Borrower	REDWOOD HOLDINGS LLC			File No.	2305-01	
Property Address	3518 S Burnside Ave					
City	Los Angeles	County LOS ANGELES	State	CA	Zip Code	90016-5111
Lender/Client	WEDGEWOOD INC					

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USPAP ADDENDUM

Borrower	REDWOOD HOLDINGS LLC			2305-01
Property Address City	3518 S Burnside Ave	County LOS ANGELES	State CA	Zip Code 90016-5111
Lender	Los Angeles WEDGEWOOD INC	County LUS ANGELES	otato CA	20010-5111
This report	was prepared under the fo	llowing USPAP reporting option:		
· ·	al Report	This report was prepared in accordance with USPAP Standards Rule	e 2-2(a).	
Restrict	ed Appraisal Report	This report was prepared in accordance with USPAP Standards Rule		
			()	
Reasonable	e Exposure Time			
		for the subject property at the market value stated in this report is:		
Additional (Certifications			
I certify that,	to the best of my knowledge	and belief:		
		appraiser or in any other capacity, regarding the property that is the su	ubject of this report v	within the
three-ye	ar period immediately preced	ng acceptance of this assignment.		
		raiser or in another capacity, regarding the property that is the subject		the three-year
		nce of this assignment. Those services are described in the comments	s below.	
	ents of fact contained in this rep d analyses, opinions, and conclu	ort are true and correct. sions are limited only by the reported assumptions and limiting conditions ar	nd are my personal ir	nnartial and unbiased
	inalyses, opinions, and conclusion		na aro my poroonal, m	
	rwise indicated, I have no preser	it or prospective interest in the property that is the subject of this report and i	no personal interest v	vith respect to the parties
involved. - I have no bia	as with respect to the property t	nat is the subject of this report or the parties involved with this assignment.		
		contingent upon developing or reporting predetermined results.		
· · ·		ment is not contingent upon the development or reporting of a predetermined		
		attainment of a stipulated result, or the occurrence of a subsequent event dir re developed, and this report has been prepared, in conformity with the Unifor	-	
	at the time this report was prepa			
		ersonal inspection of the property that is the subject of this report.		
		significant real property appraisal assistance to the person(s) signing this ca praisal assistance is stated elsewhere in this report).	ertification (if there are	e exceptions, the name of each
	nunng signinicant real property ap	שמושמו משמוש שמושר של שמושר ש שמושר של שמושר של שמוש		
Additional (Comments			
APPRAISER			AISER: (only if r	equired)
	IL ALP	Balatte		
Signature:	puper.			
Name: JOSEF		Name:		
Date Signed: State Certification		Chata Operation //		
or State License		or State License #:		
State: <u>CA</u>		State:		
•	of Certification or License: <u>02/</u> Appraisal: <u>05/02/2023</u>	12/2025 Expiration Date of Certification of Supervisory Appraiser Inspection Supervisory Appraiser Inspection		
	<u>UJ/UZ/ZUZ3</u>	Did Not Exterior-co	only from Street	Interior and Exterior

Joe Baldino

	xterior-Only In	spection F	Residential Apprai	sal Repo	533 File # 230	380)5-01	
The purpose of this summary appraisal report	t is to provide the lende	er/client with an	accurate, and adequately sup	ported, opinio	n of the market v	alue of the subject prope	rty.
Property Address 3518 S Burnside Ave			City Los Angeles		State CA	Zip Code 90016-51	11
Borrower REDWOOD HOLDINGS LLC	Owr	ner of Public Reco			County LC	IS ANGELES	
Legal Description TRACT NO 13697 LOT 48							
Assessor's Parcel # 5047-012-004			Tax Year 2022		R.E. Taxes		
Neighborhood Name LOS ANGELES	<u> </u>		Map Reference 673-B-			^{ct} 2201.00	
Occupant 🗙 Owner 🗌 Tenant 🗌 Vaca		cial Assessments	<u>\$</u> 0	DUD	HOA\$ 0	per year per m	ionth
Property Rights Appraised X Fee Simple		her (describe)	· (de				
Assignment Type Purchase Transaction	Refinance Transacti		(describe) MARKET VALUE				
Lender/Client webgewood INC			MANHATTAN BEACH BL, SUI		NDO BEACH, CA 9		
Is the subject property currently offered for sale of Report data source(s) used, offering price(s), and						🗌 Yes 🗙 No	
Report data source(s) used, oriening price(s), and	uale(s). CRMLS	THE SUBJECT F	AS NOT BEEN LISTED IN THE	PAST 12 MO	NTHS		
I did did not analyze the contract for s	ale for the subject purchase	transaction Evol	ain the reculte of the analysis of t	the contract for	calo or why the ana	lucic was not	
performed.			and the results of the analysis of t		Sale of why the ana	iysis was nut	
Contract Price \$ Date of Contract	ract Is	the property selle	r the owner of public record?	Yes	No Data Source(s)	
Is there any financial assistance (loan charges, sa		,	•			Yes	No
If Yes, report the total dollar amount and describe	-						
Note: Race and the racial composition of the r	eighborhood are not app	raisal factors.					
Neighborhood Characteristics		One-U	nit Housing Trends		One-Unit Housing	Present Land Use	%
	Rural Property Valu		•	clining	PRICE AGE		97 %
	Under 25% Demand/Supp			-	\$ (000) (yrs		1 %
Growth Rapid X Stable	Slow Marketing Tin	ne 🗙 Under 3	mths 3-6 mths 0v	er 6 mths	500 Low 1	o Multi-Family	1 %
Neighborhood Boundaries THE SUBJECT I	S LOCATED SOUTH OF /	ADAMS, EAST C	OF LA CIENEGA, WEST OF LA	BREA & 1	,900 High 1:	So Commercial	1 %
NORTH OF COLISEUM					, 000 Pred. 9	o Other	%
Neighborhood Description The subject is	located in a mature sta	uble area. It is	in good proximity to many d	liversified fin	ancial, industrial	, service & movie indust	try
centers. Neighborhood shows average to	good maintenance. Th	e subject is lo	cated close to major traffic	arteries on L	a Brea & OBAMA	. The subject is less th	an
one mile SOUTH of the 10 fwy. The subje	ct is located within 20	minutes from	major retail, entertainment a	and employm	ent opportunities	1	
Market Conditions (including support for the above	conclusions) co	NVENTIONAL F	INANCING IS PREDOMINANT	IN THE ARE	A GENERAL MAR	KET IS BEGINNING TO	
WEAKEN AS INFLATION HAS BEEN INCREA	SING.FUNDS ARE STILL	AVAILABLE BU	JT SALES ACTIVITY IS BEGIN	INING TO DEC	LINE AS INTERES	T RATES ARE BEGINNIN	G
TO INCREASE RATES BUYER ARE BEGINNI	IG TO BE MORE SELECT	TIVE & ARE CH				T IS ALSO INCREASING	
Dimensions 59 X 128 X 60 X 122		rea 6740 sf	Shape IRI	REGULAR	View	N;Res;	
Specific Zoning Classification LAR1		oning Description	•····				
	onforming (Grandfathered L	,				de se sile s	
Is the highest and best use of subject property as	improved (or as proposed p	per plans and spec	cifications) the present use?	🗙 Ye	es 🔄 No If No	, describe	
Utilities Public Other (describe)		Public Other	(describe) Of	ff-site Improver	manta Tuna	Public Private	
Electricity	Water		\		,		5
Gas X	Sanitary Sewer			treet asphal ' lley none	1		
	Ournary Cowor				FEMA		
FEIVIA SDECIAL FIOOD Hazard Area	X No EEMA Flood Zone			120		Man Date 12/21/2019	
	No FEMA Flood Zone FEMA Flood Zone			i13G	I LIWA	Map Date 12/21/2018	
Are the utilities and off-site improvements typical f	or the market area?	🗙 Yes	No If No, describe			· · · ·	
Are the utilities and off-site improvements typical f Are there any adverse site conditions or external fa	for the market area? actors (easements, encroac	Yes hments, environm	No If No, describe No If No, describe	?	🗌 Yes 🗙	· · · ·	
Are the utilities and off-site improvements typical 1 Are there any adverse site conditions or external fa THE SUBJECT IS ABOVE GRADE. THE TITLE	for the market area? actors (easements, encroacl REPORT HAS NOT BEEN	Yes hments, environm	No If No, describe Intal conditions, land uses, etc.) IDES TO A FLOOD CHANNEL	? Not an adve	🗌 Yes 🗙	· · · ·	
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Are the utilities and off-site improvements typical 1 Are there any adverse site conditions or external fa THE SUBJECT IS ABOVE GRADE. THE TITLE For flood information discrepancy with lende LOT SIZE TAKEN FROM PLAT MAP Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units X One One with Accessory Unit	ior the market area? actors (easements, encroac REPORT HAS NOT BEEN r's certification, lender ce perty Appraisal F General Descri Concrete Slab X C	X Yes hments, environm N REVIEWED. S ertification super Files X MLS ption trawl Space	No If No, describe iental conditions, land uses, etc.) IDES TO A FLOOD CHANNEL rsedes appraisal flood information S ▲ Assessment and Tax Rec Data Source for Gross Living Heating/Cooling FWA HWBB	? NOT AN ADVE ation cords I I Area PAR Amen I Fireplace(Yes RSE INFLUENCE Prior Inspection CEL QUEST nities S) # 0	No If Yes, describe Property Owner Car Storage None	
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Freddie Mac Form 2055 March 2005

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CONTRACT

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Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

There are 2 comparable	e properties c	currently	offered	for sa	ale in t	the subject	t neighborho	ood ran	ging in	-	from \$ 8	75.000		to \$	985,0	000	
	e sales in the)		<i>,</i>	730,000	
FEATURE	SUBJEC					LE SALE #					LE SALE # 2					E SALE # 3	
Address 3518 S Burnside Av			52 <i>1</i> /1	Highlig				5626	Spokan			-	2724	S Spauldin			
									-								
Los Angeles, CA 900	016-5111					016-5119			-		016-3123			ngeles, CA	900	16-2422	
Proximity to Subject	•		0.06 n	niles N	W	A			niles NV	N	•			niles NW			
Sale Price	\$					\$	1,400,000				\$	912,000			9	6	950,000
Sale Price/Gross Liv. Area	\$	sq.ft.	\$1	067.0	7 sq.ft.			\$	633.33	sq.ft.			\$	647.58 SC	q.ft.		
Data Source(s)			CRMLS	SMLS#	≠SB230	35767;DO	9 M	CRML	SMLS#2	22169	457 ;DOM	10	CRML	SMLS#PW	2216	6823 ;DO	M 1
Verification Source(s)			PARCE	EL Q#2	229457	673-B-1		PARCE	L QUES	т	633-A-7		PARC	EL Q#1481	135	633-A-7	
VALUE ADJUSTMENTS	DESCRIPT	rion –	DES	SCRIPT	ION	+(-) \$ A	Adjustment		SCRIPTI		+(-) \$ Ad	liustment		SCRIPTION		+(-) \$ Adj	ustment
Sales or Financing			ArmLth		-		- j	ArmLti		-		,	ArmLt			(/)	
Concessions								-									
Date of Sale/Time			Conv;3				-35,000			_			Conv;				
•			s04/23		23				;c06/22	2				2;c06/22			
Location	N;Res;		N;Res;					N;Res;					N;Res	,			
Leasehold/Fee Simple	Fee Simple		FEE				0	FEE				0	FEE				0
Site	6740 sf		6133 :	sf			0	5494 :	sf			+5,000	4400	sf			+10,000
View	N;Res;		N;Res;					N;Res;					N;Res	;			
Design (Style)	DT1;TRADIT	IONAL	DT1;TI	RADITI	IONAL			DT1;T	RADITIC	DNAL			DT1;T	RADITION/	AL		
Quality of Construction	Q4		Q3				-75,000	· · ·					Q4				
Actual Age	73		43 73				,	79					96				0
Condition							000 00-					U					75 696
Above Grade	C5	Datha	C2	Bdrms.	Dotto-	-	-200,000		Pdrme	Dath-			C4	Rdrme D-	the		-75,000
	Total Bdrms.				Baths				Bdrms.	Baths			Total	Bdrms. Bat			
Room Count	52	2.0	6	3	2.0		0	6	3	2.0		0	6	32.	-		0
Gross Living Area	1,33	6 sq.ft.		1,312	2 sq.ft.		+1,800		1,440	sq.ft.		-7,800		1,467 SC	q.tt.		-9,800
Basement & Finished	Osf		Osf					Osf					Osf				
Rooms Below Grade																	
Functional Utility	AVERAGE		AVERA	GE		\bot		AVERA	GE				AVER	AGE	_ [
5 Heating/Cooling	WALL/NONE		FAU/C				-10,000			-		-5.000	WALL/				
Energy Efficient Items	NONE		NONE			1	,300	NONE				3,300	NONE				
Garage/Carport								2gd2d					1gd1d				+10,000
Porch/Patio/Deck	2ga2dw		2ga2d	w				-	w			U		W			+10,000
	NONE		NONE					NONE					NONE		_		
S																	
A R																	
Net Adjustment (Total)				+	Χ-	\$	-318,200		+ 🔰	(-	\$	-7,800		+ 🗙	- 9	6	-64,800
Adjusted Sale Price							-310,200						Net Ad		- 0/		
			Net Adj		22.7 %		-310,200	Net Adj		0.9 %			INEL AU	J. 6.8	3%		
of Comparables					22.7 % 23.0 %			Net Adj		0.9 %		904,200			3 %) % \$	6	885,200
of Comparables			Gross A	Adj. e subje	23.0 % ct prope	\$ erty and con	1,081,800 nparable sale	Net Adj Gross A es. If not	Adj. , explain	2.0 %	\$	904,200	Gross		3 %) % \$	5	885,200
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Exterior-Only Inspection Residential Appraisal Report File

THE INTENDED USER OF THIS APPRAISAL IS THE LEM MORTGAGE FINANCE TRANSACTION SUBJECT TO THE FORM & DEFINITION OF MARKET VALUE. NO ADDITIC	E STATED SCOPE OF WORK, PURP	OSE OF THE APPRAISAL , REPORTING REQU	
THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AG	GE DUE TO ROUTINE MAINTENANC	E & UPKEEP PROLONGING THE ESTIMATED	REMAINING ECONOMIC LIFE.
The address reported on the appraisal form is accor	ding to US Postal Service records	as required by UAD format. The title com	pany reports the city or county address
and the title report may or may not match to USPS i	ecords?.		
I have performed no services, as an appraiser or in	any other capacity, regarding the	property that is the subject of this report v	vithin the three-year period immediately
preceding acceptance of this assignment.		· · · · · ·	
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	COST APPROACH TO VALUE	(not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate	e the below cost figures and calculation	IS.	
Support for the opinion of site value (summary of comparab THE AREA.	le land sales or other methods for estin	mating site value) THE RATIO OF L	AND TO IMPROVEMENTS IS TYPICAL FOR
INE ANEA.			
ESTIMATED 🗌 REPRODUCTION OR 🔀 REPLACEM		OPINION OF SITE VALUE	=\$ 700 000
Source of cost data MARSHALL-SWIFT		DWELLING 1,336 Sq.Ft. @ \$	100,000
Quality rating from cost service AVE Effective date Comments on Cost Approach (gross living area calculations	ate of cost data 02/1/2023	o Sq.Ft. @ \$	
ESTIMATED REPRODUCTION OR REPLACEM Source of cost data MARSHALL-SWIFT Quality rating from cost service AVE Effective da Comments on Cost Approach (gross living area calculations Cost factors derived from Marshall-Swift. AGE LIFE I The ratio of land to improvements is typical for the	. ,	Garage/Carport 400 Sq.Ft. @ \$	=\$ 20.00 =\$ 8,000
	the area, as indicated by(using	Total Estimate of Cost-New	=\$ 275,200
the abstractions process) the comparables used. DEPRECIATION. NO EXTERNAL DEPRECIATION.	NO FUNCTIONAL	Less Physical Functional Depreciation 175,200	External =\$(175,200)
		Depreciated Cost of Improvements	=\$ 100,000
		"As-is" Value of Site Improvements	=\$ 100,000
Estimated Remaining Economic Life (HUD and VA only)	20 Years	INDICATED VALUE BY COST APPROACH	=\$ 900,000
Estimated Monthly Market Rent \$	INCOME APPROACH TO VALU X Gross Rent Multiplier	E (not required by Fannie Mae) = \$	Indicated Value by Income Approach
Estimated Monthly Market Rent \$ Summary of Income Approach (including support for market		= ə APPROACH IS NOT APPLICABLE FOR OWN	2 11
Is the developer/builder in control of the Homeowners' Asso		F OR PUDs (if applicable) No Unit type(s) Detached Atta	ched
Provide the following information for PUDs ONLY if the deve			
Legal Name of Project Z Total number of phases Total num	nber of units	Total number of units sold	
Total number of units rented Total num	nber of units for sale	Data source(s)	
Was the project created by the conversion of existing buildin Does the project contain any multi-dwelling units?	g(s) into a PUD? Yes	No If Yes, date of conversion	
Total number of phases Total num Total number of units rented Total num Was the project created by the conversion of existing buildin Does the project contain any multi-dwelling units?		If No, describe the status of completion.	
Are the common elements leased to or by the Homeowners'	Association?	No If Yes, describe the rental terms and options.	
		1	
Describe common elements and recreational facilities.			

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Fannie Mae Form 2055 March 2005

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

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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.

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.

ication or License
rior of subject property
of subject property from street
rior of comparable sales from street
of comparable sales from street

Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

	Exter	ior-Only Insr	ection Resid	ential Δ	nnrai	sal Report	F ile #	53380		
FEATURE	SUBJECT		LE SALE # 4			E SALE # 5	File #	2305- COM		E SALE # 6
Address 3518 S Burnside Av		3517 Enville Pl		001				00101		
Los Angeles, CA 900		Los Angeles, CA 90	016-5024							
Proximity to Subject		0.46 miles W								
Sale Price	\$	A	\$ 1,005,000			\$	^			\$
Sale Price/Gross Liv. Area Data Source(s)	\$ sq.ft.			\$	sq.ft.		\$		sq.ft.	
Verification Source(s)		CRMLSMLS#22218 NDC DATA 633	689 ;DUM 3 :-D-5							
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustment	DE	SCRIPTI	ON	+(-) \$ Adjustment
Sales or Financing		ArmLth								
Concessions		Conv;0								
Date of Sale/Time		s12/22;c11/22								
Location	N;Res;	N;Res;								
Leasehold/Fee Simple Site	Fee Simple 6740 sf	FEE 6396 sf	0							
View	N;Res;	N;Res;								
Design (Style)		DT1;TRADITIONAL								
Quality of Construction	Q4	Q4								
Actual Age	73	94	0							
Condition Above Grade	C5 Total Bdrms. Baths	C4 Total Bdrms. Baths	-75,000	Total Bdrms	s. Baths		Total	Bdrms.	Baths	
Room Count	5 2 2.0	6 3 2.0	0		5. Dallis		TULAI	Duinis.	Dauis	
Gross Living Area	1,336 Sq.ft.	1,423 Sq.ft.	-6,500		sq.ft.				sq.ft.	
Basement & Finished	Osf	Osf	,							
Rooms Below Grade										
Functional Utility	AVERAGE	AVERAGE								
Heating/Cooling Energy Efficient Items	WALL/NONE	FAU/CENT	-10,000							
Garage/Carport	NONE 2ga2dw	NONE 2ga2dw								
Porch/Patio/Deck	NONE	WOOD DECK	-5,000							
Not Adjustment (Total)			¢			¢		т. г		¢
Net Adjustment (Total) Adjusted Sale Price		□ + X - Net Adj. 9.6 %	\$ -96,500	Net Adj.	<u> </u>	\$	Net A] + _ 1i	 %	\$
of Comparables		Gross Adj. 9.6 %		Gross Adj.	%	\$	Gross		%	\$
Report the results of the research a										
ITEM	SL	IBJECT	COMPARABLE SA	LE # 4	CC	OMPARABLE SALE # 5	5	C	OMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer Price of Prior Sale/Transfer										
Data Source(s)	PARCEL QUEST	-	PARCEL QUEST							
Effective Date of Data Source(s)	05/02/2023		05/02/2023							
Analysis of prior sale or transfer hi				SE SALES HA	VE TRAN	SFERRED AS STATE	D ABO	VE		
Analysis/Comments SALE#4	LARGER THAN THE	SUBJECT. BETTER C	ONDITION, HAS CENT	RAL HEAT &	A/C HAS	S WOOD DECK.				
		,								

Freddie Mac Form 2055 March 2005

SALES COMPARISON APPROACH

COMMENTS

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

53380

Market	Conditions Add	lendum to the	Appraisarmepur	L	File No.	2305-01	
The purpose of this addendum is to provide the lender/c neighborhood. This is a required addendum for all appra		-		orevale	ent in the subj	ect	
Property Address 3518 S Burnside Ave		City Los Angel		Sta	ite ca	ZIP Code 90	016-5111
Borrower REDWOOD HOLDINGS LLC		• • • •					
Instructions: The appraiser must use the information reu housing trends and overall market conditions as reporte	d in the Neighborhood sect	ion of the appraisal report	form. The appraiser must fill	in all t	he informatio	n to the extent	
it is available and reliable and must provide analysis as i explanation. It is recognized that not all data sources wil					•		
in the analysis. If data sources provide the required infor							
average. Sales and listings must be properties that com				ed by	a prospective	buyer of the	
subject property. The appraiser must explain any anoma						Overell Trend	
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months 9	Prior 4–6 Months 5	Current – 3 Months 3	\square	Increasing	Overall Trend	Declining
Absorption Rate (Total Sales/Months)	1.50	1.67	1.00		Increasing	Stable	Declining
Total # of Comparable Active Listings	2	1	2		Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.3	0.6	2.0		Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7–12 Months 1,100,000	Prior 4–6 Months 1,167,500	Current – 3 Months 1,340,000	\square	Increasing	Overall Trend Stable	Declining
Median Comparable Sales Days on Market	14	29	9	X	Declining	Stable	Increasing
Median Comparable List Price	1,161,500	999,000	930,000		Increasing	Stable	Declining
Median Comparable Listings Days on Market	74	30	44			Stable	Increasing
Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance	prevalent? Yes	98 No	107		Increasing Declining	Stable Stable	Declining
Explain in detail the seller concessions trends for the part			m 3% to 5%, increasing use o	f buyd	- J		
fees, options, etc.). CONCESSIONS HAVE BEEN	I MINIMAL IN THE PAST	YEAR & HAVE NOT CH	ANGED MUCH. BUYERS V	VANT	A LOWER P	RICE RATHER	THAN ANY
CONCESSIONS. CONCESSIONS ARE MORE PREVA	LENT IN THE LOWER PF	RICE RANGES.					
Are foreclosure sales (REO sales) a factor in the market	? 🗌 Yes 🗙 No	o If yes, explain (inclu	uding the trends in listings and	sales	of foreclosed	properties).	
FORECLOSURE & REO SALES ARE NOT A FACTOR	IN THE MARKET AT TH	IS TIME. BUT THE NUI	MBER OF DEFAULTS HAS E	BEEN	INCREASING	IN THE LAST	FEW
MONTHS WITH THE INCREASING INTEREST RATE	S						
Cite data sources for above information. CRMLS	S-CLAW						
Cite data sources for above information. CRMLS	S-CLAW						
		nond section of the annrai	sal renort form. If you used an	hhe ve	itional inform	ation such as	
Cite data sources for above information. CRMLS Summarize the above information as support for your co an analysis of pending sales and/or expired and withdra	onclusions in the Neighborh			•			
Summarize the above information as support for your co	onclusions in the Neighborh wn listings, to formulate yo	ur conclusions, provide b	oth an explanation and suppor	t for y	our conclusic	ins.	BLE
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Appraiser Independence Certification

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

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

I assert that no employee, director, officer, or agent of <u>clear Capital</u>, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of <u>wEDGEWOOD INC</u>, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that <u>Clear Capital</u> has never participated in any of the following prohibited behavior in our business relationship:

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

buck P. Balchin Signature

JOSEPH P BALDINO Appraiser's Name

IFA State Title or Designation

3518 S Burnside Ave, Los Angeles, CA 90016-5111 Address of Property Appraised

05/02/2023	
Date	
AR001957	
State License or Certification #	
02/12/2025	CA
Expiration Date of License or Certification	State

Supplemental Addendum

Borrower	REDWOOD HOLDINGS LLC			
Property Address	3518 S Burnside Ave			
City	Los Angeles	County LOS ANGELES	State CA	Zip Code 90016-5111
Lender/Client	WEDGEWOOD INC			

THIS IS AN APPRAISAL REPORT NOT A SUMMARY REPORT AS STATED ON THE PREPROGRAMMED APPRAISAL FORM

• Exterior-Only : Neighborhood - Description

The subject is located in a mature stable area. It is in good proximity to many diversified financial, industrial, service & movie industry centers. Neighborhood shows average to good maintenance. The subject is located close to major traffic arteries on Washington & Venice. The subject is less than one mile north of the 10 fwy. The subject is located within 20 minutes from major retail, entertainment and employment opportunities in Culver City, West Hollywood and Century City. The subject is 20 minutes from downtown Los Angeles.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

THE APPRAISER ADJUSTED FOR DISSIMILARITIES BETWEEN THE SUBJECT & COMPARABLES ACCORDING TO THE MARKET REACTION. THEREFORE DISSIMILARITIES THAT HAVE A 0 INDICATED IN THE ADJUSTMENT COLUMN MEANS THE APPRAISER HAS ACKNOWLEDGED THE DIFFERENCE, HOW EVER THE MARKET DOES NOT SUPPORT ANY ADJUSTMENT

EXPOSURE TIME FOR THE SUBJECT IS 1 TO 3 MONTHS. EXPOSURE TIME IS THE LENGTH OF TIME THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT THE VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. IT IS A RETROSPECTIVE ANALYSIS BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE & OPEN MARKET. EXPOSURE TIME IS ALWAYS PRESUMED TO OCCUR PRIOR TO EFFECTIVE DATE OF THE APPRAISAL.

NO EMPLOYEE, DIRECTOR, OFFICE OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER, SHALL INFLUENCE OR ATTEMPT TO INFLUENCE THE DEVELOPMENT, REPORTING RESULT OR REVIEW OF AN APPRAISAL THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER.

I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER(LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO CLEAR CAPITAL

THE APPRAISER S OFFICE IS WITHIN 25 MILES OF THE SUBJECT PROPERTY. IN THE PAST 5 YEARS I HAVE COMPLETED 10 TO 15 APPRAISALS A YEAR IN THIS AREA. I HAVE ACCESS TO CLAW MLS & CRMLS THE 2 DOMINANT MLS SERVICES IN THE AREA. I LIVE IN THE SUBJECT COUNTY & HAVE PERFORMED APPRAISALS IN THE ARE FOR OVER 45 YEARS.

Use of the appraisal by any party stipulates to an agency relationship between that party and the appraiser whether through intermediaries or not; further that any party charging the borrower or collecting appraisal fees from the borrower(s)for the appraisal hereby agrees that they are responsible for insuring full payment is made to the appraiser for the appraisal

THE APPRAISER HAS ATTEMPTED TO MEET LENDER GUIDELINES FOR ADJUSTED RANGE OF COMP VALUE OF LESS THAN 20% OF THE FINAL VALUE OF THE SUBJECT. DUE TO THE LACK OF SUITABLE COMPS CAUSED BY THE SLOWING REAL ESTATE MARKET THE OVERALL RANGE OF ADJUSTED COMPS IS WIDER THAT DESIRED THE SEARCH AREA WAS WIDENED TO 3 MILES & GONE BACK 18 MONTHS TO FIND SUITABLE SALES WITHIN THE GUIDELINES BUT WAS UNABLE TO DO SO. WE HAVE PROVIDED THE BEST COMPS AVAILABLE FOR THIS SUBJECT MAKING THE RANGE OF VALUE UNAVOIDABLE

HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE. PHYSICALLY POSSIBLE FINANCIALLY FEASIBLE & MOST PROFITABLE ALL SALES ARE WITHIN THE NEIGHBORHOOD BOUNDARIES SOME SALES ARE FOUND ACROSS MAJOR ROADWAYS & THEY ARE STILL CONSIDERED IN THE SAME AREA OR COMPETING AREA ACROSS ADAMS IS STILL A SIMILAR AREA. RELATIONSHIP TO PREDOMINANT VALUE HAS NO RELATION TO MARKETABILITY. THE MOST IMPORTANT FACTOR IS THE CONDITION & THEN SIZE OF THE PROPERTY NO MATTER HOW DIFFERENT IT IS FROM THE PREDOMINANT.

Subject Photo Page

Borrower	REDWOOD HOLDINGS LLC			
Property Address	3518 S Burnside Ave			
City	Los Angeles	County LOS ANGELES	State CA	Zip Code 90016-5111
Lender/Client	WEDGEWOOD INC			



Subject Front

3518 S Burnside A	lve
Sales Price	
Gross Living Area	1,336
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6740 sf
Quality	Q4
Age	73



Subject Rear





Form PICPIX.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Comparable Photo Page

Borrower	REDWOOD HOLDINGS LLC		
Property Address	3518 S Burnside Ave		
City	Los Angeles	County LOS ANGELES	State CA
Lender/Client	WEDGEWOOD INC		



Comparable					
5344 Highlight Pl					
Prox. to Subject	0.06 miles NW				
Sale Price	1,400,000				
Gross Living Area	1,312				
Total Rooms	6				
Total Bedrooms	3				
Total Bathrooms	2.0				
Location	N;Res;				
View	N;Res;				
Site	6133 sf				
Quality	Q3				
Age	73				

Zip Code 90016-5111





Comparable 2

5626 Spokane St	
Prox. to Subject	0.51 miles NW
Sale Price	912,000
Gross Living Area	1,440
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	5494 sf
Quality	Q4
Age	79

Comparable 3

	-
2724 S Spaulding A	ve
Prox. to Subject	0.66 miles NW
Sale Price	950,000
Gross Living Area	1,467
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	4400 sf
Quality	Q4
Age	96

Comparable Photo Page

Borrower	REDWOOD HOLDINGS LLC			
Property Address	3518 S Burnside Ave			
City	Los Angeles	County LOS ANGELES	State CA	Zip Code 90016-5111
Lender/Client	WEDGEWOOD INC			



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0.46 miles W
1,005,000
1,423
6
3
2.0
N;Res;
N;Res;
6396 sf
Q4
94

SALE#5

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

SALE 6

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

СЗ

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 user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

acAcreAdjPrkAdjaAdjPwrAdjaArmLthArmATAttacBBenebaBathbrBedrBsyRdBusycContCashCashCashCorrConvCorrCrtOrdCourCtySkyCityCtyStrCityDOMDaysDTDetadwDriveeExpiEstateEstaFHAFedegGaragbiBuiltgdDetaGlfCseGolfGlfwwGolfGRGaraHRHigh	jacent to Park jacent to Power Lines ns Length Sale ached Structure neficial throom(s) droom sy Road ntracted Date sh mmercial Influence nventional rport urt Ordered Sale y View Skyline View y Street View vered ys Con Market tached Structure veway biration Date	Location & View Area, Site Location Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View Garage/Carport Data Sources
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UAD Version 9/2011 (Updated 1/2014)

BREA APPRAISER IDENTIFICATION NUMBER: California and is, therefore, entitled to use the title: has successfully met the requirements for a license as a residential real estate appraiser in the State of Certification Law. This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and REAL ESTATE APPRAISER LICENSE **BUREAU OF REAL ESTATE APPRAISERS** Business, Consumer Services & Housing Agency "Certified Residential Real Estate Appraiser" **Joseph P. Baldino** Effective Date: AR 001957 Loretta Dillon, Deputy Bureau Chief, BREA Date Expires: February 12, 2025 February 13, 2023

3067131

LICENSE





LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company") 175 Capitol Blvd. Suite 100 Rocky Hill, CT 06067

Previous Policy Number Date Issued Policy Number 02/23/2023 AAI006008-08 AAI006008-07 THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORT-ED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY** PERIOD. PLEASE READ THE POLICY CAREFULLY. Item 1. Customer ID: 168108 Named Insured: BALDINO, JOSEPH P. 3101 Mesa Verde Dr. Burbank, CA 91504 2. Policy Period: From: 04/04/2023 To: 04/04/2024 12:01 A M Standard Time at the address stated in 1 above. 3. Deductible: \$1,000 Each Claim 4. Retroactive Date: 06/05/2000 5. Inception Date: 04/04/2016 6. Limits of Liability: \$1,000,000 Α. **Each Claim** B. \$2,000,000 Aggregate 7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652 8. Annual Premium: \$1,087.00 9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA018 (10/14) LIA021 (10/14) LIA143 (10/14) This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the gompany. 02/23/2023 10 By Date

LIA-001 (12/14)

Authorized Signature

Aspen American Insurance Company

PUBLIC RECORDS

5/1/23, 11:13 AN	1
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Property Detail Printout

County Last Updated: 04/20/2023

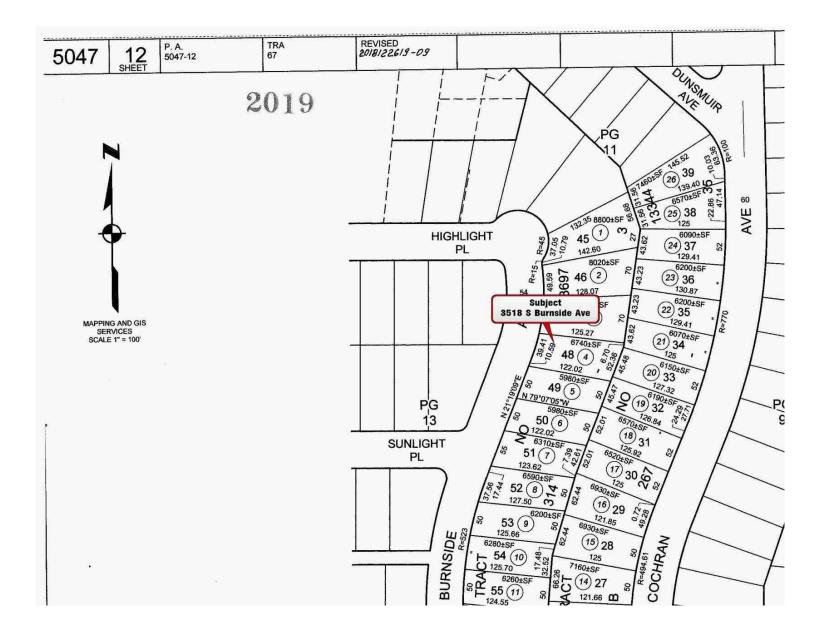
Property Location 90016-Address: 3518 S BURNSIDE AVE City: LOS ANGELES Zip: 5111 Use Code: Single Family Residence County: Los Angeles APN#: 5047-012-004 Tract: 13697 Census Tract: 2201.00 Zone: LAR1 Legal Desc: TRACT NO 13697 LOT 48 Map Page/Grid: 673/ B1 Total Assessed Value: 67,625 Tax Amount: 1,132.52 Tax Year / Assessor Year: 2022 / 2022 Percent Improvement: 0.41 **Current Owner Information** Current Owner: MICKENS, CHARLES Owner Address: 3451 ALSACE AVE City, State, Zip: LOS ANGELES, CA, 90016-5209 Owner Occupied: No Last Transaction: 07/01/2011 Deed Type: deed of trust Document: 0000897601 Amount: Last Sale Information Transferred From: Seller Address: Prior Recording / Sale Date: Recording / Sale Date: 01/18/1973 / 1 Most Recent Sale Price: 29,500 Prior Sale Price: **Document Number:** Prior Document No.: Prior Document Type: Document Type: grant deed/deed of trust Lender Information Full/Partial: F Lender: Loan Amount / 2nd Trust Loan Type: conventional 1 Deed: **Physical Information** Lot Size Sqft / 6,631 / Building Area: 1,336 # of Bedrooms: 2 Acreage: 0.15 Additional: 0 # of Bathrooms: 2.00 Year Built / Effective: 1950 / 0 Garage: 0 # of Stories: 1 Heating: Central First Floor: 0 Total Rooms: 8 Cooling: Second Floor: 0 # of Units: 0 Roof Type: Third Floor: 0 Garage/Carport: Garage Construction/Quality: / 0 Basement Finished: 0 Building Shape: Fireplaces: 0 Basement Unfinished: 0 Pool/Spa: View:

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https://www.parcelquestappraise.com/Search/Property_Detail_Report.aspx?PID=31572056&FIPS=06037

1/1

PLAT MAP



Quick CMA Report

				Br/Ba	3	Sqft	LSqft	List Price	e 1	Sold Price	\$/Sqft
Total Listings: 19			Maximum	1: 4/3		1,543	9,283	\$1,399,00	0 \$	1,730,000	\$1,609.30
Total on Market: 2			Minimum	: 2/2		1,008	4,400	\$825,00		\$912,000	\$597.68
Sold/Exp Ratio: 0.00			Average:	3/2		1,386	5,965	\$1,109,26	3 \$	1,198,797	\$862.00
			Median:	3/2		1,461	5,504	\$1,099,00	0 \$	1,167,500	\$830.20
Active											
Address	City	YrBuilt	Sale Type	List Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Pric
2669 Clyde AV	LA	1930	PRO	02/11/2023	3	2	79/79	1,464	5,003	\$597.68	\$875,00
5639 Blackwelder ST	LA	1928	STD	04/20/2023	3	2	9/9	1,166	4,797	\$844.77	\$985,00
				Maximum:	3/	2	79	1,464	5,003	\$844.77	\$985,00
				Minimum:	3	2	9	1,166	4,797	\$597.68	\$875,00
				Average:	3	2	44	1,315	4,900	\$721.22	\$930,00
				Median:	3	2	44	1,315	4,900	\$721.22	\$930,00
Closed											
Address	City	YrBuilt	Sale Type	COE Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Pric
5616 Spokane ST	LA	1944	STD	08/01/2022	3	2	10/10	1,440	5,494	\$633.33	\$912,00
2724 S Spaulding AV	LA	1927	STD	07/28/2022	3	2	0/0	1,467	4,400	\$647.58	\$950,0
2912 S Genesee AV	LA	1944	STD	05/06/2022	3	2	15/15	1,461	5,455	\$653.66	\$955,0
5439 Geer ST	LA	1930	STD	08/30/2022	4	2	15/15	1,494	4,812	\$659.97	\$986,0
3517 Enville PL	LA	1948	STD	12/15/2022	3	2	3/3	1,423	6,396	\$706.25	\$1,005,0
5435 Homeside AV	LA	1924	STD	03/17/2023	3	2	30/30	1,218	4,800	\$903.12	\$1,100,0
2921 S Spaulding AV	LA	1944	STD	11/17/2022	3	2	54/54	1,008	5,300	\$1,091.27	\$1,100,0
3539 S Cochran AV	LA	1947	REO	09/09/2022	3	2	43/43	1,516	6,584	\$725.59	\$1,100,00
2724 S Spaulding AV	LA	1927	STD	12/08/2022	3	2	9/9	1,467	4,400	\$795.84	\$1,167,50
3523 S Redondo BL	LA	1950	STD	01/09/2023	3	2	93/93	1,481	8,195	\$796.76	\$1,180,0
3737 S Genesee AV	LA	1951	STD	11/14/2022	3	3	29/29	1,543	6,715	\$830.20	\$1,281,0
3017 S Genesee AV	LA	1944	STD	06/07/2022	3	2	12/12	1,309	5,504	\$1,023.68	\$1,340,0
3539 S Cochran AV	LA	1947	STD	04/20/2023	3	2	9/76	1,516	6,584	\$883.91	\$1,340,0
5344 Highlight Pl	LA	1950	STD	04/11/2023	3	2	9/9	1,312	6,133	\$1,067.07	\$1,400,00
5627 Sunlight PL	LA	1950	STD	07/22/2022	2	2	14/14	1,446	6,599	\$970.30	\$1,403,05
5639 Fallsgrove ST	LA	1947	STD	06/08/2022	3	2	9/9	1,525	6,876	\$937.70	\$1,430,00
2923 S Burnside AV	LA	1931	PRO	06/15/2022	2	2	18/18	1,075	9,283	\$1,609.30	\$1,730,0
				Maximum:		3	93	1,543	0.456229	\$1,609.30	\$1,730,00
				Minimum: Average:	2 3	2 2	0 26	1,008 1,394	4,400 6,090	\$633.33 \$878.56	\$912,00 \$1,198,79

Criteria:

Property Type is 'Residential' Standard Status is one of 'Active', 'Act Under Contract',

'Pending'

Standard Status is 'Closed'

Contract Status is Closed Contract Status Change Date is 05/01/2023 to 05/01/2022 Property Sub Type is 'Single Family Residence' Living Area is 1000 to 1600 Latitude, Longitude is around 34.02, -118.36

Residential Quick CMA Page 1 of 1

Printed By Joseph Baldino CalBRE: AR001957 on 5/01/23

Location Map

Borrower	REDWOOD HOLDINGS LLC			
Property Address	3518 S Burnside Ave			
City	Los Angeles	County LOS ANGELES	State CA	Zip Code 90016-5111
Lender/Client	WEDGEWOOD INC			



AERIAL PHOTO

Borrower	REDWOOD HOLDINGS LLC						
Property Address	3518 S Burnside Ave						
City	Los Angeles	County LOS ANGELES	State	CA	Zip Code	90016-5111	
Lender/Client	WEDGEWOOD INC						

