	Journey	, 018	ange		Clair (	<u> </u>		-ip 0	9Z0U3	
C T	London Olloni	··cuí	9011000 1110										
j	FEATURE		SUBJECT		COM	IPARAB	BLE SALE # 4	COM	1PARAB	LE SALE # 5		COMPARAB	LE SALE # 6
	Address and 1125 E Bro			880		estnu		527 E Wa			616	S Melrose	
	Unit# 59, Anahei			2, Ar	nahei	m, CA	A 92805	-, Anaheir	m, CA	92805	-, Ar	naheim, CA	92805
	Project Name and Renais	sanc	e	Rena	aissa	nce		Colony P	ark		Cold	ony Park	
	Phase 1			1				1			1		
	Proximity to Subject			0.14	mile	s W		0.41 mile	s S		0.48	3 miles S	
	Sale Price	\$		^ FF	C 0C		\$ 660,000	a FCO 00		\$ 690,000	2 40	20.45 *	\$ 735,000
	Sale Price/Gross Liv. Area	\$	sq. ft.	\$ 55		sq. ft.	131406;DOM 11	\$ 560.98		L 029176;DOM 13	1	88.15 sq. ft.	065114;DOM 2
	Data Source(s)  Verification Source(s)						264804	Realist / [		•	Rea		0003114,DOW 2
	VALUE ADJUSTMENTS	DE	SCRIPTION		CRIPT		+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
	Sale or Financing			Arml			() + 12,122	ArmLth		( ) 🕶 🗀 🗀	Listi		( ) 🕶 🖂
	Concessions			Con	v;0			Conv;0					
	Date of Sale/Time			s08/	22;c0	7/22	-8,500	s04/23;c0	)3/23		Acti	ve	
	Location		syRd;	B;Ga	ated;F	Res	-30,000	N;Res;		-15,000	N;R	es;	-15,000
	Leasehold/Fee Simple		Simple		Simp	le		Fee Simp	le			Simple	
S A	HOA Mo. Assessment	434		385			0	226	4-	0	236		0
A	Common Elements	-	enbelts		enbel			Greenbel			_	enbelts	
L E S	and Rec. Facilities Floor Location	1	lkways	VValk 1	ways	•		Walkways	5		vval	kways	
S	View	N;R	es:	N;Re				N;Res;			N;R	es:	
С	Design (Style)		L:Townhouse	RT2L		house		RT2L;Town	house			_;Townhouse	
0	Quality of Construction	Q4	,	Q4				Q4			Q4	,	
M	Actual Age	27		28			0	13		0	14		0
A.	Condition	C3		C3			-20,000	C2		-60,000	C2		-60,000
R	Above Grade	Total			Bdrms			Total Bdrms			Total	Bdrms. Baths	-5,000
M P A R I S O N	Room Count	5	2 2.0	5	2	2.0		5 2	2.0	_	6	3 3.1	-4,500
0	Gross Living Area		1,185 sq. ft.		1,185	sq. ft.		1,230	sq. ft.	-6,000		1,570 sq. ft.	-50,000
Ν	Basement & Finished	0sf		0sf				0sf			0sf		
Δ	Rooms Below Grade Functional Utility	Δνο	rage	Aver	200			Average			Δνα	rage	
A N A	Heating/Cooling		A/Central		<i>a</i> ge √Cen	tral		FWA/Cen	ntral			A/Central	
A	Energy Efficient Items		ne noted		e note			None not			1	ne noted	
L Y	Garage/Carport	2g		2g				2g			2g		
s	Porch/Patio/Deck	Por	ch,Patio	Porc	h,Pa	tio		Porch,Pa	tio		Por	ch,Patio	
I S	Kitchen Eq.	Buil	lt-ins	Built				Built-ins			Buil	t-ins	
٠	Pool/Spa/Other	Nor		None				None			Non		
	Other	Mid	dle Unit	Midd	lle Ur		. 50.500	Middle U		. 04.000	Mid	dle Unit	101 500
	Net Adjustment (Total)  Adjusted Sale Price			Net Ad		×] - .86 %	\$ -58,500	+ Net Adj. 11		\$ -81,000	Not A	+X dj. 18.30 %	\$ -134,500
	Of Comparables					.86 %						aj. 10.30 % Adj. 18.30 %	\$ 600,500
١	ITEM		SI	JBJEC1			COMPARABLE S			MPARABLE SALE #	5		ABLE SALE# 6
	Date of Prior Sale/Transfer												
١	Price of Prior Sale/Transfer												
	Data Source(s)		Realist				Realist		Real			Realist	
١	Effective Date of Data Source	. ,	04/21/2023				04/21/2023		04/2	1/2023		04/21/202	3
	Summary of Sales Com	paris	on, Reconcili	ation,	and F	inal V	/alue Conclusion:						
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File No. 46734

			erties 2018 LLC					
Property Address 1125 E	Broadway,	, #59_						
City Anaheim  Lender/Client			County Orange		State CA		Zip Code 92805	
	Wedgewoo	od Inc						
20110017 0110111	·····							
FEATURE	SUBJEC	OT.	COMPADAD	LE SALE # 7	COMPARA	BLE SALE # 8	COMPADAD	LE SALE # 9
		اد			COMPARAL	BLE SALE # O	COMPARAB	LE SALE # 9
Address and 1125 E Bro	-		676 S Melrose					
Unit# 59, Anahei		05	-, Anaheim, CA	92805				
Project Name and Renais	sance		Colony Park					
Phase 1			1					
Proximity to Subject			0.51 miles S					
Sale Price	\$			\$ 799,000		\$		\$
Sale Price/Gross Liv. Area	\$	6	\$ 465.62 sq. ft.	ψ 133,000	\$ sa. fi		c 4	Ψ
	D D	Sq. it.		004400 DOM 05	\$ sq. fi		\$ sq. ft.	
Data Source(s)			CRMLS# OC23	J34428;DOM 35				
Verification Source(s)			Realist	Г				
VALUE ADJUSTMENTS	DESCRIPT	TION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing					
Concessions			-					
Date of Sale/Time			Active					
	A - D D - I -			45.000				
Location	A;BsyRd;		N;Res;	-15,000				
Leasehold/Fee Simple	Fee Simp	ole	Fee Simple					
HOA Mo. Assessment	434		236	0				
Common Elements	Greenbelt	ts	Greenbelts					
and Rec. Facilities	Walkways	s	Walkways					
Floor Location	1		1					
	<u> </u>		•					
View	N;Res;		N;Res;					
Design (Style)	RT2L;Townl	house	RT2L;Townhouse					
Quality of Construction	Q4		Q4					
Actual Age	27		13	0				
Condition	C3		C2	-60,000				
Above Grade	Total Bdrms	s. Baths	Total Bdrms. Baths	-10,000	Total Bdrms. Baths	s	Total Bdrms. Baths	
Room Count	5 2	2.0	7 4 4.0	-6,000	Samo. Ballis		Daille Daille	
	-				-			
Gross Living Area	1,185	, sq. ft.	1,716 sq. ft.	-69,000	sq. fi	I.	sq. ft.	
Basement & Finished	0sf		0sf					
Rooms Below Grade								
Functional Utility	Average		Average					
Heating/Cooling	FWA/Cen	ntral	FWA/Central					
Energy Efficient Items	None note		None noted					
		ou						
Garage/Carport	2g	4:	2g					
Porch/Patio/Deck	Porch,Pat	TIO	Porch,Patio			-		
Kitchen Eq.	Built-ins		Built-ins					
	None		None					
Pool/Spa/Other	INOHE	7						
	Middle Ur	nit l	Middle Unit					
Pool/Spa/Other Other		nit		\$ -160.000	+ -	\$	+ -	\$
Pool/Spa/Other Other Net Adjustment (Total)		nit	+ ×-	,	<del>                                     </del>			\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price		nit	+ X - Net Adj. 20.03 %		Net Adj. %	5	Net Adj. %	
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables			+ X - Net Adj. 20.03 % Gross Adj. 20.03 %	\$ 639,000	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM			+ X - Net Adj. 20.03 %		Net Adj. % Gross Adj. %	5	Net Adj. % Gross Adj. %	
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables			+ X - Net Adj. 20.03 % Gross Adj. 20.03 %	\$ 639,000	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM			+ X - Net Adj. 20.03 % Gross Adj. 20.03 %	\$ 639,000	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer		SI	+ X - Net Adj. 20.03 % Gross Adj. 20.03 %	\$ 639,000	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	Middle Ur	sı	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000  COMPARABLE SA	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Middle Ur	list 21/2023	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000 COMPARABLE SA Realist 04/21/2023	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
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Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Middle Ur	list 21/2023	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000 COMPARABLE SA Realist 04/21/2023	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
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Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Middle Ur	list 21/2023	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000 COMPARABLE SA Realist 04/21/2023	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Middle Ur	list 21/2023	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000 COMPARABLE SA Realist 04/21/2023	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Middle Ur	list 21/2023	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000 COMPARABLE SA Realist 04/21/2023	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Middle Ur	list 21/2023	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000 COMPARABLE SA Realist 04/21/2023	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Middle Ur	list 21/2023	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000 COMPARABLE SA Realist 04/21/2023	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Middle Ur	list 21/2023	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000 COMPARABLE SA Realist 04/21/2023	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Middle Ur	list 21/2023	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000 COMPARABLE SA Realist 04/21/2023	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$
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Pool/Spa/Other Other Net Adjustment (Total) Adjusted Sale Price Of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Middle Ur	list 21/2023	+ X - Net Adj. 20.03 % Gross Adj. 20.03 % JBJECT	\$ 639,000 COMPARABLE SA Realist 04/21/2023	Net Adj. % Gross Adj. %	5 \$	Net Adj. % Gross Adj. %	\$

# **Exterior-Only Inspection Individual Condominium Unit Appraisal Report**

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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 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.

# Exterior-Only Inspection Individual Condominium Unit Appraisal Report File #

# 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 have performed a visual inspection of the exterior areas of the subject property from at least the street. I have reported the condition of the improvements in factual, specific terms. I have identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 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
Signature
Name David A. Naranjo
Company Name David Naranjo, Real Estate Appraiser
Company Address 417 Associated Rd #263
Brea, CA 92821
Telephone Number <u>7147611600</u>
Email Address info@pwappraisal.com
Date of Signature and Report 04/21/2023
Effective Date of Appraisal 04/18/2023
State Certification # AR026844
or State License #
or Other State #
State CA
Expiration Date of Certification or License 08/21/2023
ADDRESS OF PROPERTY APPRAISED
1125 E Broadway
59, Anaheim, CA 92805
APPRAISED VALUE OF SUBJECT PROPERTY \$ 600,000
LENDER/CLIENT
Name Clear Capital
Company Name Wedgewood Inc

Company Address 2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect exterior of subject property
Did inspect exterior of subject property from street
Date of Inspection
COMPARABLE SALES
Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

**Email Address** 

# Borrower/Owner Catamount Properties 2018 LLC Property Address 1125 E Broadway, #59 City Anaheim County Orange State CA Zip Code 92805 Lender/Client Wedgewood Inc

#### **Highest & Best Use:**

Based on the site's zoning requirements, physical characteristics, and current market conditions, the site's highest and best use as vacant is a condominium project and as-improved is the current condominium use.

#### **Summary of Sales Comparison Approach:**

The appraiser's initial comparable search was based on the following criteria: one mile radius, six months old, 15% GLA variance. The median living area (GLA) of condo sales in the neighborhood over the past year is 1411 sq.ft., and typical townhouse-style units are newer built and have at least three bedrooms. There have been few recent comparable sales in the neighborhood and few with similar GLA and bedroom count as the subject. This required the expansion of search parameters: as a result, comparable 1 exceeds a 15% variance from the subject's GLA and comparables 3&4 are over six months old.

Comparable 1 is used because it is the most recent sale in the subject's development. Comparables 2,3,&4 are used because they are the same model as the subject, with 1185 sq.ft., two bedrooms, and a den. Comparable 5 is used because it closed in the past 90 days; it is given minimal weight due to its age and condition.

No comparable listings were found in the area with similar GLA or bedroom count as the subject. However, the client requested the inclusion of two listings, thus comparables 6&7 are current listings used to illustrate current pricing in the area. Both listings exceed a 15% variance from the subject's GLA; current market data does not support an adjustment for sale to list price ratio. Both listings have net adjustments that exceed 15%. The listings are included for illustration purposes only and given no weight in this analysis because they are not comprable to the subject property.

All line adjustments are based on either cost new minus depreciation, paired sales analysis, market data, and historical data. The condition of the comparables are based on MLS descriptions, and the adjustments are based on paired sales analysis. Comparables 1,2,&3 had updated kitchens and appeared well maintained; they are assumed to be in similar condition as the subject property; if the appraiser's assumptions are found to be inaccurate, it may affect the assignment results. Comparable 4 had remodeled bathrooms and is adjusted for being in superior condition. Comparables 5,6,&7 were more recent built and had superior kitchen and bathroom amenities; their age adjustments are accounted for in their condition adjustments.

No market data was found to support an adjustment for design/style or HOA dues amount, at this time. The comparables are adjusted \$130/sf for GLA, \$5000/bedroom, and \$3000/full bathroom. All adjustments are rounded to the nearest \$500.

The subject and comparables 1&3 face Broadway, a medium traffic street. Although Renaissance is a gated development, Broadway is not located inside the gated community and the front of the units located on Broadway face the public street (their patios and garages are inside the gated community). Comparables 2&4 are fully located inside the Renaissance gated community and are adjusted for superior locations. Comparables 5,6,&7 are not located in gated communities and are not busy streets; they are adjusted for superior locations.

The subject is a middle unit with two common walls. Comparable 1 is an end unit with only one common wall; it is adjusted for the superior amenity. The other comparables are all middle units.

The appraiser's analysis of sales from MLS shows that prices declined from September 2022 through January 2023 by approximately 0.25% per month. The sales are adjusted from the contract dates as reported on MLS. Comparables 1,2,&5 do not need adjustments for market conditions because their contract dates are after January 2023.

The 5 sales selected are considered to be the most reliable indicators of market value and the best available at the time of inspection. Most weight is given to Comparable 1 because it the most recent sale in the subject's development and comparable 3 because it has the least amount of gross adjustments. A reasonable exposure time for the subject is one to three months (30 to 90 days). Included within the appraisal report is an aerial image of the subject. No personal property was included in the valuation of the subject property.

The appraised value is below the predominant value noted in the Neighborhood Section because the subject is smaller than typical sales in the area, it has two bedrooms, and it is located on a busy street. The appraised value is below the sales' unadjusted price range due to the recent declining market conditions.

Case No. 34113862 File No. 46734

Borrower Catamount Properties 2018 LLC

Property Address 1125 E Broadway, #59

City Anaheim County Orange State CA Zip Code 92805

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278

#### Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized conditions and quality ratings within the appraisal report.

#### 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 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 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 finished have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

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

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

C4 - The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

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

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

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

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

# **Quality Ratings and Definitions**

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified use. 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 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 of exceptionally 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 non-conforming additions to the original structure.

# Definitions of Not Updated, Updated, and Remodeled

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

**Updated** - The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

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

### **Explanation of Bathroom Count**

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

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

Case No.

File No.

34113862

46734

Abbreviation	Full Name	Appropriate Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concession
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
G	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	
		Design (Style)
HR :	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0		
-	Other	Design (Style)
ор	Other Open	Design (Style) Garage/Carport
ор	Open	Garage/Carport
op Prk	Open Park View	Garage/Carport View
op Prk Pstrl	Open Park View Pastoral View	Garage/Carport View View
op Prk Pstrl PubTm	Open Park View Pastoral View Public Transportation	Garage/Carport  View  View  Location
op Prk Pstrl PubTm PwrLn	Open Park View Pastoral View Public Transportation Power Lines	Garage/Carport  View  View  Location  View
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Case No. 34113862 File No. 46734

Other Appraiser-Defined Abbreviations Abbreviation Full Name Fields Where This Abbreviation May Appear

# **USPAP Compliance Addendum**

34113862

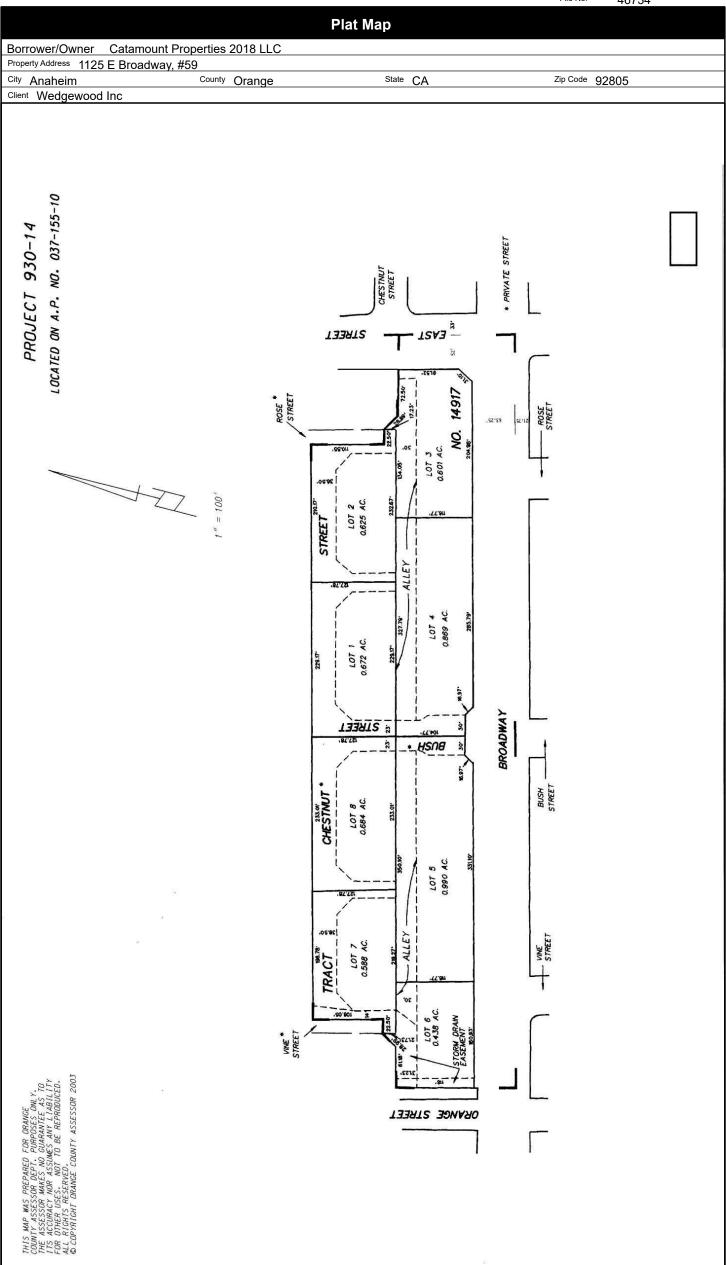
Borrower/Client Catamount Properties 2018 LLC	
Property Address 1125 E Broadway, #59	
City Anaheim County Orange	State CA Zip Code 92805
Lender Wedgewood Inc	
Treate Wood Inc	
This report was prepared under the following USPAP reporting option:	
	UODAD OL L. D. L. OOL.)
Appraisal Report This report was prepared in accordance with	USPAP Standards Rule 2-2(a).
Restricted Appraisal Report This report was prepared in accordance with	USPAP Standards Rule 2-2(b).
Reasonable Exposure Time	
My opinion of a reasonable exposure time for the subject property at the market value state	d in this report is: 30 - 90 days
Additional Certifications	
I have <b>NOT</b> performed services, as an appraiser or in any other cap	pacity, regarding the property that is the subject of the report within the
three-year period immediately preceding acceptance of this assignment	
HAVE performed services as an appraiser or in another capacity	regarding the property that is the subject of this report within the three-
year period immediately preceding acceptance of this assignment. Those	services are described in the comments below.
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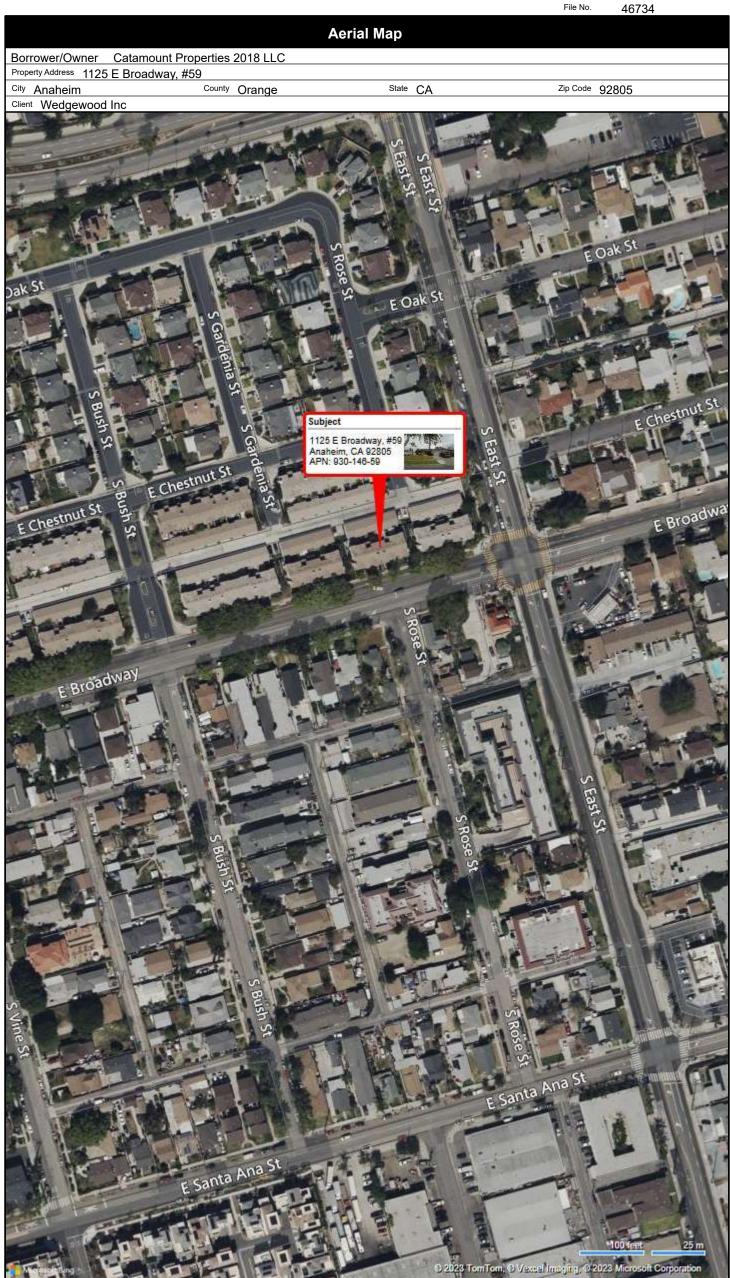
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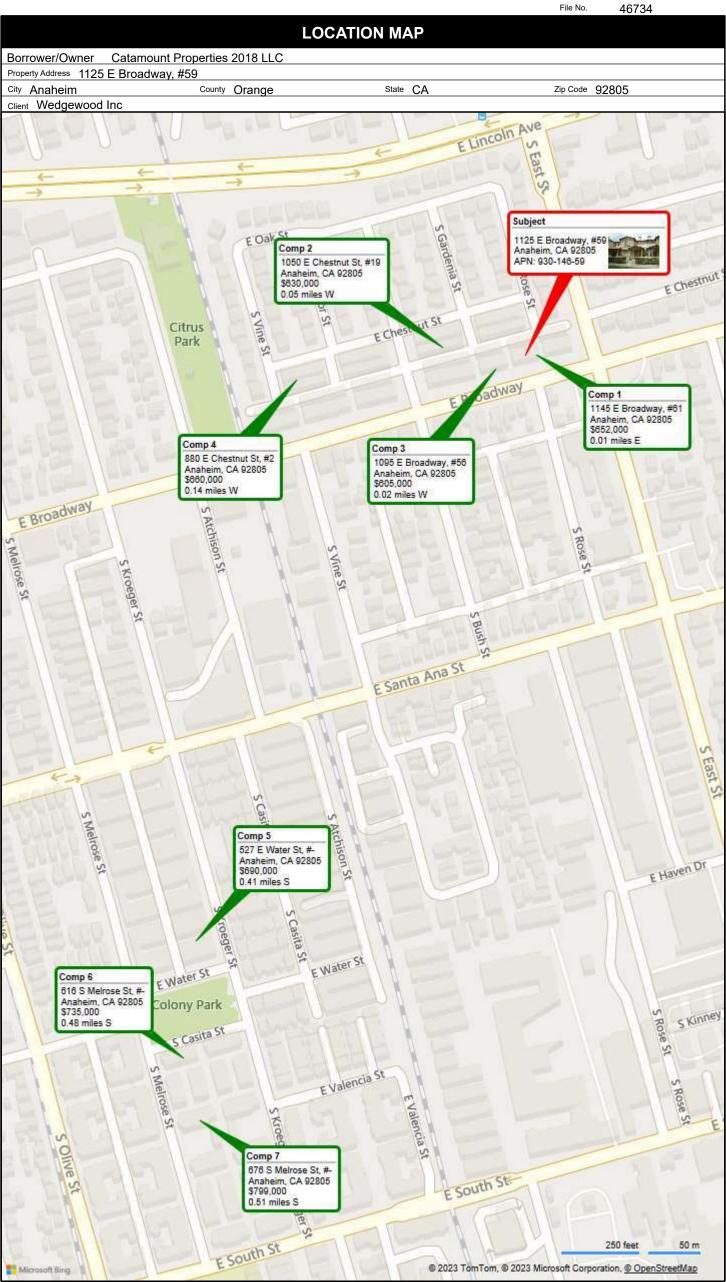
The purpose of this addendum is to	·								
neighborhood. This is a required add	dendum for all	appraisal reports with		on or after April 1,	2009.				
Property Address 112	25 E Broadwa	ay, #59	City	Anaheim		State	CA	ZIP Cod	92805
Borrower/Owner			Catamount Pro	perties 2018 LLC					
Instructions: The appraiser must use	the information	required on this form	as the basis for	his/her conclusions, ar	nd must provide su	pport f	or those	conclus	sions, regarding
housing trends and overall market condit is available and reliable and must prexplanation. It is recognized that not all in the analysis. If data sources provide average. Sales and listings must be prosubject property. The appraiser must e	rovide analysis a Il data sources we the required inf roperties that cor	as indicated below. If will be able to provide formation as an averampete with the subject	any required data is data for the shade age instead of the not property, determine	s unavailable or is con ed areas below; if it is nedian, the appraiser s ed by applying the crit	sidered unreliable, available, however, hould report the av eria that would be	the app the ap ailable	oraiser m praiser m figure an	ust prov nust incl nd identi	ride an ude the data fy it as an
Inventory Analysis		Prior 7-12 Months	Prior 4-6 Months	Current 3- Months		Overa	all Trend		
Total # of Comparable Sales (Settled)		22	3	7	Increasing		Stable		Cleclining
Absorption Rate (Total Sales/Months)		3.67	1.00	2.33	Increasing		Stable	T	Declining
Total # of Comparable Active Listings		4	3	2	X Declining		Stable	_  -	Increasing
	At D-4-)				No.				<del>-</del> -
Months of Housing Supply (Total Listings/A		1.09	3.00	0.86	X   Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale	e/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			all Trend	II.	7
Median Comparable Sale Price		720,500	680,000	665,000	Increasing		Stable		Declining
Median Comparable Sales Days on Market	et	13	62	30	Declining		Stable		Increasing
Median Comparable List Price		681,450	679,000	699,950	Increasing		Stable	_ _	Declining
Median Comparable Listings Days on Mark	rket	87	68	27	X Declining		Stable		Increasing
Median Sale Price as % of List Price		102.29%	100.74%	100.18%	Increasing		Stable		Declining
Seller-(developer, builder, etc.) paid financi	cial assistance pre	valent?	Yes X N	······································	Declining	X	Stable		Increasing
Explain in detail the seller concessions trer	<u> </u>							ndo.	
Are foreclosure sales (REO sales) a factor	r in the market?	Yes	X No If yes, expl	lain (including the trends	in listings and sales o	of forecl	osed prop	perties).	
Cite data sources for above information.	CRMLS								
	OT WILL								
	OT WILL								
	OTANIES								
Summarize the above information as support an analysis of pending sales and/or expired.  The Neighborhood section of its secti	oort for your conclued and withdrawn I	istings, to formulate you	ur conclusions, provid	le both an explanation an	d support for your co	nclusio	ns.		he
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Anaheim Wedgewood Inc	County Orange	State CA	Zip Code 92805
12E E Broodway An	phoim CA 0290E 4110 Orongo	County	
ACCOUNT AND ADDRESS OF THE PARTY OF THE PART	aheim, CA 92805-4119, Orange 19237368	County	
OWNER INFORMATION			
Owner Name	Morgan Carolyn	Tax Billing Zip	92805
Mail Owner Name	Carolyn Morgan	Tax Billing Zip+4	4119
Tax Billing Address	1125 E Broadway	Owner Vesting	Single Woman
Tax Billing City & State	Anaheim, CA	Owner Occupied	Yes
LOCATION INFORMATION			
Zip Code	92805	School District	Anaheim Un
Carrier Route Tract Number	C023 14917	Comm College District Code Census Tract	N Orange Co Jt 873.02
TAX INFORMATION	000 440 50	T-0.4	04000
APN Alternate APN	930-146-59 037-155-10	Tax Area Lot	3
Exemption(s)	Homeowner	Water Tax Dist	Southern Calif Jt Re
% Improved	53%		
Legal Description	TRACT 14917, LOT 3 OF PROJECT 930-14 LOCATED ON AP 037-155-1 0 TOGETHER WITH AN UND. 1/8 I NT. IN LOT 3.		
	NT. IN LOT 3.		
CHARACTERISTICS			
County Land Use	Condominium	Cooling Type	Central
Universal Land Use	Condominium	Garage Type	Garage
Building Sq Ft Gross Area	1,185 1,185	Garage Sq Ft Parking Type	454 Type Unknown
Stories	MLS: 1	Year Built	1995
Bedrooms	Tax: 2 MLS: 3	Effective Year Built	1996
Total Baths MLS Total Baths	2	Building Type # of Buildings	Single Family
Full Baths	2		
LISTING INFORMATION			
MLS Listing Number	S198984	Closing Date	12/24/1999
MLS Status	Closed	MLS Sale Price	\$131,999
MLS Status Change Date	78 - ANAHEIM EAST OF HARBOR	MLS Listing Agent	Sshabmar-Martee Shabsin
MLS Status Change Date MLS Current List Price	01/09/2013 \$125,000	MLS Listing Broker MLS Source	PRUDENTIAL CALIF REA
MLS Original List Price	\$125,000		
LAST MARKET SALE & SALES HIST	TORY		
Recording Date	02/09/2000	Sale Type	Full
Sale Date	Tax: 12/13/1999 MLS: 12/24/1999	Deed Type	Grant Deed
Sale Price Price Per Square Feet	\$135,000 \$113.92	Owner Name Seller	Morgan Carolyn Hud
Document Number	<u>71773</u>	Jonal	
Recording Date	02/09/2000	10/13/1999	05/13/1999
Sale Date	12/13/1999		04/29/1999
Sale Price	\$135,000		\$141,463
Buyer Name	Morgan Carolyn	Hud	California Housing Finance Agency
Seller Name Document Number	Hud 71773	Calif 723482	Venegas Joseph 350452
Occument Type	Grant Deed	Deed (Reg)	Trustee Deed
MORTGAGE HISTORY	04/07/2040	10/07/0004	00/00/0000
Nortgage Date Nortgage Amount	01/07/2013 \$105,000	10/07/2004 \$150,000	02/09/2000 \$108,000
Mortgage Lender	Bondcorp Rity Svcs Inc	Countrywide Hm Lns Inc	American Wholesale Lender
Mortgage Code	Conventional	Conventional	Conventional



Anaheim Wedgew					y, #59 County	Orang	je			State CA		Z	Zip Code	92805
Page 2 of 2	CONDOMINIUM	INDEX, TRACT NO. 14917	T NO. 930-14 TRACT NO. 14917 NO. LOTS 8 A.	NG NO. LOCATED ON LOT UNIT NO. COMMON AREA	4-645 Lot 1 20 Und. 1/7 Int in Lot 1 20 4-646 47 Lot 4 47 Und. 1/7 Int in por Lot 4 4-648 4-649 11 49 11	1   1   1   1   1   1   1   1   1   1	ស្លេស ហេ ១០ ១០ ១០ ១០ ១០ ១០ ១០ ១០ ១០ ១០ ១០ ១០ ១០ ១	1658 Lot 3 58 Und. 1/8 1 59 59 Und. 1/8 1 60 60 1 60 60 60 60 60 60 60 60 60 60 60 60 60	6661 6663 6663 675 675 675 675 675 675 675 675 675 675					
Page 1 of 2	CONDOMINIUM	T NO. 14917	NO. LOTS 3 A.P. NO. 037-155-10 PROJEC	UNIT NO. COMMON AREA	Und. 1/6 Int in Lot 7 930-1 " 930-1 " 930-1	Und. 1/7 In tot 8 930-1 930-1 1 930-1 1 930-1 1 930-1	1-1-000 0000 1-1-0000	Und. 1/7 Int in Lot 2 930-1 930-1 " 930-1	230-17-00-6-6-6-6-6-6-6-6-6-6-6-6-6-6-6-6-6-6	מות. דוס דור דון דוסר ס	Und. 1/7 I	39 "" 40 "nd. 1/6 Int in por Lot 5 42 "" " 44 "" " " " " " " " " " " " " "	Und. 177 I	13 7 7 5 1 1 3 1 1 2 1 1 2 1 1 1 1 1 1 1 1 1 1 1
		INDEX, TRACT	PROJECT NO. 930-14 TRACT NO. 14917	BILLING NO. LOCATED ON LOT	930-14-601 Lot 7 930-14-602 " 930-14-603 " " 930-14-604 "	30-14-606 30-14-607 30-14-608 30-14-609	30-14-610 " 30-14-611 " 30-14-612 "	30-14-613 30-14-614 30-14-615	F E E E	30-14-622	30-14-626 30-14-627 30-14-629 30-14-629 30-14-630	300-14-632 300-14-633 300-14-634 500-14-634 500-14-636 500-14-636	30-14-639 30-14-640 10-14-641	30 14 642 3 30-14-644 1





Borrower/Owner Catamount Properties 2018 LLC

Property Address 1125 E Broadway, #59

CityAnaheimCountyOrangeStateCAZip Code92805

Client Wedgewood Inc



FRONT VIEW OF SUBJECT PROPERTY



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE OF SUBJECT PROPERTY

Borrower/Owner Catamount Properties 2018 LLC

Property Address 1125 E Broadway, #59

City Anaheim County Orange State CA Zip Code 92805

Client Wedgewood Inc



#### **COMPARABLE #1**

1145 E Broadway 61, Anaheim, CA 92805

Price \$652,000 Price/SF \$462.08 Date \$04/23;c03/23

Age 27 Room Count 6-3-2.1 Living Area 1,411

Value Indication \$601,000



# COMPARABLE #2

1050 E Chestnut St 19, Anaheim, CA 92805

Price \$630,000 Price/SF \$531.65 Date \$03/23;c03/23

Age 27 Room Count 5-2-2.0 Living Area 1,185

Value Indication \$600,000



# **COMPARABLE #3**

1095 E Broadway 56, Anaheim, CA 92805

Price \$605,000 Price/SF \$510.55 Date \$10/22;c09/22

Age 27 Room Count 5-2-2.0 Living Area 1,185

Value Indication \$599,000

Borrower/Owner Catamount Properties 2018 LLC

Property Address 1125 E Broadway, #59

City Anaheim County Orange State CA Zip Code 92805

Client Wedgewood Inc



### **COMPARABLE #4**

880 E Chestnut St 2, Anaheim, CA 92805

Price \$660,000 Price/SF \$556.96 Date \$08/22;c07/22

Age 28 Room Count 5-2-2.0 Living Area 1,185

Value Indication \$601,500



# **COMPARABLE #5**

527 E Water St -, Anaheim, CA 92805

Price \$690,000 Price/SF \$560.98 Date \$04/23;c03/23

Age 13 Room Count 5-2-2.0 Living Area 1,230

Value Indication \$609,000



# **COMPARABLE #6**

616 S Melrose St -, Anaheim, CA 92805

Price \$735,000
Price/SF \$468.15
Date Active
Age 14
Room Count 6-3-3.1
Living Area 1,570

Value Indication \$600,500

File No. 46734

# PHOTOGRAPH ADDENDUM

Borrower/Owner Catamount Properties 2018 LLC

Property Address 1125 E Broadway, #59

City Anaheim County Orange State CA Zip Code 92805

Client Wedgewood Inc



# **COMPARABLE #7**

676 S Melrose St -, Anaheim, CA 92805

Price \$799,000
Price/SF \$465.62
Date Active
Age 13
Room Count 7-4-4.0
Living Area 1,716

Value Indication \$639,000

### **COMPARABLE #8**

Price Price/SF Date Age Room Count Living Area

Value Indication

# **COMPARABLE #9**

Price
Price/SF
Date
Age
Room Count
Living Area

Value Indication

Borrower/Owner Catamount Properties 2018 LLC

Property Address 1125 E Broadway, #59

CityAnaheimCountyOrangeStateCAZip Code92805

Client Wedgewood Inc



ADDRESS VERIFICATION



STREET SCENE

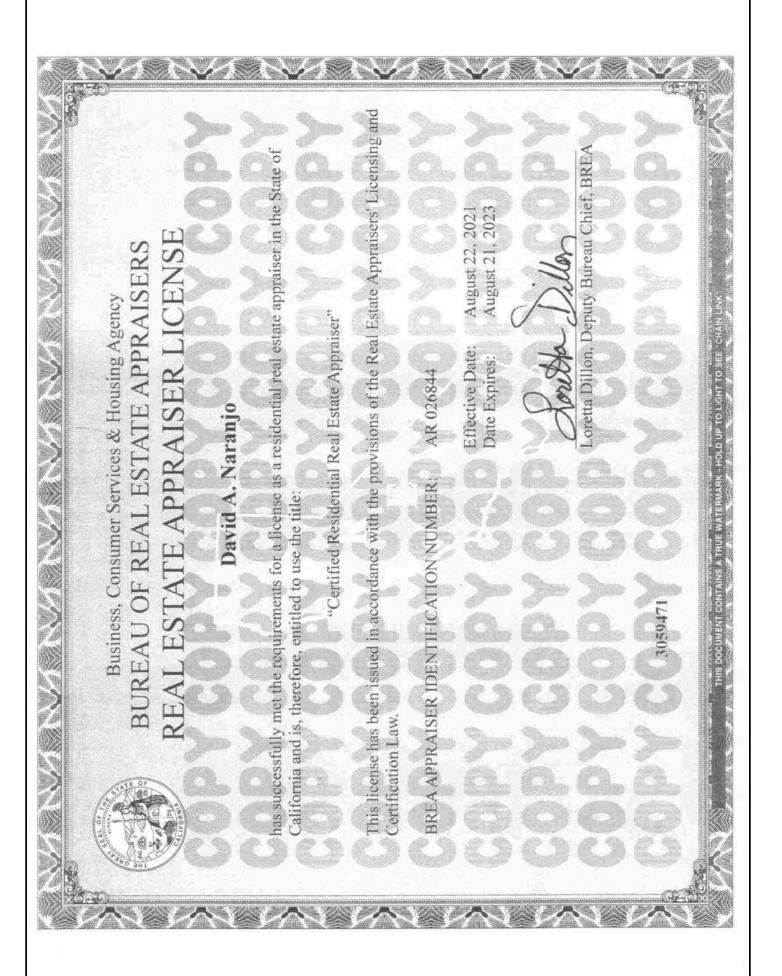
Appraiser's License

Borrower/Owner Catamount Properties 2018 LLC

Property Address 1125 E Broadway, #59

City Anaheim County Orange State CA Zip Code 92805

Client Wedgewood Inc



# Borrower/Owner Catamount Properties 2018 LLC Property Address 1125 E Broadway, #59 City Anaheim County Orange State CA Zip Code 92805 Client Wedgewood Inc

### **HUDSON INSURANCE COMPANY**

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



B. \$1,000,000

Ina Darlas

#### 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-1015237 Renewal of: PRA-2AX-1006976

1. Named Insured: David Naranjo

**2.** Address: 10073 Valley View St #128

Cypress, CA 90630

3. Policy Period: From: December 27, To: December 27, 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

\$1,000,000

Damages Limit of Liability 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: \$716.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: December 27, 2000

A 2. Sallof

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

Hudson Insurance Group 100 William Street, 5<sup>th</sup> Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. 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

resident Secretary

PRA100 (01/20)