Prodigy Appraisal Services

| Exterior-Only Inspection Residential Appraisal Repo | ort |
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| End Electricity X Street Pvd X Gas X Sanitary Sewer X Alley None None FEMA Special Flood Hazard Area Yes X No FEMA Map # 06111C0843E FEMA Map Date 01/20/2010 Are the utilities and/or off-site improvements typical for the market area? X Yes No If No, describe. Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes X No If Yes, describe. There were no apparent adverse easements, encroachments, or environmental conditions noted. | | | | Only inspection | Residential Appra | 115a | INepoli | | | |
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| Bitsome Reduced Headings LLC Own of Robit Status Science in Version Caulty Venture Beginstrong Status Science in Version Science in Version< | | The purpose of this summary appraisal repo | rt is to provid | e the lender/client with an | accurate, and adequately supp | ported | , opinion of the ma | rket value o | f the subject prope | erty. |
| Integration NTRACT: 105902: LOT: 51 MMPR: 0414R 021 The Year 2022 II: Takes 5.7.058 Messestificancy Law SSR-012-100 Min. Stelenop: 66/22 Census Tail: 007.16 Optimized LAN Test Year Data of LAN Services 0 PUB | | Property Address 8 La Paz Ct | | | City Simi Valle | әу | State | CA Zip C | ode 9306 | 65 |
| Series Provide and the series of | | Borrower Redwood Holdings L | LC | Owner of Public Record | Scieszinski Ja | mes | L Co | ounty | Ventura | |
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| Bit Networksmith Map Reference Bit C2 Consult II Value MUT 5 15 Opcogent II Construct File Sorres Leaded C. Derived Total D PUD PUD </td <th></th> <td>Assessor's Parcel # 635-0-121-160</td> <td></td> <td></td> <td>Tax Yea</td> <td>r</td> <td>2022</td> <td>R.E. Taxe</td> <td>s\$ 7,036</td> <td></td> | | Assessor's Parcel # 635-0-121-160 | | | Tax Yea | r | 2022 | R.E. Taxe | s\$ 7,036 | |
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| Integrate the process interaction | щ | | | | | | | | | |
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| By address Date of Contract Is the property select the owner of public record? Yes No. Date Scans(s) Bit there are functional sessance (can be darge, see concessing, dir downyowner assistance, etc.) to be pad by any party on betefind the bornwer? Yes No. Model Note: Race and the racial composition of the neighborhood are not appreiral factors. One-both Housing Treads | | | | | | | | | | |
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| addexy of polace unites, including police, and use protection, are syncaric use pre-relatively stable at the time of inspection. There was fluctuation of median prices. However, this was typical in the market area. Dimensions See Site Map for Area Calculation. Area 10599 sf Shape Rectangular View N:Res; Specific Zimig Cassification Res Cassification Res View N:Res; Specific Zimig Cassification Res Cassification Res View N:Res; Specific Zimig Cassification Res Least Least Least Least Nonconforming (Garadfatheed Use) No Zonin Itelast (describe) Public Other (describe) Off-site improvements-Type Public Private Electricity Nonconforming (Garadfatheed Use) No Zonin Mate Cassifications its present use? Xirs: Nonconforming (Garadfatheed Use) No Zonin Itelast (Bescribe) Public Other (describe) Off-site improvements-Type Public Private Electricity Xirs: Nonconforming (Garadfatheed Use) | | Built-Up X Over 75% 25-75% | Under 25% | Demand/Supply Sh | ortage X In Balance | OverS | Supply \$ (000) | (yrs) | 2-4 Unit | 00 % |
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Prodigy Appraisal Services

File No. 53307 Case No. 34346976

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|---------------|------------|-------------|-----------|--------|
| Exterior-Only | Inspection | Residential | Appraisal | Report |

| | Exterior-Only Inspection Residential Appraisal Report | | | | | | | | | |
|---|---|--|--|--|---|--|--|--|--|--|
| | | | | rhood ranging in price f | | 15 7 |) . | | | |
| There are 7 con | parable sales in the su | bject neighborhood with | nin the past twelve n | nonths ranging in sale p | rice from \$ 9 | 10,000 to\$ 1 | ,465,000 . | | | |
| FEATURE | SUBJECT | COMPARABLE | SALE # 1 | COMPARABLE S | ALE # 2 | COMPARABLE SA | ALE#3 | | | |
| Address 8 L | a Paz Ct | Paz Ct | 456 Cap | ori Dr | 942 West | oluff Pl | | | | |
| Simi Valley, CA 93065 Simi Valley, | | | CA 93065 | Simi Valley, | CA 93065 | Simi Valley, CA 93065 | | | | |
| Proximity to Subject | | 0.12 mi | les W | 0.50 mil | es E | 0.43 mil | es S | | | |
| Sale Price | \$ | \$ | 910,000 | \$ | 1,250,000 | \$ | 1,200,000 | | | |
| Sale Price/Gross Liv. Area | \$ 0.00 sq. ft. | \$ 211.23 | sg. ft. | \$ 345.88 s | g. ft. | \$ 320.60 s | q. ft. | | | |
| Data Source(s) | • | CRMLS#222003 | 3723;DOM 70 | CRMLS#223000 | 928;DOM 41 | CRMLS#SR22167 | 7399;DOM 110 | | | |
| Verification Source(s) | | DOC#107216 | | DOC#2023000028 | | DOC#2023000004 | | | | |
| 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 | | s11/22;c10/22 | 0 | s04/23;c04/23 | 0 | | 0 | | | |
| Location | N;Res; | A;Res;FlagLot | +91,000 | N;Res; | | N;Res; | | | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | , | Fee Simple | | Fee Simple | | | | |
| Site | 10599 sf | 36154 sf | 0 | 19952 sf | -187,000 | | 0 | | | |
| View | N;Res; | N;Res/TreeTops; | : 0 | N;Res; | , | N;Res; | | | | |
| Design (Style) | DT2;Traditional | DT2;Traditional | , | DT2;Colonial | 0 | | 0 | | | |
| Quality of Construction | Q4 | Q4 | | Q4 | | Q3 | -60,000 | | | |
| Actual Age | 55 | 55 | | 45 | 0 | | 0 | | | |
| Condition | C4 | C4 | +91,000 | | | C4 | -60,000 | | | |
| Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | | Total Bdrms. Baths | | Total Bdrms. Baths | | | | |
| Room Count | 9 5 4.1 | 9 5 4.2 | -5,000 | | +15,000 | | | | | |
| Gross Living Area | 4,033 sq. ft | | | | +42,000 | | +29,000 | | | |
| Basement & Finished | 0sf | 0sf | | 0,014 34.11. 0sf | | 0,740 34.11. 0sf | 20,000 | | | |
| Rooms Below Grade | | | | ÷ - · | | | | | | |
| Functional Utility | Average | Average | | Average | | Average | | | | |
| Heating/Cooling | FAU/CAC | FAU/CAC | | FAU/CAC | | FAU/CAC | | | | |
| Energy Efficient Items | None | None | | None | | Owned Solar | -25,000 | | | |
| Garage/Carport | 2ga3dw | 3ga3dw | -5,000 | 2ga3dw | | 3ga3dw | -5,000 | | | |
| Porch/Patio/Deck | Patio/Porch | Patio/Porch | | Patio/Porch | | Patio/Porch | | | | |
| Fireplaces | 2 Fireplace | 1 Fireplace | +5,000 | 1 Fireplace | +5,000 | 2 Fireplaces | 0 | | | |
| Other | None | Pool/Spa | -25,000 | Pool | -20,000 | None | | | | |
| | | | | | | | | | | |
| Net Adjustment (Total) | | X + - | \$ 124,500 | + X - | \$ -145,000 | + X - | \$ -121,000 | | | |
| Adjusted Sale Price | | Net Adj: 14% | | Net Adj: -12% | 1 | Net Adj: -10% | | | | |
| of Comparables | | Gross Adj : 27% | \$ 1,034,500 | Gross Adj: 22% | \$ 1,105,000 | Gross Adj: 15% | \$ 1,079,000 | | | |
| I X did did not re | esearch the sale or trans | fer history of the subject | ct property and com | parable sales. If not, exp | olain | | | | | |
| | | | | | | | | | | |
| | 1 | | | | | | | | | |
| | | | | | | | | | | |
| My research did X did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. | | | | | | | | | | |
| Data source(s) CRMLS | , RealQuest.com | | | | | | | | | |
| Data source(s) CRMLS My research did X | , RealQuest.com did not reveal any prid | | | s for the year prior to the | | | | | | |
| Data source(s)CRMLSMy researchdidXData source(s)CRMLS | , RealQuest.com did not reveal any price , RealQuest.com | or sales or transfers of t | he comparable sale | s for the year prior to the | e date of sale of the | e comparable sale. | | | | |
| Data source(s) CRMLS My research did X Data source(s) CRMLS Report the results of the results K | , RealQuest.com did not reveal any prid RealQuest.com esearch and analysis of | or sales or transfers of t | he comparable sale er history of the subj | s for the year prior to the | e date of sale of the | e comparable sale. additional prior sales on | | | | |
| Data source(s) CRMLS My research did X Data source(s) CRMLS Report the results of the r ITEM | RealQuest.com did not reveal any prid RealQuest.com esearch and analysis of SU | or sales or transfers of t | he comparable sale | s for the year prior to the | e date of sale of the | e comparable sale. additional prior sales on | page 3). BLE SALE # 3 | | | |
| Data source(s) CRMLS My research did X Data source(s) CRMLS Report the results of the r ITEM Date of Prior Sale/Transfe | 6, RealQuest.com did not reveal any prid g, RealQuest.com esearch and analysis of SU | or sales or transfers of t | he comparable sale er history of the subj | s for the year prior to the | e date of sale of the | e comparable sale. additional prior sales on | | | | |
| Data source(s) CRMLS My research did X Data source(s) CRMLS Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe | e, RealQuest.com did not reveal any prid , RealQuest.com esearch and analysis of SU er er | or sales or transfers of t the prior sale or transfe BJECT | he comparable sale er history of the subj COMPARABLE S | s for the year prior to the ect property and compa ALE # 1 COM | e date of sale of the rable sales (report PARABLE SALE # | e comparable sale. additional prior sales on 2 COMPARA | BLE SALE # 3 | | | |
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1,060,000 Freddie Mac Form 2055 March 2005

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RECONCILIATION

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SALES COMPARISON ANALYSIS

, which is the date of inspection and the effective date of this appraisal.

07/12/2023

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

| Exterior-Only Inspection Residential Appraisal Report |
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| The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of |

| | Title XI of the Financial Institutions, Reform, Recovery, and Enforceme U.S.C. 3331 et seq.), and any applicable implementing regulations in e appraisal certification. | | |
|----------------------|--|---|--|
| | This report was prepared in accordance with the requirements of the A | ppraisal Report option of USPAP Standards Rule 2 | -2(a). |
| | Fannie Mae Definition: Market value is the most probable price which a conditions requisite to a fair sale, the buyer and seller, each acting prue | | |
| | undue stimulus. | | |
| | AMC Registration # for ClearCapital.com, Inc: California #1256 | | |
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Exterior-Only Inspection Residential Appraisal Report

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 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.

Exterior-Only Inspection Residential Appraisal Report

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

34346976

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.

| | 7 | |
|----------------------------|---------------------------------------|--|
| APPRAISER | | SUPERVISORY APPRAISER (ONLY IF REQUIRED) |
| Signature | Mart A | Signature |
| Name | Antonio Anderson | Name |
| Company Name | Prodigy Appraisal Services | Company Name |
| Company Address | P. O. Box 4609 | Company Address |
| | West Hills, CA 91308 | |
| Telephone Number | 8186188081 | Telephone Number |
| Email Address | antonio@prodigyappraisal.com | Email Address |
| Date of Signature and | Report 07/13/2023 | Date of Signature |
| | raisal07/12/2023 | State Certification # |
| State Certification # | AR035678 | or State License # |
| | | State |
| or Other (describe) | State # | Expiration Date of Certification or License |
| State | СА | |
| Expiration Date of Ce | rtification or License 11/23/2024 | |
| | | SUBJECT PROPERTY |
| ADDRESS OF PROP | ERTY APPRAISED | |
| | 8 La Paz Ct | Did not inspect exterior of subject property |
| | Simi Valley, CA 93065 | Did inspect exterior of subject property from street |
| | | Date of Inspection |
| APPRAISED VALUE | OF SUBJECT PROPERTY \$ 1,060,000 | |
| LENDER/CLIENT | | |
| Name | ClearCapital | COMPARABLE SALES |
| | Wedgewood Inc | |
| | 2015 Manhattan Beach Blvd Suite 100 | Did not inspect exterior of comparable sales from street |
| | Redondo Beach, CA 90278 | Did inspect exterior of comparable sales from street |
| Email Address | · · · · · · · · · · · · · · · · · · · | Date of Inspection |
| Freddie Mac Form 2055 Marc | ch 2005 | Fannie Mae Form 2055 March 2005 |

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page 6 of 26

Prodigy Appraisal Services COMMENT ADDENDUM

File No. 53307 Case No. 34346976

| Borrower Redwood Holdings LLC | | | | |
|-------------------------------|---------|--------------------------------------|---------------|------------|
| Property Address 8 La Paz Ct | | | | |
| City Simi Valley | State | CA | Zip Code | 93065 |
| Lender/Client Wedgewood Inc | Address | 2015 Manhattan Beach Blvd Suite 100, | Redondo Beach | , CA 90278 |
| | | | | |

SUBJECT CONDITION

Per exterior inspection, age, location, the subject appears to be in overall average condition with an average quality of construction. There no interior photos on the CRMLS, Redfin, Zillow, or any other online data sources. The appraiser makes the extraordinary assumption that the interior of the subject is also in average condition with no need for any repairs or deferred maintenance issues not seen from the exterior inspection. The right to modify this report is reserved if the above noted information is found to be inaccurate which could affect value and the outcome of this assignment.

There's no apparent damage to the subject or neighborhood from any recent heavy rains, flooding, mud-slides or any other natural disasters.

Prodigy Appraisal Services COMMENT ADDENDUM

File No. 53307 Case No. 34346976

Borrower Redwood Holdings LLC Property Address 8 La Paz Ct City Simi Valley County Ventura State CA Zip Code 93065 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

This report was completed in full compliance with the appraiser independence regulations.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

PURPOSE AND INTENDED USERS:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for an asset valuation, loan servicing, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of the appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. The report will not be used for mortgage lending purposes.

COMPETENCY PROVISION:

The appraiser has the appropriate knowledge and experience to complete this assignment competently. Appraiser qualifications are maintained in Prodigy Appraisal Services files and can be provided upon request.

SELF CONTAINMENT:

This appraisal report is intended to be a report containing the information necessary to enable the reader to understand the appraiser's opinion. Any third party studies referred to, such as pest, hazardous materials, or structural reports have been verified by the appraiser to the extent of the assumptions and conclusions used.

PERSONAL PROPERTY:

Any personal property involved in the transaction has been excluded from the valuation of the real property. Should a transaction, which includes personal property of sufficient value to affect the market value of the real property, be evident, a separate assessment of the personal property, fixtures, or intangible items will be identified and included in the report as a separate valuation.

DIGITAL SIGNATURE:

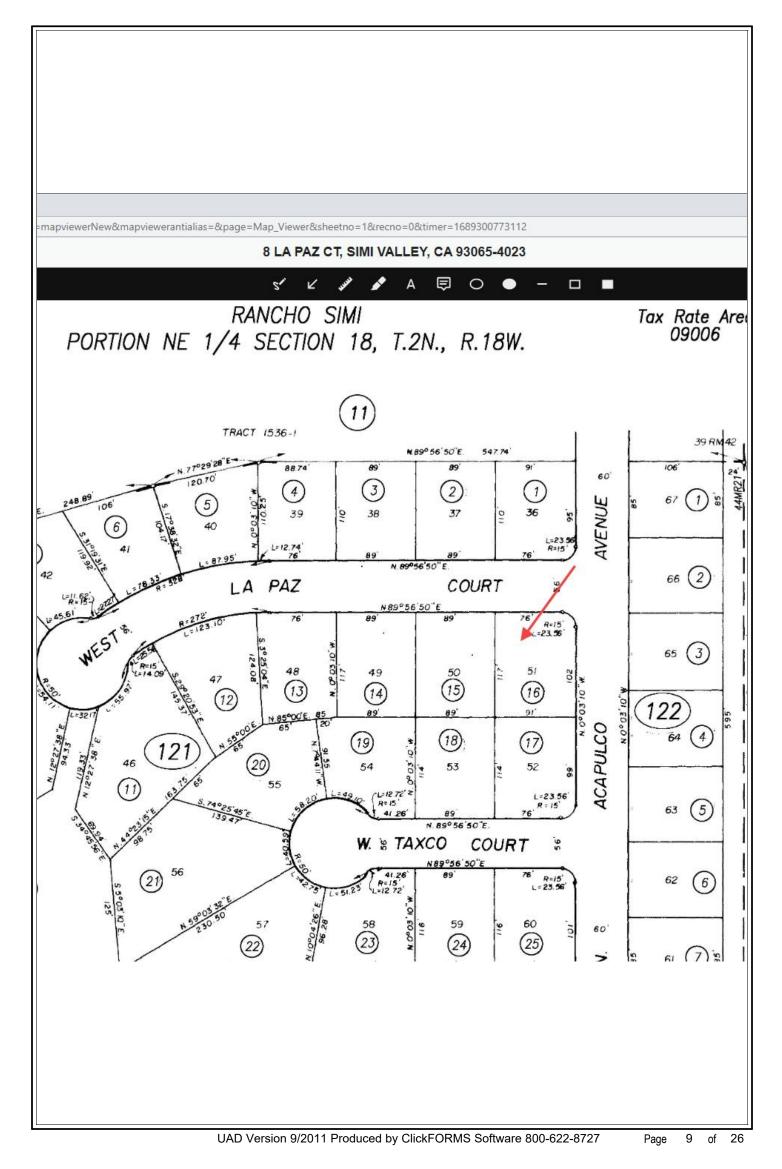
This appraisal is digitally signed. This digital signature requires a security password known only by the appraiser. No changes can be made to any portion of this appraisal report once it has been digitally signed. The digital signature used in this report is an accurate representation of the appraiser's signature.

LIMITING CONDITIONS:

The appraiser is not a licensed building contractor or a professional building inspector. I am not qualified to survey or analyze physical items that are not readily visible. If any of the parties in this transaction have questions or concerns regarding any mechanical or structural physical problems, conditions, infestation, contamination, or other issues regarding the subject property, an expert in that field or specialty should be consulted.

Prodigy Appraisal Services PLAT MAP

| Borrower Redwood Holdings LLC | | | | | | |
|--|--------|---------|-------|----|----------|-------|
| Property Address 8 La Paz Ct | | | | | | |
| City Simi Valley | County | Ventura | State | CA | Zip Code | 93065 |
| Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278 | | | | | | |
| | | | | | | |



Prodigy Appraisal Services COMMENT ADDENDUM

File No. 53307 Case No. 34346976

| Borrower Redwood Holdings LLC | | | | |
|-------------------------------|--------|---------|-------|--|
| Property Address 8 La Paz Ct | | | | |
| City Simi Valley | County | Ventura | State | |

| TOPERTY AUDIESS O LA TAZ OL | | | | | | |
|-----------------------------|--------|--------------|------------------|----------------|---------------|---------------|
| <u>City</u> Simi Valley | County | Ventura | State | CA | Zip Code | 93065 |
| Lender/Client Wedgewood Inc | | Address 2015 | /lanhattan Beach | Blvd Suite 100 | , Redondo Bea | ich, CA 90278 |

GRID ADJUSTMENTS:

Market Grid adjustments are deemed to be self-explanatory and adjustments to the comparable sales reflect the appraiser's best estimate of market's reaction to the differences between the subject property and the comparables. Paired sales analysis is conducted to a limited degree based on the market data in the area and may not only be limited to the information included in the sales comparison grid. This approach is deemed most reliable and reflective of the typical buyer reaction to or lack thereof, certain amenities, room count, condition, quality of construction, location, view, etc...

MARKET CONDITIONS: None warranted due to the stable trend in the neighborhood based on the 1004MC, CRMLS CMA data, neighborhood value trend charts, and market area analysis over the last 12 months. SEE EXHIBIT AND CHARTS BELOW. The list to sale price ratios is 98%.

LOCATION: Adjustments applied at 2.5% increments to reflect market reaction. The adjustment is the best estimated market reaction and the paired sales analysis was conducted on comps one and three. Comp one is located on a flag lot with a shared driveway with the home next door.

SITE: Based on a review of Ventura County Tax Assessor plat map, the subject has a site area of 10,599 sqft. Due to location, there is sloping topography with total utility being much less than 100% usability. The Google Aerial maps and 3D measuring tools were utilized to estimate the overall usable area for the subject and comparables. Even though the comparable lots differ in size from the subject, they still can only be used to build one home, so their larger or smaller site areas are worth only a marginal difference, not the full overall value of land. That being noted, comp one which differed from the subject by more than 1,000 square feet lot size did not warrant and adjustment due to similar actual utility. However, other sales were adjusted due to similar overall actual utility at a nominal \$25 per sqft and rounded to \$500. NOTE: the lot of comp one is heavily sloped with substantially less than 100% utility.

VIEW: None warranted.

DESIGN/STYLE: None warranted.

GLA: Adjustments made at \$100.00 per square foot of difference for differences greater than 100 square feet and then rounded to the nearest \$500.

ROOM COUNT: Bedroom count was absorbed in the GLA adjustments. Bathroom adjustments were made at \$5,000 per half bath and \$10K per full bathroom differences.

QUALITY OF CONSTRUCTION AND CONDITION: Adjustments made at 2.5% increments based on level of difference and the paired sales analysis of comparables one versus two and two versus three. Per phone conversation with the listing agent, comp one was a major fixer. Comp three is a newer home with superior quality interior improvements and age was taken into consideration. Interior improvements include simi custom cabinets, Viking appliances, stone counter tops, larger center island, etc...

AGE: None warranted. Age was considered in the quality and condition ratings.

AUTO STORAGE: Adjustments applied at \$5000 per stalled based on paired sales analysis of comps one and two.

SOLAR: Adjustments applied at \$5000 per stalled based on paired sales analysis of comps one and two.

It should be noted that the subject's market area reflects a broad range of sale prices and values for properties with similar characteristics within the subject's immediate neighborhood. This was evident to some degree by the comparables considered in this report. For this reason, the range of non-adjusted sale prices are greater than the preferred 20%. That being noted, the net and/or gross ratios for some comps may exceed a 15% net and 25% which are the preferred guild lines. This was unavoidable due to the wide spread in sale prices for similar homes in the market area.

SUMMARY OF SALES COMPARISON APPROACH:

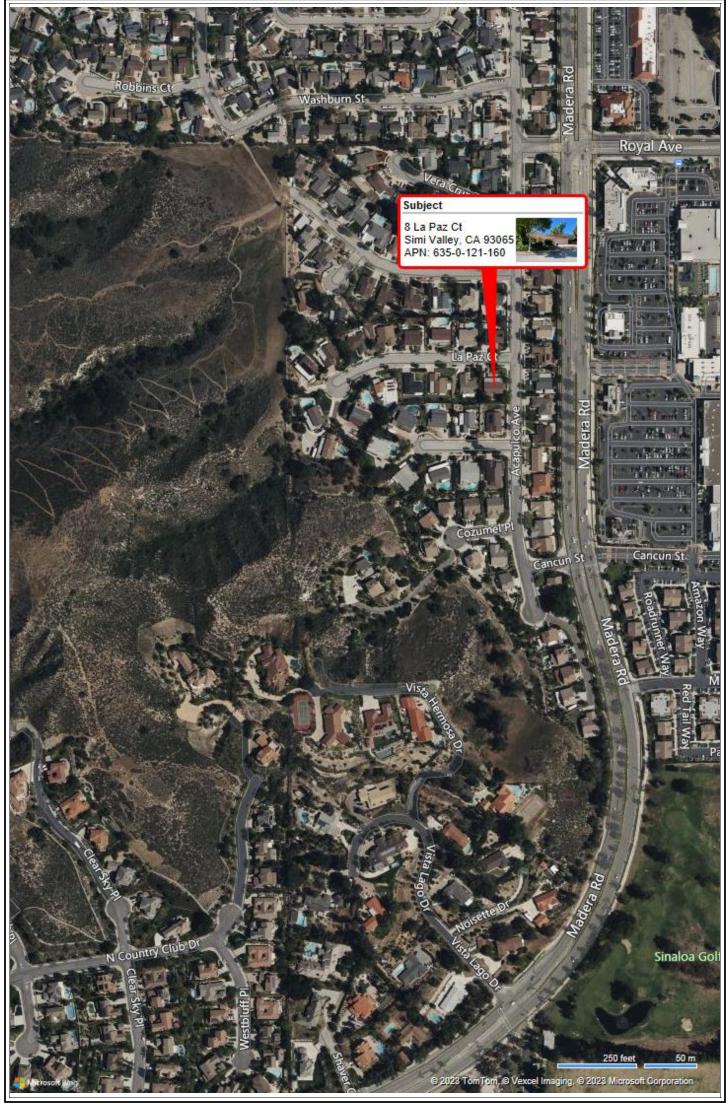
A diligent effort was made to find comparables sales that were similar to the subject in age, style, lot size, quality of construction, close proximity, and condition. The initial search criteria were 12 months prior to inspection, 20% GLA difference, and 1 mile radius. Based on the above noted search criteria the comparables included in the report bracket the major characteristics of the subject and considered the best indication of value.

Even though comp one has the greater amount in gross adjustments, it was was given dominate weight due to close proximity (location on subject street and block), most similar GLA. Comps two and three were given secondary and supportive weight due to most similar overall condition (comp two) and least amount in gross adjustments (comp three).

Prodigy Appraisal Services **AERIAL MAP ADDENDUM**

File No. 53307 Case No. 34346976

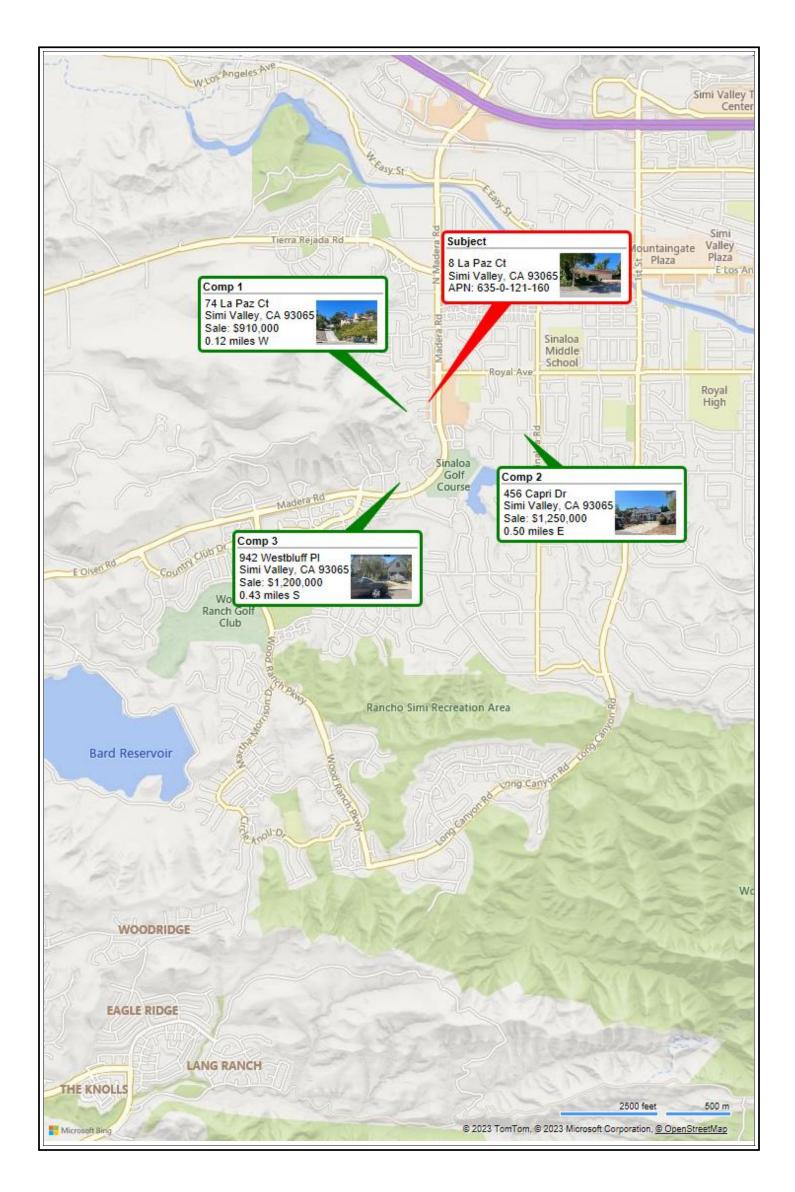
| Borrower Redwood Holdings LLC | | | | | | |
|-------------------------------|--------|---------|------------------|------------------|-------------------|----------------|
| Property Address 8 La Paz Ct | | | | | | |
| City Simi Valley | County | Ventura | State | CA | Zip Code | 93065 |
| Lender/Client Wedgewood Inc | | Address | 2015 Manhattan E | Beach Blvd Suite | e 100, Redondo Be | each, CA 90278 |



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Prodigy Appraisal Services LOCATION MAP ADDENDUM

| Borrower Redwood Holdings LLC | | | | | | |
|-------------------------------|--------|---------|--------------------|------------------|------------------|-------------|
| Property Address 8 La Paz Ct | | | | | | |
| City Simi Valley | County | Ventura | State | CA | Zip Code | 93065 |
| Lender/Client Wedgewood Inc | | Address | 2015 Manhattan Bea | ch Blvd Suite 10 | 00, Redondo Beac | h, CA 90278 |



| | Pro | digy Appraisal S | ervices | | | | | | |
|---|---------------------------|------------------------|---------------------------|--------|---------------------|---------|---------------|--------|---------------|
| | 110 | | | | File | No. | 53307 | | |
| Market Co | nditions Add | endum to th | e Appraisal I | Re | port Cas | e No | b. 343469 | 76 | |
| The purpose of this addendum is to provide the lende | r/client with a clear and | d accurate understar | nding of the market tre | nds | and conditions p | reval | ent in the su | ubjec | t |
| neighborhood. This is a required addendum for all app | oraisal reports with an | effective date on or | after April 1, 2009. | | | | | | |
| Property Address 8 La Paz | Ct | City | Simi Valley | | State CA | | ZIP Code | | 93065 |
| Borrower Redwood Holdings LLC | | | | | | | | | |
| Instructions: The appraiser must use the information | required on this form | as the basis for his/l | ner conclusions and m | ust | provide support | for the | ose conclusi | ions, | regarding |
| housing trends and overall market conditions as repor | ted in the Neighborho | od section of the app | oraisal report form. The | ap | oraiser must fill i | n all t | he informati | on tc | the extent |
| it is available and reliable and must provide analysis a | is indicated below. If a | any required data is | unavailable or is consi | dere | d unreliable, the | appr | aiser must p | orovia | de an |
| explanation. It is recognized that not all data sources | will be able to provide | data for the shaded | areas below; if it is ava | ilab | le, however, the | appr | aiser must ir | nclud | e that data |
| in the analysis. If data sources provide all the required | l information as an ave | erage instead of the | median, the appraiser | sho | uld report the av | ailabl | e figure and | iden | tify it as an |
| average. Sales and listings must be properties that co | mpete with the subjec | t property, determine | ed by applying the crite | eria f | hat would be us | ed by | a prospecti | ve bi | uyer of the |
| subject property. The appraiser must explain any ano | malies in the data, suc | h as seasonal marke | ets, new construction, | fore | closures, etc. | | | | |
| Inventory Analysis | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | | 0 | veral | Trend | | |
| Total # of Comparable Sales (Settled) | 3 | 2 | 2 | | Increasing | X | Stable | | Declining |
| Absorption Rate (Total Sales/Months) | 0.5 | 0.67 | 0.67 | | Increasing | X | Stable | | Declining |
| Total # of Comparable Active Listings | 0 | 2 | 0 | | Declining | X | Stable | | Increasing |
| Months of Housing Supply (Total Listings/Ab. Rate) | 0 | 3 | 0 | | X Declining | | Stable | | Increasing |
| Median Sales & List Price, DOM, Sale/List % | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | | 0 | veral | Trend | | |
| Median Comparable Sales Price | 1,249,000 | 1,176,500 | 1,357,500 | | Increasing | X | Stable | | Declining |
| Median Comparable Sales Days on Market | 60 | 55 | 38.5 | | Declining | X | Stable | | Increasing |
| Median Comparable List Price | 0 | 1,387,000 | 0 | | Increasing | X | Stable | | Declining |
| Median Comparable Listings Days on Market | 0 | 51 | 0 | | Declining | X | Stable | | Increasing |
| Median Sale Price as % of List Price | 101.12 | 94.16 | 97.77 | | Increasing | X | Stable | | Declining |
| Seller-(developer, builder, etc,) paid financial assistan | ce prevalent? | Yes X | No | | Declining | X | Stable | | Increasing |
| Explain in detail seller concessions trends for the past | 12 months (e.g. selle | r contributions increa | ased from 3% to 5%, ir | crea | asing use of buy | down | s, closing co | osts | |
| condo fees, options, etc.) | | | | | | | | | |
| CRMLS indicates there were 7 closed sales | during the past 12 | 2 months and 1 c | of those sales cont | ain | ed seller cond | cess | ions whicł | ו is | 14% of the |
| total transactions in this market area. Prior N | Ionths 7-12: 3 Sal | es; 0 with conce | ssions; 0% of sale | s fo | r this period. | 4-6: | 2 Sales; | 1 wi | th |
| concessions; 50% of sales for this period. 0- | | | 6 of sales for this p | beri | od. The conc | essio | ons range | d be | etween |
| \$10,580 and \$10,580. The median concessi | | | | | | | | | |
| Are foreclosure sales (REO sales) a factor in the mark | | | ain (including the trend | | | | | | |
| The data used in the grid above does not inc | dicate there were a | any REO/Short s | ales or other distre | ess | ed properties | ass | ociated wi | th th | ne reported |

Cite data sources for above information.

CRMLS was the data source used to complete the Market Conditions Addendum. 7/11/2023

Prior 7-12 Months

Yes

If the subject is a unit in a condominium or cooperative project, complete the following:

beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. The statistics above were generated from an exported MLS market search. Details regarding the calculations and process can be found online at http://bradfordsoftware.com/1004mc/calc.shtml.

Prior 4-6 Months

Project Name:

Current - 3 Months

transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is

CONDO/CO.OP PROJECTS

APPRAISER

of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project Signature Signature AR I Antonio Anderson Appraiser Name Supervisor Name Prodigy Appraisal Services Company Name Company Name P. O. Box 4609, West Hills, CA 91308 Company Address Company Address AR035678 State License/Certification # State CA State License/Certification # State Email Address antonio@prodigyappraisal.com Email Address UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Fannie Mae Form 1004MC March 2009 Freddie Mac Form 71 March 2009

Overall Trend

Stable

Stable

Stable

Stable

Increasing

Increasing

Declining

____ No If yes, indicate the number of REO listings and explain the trends in listings and sales

Declining

Declining

Declining

Increasing

Increasing

Subject Project Data

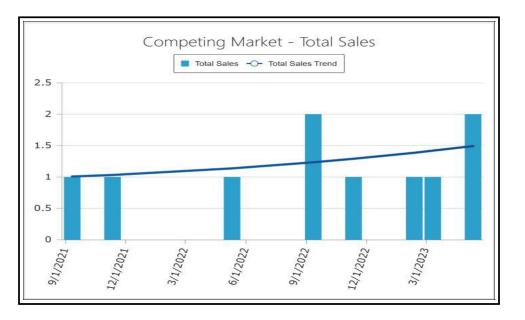
Total # of Comparable Sales (Settled)

Absorption Rate (Total Sales/Months)

Total # of Active Comparable Listings

Months of Unit Supply (Total Listings/Ab. Rate)

Are foreclosures sales (REO sales) a factor in the project?



ABOVE: Competing Market - Total Sales

BELOW: Competing Market - Total Listings





ABOVE: Competing Market - Total Sales and Listings

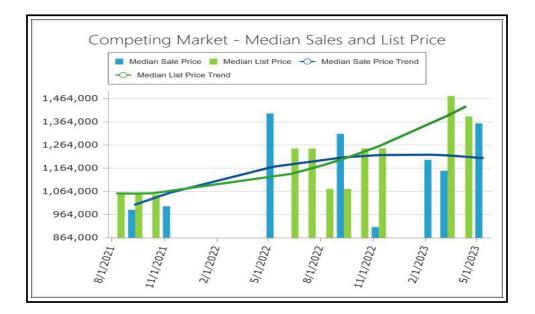
BELOW: Competing Market - Median Sales Price

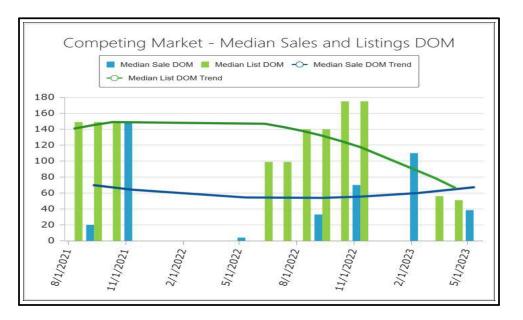




ABOVE: Competing Market - Median List Price

BELOW: Competing Market - Median Sales and List Price





ABOVE: Competing Market - Median Sales and Listings DOM

BELOW: Competing Market - Average Sale and List Price Per SqFt



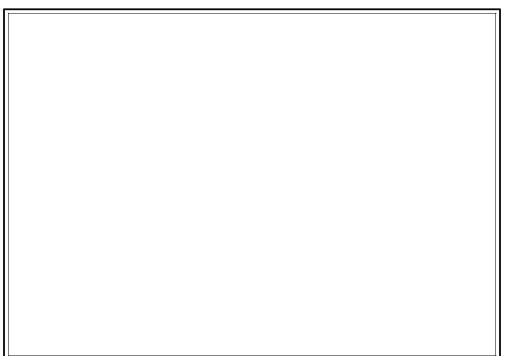
Prodigy Appraisal Services SUBJECT PHOTO ADDENDUM

File No. 53307 Case No. 34346976

| Borrower Redwood Holdings LLC | | | | | | |
|-------------------------------|--------|---------|------------------|--------------------|---------------------|----------|
| Property Address 8 La Paz Ct | | | | | | |
| City Simi Valley | County | Ventura | State | CA | Zip Code | 93065 |
| Lender/Client Wedgewood Inc | | Address | 2015 Manhattan B | each Blvd Suite 10 | 0, Redondo Beach, (| CA 90278 |



FRONT OF SUBJECT PROPERTY 8 La Paz Ct Simi Valley, CA 93065



REAR OF SUBJECT PROPERTY



STREET SCENE

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Prodigy Appraisal Services SUBJECT PHOTO ADDENDUM

File No. 53307 Case No. 34346976

| Borrower Redwood Holdings LLC | | | | | | |
|-------------------------------|--------|---------|------------------|--------------------|----------------------|----------|
| Property Address 8 La Paz Ct | | | | | | |
| City Simi Valley | County | Ventura | State | CA | Zip Code | 93065 |
| Lender/Client Wedgewood Inc | · | Address | 2015 Manhattan B | each Blvd Suite 10 | 00, Redondo Beach, (| CA 90278 |



Alternate Street View



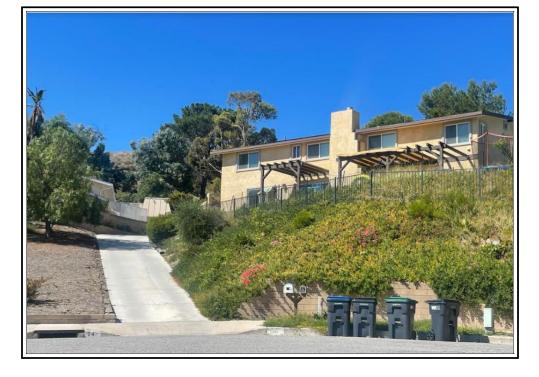


Side

Prodigy Appraisal Services COMPARABLES 1-2-3

File No. 53307 Case No. 34346976

| | | | | • | | |
|-------------------------------|--------|---------|------------------|------------------|-----------------|----------------|
| Borrower Redwood Holdings LLC | | | | | | |
| Property Address 8 La Paz Ct | | | | | | |
| City Simi Valley | County | Ventura | State | CA | Zip Code | 93065 |
| Lender/Client Wedgewood Inc | | Address | 2015 Manhattan E | Beach Blvd Suite | 100, Redondo Be | each, CA 90278 |



COMPARABLE SALE # 74 La Paz Ct Simi Valley, CA 93065

1



COMPARABLE SALE #2456 Capri Dr2Simi Valley, CA 93065



UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 53307 Case No. 34346976

Requirements - Condition and Quality Ratings Usage

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. It's 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 are 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.

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 53307 Case No. 34346976

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 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.

Requirements - 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 meet existing market expectations. Updates do *not* include significant alterations to the existing structure.

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) File No. 53307 Property Description Abbreviations Used in This Report Case No. 34346976

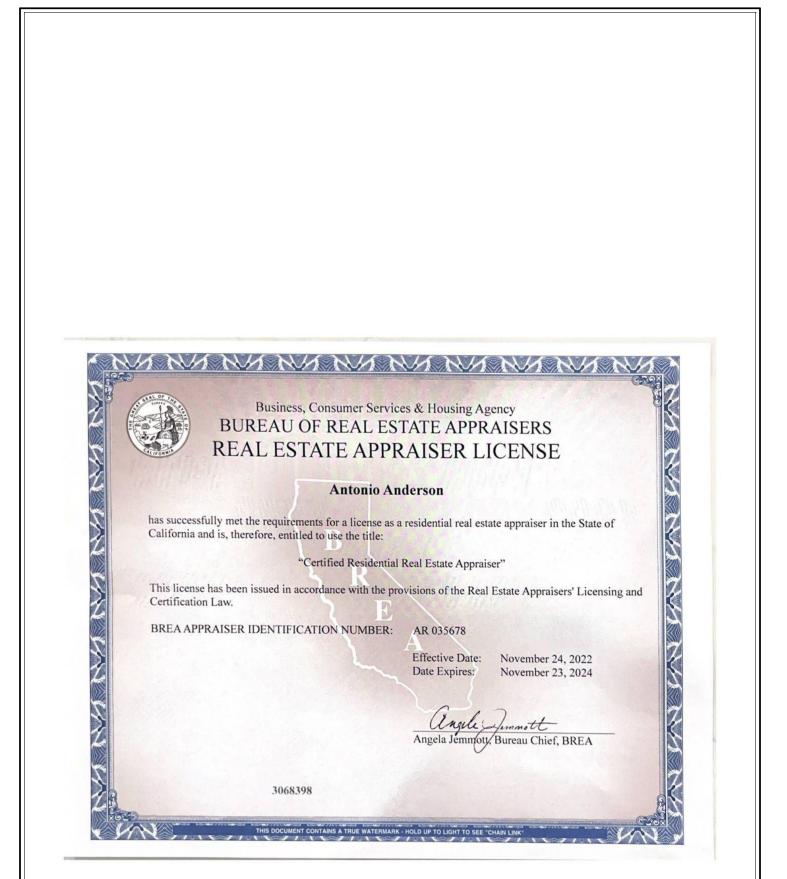
| Abbreviatio | | May Appear in These Fields |
|-------------|--|--------------------------------------|
| 4 | Adverse | Location & View |
| ac | Acres | Area, Site |
| AdjPrk | Adjacent to Park | Location |
| AdjPwr | Adjacent to Power Lines | Location |
| ArmLth | Arms Length Sale | Sales or Financing Concessions |
| ΑT. | Attached Structure | Design (Style) |
| 3 | Beneficial | Location & View |
| | | |
| ba | Bathroom(s) | Basement & Finished Rooms Below Grad |
| or | Bedroom | Basement & Finished Rooms Below Grad |
| BsyRd | Busy Road | Location |
| ; | Contracted Date | Date of Sale/Time |
| Cash | Cash | Sale or Financing Concessions |
| | | |
| Comm | Commercial Influence | Location |
| Conv | Conventional | Sale or Financing Concessions |
| р | Carport | Garage/Carport |
| CrtOrd | Court Ordered Sale | Sale or Financing Concessions |
| CtySky | City View Skyline View | View |
| | | |
| CtyStr | City Street View | View |
| V | Covered | Garage/Carport |
| DOM | Days On Market | Data Sources |
| DT | Detached Structure | Design (Style) |
| | | |
| lw | Driveway | Garage/Carport |
| 9 | Expiration Date | Date of Sale/Time |
| Estate | Estate Sale | Sale or Financing Concessions |
| FHA | Federal Housing Administration | Sale or Financing Concessions |
| | Garage | Garage/Carport |
|] | | |
| ja | Attached Garage | Garage/Carport |
| gbi | Built-In Garages | 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) |
| n | Interior Only Stairs | Basement & Finished Rooms Below Grad |
| nd | Industrial | Location & View |
| | | |
| Listing | Listing | Sales or Financing Concessions |
| _ndfl | Landfill | Location |
| _tdSght | Limited Sight | View |
| MR | Mid Rise | Design (Style) |
| | | |
| Vtn | Mountain View | View |
| N | Neutral | Location & View |
| NonArm | Non-Arms Length Sale | Sale or Financing Concessions |
|) | Other | Basement & Finished Rooms Below Grad |
| C | Other | Design (Style) |
| | | |
| р | Open | Garage/Carport |
| Prk | Park View | View |
| Pstrl | Pastoral View | View |
| PubTrn | Public Transportation | Location |
| | • | |
| PwrLn | Power Lines | View |
| Relo | Relocation Sale | Sale or Financing Concessions |
| REO | REO Sale | Sale or Financing Concessions |
| Res | Residential | Location & View |
| RH | USDA - Rural Housing | Sale or Financing Concessions |
| | | |
| r | Recreational (Rec) Room | Basement & Finished Rooms Below Grad |
| रा | Row or Townhouse | Design (Style) |
| 3 | Settlement Date | Date of Sale/Time |
| SD | Semi-detached Structure | Design (Style) |
| Short | Short Sale | Sale or Financing Concessions |
| | | |
| sf | Square Feet | Area, Site, Basement |
| sqm | Square Meters | Area, Site |
| Jnk | Unknown | Date of Sale/Time |
| /A | Veterans Administration | Sale or Financing Concessions |
| | | |
| V | Withdrawn Date | Date of Sale/Time |
| VO | Walk Out Basement | Basement & Finished Rooms Below Grad |
| Voods | Woods View | View |
| Vtr | Water View | View |
| | | |
| NtrFr | Water Frontage | Location |
| vu | Walk Up Basement | Basement & Finished Rooms Below Grad |
| | | |
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APPRAISAL COMPLIANCE ADDENDUM

| Borrower/Client Redwood Holdings LLC | | | | | |
|--------------------------------------|--------|---------|----------|----------|-------|
| Address 8 La Paz Ct | | | | Unit No. | |
| City Simi Valley | County | Ventura | State CA | Zip Code | 93065 |
| Lender/Client Wedgewood Inc | - | | | | |
| | | | | | |

| This App APPRAISAL AND REPOR | | ure this appraisal report meets all USPAP 2014 requirements. |
|--|---|---|
| This Appraisal Report is one of t | | |
| X Appraisal Report | This report was prepared in accordance with the req This report was prepared in accordance with the rec intended user of this report is limited to the identified | uirements of the Appraisal Report option of USPAP Standards Rule 2-2(a). quirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The d client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived t may not be understood properly without the additional information in the appraiser's workfile. |
| | | |
| ADDITIONAL CERTIFICAT | | |
| | ained in this report are true and correct. | |
| | | assumptions and are my personal, impartial, and unbiased professional analyses, |
| · Unless otherwise indicated, | | rty that is the subject of this report and no personal interest with respect to parties involved ny other capacity, regarding the property that is the subject of this report within the three-year |
| | to the property that is the subject of this report or the p | |
| | gnment was not contingent upon developing or reporti | ng predetermined results. opment or reporting of a predetermined value or direction in value that favors the cause |
| | | or the occurrence of a subsequent event directly related to the intended use of |
| | | prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that |
| · Unless otherwise indicated, | I have made a personal inspection of the property that | • |
| | no one provided significant real property appraisal as ant real property appraisal assistance is stated elsewho | sistance to the person(s) signing this certification (if there are exceptions, the name of each |
| This report has been prepar | red in accordance with Title XI of FIRREA as amended | |
| PRIOR SERVICES | | |
| X I have NOT performed immediately preceding acce | | ity, regarding the property that is the subject of the report within the three-year period |
| | | g the property that is the subject of this report within the three-year period immediately |
| preceding acceptance of thi | s assignment. Those services are described in the co | |
| PROPERTY INSPECTION | rsonal inspection of the property that is the subject of t | his report |
| · I have NOT made | a personal inspection of the property that is the subje | |
| APPRAISAL ASSISTANCI | | te the manage similar this contification. If success did was ide similar at estimates they. |
| - | summary of the extent of the assistance provided in the | to the person signing this certification. If anyone did provide significant assistance, they he report. |
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| ADDITIONAL COMMENTS | | |
| Additional USPAP related issues | requiring disclosure and/or any state mandated requir | ements: |
| | | |
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| | | |
| MARKETING TIME AND E | XPOSURE TIME FOR THE SUBJECT PRO | PERTY |
| X A reasonable marketing time | e for the subject property is <u>1-90 Days</u> day(s) ut | ilizing market conditions pertinent to the appraisal assignment. |
| X A reasonable exposure time | e for the subject property is <u>1-90 Days</u> day(s). | |
| APPRAISER | | SUPERVISORY APPRAISER (ONLY IF REQUIRED) |
| | | |
| | | |
| | | |
| Sinte | = | |
| Signature | | _ Signature |
| Name <u>Antonio Anderso</u> | | _ Name |
| Date of Signature 07/13/202 State Certification # AR03567 | | Date of Signature State Certification # |
| · · · · · · · · · · · · · · · · · · · | 0 | |
| State CA | | _ State |
| Expiration Date of Certification o | r License 11/23/2024 | Expiration Date of Certification or License |
| Effective Date of Appraisal 07/ | 12/2023 | Supervisory Appraiser Inspection of Subject Property: _ Did Not Exterior Only from street Interior and Exterior |
| USPAP Compliance Addendum 2014 | | Page 24 of 26 |

| Borrower Redwood Holdings LLC | | | | | | |
|-------------------------------|--------|--------------------------|---------------|----------|---------------|--------------|
| Property Address 8 La Paz Ct | | | | | | |
| City Simi Valley | County | Ventura | State | CA | Zip Code | 93065 |
| Lender/Client Wedgewood Inc | | Address 2015 Manhattan E | Beach Blvd Si | uite 100 | , Redondo Bea | ch, CA 90278 |
| v | | | | | | |



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|-------------|---------------------------|--------------------------------|--|---------------------------------|------------|----------------------|------|
| Simi Valley | / Wedgewood Inc | County | Vent Address | <u>ura</u> 2015 Manhattan Be | State | CA Zip Code | |
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| | GREATAM | \sim | | DI | | ATIONS | |
| | GREATAM | | | DI | | ATIONS or | |
| | INSUE | RANCE GROUP | | | | E APPRAISERS | IOV |
| | 301 E. Fourth Street, C | | | ERRORS & OMI | SSIONS | INSURANCE POI | LICY |
| | | | | | | | |
| | THIS IS F | BOTH A CLAIM | IS MADE AND RE | PORTED INSUR | ANCE P | POLICY. | |
| | | | SE CLAIMS THAT AF | | | | |
| | | | ING TO THE COMPA | | | | |
| | Insurance is afforded | d by the company ind | licated below: (A capital | stock corporation) | | | |
| | Great American | n Assurance Compan | iy. | | | | |
| | Note: The Insurance | e Company selected a | above shall herein be refe | erred to as the Compa | nv. | | |
| | Policy Numl | | | Renew | | AP4113647-21 | |
| | | | | | | 11-1110-1-21 | |
| | Program Ad | | Herbert H. Landy Insur 100 River Ridge Drive, | | MA 0206 | 52 | |
| | | | | | | | |
| | Item 1. Named Insu | ured: Antonio D. | . Anderson | | | | |
| | Item 2. Address: | | Box 4609 | | | | |
| | City, State, 2 | Zip Code: West | Hills, CA 91308 | | | | |
| | Item 3. Policy Perio | od: From 11/29/ (Month, Day | 10 | 1/29/2023 | | | |
| | (B | | m. Standard Time at the | | Insured as | s stated in Item 2.) | |
| | Item 4. Limits of L | iability: | | | | | |
| | A. \$1,0 | 000,000 Damage | es Limit of Liability – Ea | ch Claim | | | |
| | В. \$ 1,0 | 000,000 Claim E | Expenses Limit of Liabili | ty – Each Claim | | | |
| | C. \$1,0 | 000,000 Damage | es Limit of Liability – Po | licy Aggregate | | | |
| | D. \$ 1,0 | 000,000 Claim E | Expenses Limit of Liabili | ity – Policy Aggregate | | | |
| | Item 5. Deductible | (Inclusive of Claim I | Expenses): | | | | |
| | A. \$ 500 | | 2/25 | | | | |
| | B. \$ 1,00 | | | | | | |
| | Item 6. Premium: \$ | | | | | | |
| | | Date (if applicable): | 11/29/2005 | | | | |
| | | 0.5 percent (76) | | | | | |
| | | ices and Endorseme | ents attached: (10/13) IL7324 (08/12 |) | | | |
| | D42402 (0 | 5/13) D42408 (05/1 | 13) D42412 (03/17) D | | Bere. | a magnuone) | |
| | D42414 (0 | 8/19) | | | Author | rized Representative | |
| | | | | | | * | |
| | D42101 (03/15) | | | | | Page 1 of 1 | |
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